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DETERMINANTS OF SCHOOL BURNOUT AMONG UNDERGRADUATE UNIVERSITY STUDENTS IN THE FUEL SUBSIDY REMOVAL PHASE IN NIGERIA: A STRUCTURAL EQUATION MODELLING ANALYSIS

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ABSTRACT: The removal of fuel subsidy in Nigeria has heightened different challenges, especially among university undergraduates, contributing to the growing problem of school burnout. Based on this premise, this study examined the predictive role of financial strain and academic resilience on school burnout among undergraduates of the University of Ilorin. A cross-sectional survey design was adopted, and data were conveniently collected from 212 undergraduates using standardised measures of academic resilience, financial strain, and school burnout. Structural equation modelling was used to test the hypothesised relationships. Results showed that financial strain positively predicted school burnout. Academic resilience also significantly and negatively affected school burnout. These findings suggest that while financial strain remains a risk factor for school burnout, academic resilience serves as a protective resource toward mitigating school burnout. Overall, the study contributes to the scarce literature on undergraduate school burnout in Nigeria and offers valuable insights for government, academic policymakers and educational institutions seeking to eradicate the menace of school burnout and improve student well-being.

Keywords: Academic Resilience, Financial Strain, School Burnout, Undergraduates, Fuel Subsidy Removal

INTRODUCTION

School burnout, also known in the literature as academic burnout, refers to a negative emotional experience that students encounter during their learning process, characterised by a lack of enthusiasm, negative attitudes, and disengagement from academic tasks (Lei et al., 2022). School burnout may manifest individually or collectively as emotional exhaustion, cynicism, and academic inefficacy (Khatun et al., 2024). The issue of school burnout is a global menace with high incidence and severity (Wang et al., 2021). For instance, research conducted in India shows that 50% of students experience academic burnout (Vijay et al., 2020). On the other hand, in Bangladesh in 2019, 26.07% of students dropped out of school due to excessive academic stress and social negligence (Mamun et al., 2021). In Africa, specifically in Kenya, Ikaal et al. (2025) reported that among 286 students, 76% had moderate academic burnout and 13.9% had high

academic burnout. Recently, Buh et al. (2026) reported 47% of school burnout among 570 health science students enrolled in a university in Cameroon.

The issue of school burnout in Nigeria has also become a national concern, especially after the aftermath of the fuel subsidy removal on May 29th 2023 by the president of the country, which has triggered widespread increases in the cost of transportation, food, accommodation and other essential commodities, placing considerable challenges on citizens, especially students across the country (Ajuzie, 2024). Consequently, for many undergraduates, these challenges have translated into increased difficulty meeting educational expenses, increased mental health issues such as anxiety and depression, a decline in personal career development and overall quality of life (Udang & Akor, 2025; Adedapo & Adedapo, 2026).

Empirical evidence of school burnout is still scarce in the extant literature in Nigeria. For instance, Obekpa et al. (2020) reported among 933 undergraduates a prevalence of 16.4% for emotional exhaustion, 24.7% for cynicism and 20.8% for reduced academic efficacy, totaling about 61.9% for the overall school burnout. Similarly, Essien et al. (2017) reported a prevalence of emotional exhaustion, cynicism and academic inefficacy as 33.3%, 29.3% and 25.8%, respectively, among students. These ugly trends have therefore contributed to increased dropout rates, reduced employability, limited the country's human capital development, and declined overall students' well-being (Ituen, 2025). This menace has also threatened the realisation of the UN SDG 4(quality education) as school burnout reduces students' ability to learn effectively and complete their education. It also affects SDG 3 (Good Health and Well-being) by increasing the risk of mental health problems and emotional distress among young university students. Furthermore, high dropout rates and poor educational outcomes undermine SDG 8(Decent Work and Economic Growth), since a less educated workforce limits productivity and innovation. Although the Nigerian government provided some student-focused palliatives such as the provision of Compressed Natural Gas (CNG) buses and tricycles to university campuses for cheap transportation, and the student loan scheme known as NELFUND to support students' upkeep as well as fund their education. However, the efficacy of these palliatives has been limited as a result of poor targeting, logistics inefficiencies and failure to address some precipitating factors responsible for this educational challenge (Adedapo & Adedapo, 2026). The measures provided by the government have just been able to provide temporary succor for students, highlighting the importance of more empirical studies, especially on psychological factors responsible for school burnout among university students in Nigeria.

Previous studies on school burnout have explored different factors such as stress, social support, adjustment to school, resilience, academic motivation, psychosocial support, self-evaluation traits, and career decision-making difficulties (Oyoo, 2018; Zhang et al., 2025; Özhan & Boyaci, 2022; Rahman et al., 2026). Although the factors investigated were psychological constructs, they were all conducted in developed nations where findings may be challenging to generalise to a populated, ethnically diverse country like Nigeria. Moreover, most existing Nigerian studies (e.g., Obekpa et al., 2020; Essien et al., 2017) have only explored prevalence and patterns of school burnout, while many studies explored burnout as a predictor variable rather than an outcome variable (e.g Okoli & Arinze, 2026; Sayyadi & Salisu, 2025; Garba & Muhammad, 2024; Muhammad, 2026). Only

studies done by Oloidi et al. (2022) and Opeyemi (2018), to the researcher's knowledge, investigated academic burnout utilising some psychological factors such as emotional intelligence, academic motivation, self-efficacy, and online psychological intervention. Despite the contributions of the aforementioned studies, the methodological robustness as well as the limited insight call into question the external validity of these studies. There is therefore a need for specific analysis, especially among university students in the fuel subsidy phase in a global south context.

Among psychological factors, financial strain refers to subjective perception of stress and anxiety that arises when individuals lack control over their financial situation (Brüggen et al., 2017). Previous studies indicate a positive relationship between financial strain and academic burnout (Drăghici & Cazan, 2022; Aromal & Seethalakshmy, 2026). Conversely, financial stress has been shown to significantly impact performance, leading to missed classes, poor concentration, and declining physical and mental health, which invariably increase the chances of school burnout in Nigeria (Ituen, 2025).

Also, academic resilience has been identified as an important resource that helps students minimise the effects of academic burnout (Oyoo et al., 2018). Academic resilience refers to the ability of students to succeed academically despite facing adversities or challenges. (Ye et al., 2021). Studies have consistently shown that students who have high academic resilience are able to withstand stressful academic

activities (García-Izquierdo et al., 2015; Kamalpour et al., 2017). In the same vein, academic resilience and School burnout are inversely related, where higher levels of academic resilience help reduce the likelihood and severity of school burnout (Salmela-Aro & Upadyaya, 2014). Although academic burnout is a well-documented phenomenon in the extant literature, there have been few attempts to examine academic resilience as a predictor of school burnout among university students, especially after the removal of the fuel subsidy in Nigeria. Examining how financial strain and academic resilience impact school burnout could yield critical insights for developing targeted interventions that reduce school burnout and promote student well-being and academic success.

Accordingly, this study investigates the predictive impact of financial strain on school burnout and also explores the role of academic resilience on school burnout among Nigerian university students. By integrating these risk and protective variables, the study provides a more nuanced understanding of school burnout, especially after the fuel subsidy removal phase in a populous nation like Nigeria. The findings are expected to inform evidence-based interventions aimed at preventing school burnout, which ultimately improve academic success and students' well-being, enhance school retention and strengthen Nigeria's educational system.

This study contributes to the literature in numerous ways. First, it moves beyond methodological lapses by empirically examining the psychological underlying effect of school burnout among university students after the post-fuel subsidy removal phase in Nigeria, focusing specifically on financial strain and academic resilience. Second, by testing these relationships with a more robust statistical analysis such as structural equation modelling (SEM), it will provide more robust insight because SEM is the most efficient and effective prediction-focused methodology (Roldan &

Sanchez-Franco, 2012). Third, the study adopted twin theoretical frameworks that provide a distinct and robust conceptual foundation for understanding how financial strain and academic resilience impact school burnout among university students in a developing country like Nigeria. A feat that few studies have attempted in the extant literature on school burnout. Finally, the study offers practical implications for education policy, providing evidence-based insights for designing interventions that enhance school and student wellbeing and mitigate all the negative vices associated with school burnout in Nigeria and other low- and middle-income countries.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Theoretical Frameworks

This study is grounded in two complementary theoretical frameworks: Demands–Resources (JD–R) Theory (Demerouti et al., 2001) and Conservation of Resources (COR) Theory (Hobfoll, 1989). Together, these theories provide a robust conceptual foundation for understanding how financial strain and academic resilience influence school burnout among university students.

Demands–Resources (D–R) Theory postulates that there are two factors (demands and resources) that influence individual stress levels, motivation, and overall performance. The theory emphasises that high demands can lead to strain, burnout, and stress if not balanced by sufficient resources (Demerouti et al., 2001). In the context of this study, after the removal of the fuel subsidy, University students experience excessive stress and demands in terms of financial hardship, which deplete their physical and psychological resources, thereby increasing the risk of school burnout. The theory emphasises that university students who experience stress due to their financial strain without any resources to cope with that situation are capable of engaging in school burnout.

The Conservation of Resources (COR) Theory is a psychological stress theory that explains how individuals strive to acquire, protect, and retain resources. The theory suggests that stress occurs when resources are threatened, lost, or when individuals fail to gain resources after investing in them (Hobfoll, 1989). Relating this theory to the context of the study, university students who are faced with financial strain as a result of fuel subsidy removal may feel threatened or experience actual resource loss, leading to school burnout. The theory emphasises that academic resilience as a personal resource tends to help students protect and replenish that resource loss, which prevents school burnout from manifesting. Numerous previous studies have applied the COR theory to shed light on the occurrence and prevention of burnout (Huang et al., 2024; Rahman et al., 2026).

By integrating Demands–Resources (JD–R) Theory and Conservation of Resources (COR) Theory, this study adopts a twin-theoretical approach to explain the dynamic contributions of financial strain, academic resilience and school burnout. Demands–Resources (JD–R) Theory explains the roles that high demands and low resources may play in the experience of school burnout, while COR highlights the importance of personal resources like academic resilience in preventing school burnout. Together, these theories support the premise that school burnout is not solely based on excessive demand or stress in the form of financial strain, but can be prevented through personal resources of an individual, such as academic resilience.

Financial Strain and School Burnout

Financial strain or stress refers to the psychological and emotional strain caused by financial instability or uncertainty (Rizvi et al., 2026). Direct studies linking financial strain to school burnout are relatively scarce in the literature, but there are studies on financial strain or stress on other negative outcomes. For instance, Ryu and Fan (2022) examine the association between financial worries and psychological distress among US adults. Data were derived from the cross-sectional 2018 National Health Interview Survey (NHIS) of the adult population. The study found that higher financial worries were significantly associated with higher psychological distress. Yet another qualitative study by Moore et al. (2021) found that students facing financial stress find it challenging to navigate relationships with wealthier peers, often leading to feelings of isolation and embarrassment. Wang and Shan (2023) examine the effects of adolescent perceptions of financial strain, academic strain, and class climate on depressive symptoms. A sample of 13,087 adolescents aged 12–18 years from 28 counties/districts in China was used. This study revealed that the perceptions of financial strain and academic strain were significantly and positively associated with adolescent depressive symptoms. Similarly, in the Nigerian context, Ituen (2025) investigated the impact of financial stress on the academic achievement of undergraduate students among 150 randomly selected undergraduates across five major faculties using a validated questionnaire. Findings revealed that financial stress significantly and negatively impacts performance, leading to missed classes, poor concentration, and adverse effects on physical and mental health. Yet another study from the northern part of Nigeria that support previous findings, Garba and Ibrahim (2025) explore the effect of financial stress on students' academic performance among a sample of 197 respondents. The study revealed that financial stress significantly and negatively affects academic performance. Agreeing with the findings in the Nigeria context, Britt et al. (2016) also found that financial stress was strongly associated with emotional distress and reduced academic functioning among college students. The authors discovered that students with higher financial stress reported greater emotional exhaustion and were less likely to remain academically engaged. Also, Richardson et al. (2017), in a systematic review of university students, found that financial difficulties were consistently associated with poorer mental health, increased stress, and lower academic performance. Students experiencing persistent financial problems were more likely to report psychological distress, which may predispose them to burnout. Following the same trends, Adam et al. (2016) found that financial strain may directly or indirectly (i.e., through perceived stress) impact students' psychological symptoms and academic and social integration. Therefore, it can be argued in the literature that there was an established inverse relationship between financial strain and school burnout in developed countries while the few studies in Nigeria established negative relationship between financial strain and other negative school outcomes, indicating a research gap among these variables in a Nigeria context.

Theoretically, this empirical relationship aligns with Demands–Resources (JD–R) Theory, which posits that high demands and insufficient resources lead to burnout. Therefore, university students who experience high demands and stress in form of financial strain with little or no resources to cushion the effect of this demand may likely experience school burnout. Therefore, excessive demands in the form of financial strain and hardship tend to negatively elevate school burnout among university students, especially where there are no resources to cushion such demand.

Putting together the postulations of Demands–Resources (JD–R) Theory and the empirical findings, we can argue that financial strain is an excessive demand that can increase school burnout if adequate resources are not available. Based on the theoretical framework and existing literature, this study hypothesised that:

Hypothesis 1: Financial strain will positively predict school burnout among undergraduates in the post-fuel subsidy removal phase.

Academic Resilience and School Burnout

Academic resilience can also be seen as the capacity of a learner to stay motivated and achieve academic success, even in the face of stress and difficulties (Cassidy, 2015). The COR theory (Hobfoll, 1989) provides a lens to better understand the relationship between academic resilience and school burnout. The COR theory emphasises that stress occurs when resources are threatened, lost, or when individuals fail to gain resources after investing in them. When university students feel threatened or lose due to financial strain, academic resilience may then serve as that personal resource that can help students to regain such loss.

Empirical evidence supports this theoretical claim. For example, Romano et al. (2021) examine the relationship between academic resilience and burnout among a sample of 576 Italian students. The results show that academic resilience is inversely related to school burnout. Also, Rachmawati et al. (2024) investigate the relationship between academic burnout and the academic resilience of prospective counsellors. The research sample involved 105 prospective counsellor students in Indonesia, taken using convenience sampling techniques. The research results show that academic resilience has a negative relationship with academic burnout. Tran et al. (2023) conducted a study on academic resilience and academic burnout among international university students in Taiwan. The research showed that there was a significant positive relationship between resilience components and burnout symptoms. Wang et al. (2022) investigated the longitudinal associations among academic burnout, resilience, and life satisfaction among 190 medical students in China using a three-wave longitudinal design. The findings revealed that resilience and academic burnout exhibited a reciprocal negative relationship over time. Oyoo et al. (2018) explore how academic resilience predicts academic burnout among 714 public secondary schools' students from Homa-Bay County, Kenya. The results revealed a negative statistical correlation between academic resilience and academic burnout. In a study done by Ojeleye et al. (2023), they found that academic resilience has positive and significant effect on students' academic performance in Zamfara State. Also, in another Nigeria context, Vivian and Osuafor (2021) found among 1200 student academic resilience as a positive predictor of academic achievement. Kamalpour et al. (2017) explored the influence of academic resilience and academic burnout among 161 nursing students from one Iranian university. The study revealed a significant inverse relationship between academic burnout and academic resilience among students. García-Izquierdo et al. (2015) explored the role of resilience in the dimensions of academic burnout syndrome and psychological health among 218 students whose ages ranged between 19 and 50 years. The study revealed that there was a significant negative relationship between resilience and emotional exhaustion and academic efficacy dimensions of burnout. It can be said that the positive patterns of academic resilience and

school burnout was discovered across developed nations while academic resilience also have positive impact on student performance among studies in Nigeria. A clear gap is the lack of local study that directly explore academic resilience on school burnout among university students. Therefore, COR theory and the emerging empirical findings suggest that academic resilience may serve as a personal resource that can help mitigate against school burnout. We also hypothesised that:

Hypothesis 2: Academic resilience will negatively and significantly predict school burnout among undergraduates in the post-fuel subsidy removal phase.

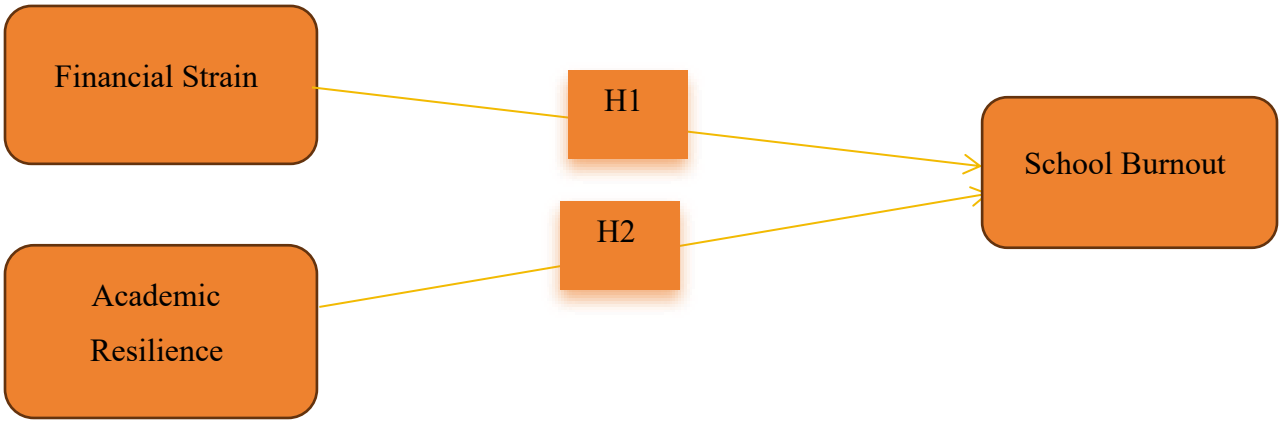

Fig 1: Conceptual Model of the Study Variables

MATERIALS AND METHODS

Design and Participants

The study adopted a cross-sectional survey research design among undergraduates of the University of Ilorin. This is because data were collected at a specific point in time without manipulation. The sample size was derived with an a priori power analysis using G*Power version 3.1.9.7 (Faul et al., 2007), indicating that 89 participants were sufficient to detect a medium effect (f^2=0.15) with α=0.05 and statistical power of 0.95. In a bid to have robust data generalisation and increased external validity, the sample size was increased to 220 participants. The inclusion criteria for the study were male and female full-time undergraduate students of the University of Ilorin. Permission to conduct the study was obtained from the university management, and prior to participation, electronic informed consent was obtained from all respondents through Google Form. The consent form was included at the beginning of the questionnaire, where prospective participants were provided with the study information regarding the objectives, procedures and potential risks. All ethical procedures followed the ethical standards of the responsible committee

on human experimentation (institutional and national) and the Helsinki Declaration of 1975, as revised in 2000.

Participants were also informed that participation is voluntary and their responses will be confidential. They were also informed of their right to withdraw from the study at any time without consequence. The questionnaire was hosted on Google Forms, which allowed for ease of distribution and accessibility. A convenience sampling technique was employed where the questionnaire link was disseminated through various online platforms commonly used by Unilorin students, such as WhatsApp groups, departmental group chats, and faculty forums. A total of 212 responses were gathered between May and July 2025, yielding a response rate of 96.3%. The retrieved questionnaires were downloaded as an Excel sheet and later cleaned and transported for further analysis in IBM-SPSS version 27. The sample demographics in terms of age show that it ranges between 18 and 25 years, with a mean age of 22.41 years and an SD of 3.11, showing a relatively young age typical of students in Nigerian tertiary institutions. Their gender distribution shows that 89 (42.0%) were male while 123 (58.0%) were female, indicating a relatively female-dominated survey. Their level of academic shows that 17(8.0%) were 100level students, 37(17.5%) were 200level students, 47(22.2%) were 300level students, 93(43.3%) were 400level students, 8(3.8%) were 500level students, and 10(4.7%) were 600level students. This also shows that the academic year of respondents demonstrates a varied composition, with students in 400l dominating. Their accommodation preference shows that slightly more students, 162 (76.4%), stay off campus, while 50 (23.6%) stay on campus. Their religion affiliate shows that majority 123(58.0%) were Muslim, 84(39.6%) were Christian and 5(2.4%) were practicing other religions. This is because the setting (Ilorin) where the university was located is a Muslim-dominated city.

Measures

Academic Resilience: Academic resilience was measured using the 6-item academic resilience scale (ARS-6) developed by Martin and Marsh (2006). The scale is a brief, unidimensional scale designed to assess students' overall academic resilience, particularly their ability to recover from setbacks. The scale is scored on a 7-point Likert format, ranging from 1 = Strongly Disagree to 7 = Strongly Agree. A sample of items on the scale reads " I believe I'm mentally tough when it comes to exams" and "I'm good at bouncing back from academic setbacks in my schoolwork". Respondents indicate the extent to which they agree with the listed statements regarding their opinion on academic resilience. A high score on this scale indicates high academic resilience, while a low score on this scale indicates low academic resilience.

The original scale has acceptable fit values for confirmatory factor analysis (comparative fit index (CFI) = 0.97; non-normed fit index (NNFI) = 0.97). The author reported Cronbach's alpha reliability of 0.89 and Cronbach's alpha of 0.83, and total item correlation ranges between 0.59 and 0.78. The Cronbach's alpha for academic resilience in this study is 0.80.

Financial Strain: Financial strain was measured using the 18-item financial strain survey developed by Aldana and Linjenquist (1998). The scale was designed to measure the financial strain of an individual. The scale is scored on a 5-point Likert format ranging from 1=Never to 5=Always.

A sample of items on the scale reads "I don't have enough money to pay my bills" and "I take on more debt to get nice things". A high score on this scale indicates high financial strain, and a low score indicates low financial strain. The author validated the scale using a Construct/Factor Validity by conducting a Principal Component Analysis (PCA) with orthogonal rotation, in which items were reduced from 28 items to a final 18 items, as items that could not achieve .40 were dropped. The Cronbach's alpha value as reported by the author of this scale is 0.80. The Cronbach's Alpha for financial strain in this study is 0.80.

School Burnout: School Burnout was measured using the 9-item school burnout inventory developed by Salmela-Aro et.al. (2009). The scale has three dimensions of school burnout: emotional exhaustion, cynicism and feeling of inadequacy as a student. The composite score was used in the present study. The scale is scored on a 6-point Likert format ranging from 1= completely disagree to 6=completely agree. A sample of items on the scale reads, "I feel overwhelmed by my schoolwork" and "I feel a lack of motivation in my schoolwork and often think of giving up". A high score on this scale indicates high school burnout, and a low score on this scale indicates low school burnout. The authors established concurrent validity by achieving a high score's positive correlation with psychological factors, such as depressive symptoms and academic engagement or achievement. The Cronbach alpha value for this scale, as reported by the developer, is 0.88. The Cronbach Alpha for School burnout in this study is 0.78.

Data Analysis

We conducted data analysis using IBM SPSS version 27 and SmartPLS-4. Descriptive statistics (means, standard deviations, frequencies, and percentages) were used to summarise the demographic characteristics of the participants. To examine the bivariate relationships between the main variables, financial strain, academic resilience and school burnout, Pearson's correlation coefficients were used. This will help understand the direction and strength of associations among the study variables. To test the direct effects, we used the partial least squares structural equation modelling (PLS-SEM). PLS-SEM was used because it helps to anticipate and investigate endogenous variables to elucidate the maximum variance. Also, PLS-SEM can concurrently manage both the measurement (outer) and structural (inner) models of the study framework. Moreover, it constitutes a suitable methodology for the examination of intricate path models (Hair et al., 2016). Ultimately, PLS-SEM can be used when you have a relatively small sample size and yet still yield formidable and accurate results. Hence, PLS-SEM is seen as a suitable methodology for the study.

RESULTS

Common Method Bias Test

The present study used a self-report online questionnaire to collect data, where this process may be subjected to possible sources of measurement error known as common method bias (CMB) and common method variance (CMV). CMV is the amount of spurious variance tied to the measurement tool itself, while CMB is the resulting error or distortion in the statistical relationships between

those variables (Widodo et al., 2022). Therefore, Fuller et al. (2016) suggested procedural and statistical enhancements to reduce CMV in any study. In a bid to reduce CMV, procedural improvements were made to the questionnaire, such that the test items are clear and different for both the independent and dependent variables. There was also the addition of an introduction to the questionnaire with clear instructions and assurance to the respondents that their responses would be protected and utilised only for research purposes. To check CMV statistically, the Harman (1976), single-factor statistic test was performed. The result shows that the single factor accounted for 15.92%, which is below the threshold of 40% as recommended by Harman (1976). The result shows that the data lack any form of common method variance. Also, we conducted a full comprehensive collinearity assessment test to ascertain any potential CMB for all the latent constructs in the model. It was discovered that the Variance Inflation Factor (VIF) values for school burnout are 1.14, financial strain is 1.12, while academic resilience is 1.03. These values, which were all below the threshold of 3.3, indicate that common method bias is not an issue in the model. This approach is recent and more dependable, as suggested by Kock (2021) and recommended by social science scholars (Zafar et al., 2020).

Analysis of Measurement Model

In Smart PLS outer(reflective) model is the first phase, which deals with the measuring components which determine how well objects load and are conceptually related to the structures. The outer model is used to assess reliability, internal consistency, convergent validity, and discriminant validity for all constructs (Sarstedt et al., 2017).

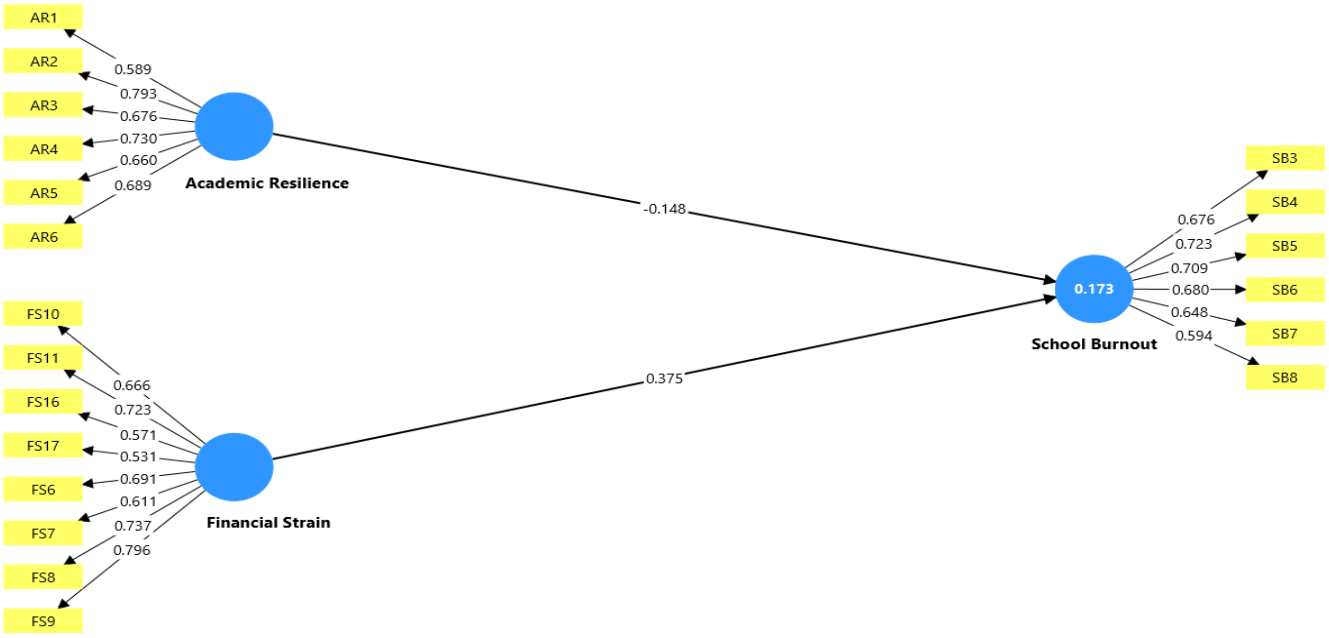

Fig 2: Measurement model with outer loadings (*Source:* Authors' illustration)

Table 1: Loadings, Reliability, and Convergent Validity Values

Constructs	Items	Loading	Cronbach's Alpha	Composite reliability	Average variance explained (AVE)	Convergent validity (AVE > 0.5)
AR	AR1	0.589				
	AR2	0.793				
	AR3	0.676	0.798	0.867	0.579	Yes
	AR4	0.730				
	AR5	0.660				
	AR6	0.689				
	FS10	0.666				
	FS11	0.723				
FS	FS16	0.571	0.823	0.834	0.540	Yes
	FS17	0.531				
	FS6	0.691				
	FS7	0.611				
	FS8	0.737				
	FS9	0.796				
	SB3	0.676				
	SB4	0.723				
SB	SB5	0.709	0.758	0.764	0.553	Yes
	SB6	0.680				
	SB7	0.648				
	SB8	0.594				

Note: AR = Academic Resilience; FS = Financial Strain; SB = School Burnout

Table 1 presents the comprehensive results pertaining to validity and reliability of the model. The Cronbach's Alpha (CA) value for the three constructs ranges between 0.75 and 0.82, while the composite reliability value in this study ranges from 0.76 to 0.87, exceeding the critical threshold of 0.70, as proposed by Cohen (1988). AVE was used to calculate the convergent validity, where satisfactory convergent validity should have an AVE value of 0.5. In the present study, the AVE value ranges from 0.54 to 0.57. The standardised factor loading values for all items of the constructs indicate that some items were deleted before the factor loading became acceptable. 13 items out of the 33 items in the model were deleted to make the items more reliable, while no construct was entirely deleted in the model. The remaining items fell between the range of 0.53 and 0.79. Items that were deleted include items in the FS construct (FS1, FS2, FS3, FS4, FS5, FS12, FS13, FS14, FS15 and FS18), and 3 items (SB1, SB2, and SB9) were removed from the SB construct. Also, multicollinearity across all items of measurement in the model was assessed using the VIF. As suggested by Hair et al. (2019), a VIF cut-off value below 5.0 is vital to prevent multicollinearity, while a higher value indicates a potential issue with multicollinearity. In this study, the VIF of all the items in the model ranges from 1.22 to 2.22, yielding values below 3.3.

Discriminant Validity

Discriminant validity is concerned with the degree to which a construct is originally different from other constructs based on empirical criteria. In order to establish discriminant validity, the study employed two methods, namely the Fornell and Larcker criterion and the Heterotrait–Monotrait (HTMT) ratio (Hair et al., 2019). The Fornell-Larcker criterion helps evaluate discriminant validity when the square root of the AVE of each construct is higher than its strongest correlation with any other construct in the model. The Heterotrait-Monotrait ratio (HTMT) assesses the dissimilarities of constructs, and the value must be less than 0.90 (Yusoff et al., 2020). Tables 2 and 3 provide a comprehensive overview of the discriminant results. The Fornell and Larcker criterion analysis shows that the AVE of academic resilience has a square root of AVE of 0.768, as indicated in the results section. This was higher than the relationships with financial strain (-0.094) and school burnout (-0.814). Also, financial strain AVE has a square root of AVE of 0.734, which is higher than school burnout (0.389). The Heterotrait–Monotrait (HTMT) ratio discriminant analysis shows that between financial strain and school burnout (SB), the highest recorded HTMT value was 0.212, and financial strain and school burnout were 0.477, which is well below the suggested cut-off of 0.85 and 0.90, respectively (Henseler et al., 2015). This provides further evidence that discriminant validity has been established for the latent constructs in the measurement model.

Table 2: Fornell and Larcker criterion for assessment of discriminant validity

	Academic Resilience	Financial Strain	School Burnout
Academic Resilience	***0.760***		
Financial Strain	-0.094	***0.734***	
School Burnout	-0.184	0.389	***0.742***

Note: Bold and italic values are the square root of AVE

Table 3: Heterotrait-Monotrait (HTMT) criterion for discriminant validity

	Academic Resilience	Financial Strain	School Burnout
Academic Resilience			
Financial Strain	0.134		
School Burnout	0.212	0.477	

Note: Discriminant validity is established at $HTMT^{0.85/}HTMT^{0.90.}$

Test of Relationship

Pearson correlation coefficients were used to examine the relationships among financial strain, academic resilience and school burnout among university students. As shown in Table 4, financial strain has a positive and significant correlation with school burnout ($r = .16$, $p < .01$), indicating that university students who reported higher financial strain have a tendency to exhibit high school burnout. Additionally, academic resilience was also negatively associated with school burnout ($r = -.31$, $p < .05$), suggesting that undergraduates with higher academic resilience were less inclined to report school burnout.

Table 4: Descriptive Statistics, Correlation Matrix of the study variables

Variables	Mean	SD	Skewness	Kurtosis	1	2	3
1. Financial Strain	46.09	9.47	.31	-.04	-		
2. Academic Resilience	23.74	6.07	-.11	-.18	.03	-	
3. School Burnout	30.52	6.72	-.48	.99	.16*	-.31**	-

Note: N = 212; SD = standard deviation; *p < .01; **p < .05.

Model Fit Assessment

Model fit assessment was conducted to determine the extent to which the proposed model adequately fits the observed data. The assessment of model fit is important because it provides evidence regarding the suitability and adequacy of the structural model in explaining the relationships among the study variables. Common model fit indices such as Standardised Root Mean Square Residual (SRMR), Normed Fit Index (NFI), were used to evaluate the fitness of the study model.

The model fit assessment results presented in Table 2 indicate that the structural model demonstrated an acceptable overall fit. The Standardised Root Mean Square Residual (SRMR) values for both the saturated model (0.078) and estimated model (0.078) were below the recommended threshold of 0.080, indicating satisfactory model fitness. Similarly, the Normed Fit Index (NFI) values for the saturated model (0.911) and estimated model (0.903) exceeded the recommended minimum threshold value of 0.900, further confirming acceptable model fit. Furthermore, the d_ULS and d_G values were within acceptable limits, indicating minimal discrepancies between the empirical and model-implied correlation matrices. Overall, the model fit indices confirmed that the proposed structural model adequately represented the observed data and was suitable for explaining the relationships among the study constructs.

Table 5: Model Fit Assessment

Model Fit Measure	Saturated Model	Estimated Model
SRMR	0.078	0.078
d_ULS	1.264	0.346
d_G	0.346	0.346
Chi-Square	412.572	412.572
NFI	0.911	0.900

Note: SRMR = Standardised Root Mean Square Residual; d_ULS = Squared Euclidean Distance; NFI = Normed Fit Index.

Structural Model and Hypotheses Testing

Structural model analysis was performed in this study to test the postulated hypotheses 1 and 2. The size of path coefficients was investigated using the PLS-SEM technique, which was evaluated through a bootstrapping method that involved 5,000 resamples. Results in Table 4 and Figure 3 revealed that financial strain significantly and positively predicts school burnout among university undergraduates (t = 7.676, p=0.000). It can also be observed that financial strain contributed F^2 = 0.02% to school burnout revealing a small effect size. Therefore, Hypothesis 1 was confirmed. Furthermore, academic resilience also negatively and significantly predicted school burnout (t = 2.132, p=0.033), suggesting that greater academic resilience reduces the manifestation of school burnout. Academic resilience contributed F^2 = .16% to school burnout, showing a moderate effect size. Overall, both financial strain and academic resilience contributed R^2 = 17.3% in the study. Therefore, Hypothesis 2 is supported.

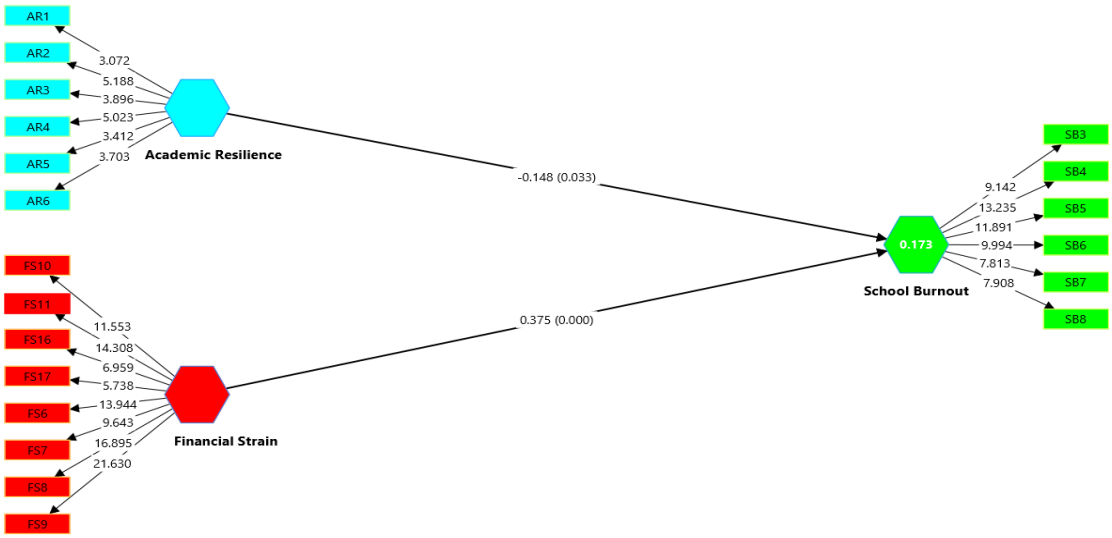

Fig 3: Structural model (Path coefficients and P-values)

Table 6: Path co-efficient results of all direct paths to test hypotheses

Hypothesis	Path coefficient	Original sample (O)	Sample mean (M)	Standard deviation (SD)	T statistics	P-values	Decision
H1	Financial Strain -> School Burnout	0.375	0.389	0.0049	7.676	0.000	Significant
H2	Academic Resilience -> School Burnout	-0.148	0.183	0.070	2.132	0.033	Significant

DISCUSSION

The present study examined the impact of financial strain and academic resilience on school burnout (SB) among undergraduate students in the post-fuel subsidy removal period in Nigeria. The findings provided support to two proposed hypotheses and offer unique insights into the interplay of risk and personal resource factors that can heighten and also prevent school burnout in a heterogeneous university like the University of Ilorin. As expected, hypothesis one revealed that financial strain significantly and positively increases school burnout. This result aligns with the theoretical postulation of the Demands–Resources (JD–R) Theory (Demerouti et al., 2001), which asserts that high demands in the form of financial strain can cause stress, which in turn manifests in the form of school burnout for university students. These findings provide empirical support for this theory in the context of Nigerian university students, especially in the fuel subsidy removal phase. Consistent with previous research (e.g Ituen, 2025; Ryu & Fan, 2022; Garba & Ibrahim, 2025; Britt et al., 2016; Moore et.al., 2021) all found that financial stress was strongly associated with emotional distress and reduced academic functioning among college students. The justification for this finding may be due to the high inflation orchestrated after the removal of the fuel subsidy in Nigeria that skyrocketed goods and services. Over time, these cumulative stressors deplete many students' emotional and psychological resources, leading to emotional exhaustion, academic disengagement, and reduced academic efficacy, which in turn manifests in the form of school burnout.

As also envisaged, hypothesis two also revealed that academic resilience is independently and negatively associated with lower school burnout. These results support earlier findings that academic resilience is inversely related to school burnout (Romano et al., 2021; Rachmawati et al., 2024; Wang et al., 2022; Kamalpour et al., 2017; Oyoo et al., 2018). This means that when university students have very high academic resilience, they tend to be immune to school burnout. This finding supports the theoretical postulation of the Conservation of Resources (COR) (Hobfoll,

1989), which posits that individuals with greater personal resources are better able to prevent resource loss and replenish depleted resources when confronted with stress. In this context, university students equipped with high academic resilience tend to keep going without being depleted, especially when faced with a stressful situation like the post-fuel subsidy phase. Consequently, resilient students are less likely to experience emotional exhaustion, academic cynicism, and reduced academic efficacy, thereby reducing their susceptibility to school burnout. The current study highlights the importance of having a personal resource like academic resilience in a bid to combat any negative life events that may pose a threat to students' education and wellbeing.

Implications of the Study

The findings of this study have theoretical, methodological and practical implications. First, from a theoretical perspective, this study extends the applicability of Demands–Resources (JD–R) Theory (Demerouti et al., 2001) to an educational context within a developing country faced with different government policies, such as the fuel subsidy removal, which badly affected university students. The findings support the central tenet of COR that two factors (demands and resources) influence individual stress levels, motivation, and overall performance. In line with the theory, the results confirm that university students who perceive high demand in terms of financial stress tend to experience school burnout, especially when there is a lack of resources to tackle such demanding and stressful situations. These findings therefore move the postulation of this theory away from an organisational research context and further advance the theoretical discourse of COR by highlighting that financial strain remains one key demand that can heighten school burnout among Nigerian university students.

Second, by drawing on Conservation of Resources (COR) Theory (Hobfoll, 1989), the study enriches theoretical perspectives on how internal resources helped shape how students cope with challenging situations within the learning and immediate environment. The results empirically confirm how internal resources such as academic resilience serve as a protective safeguard against school burnout. This finding highlights the importance of having a very high academic resilience, as this valuable personal resource will enable students to effectively cope with the demands and stress in society and ultimately immunise them to school burnout. This empirical evidence further reinforces the importance of academic resilience as a very vital intrinsic and instrumental value that students should strive to learn and imbibe, as only these resources can help students and similar citizens protect their wellbeing and cope with any future harsh policies that may be introduced by future governments in Nigeria.

Third, the study advances the context of school burnout research by focusing on Nigeria's university system, a setting that is still struggling to meet the UN SDG goals, especially in the area of quality education. The lack of empirical studies utilising financial strain and academic resilience in a single study from Sub-Saharan Africa has been acknowledged in the school burnout literature, and this study addresses that gap by testing and validating established twin theoretical models in a developing-country context and utilising two unique variables that can serve as risk and protective factors to school burnout and, at the same time, mitigate school burnout. In doing so, it improves

the external validity of these twin frameworks and provides culturally and structurally relevant insights for similar developing contexts.

Methodologically, the study makes use of a robust statistical analysis like partial least squares structural equation modelling (PLS-SEM), unlike the simple linear regression or descriptive statistics that many studies have used to investigate this important educational issue. The reason for partial least squares structural equation modelling (PLS-SEM) over other simple and common analyses is that it helps to anticipate and investigate endogenous variables so as to elucidate the maximum variance. Also, PLS-SEM can simultaneously check both the measurement (outer) and structural (inner) models of the study framework. Also, the analysis constitutes a suitable methodology for checking intricate path models (Hair et al., 2016). The use of G*Power software as a method of calculating sample size also provides the study with a rigorous, evidence-based methodological approach. The calculation with this software helps ensure that the study is adequately powered to detect statistically significant effects, helps minimise the risks of Type I and Type II errors, justifies participant numbers, and enhances the validity and reliability of findings, as well as improves the overall credibility and reproducibility of the research.

Practically, it was discovered in this study that financial strain further increases school burnout. It is therefore recommended that policymakers in Nigeria should collaborate with the university management to design a financial support measure to reduce the impact of fuel subsidy removal on students. These may include timely and realistic transportation subsidies, emergency financial aid, expanded scholarships, flexible tuition payment plans, and affordable campus accommodation. These measures would help reduce school burnout, strengthen academic engagement, and promote well-being and academic success and retention in Nigerian universities. Since it was also found in the present study that academic resilience serves as a good personal asset that can combat school burnout, it is also recommended that psychologists and other helping professionals should help universities design resilience-building interventions that will include stress management training, problem-solving workshops, adaptive coping strategies, emotional regulation techniques, and goal-setting skills, which should be tailored to the academics of the students. When all these skills are learnt and imbibed by students, it will prepare and fortify students for any negative eventuality within and outside the university environment that may affect their academic development and overall wellbeing.

Limitations and Direction for Future Research

Despite the significant contributions this study has made to school burnout literature, it still has some limitations that need to be acknowledged. First, the cross-sectional design used in this study limits the ability to draw causal inferences between financial strain, academic resilience and school burnout. While the study established a significant association among the variables, the causality of these relationships was not ascertained. Therefore, future studies may adopt experimental or longitudinal designs to provide stronger evidence for causality and also help understand how financial strain, academic resilience and school burnout change over time. Second, the study participants were drawn from University of Ilorin undergraduates, limiting the generalisation of results to other tertiary institutions' undergraduates in Nigeria and beyond. Variations in

environment, culture and resource availability across different geopolitical zones and countries may influence how financial strain and academic resilience influence school burnout. To improve external validity, future research should replicate the study across diverse regions of the country, as well as among students of different tertiary institutions. Also, the study used the composite score of the school burnout scale as well as the financial strain scale, which may have limited the robustness of the findings. Future research may consider utilising the dimensions of school burnout and financial strain in order to get a more nuanced understanding of the dynamics of the variables. Furthermore, the study did not account for contextual factors such as social support, parental neglect, peer influence and academic stress, which may moderate or mediate the observed relationships. Including such variables in future study could provide more insightful findings. Finally, despite the study controlling for common method bias and common method variance, the overreliance on self-report measures may still raise concern for social desirability bias. Due to the complexity of human behaviour, respondents may present their responses in a subjective manner that is favourable to them, which may affect the observed relationships. Hence, future research should incorporate objective assessment data such as peer evaluations, university assessment scorecards, etc to enhance the validity of the findings.

Conclusion

The present study provides robust empirical evidence by examining the roles that financial strain and academic resilience play in school burnout during the fuel subsidy removal phase in Nigeria utilising a structural equation modelling analysis. The study findings clarify that risk factors such as financial strain may heighten school burnout among university students, while protective factors like academic resilience may mitigate it. By implying the risk factor and protective personal resources change the dynamics of school burnout, this distinction theoretically reinforces Demands–Resources (JD–R) Theory (Demerouti et al., 2001) and Conservation of Resources (COR) Theory (Hobfoll, 1989) frameworks. The findings, therefore, conclude that addressing school burnout necessitates a twofold approach. Governments should target interventions that can reduce the financial burdens of university students in this era of fuel subsidy removal, while academic resilience interventions should be implemented to help university students build the needed resilience for their academic success. Ultimately, such measures are vital not only for school retention but also for enhancing quality education and enhancing student wellbeing.

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