

# Psychological Adjustment and Learning in a Depressed Economy

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## Abstract

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This paper examines the psychological adjustment of the learner which if taken into consideration will lead to self-management for a fulfilling life. Factors that can lead to maladjustment were discussed for better understanding and preventive measures to be taken were discussed. The concept of depressed economy and its effects on learning are examined and their relationship established. The need for psychotherapy/counseling in a depressed economy was advocated for. The paper also provides conclusion and recommendations.

**Keywords:** *Psychological, Adjustment, Learning, Depressed economy*

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### **Background to the Study**

The importance of education in the life of man can never be over emphasized, be it formal or informal. Education as a tool for forming all the aspect of human person is what investing in. The investment is not only in term of money, time and energy is part of it. An economy that is depressed has a negative impact on all the sectors and especially the educational sector where the future leaders are trained. The aim of most psychotherapy is to enhance positive self-management in any environment. The entire economy, political and commercial systems and the job market have made deep but sometimes unhealthy inroads into the field of education. Quality education and desirable holistic competence comes inevitable concern. There is little attention and attraction to teaching and learning of life skills or lasting values in education. Formation of character is neglected, in order to meet the quick demands of scarce and elusive, unhealthy competitive job market.

These practices and trends are not in the best interest of humanity's healthy existence or growth in the present or future. If the values, proper attitudes, upright character, and skills required for life-long learning, good living and psychological adjustment are not made from early schooling, up to graduation from higher institution, when will they be? Hence the need for psychological adjustment for effective teaching and learning in a depressed economy like ours.

All natural resources of this earth are limited. The more a few grab these resources for greedy hoarding or extravagant living, the less there is for others to meet even their survival needs which in turn can lead to maladjustment. Learning becomes difficult for learners when basic needs are deprived them. Why does the gap between the rich and poor keep widening? Education that is worth its name must make every student aware of the great problems of our nation, of our fellow citizens, of our society, and understand their responsibility in solving these problems.

Every educated person must take the great problems of our country as a personal responsibility and challenge, and not forever keep on shifting the blame or responsibility to someone else, or making unacceptable or cowardly excuses, while failing to control one's greed to amass wealth by whatever means. Eze (2021), viewed that Nigerians are under a dictatorial regime whereby government is at the whim and arbitrariness of the leaders. Legal decisions are repudiated. Judgments are ignored and privacy of the citizens decapitated. The economy is tottering, thousands of Nigerians have lost their jobs and there are not many opening where those that lost their jobs or others can be engaged.

### **Theoretical Framework**

This paper uses Marxist Theory of Class to explain the socio-economic dilemma of educational performance of a learner in a depressed economy. Karl Marx (as cited in Yaro, 2013) gives a complex and profound analysis of the class system under Capitalism. In Marx's view two primary classes exists under capitalism. The capitalist classes are those who own the production and the working classes are those who sell their labour for wages. These two classes were further divided in to two classes: They Petty bourgeoisie –

small business owners, managers – those can be identified or named as middle class. These people associated with the interests of the capitalist class but who do not own the means of production. The second was the workers who sell their labour for wage. In present day Nigeria they are known as underclass.

Reflecting on Marx, Andersen and Taylor (2003) noted that with the development of capitalism the capitalists and working class would become more polarized, the petty bourgeoisies become deprived of their property and dropping into the working class. This analysis is still relevant in present day Nigeria and the point is when the classes become more polarized than the rich get richer and everyone else worse off. Marx therefore saw the capitalists as the basis for other social institutions (e.g law, education, the family etc.). Thus, according to Marx the law supports the interest of capitalists; the family promotes values that socialize people into appropriate work role and education reflects the interest of the capital class.

The question is how does this theory affect learning in a depressed economy? This is because the underclass is still dependent on the capitalist and is exploited by it, because it does not own the means of production. Marx, further pointed out that the more stratified a society, the less likely that the society will benefit from the talents of its citizens, because inequality limits the life chances of those at the bottom, preventing their talents from being discovered and used. Marx analysis has proven true as the tendency of wealth remained in few hands and majority worked only to make ends meet in a depressed economy. This wealth that has remained in few hands further affects learning for the majority.

Conclusively, education is one of the most powerful instruments for reducing poverty and inequality and for laying the basis for sustained economic growth. Education also has powerful synergistic effects on the other development objectives: empowerment, better health, and good governance. Giving an enabling environment and good psychological support economically disadvantage children can learn and do better in school and the society as whole.

### **Psychological Adjustment**

Kamath (2010) explained that a person has at least six important dimensions, namely the intellectual, physical, psychological, ethical, social and spiritual. Any of these can be over-active or under-utilized, can be well-developed or neglected. What we need is a person in whom all the dimensions are adequately and constantly developed, and the person has a balanced and holistic outlook on life. In a balanced and psychologically adjusted person all these dimensions' blend harmoniously, and the person functions efficiently in all the areas of his life. The concern here is the psychological dimension as it affects learning in a depressed economy.

Nnachi (2008), viewed adjustment as a psychological term that relates to adaptive capacity of the organism to an environment. Organisms survive because they can adjust.

Joseph (2010) adds that it is important to break bad habits, it is also important to make good habits. Good habits, if nourished and practiced, have the capacity to lead us to success. Habits can be our wonderful servants. They can save much time and effort and make things much easier for us. If we can train ourselves to acquire good habits of health, recreation, prompt decision making, learning and working, they can easily lead us to great heights of success and happiness. This adaptive change brings an individual's behaviour into conformity with the norms of a social group, institution or set up. Adjustment is possible because the individual is mentally healthy.

Meham (2011) explained that our natural psychological characteristics remain as they were developed in earlier years, we can lean to be positively assertive without having to modify our basic personality type. By modestly changing some of our beliefs, choices and body language, we can become more positively assertive. This behavioural quality enables the individuals to obey rules, regulations and live in harmony with other individuals in the social group. Accordingly, adjustment is evaluated based on the level of compliance to social and environmental rules, regulations, laws and demands. One may be adjusted in one country and fails to be adjusted in another depending on a number of many factor of which depress economy is part of it. If one is able to be adjusted in any society or group he finds himself, he is said to be mentally healthy. Adjustment is a process whereby mental health is shown and achievement of the individual's efficiency in the performance of duty or coping with a variety of circumstances. Without adjustment, survival would be difficult to achieve.

### **Maladjustment**

APA Dictionary of Psychology defined maladjustment as the inability to maintain effective relationships, function successfully in various domains or cope with difficulties and stress. Maladjustment (is a psychological opposite of adjustment). It refers to the individual not able or having difficulty to deal rationally with the environment or cope with the situations of his environment. Maladjustment is a behaviour problem of human kind by which the individual is unable to cope with social, economic and environmental situations. When one is confronted by problems that could lead to maladjustment, he can conveniently use adjustment mechanism to bring his situations to order. Maladjustment is synonymous with maladaptive behaviour that deals inadequately with situations.

### **Causes of maladjustment**

Nnachi (2008) listed some of the causes of maladjustment as follows:

1. **The individual's physique**

The individual's outlook contributes to the way the person behaves. If the person is smart, fine or good looking, the person may be cheerful and friendly. If the person is dull, ugly or bad looking, the person may be shy, unethical or isolated.

2. **Poverty**

The more one is poor, the more the person is maladaptive. Many poor people become very aggressive because 'a hungry man is an angry man'. Poverty compels many males into excessive drinking of alcohol which can compel them

- into maladaptive behaviour.
3. **Protracted illness or injury**  
Protracted illness or injury could create a sense of inferiority and may make the individual behave abnormally.
  4. **Social and economic worries**  
Some individuals continue to have continuous worries on social and economic matters and thus bring into themselves some emotional problems which could lead to maladjustment.
  5. **Setting of very high goals**  
In many cases individuals set very high goals for themselves. Such goal may be very high that they cannot easily be achieved. Such goals may be very frustrating if eventually not realized and may lead to behaviour problem.
  6. **Social expectations and demands**  
In some cases, the society may have high expectations and demands built into the culture. Such expectations and demands may lead to delinquency if frustration to the growing person. For instance, in Nigeria and most particularly in Igboland, the male youth is expected and demanded to get enough money to marry, pay tax and build house. Those who are able to achieve these would be happy and easy going whereas those who cannot meet up would feel frustrated and become delinquents.
  7. **Parental attitudes to their children**  
Many parents are fond of comparing their children with other children. Some feel their children are not measuring up and reject them. The rejected children may develop the sense of insecurity and aggression and become maladjusted.
  8. **Value attached to the sex of the child**  
In a situation where it is open to the children that their own sex is not valued and not preferred by the parents, a sense of aggression may arise.
  9. **Relationship between two parents**  
If the father and mother have good relationships, the children would be well adjusted. If there are rancor, acrimony and aggression, the children would copy from their parents and might become maladjusted.

### **Characteristics of psychologically adjusted person**

The following are some of the characteristics of psychologically adjusted persons by Varkey (2009);

- a) Appreciate their qualities
- b) Tend not to compare themselves with others
- c) Show their originality
- d) Feel loved by others
- e) Speak to themselves kindly
- f) Accept feedbacks
- g) Console themselves when they make mistake or experience failure
- h) Accept their emotion and know how to express them
- i) Know how to make good decisions using an effective methodology

- j) Have a positive and optimistic view of their projects
- k) Persevere despite obstacles and failures
- l) Are confident they will succeed
- m) Take risk
- n) Remember past successes
- o) Feel stimulated by new experiences
- p) Are confident that they can handle what is entrusted to them
- q) Ask for help and are confident they will receive it
- r) Are encouraged by successes and not discouraged by failures.

Psychologically adjusted person has positive self-esteem. Self-esteem reflects how we look at ourselves, at the words we use to speak of ourselves, and at the emotions and feelings we experience about ourselves. These reveal what kind of esteem we have for our being and for our person, as well as for our abilities or performance. Monbourquette (2008), adds that those who esteem themselves tend to see themselves as likable people in social relationships. Moreover, they believe that others consider them worth of respect and love. In contrast, those who do not esteem themselves will never be able to believe that they deserve others' love and respect. Okpe (2021) expressed that unrecognized poor self-esteem could make one unconsciously envious of others' performance. Unawareness of one's pattern of hostility and anger could send unconscious message of rejection to others. To refuse to attain psychological freedom means to decide in favour of self-destruction.

### **Characteristics of maladjusted persons**

The following are some of the characteristics of a maladjusted person according to Varkey (2009);

- a) Pessimistic outlook on life
- b) Lack of confidence in social skill
- c) Extreme sensitivity of the opinions of other people
- d) Self-consciousness about appearance, performance, or status
- e) A view of other people as competition to beat, not friend to enjoy
- f) A striving to become something or somebody instead of relaxing and enjoying who they are
- g) A critical and judgmental view of others
- h) Defensiveness in behaviour and conversations
- i) Use of anger as a defense to keep from getting hurt
- j) A tendency to develop clinging relationships
- k) Self-defeating habits and behaviors
- l) Inability to express emotions
- m) A habit of using negative labels in referring to themselves
- n) A shifting of responsibility to others for unwanted or negative situations or feelings

Kamath (2010) listed some of the characteristics of psychological dimension as:

- a. Maintaining emotional balance, integrating one's experiences.
- b. Experiencing a wide range of positive emotions, and expressing them appropriately in situations and with persons.
- c. Correct perceptions of reality, free of distortions.
- d. Freedom from prejudices, irrationalities and superstitions.
- e. On-going personal growth, to be a mature person.
- f. Perceiving and understanding the problems and situations realistically, and managing them adequately, being self-possessed and disciplined, not overly disturbed, anxious or confused in the face of problems.
- g. To recognize prolonged tensions and stresses, and to take timely remedial steps, to maintain good emotional and mental health.

Mehan (2011), adds that an emotional bank account is a metaphor that describes the amount of trust built up in a relationship. The nature of basic deposits that we can make with people are: understanding the individual and his needs; attending to his small preferences; keeping our commitments; clarifying our expectations; demonstrating personal integrity; apologizing sincerely and observing the basic laws of love and laws of life. Similarly, different kinds of deposits *vs* withdrawals can be: kindness *vs* unkindness; loyalty *vs* duplicity; apologizing *vs* vanity; supporting *vs* leg-pulling; giving recognition *vs* taking credit; forgiving *vs* being revengeful; caring *vs* ignoring etc.

Emotional literacy is nothing but being aware of one's emotions, developing resilience to control and using these appropriately-and equally important, the ability to take into account other people's emotional needs. Most experts agree that in order to be well-adjusted and contributive human being (as a member of society, family, employee or employer etc.) one must possess both traditional intelligence and emotional intelligence. Our emotions are forms of immediate experience. When we are experiencing our emotions we are in direct contact with our physical reality. On receiving a stimulus, our body's response systems-both voluntary and involuntary-immediately go into action. Our emotions are forms of energy- they are physical; they are expressed in the body even before we are consciously aware of them. Emotional intelligence can be understood as the ability to sense, understand and apply the power and wisdom of emotions as a source of human energy, information, connection and influence. Robbins (2005) refers to emotional intelligence as "one's ability to detect and to manage emotional cues and information". It is believed that Emotional Intelligence (EI) rather than intelligent quotient (IQ) is the best predictor of an effective person in jobs that demand high degree of social interaction (Robbins, 2005).

According to Tende (2018), there are social, mental and even physical consequences to our ability to deal with our emotions, since our emotions are a way our body can talk to us, we ignore them at our own peril. Not only will ignoring emotions ensure unhappiness, but it can lead to physical illness and even early death. Akagwu (2021) expressed that the wrong use of the media has negative effects on emotional adjustment

of learners. It plays a significant role in the process of character building especially of youths. Without adequate control and guidance, both youths and adults are exposed to harmful material and waste so much time on media platforms, time that could be spent in prayer and other spiritual exercises, work and study.

### **Learning Environment in a Depressed Economy**

For effective learning in a depressed economy, psychological adjustment is of great need. Mangal (2013), explained that guidance is also needed for the personal as well as psychological adjustment of the children. Emotional as well as social adjustment is essential for their proper development and success in life. Maladjustment creates serious problems. It may turn them into problem children or may breed mental illness. Therefore, children need help in relieving themselves from their mental conflicts, tension and anxieties. They need assistance for making proper social and emotional adjustment.

Pednekar (2009), explained that through the study of psychology, an attempt is made to understand the innate (un-modifiable) and acquired (modifiable) patterns of behaviour. Awareness of the component helps determine the areas that need to be overcome through acceptance. The remaining component (modifiable), along with the knowledge of its reason and its remedy determine areas that need to be modified using various techniques of counseling. The scope of psychology is:

1. Scrutinizing the limits of what at present constitutes innate behaviour, thus attempting to bring it, in future, under the purview of modifiable behaviour,
2. Modifying the present techniques of changing behaviour, in an attempt to developing more efficient techniques.

According to Akinade (2010), sees counselling as the application of mental health, psychological or human development, principles, through cognitive, effective, behavioural or systematic intervention strategies that address wellness, personal growth or career development, as well pathology. So the counsellor or psychologist should help learners (students) to adjust psychologically as this can lead to adjustment. The purpose of teaching is learning, and we learn till death. Maurus (2010), adds that the art of learning moves at a continuous pace. It is a never-ending field, which is ever unfolding, in free and flowing forms. It involves a constant movement towards something bigger and better.

Psychologists observe learning as a by-product of experience. We learn every day from our experience or from the experience of others. An individual may learn by teaching himself through the method of trial and error. An individual may learn by being taught by another person. One may also learn by continuous observation of phenomena. In other words, learning occurs as a result of the interaction between an organism and the environment. People have defined learning in different ways. Akinade (as cited in Fuandai, 2012) defines learning as a relatively more or less permanent change in behavior or potential behavior that comes about as a result of practice of training or experience. It is a cognitive behavior process of acquiring new attitudes, experience, skills, norms and values that lead to a relative permanent behaviour/emotional, cognitive, social etc. Gbari



(2015) explained that learning concerns conduct, not behaviors. It is different to think of any circumstances where learning may be said to be impossible. Of course, in some conditions it will take place more rapidly and more successfully than in others; but, in principle, it does not depend upon any special degree of attention and it is not uncommon to find oneself to have learned without knowing how or when it happened. The evidence that one has learned some facts is to enable him repeat the information or to use them in such a way that it can be inferred that one has learnt something.

Socialization can contribute nothing towards peace of mind, and relaxation. Higher learning or education can bestow skills to produce more material goods, but knowledge and skill of the intellect alone have little bearing on emotional life. Real autonomy demands an intellectual and emotional awareness of what you are doing. Real learning demands a change in behaviour not just change but a positive change pattern. According to Lewis (2010) challenges in life do not arise haphazardly, no matter how accidental or coincidental they may seem. They only arrived when you are ready for them. Not when you are ready to be squashed, but when you are ready to grow, overcome and be more than who you were before they arrived.

### **Factors affecting Learning**

A number of factors affect learning. Some are listed by Nnachi (2013) as follows:

1. **Availability of Nutritive Materials:** In order to enhance learning, there should be constant supply of nutritive materials (food) to the learner so as to keep the body functional.
2. **Atmospheric Condition:** The better the atmospheric condition (good weather condition) the more the possibility that effective learning will occur.
3. **Health of the Learner:** If the learner is sick, learning will not be effectively take place. Health could be body centered or it could be psychological. Active learning takes place when the learner is of good health condition.
4. **Economic level of the Individual:** The economic level of the individual determines the degree to which the person researches and finds facts for himself/herself.
5. **Degree of Exposure:** The more a person is exposed the more such a person gains knowledge. This is why it is necessary to undertake field trips and excursions.
6. **Availability of learning Resources:** The availability of learning resources such as books, journals, newspapers, magazines, etc makes learning more effective. Human being is so limited that a lot of facts are forgotten if learning is associated with materials to facilitate it.
7. **Nature of Home:** The more the home is conducive and stimulating the more learning takes place. Learners from homes bedeviled with disagreement and disunity are more negatively affected than those from peaceful homes.
8. **The Nature of the Environment:** The environment is a significant factor that can easily affect learning. If the environment is hostile and inductive learning will not effectively take place.
9. **Emotional state of the Learner:** The learner's feeling determines the degree to

which he/she can learn. Emotion consists of the individual's psychological feelings. If the person feels well, he/she would perform very actively within the environment and such a person will learn faster.

10. **The Nature of Nervous System:** For learning, the nervous system is the coordinator. The nervous system is made up of the brain, the spinal cord and the nerve cells. Individuals with impaired nervous system have serious difficulties in learning. The better the quality of the nervous system the more the individual learns.

### **Depressed Economy**

An economy depression can be defined as the declined of the Gross Domestic Product for two months or more in the consecutive quarters. The National Bureau of Economic Research gives definition to the economic recession: "a significant decline in economic activity spread across the economy and lasting for more than few months, visible through the wholesale-retail sales, industrial production, employment, real income, gross domestic product". Oxford Advance learners' dictionary (2015) sees depressed economy as a place or an industry without enough economic activity or jobs for people. This is the case of Nigeria. Let us tell ourselves the truth. Recession and depression are two sides to a coin that is recession can lead to depression if not handled properly.

There is evidence of depression in the Nigerian economy. The IMF, CBN as well as monetary and financial experts had earlier warned the federal government (FGN) but it fell on deaf ears because most policy makers, bureaucrats and politicians care more about their pockets and less about the aggregate economy. Chukwwu (2017), explained that the IMF in particular had earlier predicted that the economy will contract by 1.8 % in 2016. It was recorded that the economy further shrank by 2.24% in third quarter of 2016. According to NBS (2016), crude oil output decreased from 2.11 million barrels per day in the first quarter to 1.69 million barrels per day in the second quarter. This showed a decline in oil GDP by 17.5% in the second quarter as against 1.9% in the first quarter. The Naira depreciated to about N520 per dollar in first quarter 2017 (precisely in February). Employment statistics has remained worrisome. Figures from NBS (2016) showed that the unemployment rate has been upwardly trending from 8.2% in 2015 Q2 to 9.9% in 2015 Q3 to 10.4% in 2015 Q4 to 12.1% in 2016 Q1 and then to 13.3% in 2016 Q2. It is clear that the economy is currently played with high inflation and low prices for oil exports which the economy wholly depends on for fiscal revenues. Saving in investment rates are very low and sovereign credit ratings worsened (Soludo, 2017).

### **Negative impact of depressed economy on education and the learners**

Ikediugwu (2016) listed the following negative impact on education particularly in the area of funding as:

- a) The UPE that was launched in 1996 could not be sustained;
- b) The enrollment targets proposed in development plans could not be attained;
- c) The acute shortage of teachers is due to government's inability to establish the proposed number of teacher training institutions;

- d) The establishment of many tertiary institutions, including Polytechnics, colleges of education and universities, most of which could not be adequately funded resulting in a very sharp fall in standard;
- e) The crises in the education sector resulting from non-payment of teachers' salaries, cultism, irregular school calendar and overall decline in the provision of human and material resources for education; and finally;
- f) The deterioration and dilapidation of infrastructural facilities in the school system.

**Other negative impacts are:**

1. **High rate of dropouts:** Many students leave school at different level of education because of lack of money to pay schools and other learning materials for study.
2. **Increase in crime:** because of economic hardship, many youths take to crime to make ends meet thereby disturbing their peace and peace of others.
3. **Moral decadence:** a depressed economy discourages learning and encourages immorality like kidnapping, murder, armed robbery, prostitution etc.
4. **Boredom and frustration:** students who are in school and not able to meet their basic needs see school as burden and are discouraged with their academic pursue.
5. **Loss of Desire to achieve in others areas:** many students who are dropout find it difficult to explore other areas for achievement to make their life meaningful.

Learning in a depressed economy brings a lot of stress to the teachers and learners as while. Stress reaction is essentially a response to danger, in two distinct phases. Maurus (2010) viewed that personal happiness and stability require a certain degree of knowledge about the purpose of life and the possible consequence of one's actions. Yet, on the contrary, the victim of stress is often alienated from inner self, for stress brings stagnation. It brings the inner self to a halt. It prevents the victim from viewing the brighter side of things, focusing only on hurtful experiences. The victim cannot help but become sterile. He feels the pinch, but cannot locate the spot it pinches. Chris (2014) described national stability as a state in which a country is economically, politically, environmentally and socially stable. Students at all level need stability in all areas of their lives for meaningful learning to take place.

Pednekar (2009), adds that it has been observed that all living forms have the capacity to make necessary changes in their own structure and function so as to adjust towards the continuous effect of any stressor. The adjustment occurs especially when the individual (organism) fails to overcome the stress completely. The organism is thus said to have accepted the inevitability of the stressor and learn to adjust itself towards it.

**The need for Psychotherapy/counseling in a depress economy**

- a) Psychotherapy/counselling helps in effective and rational decision making because it strengthen creative thinking.
- b) It helps to avoid various conflicts and manage conflicts by helping people to more conscious of what they do and how they do.

- c) It can also be used to improve quality of life through self-knowledge. Knowledge is not only power it is also wealth when use appropriately and adequately.

Some basic purposes of counselling by Cormier and Nurius (cited in Oramah, 2014) include the following need:

1. To strengthen the client's motivation to do the right things.
2. To reduce emotional pressure by facilitating the expression of feelings (a process called catharsis). It involves a reenactment of scenes of actual events which had caused the painful childhood experiences. This helps the individual to experience same intense feeling of their early memories/significant relationships.
3. To release the potential for growth. The assumption here is that every person has the tendency towards growth when some unfortunate circumstances do not become obstacles. The aim of counselling or therapy is to remove those obstacles so that growth may resume immediately.
4. To modify the negative cognitive structure. This is based on the assumption that the individual cognitive structure is a mixture of ideas or concepts that shape how the person views him/her, other people and the world around him. Consequently, problems come about due to misconceptions about how things are.
5. To develop self-knowledge. The important word here is insight. Insight enables the individual to learn to see the cause-and-effect relationships in one's behaviour. Insight can help to eliminate anxiety.
6. To learn how to change one's behaviour. This is indeed the goal of every counselling or therapy but behaviour modification as a therapy focused solely on behaviour change.
7. To strengthen interpersonal relationship. Theories that emphasize interpersonal relationships hold that relationships with significant others is the key to understanding emotional disturbance that make people resort to counselling or therapy.

### **Conclusion**

Learning in a depressed economy not only affects the educational sector alone but every sector is affected. The educational sector is one of the most important areas behind every development. There is need for health adjustment from all stakeholders of both the economy and education sector. The importance of steady and stable economy is as important as teaching and learning. There is need for corporate planning which include and should include experts in education and responsible government leaders to make the economy of a country create a conducive environment for effective teaching and learning. In a depressed economy the educational sector suffers greatly in many ways like constant strikes, poor or non salaries, lack of interest to study on the part of learners and teachers, high rate of school dropout etc.

To bring an economy that is healthy for learning, all the sectors must play their part well and work collectively. Change is always difficult because of the reactions that change

beings about in both mind and body. Learning becomes discouraging and difficult in a depressed economy because sectors are not working as they should. Unemployment and underemployment mean reduced income. This put a strained on disposable income to pay for goods and services since flow is a chain. Once one sector is affected the other sectors too are affected.

The educational sector suffers more in a depressed economy as many people will rationalize that they need to eat to be able to study in school. The delay and non-payment of teacher salaries make the teaching profession less attractive to the youths and this is a danger sign to quality education. This should be concern of the student (learner), teachers, parents and the government the strains and ill effects of our callous and wanton use of our environment are already visible and clearly telling, painfully and alarmingly, and perhaps irreversibly. All hope is not lost; something can be done positively to the learning situation by each individual trying to modify behaviors that need to be modified. Since good behavior could be learn, so also negative behavior can be unlearned.

Finally, every person educated or not must take the problems of our country as a personal responsibility and challenge, and not forever shifting the blame or responsibility to someone else, or making unacceptable or cowardly excuses while failing to control one's greed to amass wealth by whatever means.

### **Recommendations**

- a) It is a need to make sure that all schools at different level have a functional counselling/psychotherapy unit and managed by trained counselor or a psychologist.
- b) It should be the concern of every citizen in this country to work for national stability as this will lead to peace and unity.
- c) All economic and political agents are expected to be active players in one way or the other in the drive to exit the current economic crisis in Nigeria.
- d) Clearly and properly defined policy frameworks by the fiscal and monetary authorities should be in place to restore public confidence.
- e) The monetary policy committee of the Central Bank of Nigeria (CBN) should be more proactive in dealing with monetary policy issues.
- f) The ease of doing business and security should be improved in other to attract foreign direct investment as well as grow the tourism sector which is still a marginal contributor to GDP.
- g) Most importantly, domestic debts owed to contractors, and salary/promotion arrears owed to civil/public servants should be settled if the education of the future generation matters.

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