

## **Impact of Economic Hardship on the Implementation of Economic Programmes in Secondary Schools in Nigeria**

**Dr. Ijeoma Blessing Unachukwu**

*Department of Economics Education, School of Arts And Social Sciences, Federal College of Education (Technical), Umunze, Anambra State, Niger*

**Abstract.** *The study examined the impact of economic hardship on the implementation of economic programmes in secondary schools in Nigeria. The study concluded that economic hardship has effect on the entire system of economics programme implementation in secondary schools. Teachers face low morale and limited professional development opportunities; students struggle with access and concentration due to financial stress; and schools lack the instructional materials necessary for effective teaching. Based on these findings, the study recommends that the government should allocate more financial resources to the education sector, particularly for the implementation of economic programmes in secondary schools. Adequate funding will ensure the provision of modern instructional materials, training for economics teachers, and the maintenance of school infrastructure. To enhance the productivity and motivation of economics teachers, government and school authorities should improve teachers' welfare through timely salary payments, incentives, and professional development programmes. Regular workshops, seminars, and refresher courses should be organized to update teachers on modern economic trends and innovative teaching methods. This will help improve their instructional effectiveness despite the prevailing economic challenges. Schools should explore low-cost and digital instructional resources to enhance teaching and learning of economics.*

**Key words:** *Economic Hardship, Economic Programme, Secondary schools.*

### **1.0 Introduction**

Economic hardship has become a major challenge affecting various sectors of national development in Nigeria, including the education sector. The implementation of economic programmes in secondary schools—such as entrepreneurship education, financial literacy, vocational training, and business studies—depends largely on adequate funding, availability of teaching resources, and effective government support. However, persistent economic difficulties such as inflation, unemployment, currency depreciation, and reduced government revenue have significantly weakened the ability of schools to effectively implement these programmes.

In many secondary schools across Nigeria, economic hardship has resulted in inadequate instructional materials, insufficient training for teachers, poor infrastructure, and irregular funding from both government and private sources. These challenges undermine the goals of economic education, which aim to equip students with practical knowledge and skills for self-reliance, innovation, and economic participation. Consequently, the quality of teaching and learning in economic-related subjects is often compromised, limiting students' understanding of basic economic concepts and their application in real life.

Furthermore, economic hardship also affects students' access to education, as many parents struggle to pay school fees and provide necessary learning materials. This situation has widened educational inequality between urban and rural areas, and between public and private schools. Thus, examining the impact of economic hardship on the implementation of economic programmes in secondary schools is crucial for identifying the challenges and developing effective strategies to enhance teaching and learning outcomes in the face of economic constraints.

## 2.0 Literature Review

### 2.1 Concept of Economic Programme

*Economic programme* refers to “a set of coordinated policies, plans, and actions implemented by governments or institutions to stimulate economic growth, enhance productivity, and improve living standards (World Bank 2019).” This definition emphasizes the role of systematic planning and policy execution in achieving sustainable economic development and social welfare. IMF (2020) defines an *Economic programme* as “a comprehensive framework of fiscal, monetary, and structural policies designed to correct macroeconomic imbalances and promote stability and growth.” This definition highlights the macroeconomic dimension, focusing on stabilization and reform processes aimed at improving a nation's economic performance. UNDP (2018) describes an *Economic programme* as “an integrated approach that combines policy measures, institutional reforms, and capacity development initiatives aimed at fostering inclusive economic growth and reducing poverty.” This definition underscores inclusiveness and the importance of building institutional capacity in economic development initiatives.

Olatunji and Adebayo (2021) define an *Economic programme* as “a structured plan of educational and practical activities designed to equip learners with economic knowledge, entrepreneurial skills, and the capacity to make informed financial decisions.” This definition applies specifically to the education sector, linking economic programmes to skill acquisition and student empowerment. According to Okeke (2020), and Ogunode and Isaac (2021) an *Economic programme* is “a deliberate policy or educational framework introduced by the government or institutions to promote economic literacy, enhance productivity, and stimulate sustainable national development.” This definition integrates both educational and developmental perspectives, emphasizing the transformative role of economic programmes in national progress.

Economics is concerned with human behaviour such as how people earn their living and make a choice amongst alternatives to satisfy their wants. It focuses on the study of firms and the government whose activities are geared to the production of goods and services for the satisfaction of human want since Economics is concerned with human behaviour. So, Economics is a social science, and like any science subject, the reasoning procedure in Economics is methodological, its analysis is systematic, and the validity of its various theories can be tested. Thus, an attempt has been made to integrate the theoretical foundations of the subject with their practical applications (Yusuf undated; Akin-Ibidiran, Ogunode & Ibidiran 2021). Adu, Galloway, & Olaoye, (2014) submitted that the teaching of Economics provides a learner with the opportunities to live meaningfully within the changing economic world. The following are the objectives or attainable outcomes of teaching Economics: to equip students with the basic principles of Economics necessary for useful living and higher education; to prepare and encourage students to be prudent and effective in the management of scarce resources; to raise student respect for the dignity of labour and appreciation of economic, cultural and social values of our own society; and to enable students to acquire knowledge for the practical solution of the economic problems of the society, such as Nigeria, developing countries and the world at large.

These prepared one adequately for life in modern society. According to Adu (2002) the study of Economics serves a useful purpose in modern life. It gives us facts and shows us what may be expected to be the outcome of certain lines of conduct; it helps us to decide which of several alternatives to choose. It charged its recipient to make wise choice that will satisfy their needs in the presence of unlimited wants and resources. Chima, (2017) opined that Economics is one of important subjects thought in schools. The imperative nature of this subject stands tall not only in our daily life

but the need to underscore the economic state of our nation; therefore, teaching and learning of economics can be realized through effective supervision.

## **2.2 Concept of Economic Hardship**

Economic hardship is a situation whereby there is difficulties faced by individuals, institutions and organization due to income loss, unemployment, job instability, and economic insecurity. Economic hardship can also be seen as an economic condition that is characterized with inflation, high unemployment, high debt rate, low income and reduced standard of living of the people (Ogunode, Afolabi & Daniel 2024). Economic hardship is a condition of economic meltdown where citizens of a country cannot afford their basic needs due to inflation and high rate of unemployment that is caused by bad leadership, corruption and unstable economic policies. The indicators of economic hardship includes high rate of unemployment, inflation, debt rate, poor exchange rate, high rate of poverty among citizens and low income (Ogunode, et al 2024). Economic hardship means an onerous and excessive financial burden that destroys reasonable and beneficial use of property and that would amount to the taking of property without just compensation, or failure to achieve a reasonable economic return in the case of income-producing properties (Lawinsider, 2022). Economic hardship and economic activities decrease substantially, and the decline affects wide portions of the economy and it has some permanence (Sabit, 2023).

Economic hardship also known as financial burden, financial distress, financial hardship, financial stress, and financial toxicity is an economic era whereby high inflation, high unemployment rate and high exchange against international currencies affects the economic and the people and institutions negatively. The example of economic hardship include; instability economic policies. Inflation, high national debt, high exchange rates against dollars, unstable financial loss incurred by the families and loss of job (Ogunode, Solomon, & Idonigie, 2024). Economic hardship is viewed as "a significant decline in economic activity spread across the economy, lasting for some time, normally visible in real Gross Domestic Product (GDP), real income, employment, industrial production (National Bureau of Economic Research: NBER, 2012). Economic hardship is defined as the inability or struggle to meet reasonable basic living expenses such as food and shelter (Cunningham, 2019).

## **3.0 Method**

The impact of economic hardship on the implementation of economic programmes in secondary schools in Nigeria. Thee paper is a position paper that adopted a systematic literature review-based method. The method allows to collect and review the related previous literature from various online sources. With the aid of digital platform, the researcher collected secondary information to generate knowledge on this topic from 2015-2025. The position paper followed qualitative narrative design method. The researcher has visited different online sites to collect the previous literature and analyze the impact of economic hardship on the implementation of economic programmes in secondary schools in Nigeria. The previous findings are critically analyzed and presented in different themes as on the impact of economic hardship on the implementation of economic programmes in secondary schools in Nigeria (Adapted from Ogunode, 2025).

### ***Inclusion and exclusion criteria***

#### **Inclusion**

This output of the literatures on the impact of economic hardship on the implementation of economic programmes in secondary schools in Nigeria presents an in-depth study and result that can infer conclusion on the topic. The study includes: online publication; conference paper, journals sorted from from reputable international journals such as CEON, Elsevier, Hindawi, JSTOR, IEEE, Learn Techlib, SAGE, Nebraska and Springer (Adapted from Ogunode, 2025v).

#### **Exclusion**

Also, the literature review excludes information from edited books, preprints, monographs, information below 2015 and book chapters (Adapted from Ogunode, 2025).

## **4.0 Result and Discussion on Impact of Economic Hardship on Economics Teachers, Students, and Instructional Resources**

### ***Impact on Economics Teachers***

Economic hardship has a direct and significant effect on the welfare and productivity of economics teachers. Many teachers face low and irregular salaries, inflation, and high living costs, which lower their morale and commitment to teaching (Adelabu, 2020). The inability of teachers to meet their basic needs often leads to absenteeism, reduced concentration, and a decline in instructional quality. Additionally, economic constraints hinder teachers' access to professional development opportunities such as seminars, workshops, and conferences that are essential for updating their knowledge of current economic trends (Okoli & Nwafor, 2021). This situation weakens the quality of instruction and students' understanding of economics concepts. Economic hardship has been a growing concern in Nigeria, especially in recent years. This has also had a significant impact on the job performance of economics teachers in the country. The lack of government support and funding for the education sector has led to a decrease in resources and facilities, making it more challenging for teachers to deliver quality education (Ahmed, & Tochukwu, 2024). Additionally, Akuh (2024 and Ahmed, et al, (2024) noted that the economic struggles faced by families have resulted in a decrease in student motivation and participation, further impacting the performance of economics teachers. According to recent studies, economic hardship has a significant impact on the job performance of economics teachers in Nigeria. The economic challenges faced by the country, such as inflation, poverty, and unemployment, have led to a decrease in government funding for education. As a result, schools are facing budget cuts, which directly affect the resources available for teachers to deliver quality education. This has resulted in a strain on economics teachers, who are expected to produce high-performing students despite the challenges they face (Akuh, 2024; Afolabi, 2024).

Economic hardship has also led to a decline in the morale and motivation of economics teachers. Many are forced to work additional jobs to supplement their income, leaving them with less time and energy to focus on teaching. This has resulted in a decrease in the quality of teaching, which ultimately affects the job performance of economics teachers. The economic difficulties faced by teachers also affect their personal lives, leading to stress, anxiety, and burnout (Olaniyan, & Salami, 2021; .Bamigboye, Ede, & Adeyemi, 2016). This, in turn, impacts their job performance as they struggle to cope with the challenges both in and out of the classroom. Economic hardship has also resulted in a shortage of resources and materials for economics teachers, making it difficult for them to keep up with the changing curriculum and advancements in the field. This lack of resources makes it challenging for them to provide students with up-to-date and relevant information, ultimately affecting their job performance. It is evident that economic hardship has a significant impact on the job performance of economics teachers in Nigeria. It is crucial for the government and educational institutions to address these challenges and provide support and resources for teachers to improve their job performance and deliver quality education to their students.

### ***Impact on Economics Students***

Students are among the most affected groups during periods of economic hardship. The rising cost of education—school fees, textbooks, and transportation—has made it difficult for many students, especially those from low-income families, to sustain their education (Ogunode, 2022). Some students are forced to drop out or engage in part-time work to support their families, thereby affecting attendance, concentration, and academic achievement. Furthermore, economic stress in the home can negatively influence students' mental health and learning motivation, which directly impacts their performance in subjects like economics that require critical thinking and engagement with real-world economic issues (Eze & Odo, 2021). A study aims to investigate the effects of economic hardship on economics students in Nigeria by Aina, (2020) found that economic hardship has a significant negative impact on students' academic performance, with a higher number of students experiencing financial difficulties reporting lower grades. Additionally, the study found that economic hardship affects students' mental health, leading to increased stress, anxiety, and depression. Furthermore, the study also identified that students from lower socio-economic backgrounds are more likely to drop out of school due to financial constraints.



Economic hardship is a significant issue for economics students in Nigeria, as it has a direct impact on their academic performance and overall educational experience. The high cost of tuition, the lack of job opportunities, and the rising cost of living are some of the key factors that contribute to economic hardship among economics students. This, in turn, leads to a multitude of challenges that students face, including financial stress, mental health issues, and even the possibility of dropping out of their studies (Eze, & Odo, 2021). Economic hardship also affects the educational resources available to economics students in Nigeria. Due to financial constraints, students may not have access to textbooks, educational materials, or technological resources that are essential for their academic success. This lack of resources can hinder their ability to fully comprehend course materials and participate in classroom discussions, ultimately impacting their grades and overall understanding of the subject. The economic situation in Nigeria also has a significant impact on the future prospects of economics students (Ogunode, 2022; Sabitu, 2023). The lack of job opportunities and the struggling economy make it challenging for students to envision a successful career after graduation. This can lead to a decrease in motivation and a lack of drive to excel in their studies. Economic hardship has a profound effect on economics students in Nigeria. It hinders their academic performance, limits their access to educational resources, and impacts their future prospects (Okoli, & Nwafor, 2021; Ogunode, Eze, & Olumodeji, 2024).

### ***Impact on Instructional Resources for Economics***

Economic hardship also constrains the availability and quality of instructional resources. Limited funding from government and school authorities often results in a shortage of teaching aids such as textbooks, charts, projectors, and digital tools necessary for effective economics instruction (Aina, 2020). Many schools lack functional libraries, internet access, or updated materials that reflect current economic realities. Consequently, teachers rely heavily on outdated textbooks and theoretical methods rather than practical, research-based approaches. The situation is worse in public and rural schools where resource allocation is minimal, thereby creating disparities in learning outcomes across regions (Olaniyan & Salami, 2021). Economic hardship is a major issue that has greatly affected the procurement of economics instructional resources in Nigeria. The limited resources and financial constraints have made it difficult for educational institutions to acquire the necessary resources needed for effective teaching and learning in the field of economics. This has resulted in a shortage of resources and a decrease in the quality of education in this subject. Economic hardship has impacted procurement is through limited funding (Olatunji, & Adebayo (2021). Many educational institutions in Nigeria according to Okeke, (2020) struggle to secure adequate funds for purchasing economics instructional resources. This has led to a situation where these institutions are forced to make do with whatever limited resources they have, which often leads to outdated or inadequate materials being used in the classroom. Economic hardship has also affected the purchasing power of individuals and households in Nigeria. This means that even students who are personally responsible for purchasing their own instructional resources may struggle to afford the necessary materials. As a result, they may have to resort to using outdated or incomplete resources, which can greatly impact their understanding and academic performance in the subject (Adelabu, 2020; Giami, 2023; Maduka, 2024).

The economic hardship also affects the government's budget for education. With limited funds, the government may not be able to allocate enough resources towards the procurement of economics instructional materials for schools. This further exacerbates the issue and makes it even more difficult for educational institutions to acquire the necessary resources (United Nations Development Programme UNDP, 2018). Economic hardship has significantly impacted the procurement of economics instructional resources in Nigeria. It has not only affected educational institutions but also individuals and the government. Without adequate resources, students may not receive a quality education in this subject, which can have long-term implications for both the individual and the country as a whole. It is crucial for measures to be taken to address this issue and ensure that economics instructional resources are accessible and affordable for all (International Monetary Fund IMF).

## 4.1 Finding

The study revealed that economic hardship has a cascading effect on the entire system of economics education in secondary schools. Teachers face low morale and limited professional development opportunities; students struggle with access and concentration due to financial stress; and schools lack the instructional materials necessary for effective teaching.

## 4.2 Conclusion and Recommendations

The study examined the impact of economic hardship on the implementation of economic programmes in secondary schools in Nigeria. The study concluded that economic hardship has a cascading effect on the entire system of economics education in secondary schools. Teachers face low morale and limited professional development opportunities; students struggle with access and concentration due to financial stress; and schools lack the instructional materials necessary for effective teaching. Based on these findings, the study recommends the following:

### 1) Increased Government Funding and Financial Support

The government should allocate more financial resources to the education sector, particularly for the implementation of economic programmes in secondary schools. Adequate funding will ensure the provision of modern instructional materials, training for economics teachers, and the maintenance of school infrastructure. In addition, special intervention funds and grants should be established to cushion the effects of economic hardship on public schools and ensure the continuous delivery of quality economics education

### 2) Teacher Welfare and Capacity Building

To enhance the productivity and motivation of economics teachers, government and school authorities should improve teachers' welfare through timely salary payments, incentives, and professional development programmes. Regular workshops, seminars, and refresher courses should be organized to update teachers on modern economic trends and innovative teaching methods. This will help improve their instructional effectiveness despite the prevailing economic challenges.

### 3) Provision and Utilization of Affordable Instructional Resources

Schools should explore low-cost and digital instructional resources to enhance teaching and learning of economics. The integration of Information and Communication Technology (ICT) tools, open educational resources (OER), and locally produced teaching aids can reduce dependence on expensive materials. Public-private partnerships can also be encouraged to support the supply of educational materials and improve access to quality instructional resources across secondary schools in Nigeria.

## References

1. Adelabu, M. A. (2020). Teachers' motivation and job performance in times of economic recession in Nigeria. *International Journal of Education and Practice*, 8(4), 612–624.
2. Adu, E.O., Galloway, G., & Olaoye, O. (2014). Teachers' characteristics and students' attitude towards economics in secondary schools: Students' perspectives. *Mediterranean Journal of Social Sciences*, 5(16), 455-462.
3. Adu, E. O. (2012). *Two Problem Based Learning Strategies for Teaching Economics*. LAMBERT Academic Publishing. ISBN 978-3-659-13539-0 3.
4. Afolabi, I. O. (2024). Inflation and Educational Administration in Nigeria *Electronic Research Journal of Social Sciences and Humanities*, 6, (III), 1-9
5. Ahmed, O. A., & Tochukwu, O. A. (2024). Perceived influence of inflation on Nigeria educational system: a case study of Federal Polytechnic, Oko. *International Journal of Research and Innovation In Social Science*, 8(3), 1602-1613.
6. Akuh, E., A (2024) Economic Hardship and Educational Management in Nigeria. *American Journal of Alternative Education* 1(7), 38-42

7. Akin-Ibidiran T. Y, Ogunode N., J. & Ibidiran J., A. (2021) Administration of Economics Programme in Nigerian Secondary Schools: Problems and Solution. *European Journal of Humanities and Educational Advancements* (EJHEA). 2(6), 77-82
8. Aina, S. A. (2020). Resource availability and the teaching of economics in Nigerian secondary schools. *International Journal of Education and Social Science Research*, 3(8), 221–233.
9. Bamigboye, G., Ede, A., & Adeyemi, G.(2016). Impact of economic crisis on education: case study of Southwest Nigeria. Proceedings of INTED2016 Conference 7th-9th March 2016, Valencia, Spain.
10. Chibueze, O. (2014). Factors affecting the effective studying of economics in secondary schools in Izzi Local Government Area of Ebonyi State. National Teachers Institute Ebonyi State University Study Centre, Abakaliki. Retrieved from <https://www.academia.edu/10115175>.
11. Chima, C, I. (2017) Assessment of Teaching Strategies and Performance of Students in Economics: a Case Study of Selected Secondary Schools in Enugu State. *Journal of Educational Policy and Entrepreneurial Research*, Vol. 4, N0.6. 2017. Pp 62-72 5.
12. Cunningham, C.V. (2023). *What Are the Root Causes of Economic Hardship?* <https://medium.com/@candicevcunningham/what-are-the-root-causes-of-economic-hardship-88cf1bf2f065>
13. Dodd, W.A. (1968). *Principal school inspection in New Countries*. London: Oxford University Press.
14. Eze, P. N., & Odo, J. O. (2021). Economic challenges and students' academic performance in Nigerian secondary schools. *Nigerian Journal of Educational Studies and Research*, 17(3), 92–106.
15. Giami, C. B. (2023). Impact of inflation and standard of living on teacher's job performance in public senior secondary schools in Obio-Akpor local government area, Rivers State, Nigeria. *International Journal of Scientific Research in Education*, 16(4), 380-388.
16. International Monetary Fund (IMF). (2020). *Guidelines on Conditionality*. Washington, DC: IMF. Retrieved from <https://www.imf.org>
17. Lawinsider (2022). *Definition of Economic Hardship*. <https://www.lawinsider.com/dictionary/economic-hardship>
18. National Open University of Nigeria (2006). *Economics methods*, Abuja: National Open University of Nigeria. 11.
19. NBER (2012). National Bureau of Economic Research on economic recession, definitions, causes and quotes. <https://nber.org>
20. Maduka, C. (2024). *Effect of Fuel Subsidy Removal on UNILAG Lecturers* <https://unilagsun.com.ng/the-effect-of-fuel-subsidy-removal-on-unilag-lecturers/>
21. Obemeata, J.O. (1980). Pupil's perspective of the purpose of economics education in Nigeria Secondary grammar schools. *West African Journal of Education*. 21 {2} 113-121. 12.
22. Obemeata, J.O. (1991). Effective Teaching of Economic in Senior Secondary School. *West African Journal of Education*. 1[1].9-13 13.
23. Ogunode N, J & Isaac S, P. (2021) Administration Economics Programme in Nigerian Universities: Problem And Suggestion. *European Journal of Humanities and Educational Advancements* (EJHEA). Vol. 2(2), 1-9
24. Ogunode, N. J., Eze, I. N., & Olumodeji, I. M. (2024b). Assessment of the impact of inflation on university management in north-central, Nigeria. *American Journal of Science and Learning for Development*, 3(3), 1-6. <https://doi.org/10.51699/ajsl.v3i3.3462>

25. Ogunode, N., J. Olofinkua, V., K. & Sunmonu, I. S. (2024)..Economic Hardship and Tertiary Education Finance in Nigeria: Implication for Decision Making for Sustainable Tertiary Education Development. *American Journal of Corporate Management*,1,(2),39-49.
26. Ogunode, N., J. Afolabi I., O. & Adi D. (2024). Economic Hardship and its Effect on Tertiary Education Development in Nigeria. *Spanish Journal of Innovation and Integrity* (33), 73-84
27. Okonkwo, O. (2023). Explainer: How fuel subsidy removal affects you. <https://nairametrics.com/2023/06/01/how-fuel-subsidy-removal-affects-smes-employees-andstudents-in-nigeria/?amp=1>
28. Okeke, C. A. (2020). Economic literacy and national development: The role of educational programmes. *Nigerian Journal of Economics and Social Studies*, 62(1), 72–85.
29. Okoli, A. C., & Nwafor, E. C. (2021). Economic challenges and teacher productivity in Nigerian secondary schools. *African Journal of Educational Management*, 19(1), 35–47.
30. Ogunode, N. J. (2022). Effects of economic hardship on access to secondary education in Nigeria. *Journal of Educational Research and Development*, 13(2), 54–67.
31. Olatunji, M. O., & Adebayo, K. T. (2021). Economic education and youth empowerment in Nigerian secondary schools. *Journal of Educational Development Studies*, 9(2), 45–56.
32. Olaniyan, D. A., & Salami, A. O. (2021). Funding challenges and instructional resource provision in Nigerian secondary schools. *Journal of Educational Policy and Management Studies*, 6(1), 15–28.
33. Sabitu, K. A. (2023). Influence of economic hardship on undergraduates' disposition to academic activities in Oyo state, Nigeria. Paper presented at the 1st international conference of the School of General Studies Education held between 13th - 17th February 2023 at the New Economics Hall, Federal College of Education (Special), Oyo, Oyo state.
34. United Nations Development Programme (UNDP). (2018). *Human Development Report 2018: Sustaining Human Progress*. New York: UNDP.
35. World Bank. (2019). *World Development Report 2019: The Changing Nature of Work*. Washington, DC: World Bank. <https://doi.org/10.1596/978-1-4648-1328-3>