

# AN ASSESSMENT OF UNDERGRADUATE STUDENTS' KNOWLEDGE OF THE EFFECTS OF INSECURITY ON INFLATION IN THE NIGERIAN ECONOMY

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## **Abstract**

*The study investigated students' knowledge of the effects of insecurity on inflation in the Nigerian economy. A descriptive survey research design was adopted. The population for the study comprised all undergraduate students of higher institutions in Osun State. The sample size comprised 200 students selected from a public institution using a multistage sampling technique. A researcher designed questionnaires titled: Knowledge of inflation in the Nigerian economy ( $r = 0.86$ ); Students' Perceived Prevalence of Insecurity in Nigeria ( $r = 0.75$ ); and Effects of Insecurity on Inflation in the Nigerian Economy ( $r = 0.75$ ), which were used to collect data for the study. The data obtained were analysed using frequency and percentage, mean, SD, Ranking, and an independent t-test. The results showed that the undergraduate students had low knowledge of what inflation implies in the economy. There was no significant difference, based on gender, in the students' understanding of the effects of insecurity on inflation. It was recommended that students should be kept abreast of unfolding situations in the country, irrespective of their location and their direct or indirect experience of the situation.*

**Keywords:** Students' Knowledge, Insecurity, inflation, Nigeria Economy, undergraduate students.

## **Introduction**

Insecurity in Nigeria seems to be worsening and rapidly turning into an existential catastrophe that is capable of upending the country's sovereignty, notwithstanding the government's supposed efforts to combat the scourge. Insecurity and violent extremism have a detrimental and pervasive influence on economic growth.

The insecurity in Nigeria has deep-rooted historical, socio-economic, and political causes. The country has faced challenges ranging from

ethno-religious tensions, communal conflicts, and political instability to economic inequality and widespread corruption. The rise of violent groups like Boko Haram in the northeast, banditry in the northwest, and militant activities in the Niger Delta further complicates the security landscape. Factors such as weak governance, high unemployment rates, and porous borders have fueled criminal activities, while inadequate security infrastructure hampers effective responses. These issues have created a complex

environment where insecurity continues to threaten national development and the well-being of citizens. The effect of the insecurity experienced in various parts of the country, among other things, is inflation.

Inflation in Nigeria has been a persistent economic challenge influenced by various domestic and international factors. Historically, it has been driven by structural issues such as poor infrastructure, low agricultural productivity, and heavy dependence on imports for essential goods. The depreciation of the naira, fueled by declining foreign exchange reserves and fluctuating global oil prices, has further worsened inflationary pressures (Central Bank of Nigeria, 2022). Additionally, insecurity in agricultural regions has disrupted food production and distribution, contributing significantly to rising food prices (NBS, 2023). Global factors, including supply chain disruptions and energy price hikes, have worsened the problem, making inflation one of Nigeria's most pressing economic concerns (IMF, 2023).

Insecurity in Nigeria has significantly contributed to rising inflation, particularly through its impact on agricultural production and the supply chain. The widespread violence by insurgent groups like Boko Haram in the northeast, as well as banditry and farmer-herder conflicts in the northwest and north-central regions, has forced many farmers to abandon their farmlands. As a result, food production has drastically declined, leading to higher food prices across the country (NBS, 2023). Given that food constitutes a major component of Nigeria's Consumer Price Index (CPI), the disruptions in agricultural activities have substantially driven up inflation rates (CBN, 2022).

In addition to food inflation, insecurity has also increased transportation costs and has further worsened price instability. Roadblocks and attacks on transportation routes have made the movement of goods riskier and more expensive. The need for security escorts in some regions and higher insurance costs for transporting goods have driven up logistics expenses, which are passed on to consumers (IMF, 2023). Furthermore, insecurity deters local and foreign investments, weakens economic growth and aggravates inflationary pressures by reducing the nation's productive capacity (World Bank, 2022). These factors demonstrate the critical link between insecurity and inflation in Nigeria's economy. It is therefore essential to help students see and know the link between insecurity and inflation by properly preparing them for the future as potential drivers of the economy.

Students' knowledge of the effects of insecurity on inflation in the Nigerian economy is shaped by academic exposure, media reports, and personal experiences. As insecurity continues to disrupt agricultural production, supply chains, and economic activities, it becomes a topic of discussion in educational settings, particularly in economics, political science, and development studies. Through lectures, research assignments, and debates, students learn how violence, banditry, and insurgency contribute to rising food prices, transportation costs, and investment flight, all of which fuel inflation. Media coverage and firsthand accounts further highlight the socio-economic consequences of insecurity, fostering awareness among students. However, the depth of this knowledge often depends on access to educational resources, awareness programs, and the integration of real-world case studies into the curriculum.

The need for students' knowledge of the effects of insecurity on inflation in Nigeria cannot be overemphasised. As insecurity continues to disrupt key economic activities, including agriculture, transportation, and investment, it directly fuels inflationary pressures by increasing production costs and reducing market efficiency (Onime, 2018). Understanding this dynamic is essential for students, particularly those in fields related to economics and development studies, as it equips them with critical insights into the socio-economic consequences of insecurity. Research has shown that insecurity leads to a decline in agricultural output and a rise in food prices, thereby worsening inflation in a nation where food constitutes a significant portion of household spending (NBS, 2023). Furthermore, enhanced awareness among students helps to foster a generation of informed policymakers and economists who can contribute to innovative strategies for economic stability and growth (CBN, 2022).

In recent years, students in Nigerian universities have become increasingly aware that the surge in insecurity- through insurgency, banditry, kidnapping, and communal conflicts- exert upward pressure on inflation by disrupting agricultural supply chains, increasing transportation and security costs, and discouraging investment, which in turn pushes up general price levels. However, this awareness is still uneven. While many students can cite rising prices of food and fuel as consequences, fewer understand the macroeconomic linkages such as how insecurity forces the government to shift budgets toward security expenditures rather than productive sectors. The rationale for this study is to assess the depth of students' understanding of these complex relationships and how curricula

and policy-sensitisation efforts can better equip them to analyse economic indicators. Recent empirical studies (such as Turkur, Lawal, & Adamu, 2023; Onunwa, 2025) have shown significant associations between insecurity variables and inflation, underscoring the importance of educating future citizens in these dynamics.

Despite the growing impact of insecurity on Nigeria's economy, including its role in driving inflation, there is limited research on students' understanding of this critical issue. Students, particularly those in fields such as economics, political science, and development studies, are the future policymakers and stakeholders expected to address these challenges. However, without a better knowledge of how insecurity disrupts agricultural production, supply chains, and investment flows, all of which contribute to inflation, their capacity to provide practical solutions may be compromised. Investigating students' knowledge in this area is essential to identify gaps in awareness and to inform educational strategies that foster a deeper comprehension of the economic consequences of insecurity while equipping students with the knowledge needed to drive national development.

### **Literature Review**

Nigeria's economy has been facing consistent challenges due to insecurity in recent years. The impact of this insecurity on inflation is overwhelming. Scholars have increasingly documented findings on how insecurity has affected the production output in agriculture, investment and transportation, and how it has persistently contributed to inflation (Adeniran & Okeke, 2021). Efforts are made to link the

understanding of undergraduate students on these macroeconomic issues. One such effort was the study by Eze and Musa (2022), which revealed that undergraduate students have a basic awareness of inflation but lack a more profound understanding of how insecurity affects price instability.

Ugwuokpe and Chukwuone (2022) examined the role of Home Economics education in addressing issues related to insecurity and inflation. The study involved lecturers and students from tertiary institutions in Enugu State, Nigeria. The study found that participants recognised the causes and consequences of insecurity and inflation, as well as the potential of Home Economics education to mitigate these challenges. This suggests that, at least among Home Economics students, there is an awareness of the interplay between insecurity and economic factors like inflation. Adebayo and Adedoyin (2024) studied secondary school students' perception of insecurity in Ilorin and found that students are highly aware of environmental and school-based security threats. While direct studies on students' knowledge are scarce, existing literature indicates that insecurity adversely affects Nigeria's economy by hindering investments, increasing unemployment, and reducing government revenue, all of which can contribute to inflation. For instance, Onime (2018) highlighted that insecurity leads to decreased investments and economic activities, thereby impacting economic growth.

Further studies by Bello and Igbokwe (2023) revealed evidence of diminished student engagement at educational institutions in conflict-prone areas that is attributed to psychosocial stressors caused by insecurity. In their submission, Okon, Ubah, and Lawal (2024) underscored the need to revisit the curriculum to

include knowledge of students on the socioeconomic impact of insecurity, with examples of factual happenings in the nation as case studies, in university courses. This conclusion highlights the need for more focused interventions in the educational sector to enhance students' understanding of the relationship between insecurity and inflation across institutions in Nigeria.

### **Objectives:**

- a. to examine students' knowledge of inflation in the Nigerian economy
- b. to determine students' perception of the prevalence of insecurity in Nigeria
- c. to determine students' perception of the effects of insecurity on inflation in the Nigerian economy.
- d. to determine the difference in students' knowledge of inflation in the Nigerian economy based on gender.

### **Research Question**

1. What is the students' level of knowledge of inflation in the Nigerian economy?
2. What are the students' perception of the prevalence of insecurity in Nigeria?
3. What are the students' perception of the effects of insecurity on inflation in the Nigerian economy?

### **Research Hypothesis**

**HO<sub>1</sub>:** There is no significant difference in students' knowledge of inflation in the Nigerian economy based on gender.

### **Methodology**

The study adopted a descriptive survey research design. The population for the study comprised all undergraduate students in public higher

institutions in Osun State. The sample size comprised 200 students selected from a public institution using a multistage sampling technique. A researcher designed questionnaires titled Knowledge of inflation in the Nigerian economy ( $r = 0.86$ ); Students' Perceived Prevalence of Insecurity in Nigeria ( $r = 0.75$ ); and Effects of

Insecurity on Inflation in the Nigerian Economy ( $r = 0.75$ ), which were used to collect data for the study. The data obtained were analysed using frequency, percentage, mean, SD, Ranking, and an independent t-test.

## Results

**Research Question 1:** What is the level of students' knowledge of inflation in the Nigerian economy?

**Table 4.1: Descriptive Analysis of students' responses to items on Knowledge of inflation in The Nigerian economy**

S/N	Items	CT		CNT		NTF		DK	
		f	%	F	%	f	%	F	%
1	The continuing increase in the general price level is known as inflation.	2	1.0	4	2.0	10	5.0	184	92.0
2	Supply of money in the economy has nothing to do with inflation	12	6.0	10	5.0	116	58.0	62	31.0
3	Ensuring price stability in the economy can help curb inflation	6	3.0	10	5.0	16	8.0	168	84.0
4	Inflation cannot be measured through the consumer price index	16	8.0	24	12.0	62	31.0	98	49.0
5	The purchasing power of money is not affected by the prevailing rate of inflation.	16	8.0	22	11.0	46	23.0	116	58.0
6	The inflation rate in Nigeria as at January 2021 is less than 16 per cent	24	12.0	20	10.0	60	30.0	96	48.0
7	Generally, inflation reduces the amount of goods we can purchase with a given amount of money.	12	6.0	16	8.0	66	33.0	106	53.0
8	The best approach to curb inflation is by increasing the salaries and wages of employees.	6	3.0	14	7.0	66	33.0	114	57.0
9	Individuals who are unable to obtain a salary or wage increase in the economy are less affected by inflation.	10	5.0	18	9.0	92	46.0	80	40.0
10	When the government's expenditure exceeds its revenue, the government is said to be running a fiscal deficit, and this	20	10.0	20	10.0	70	35.0	90	45.0

	has nothing to do with inflation in the economy.								
11	A country can rely entirely on imports for its livelihood and experience no inflation.	26	13.0	28	14.0	72	36.0	73	37.0
12	Not all sectors of the economy are affected by inflation	16	8.0	38	19.0	58	29.0	88	44.0
13	The cost of living is never affected by the rate of inflation in the country	10	5.0	14	7.0	72	36.0	104	52.0
14	Every citizen has a role to play in curbing the inflation rate in the economy.	2	1.0	2	1.0	24	12.0	171	86.0
15	Inflation has no benefit at all to economic growth and development	12	6.0	16	8.0	92	46.0	80	40.0

\* CT: Complete True \*CNT: Complete Not True \*NTF: Neither true nor false \* DK: Don't Know

Results in Table 4.1 showed that between 31.0% and 92.0% could not respond specifically (Do not Know) to the items on knowledge of inflation. In comparison, between 5.0% and 58.0% indicated neither true nor false (NTF) in their responses. Only 1.0% of the students knew that inflation is the continuing increase in the general price level; 6.0% agreed that the supply of money in the economy has nothing to do with inflation, 3.0% knew that ensuring price stability in the economy can help curb inflation, etc. However, in order to determine their knowledge level, responses to these items were scored such that correct responses were allotted two, incorrect responses were scored 1, neither true nor false and do not know responses were scored 0. These scores were cumulated for the individual students. The minimum and maximum scores obtainable are 0 and 30, such that scores of 0-10 are adjudged a Low level of Knowledge, 11-20 as Partial, while scores of 21-30 are adjudged as Adequate knowledge. This categorisation is then subjected to descriptive analysis of frequency and percentage. The result is presented in Table 4.2

**Table 4.2: Level of Students' Knowledge of Inflation in the Nigerian Economy**

Level of Knowledge	Score Range	Frequency (f)	Percentage (%)
Low	0-10	188	94.0
Partial	11-20	12	6.0
Adequate	21-30	-	-
Total		200	100.0

The results in Table 4.2 showed that the vast majority (94.0%) of the undergraduate students had a low level of knowledge of what inflation implies in the economy. While only 6.0% had partial knowledge, none of the sampled students had adequate knowledge of inflation in the Nigerian economy.

**Research Question 2:** What is the students' perceived prevalence of insecurity in Nigeria?

To answer this research question, responses of students to the 10 items were scored and subjected to descriptive analysis of mean and standard deviation. Also, the mean value for each item is ranked, and the overall weighted mean for all items is calculated. The result is presented in Table 4.3.

**Table 4.3: Students' Perceived Prevalence of Insecurity in Nigeria**

S/N	Items	Mean	SD	D
1	In Nigeria, insecurity is not as prevalent as people paint its picture	1.70	1.00	<b>6th</b>
2	Insecurity is more prevalent in the Northern part of the country than in the southern part	1.70	0.80	<b>6th</b>
3	Every nook and cranny of Nigeria experiences insecurity	1.70	0.80	<b>6th</b>
4	The prevalence of insecurity in Nigeria is generally low	1.80	0.80	<b>3rd</b>
5	The prevalence of insecurity in Nigeria is generally moderate	2.00	1.00	<b>1st</b>
6	The prevalence of insecurity in Nigeria is generally high	1.80	0.90	<b>3rd</b>
7	To me, currently, banditry is the most prevalent insecurity issue in Nigeria	1.60	0.80	<b>9th</b>
8	To me, currently, Boko Haram is the most prevalent security issue in Nigeria	1.80	0.80	<b>3rd</b>
9	To me, currently, kidnapping is the most prevalent insecurity issue in Nigeria	1.50	0.80	<b>10th</b>
10	Currently, Nigeria experiences no security challenges	2.00	1.10	<b>1st</b>
<b>Overall weighted mean =</b>		<b>1.76</b>		

*Cut off Point 2.5: < 2.5 = Not prevalent, > 2.5 =prevalent*

Results in Table 4.3 showed that 'The prevalence of insecurity in Nigeria is generally moderate' and 'Currently, Nigeria experiences no insecurity challenges' were rated 1<sup>st</sup> with a mean value of 2.00 and a standard deviation of 0.80. Rated third with a mean and standard deviation of 1.80 and 0.80 were 'Boko Haram is the most prevalent insecurity issue in Nigeria'; 'The prevalence of insecurity in Nigeria is generally high', and 'The prevalence of insecurity in Nigeria is generally low'. Rated sixth were 'In Nigeria, insecurity is not as prevalent as people paint its picture', 'Insecurity is more prevalent in the Northern part of the country than in the southern part' and 'Every nook and cranny of Nigeria experiences insecurity' with mean of 1.70 and standard deviations of 0.80 each. The item with the least ranking is 'To me, currently, kidnapping is the most prevalent insecurity issue in Nigeria' with a mean value of 1.50 and a standard deviation of 0.80. The overall weighted mean value of 1.76, which is less than the 2.5 cut-off point, shows that students perceived that insecurity is not prevalent in Nigeria.

**Research Question 3:** What is the students' perception of the effects of insecurity on inflation in The Nigerian economy?

**Table 4.4: Students' Perception of the Effects of Insecurity on Inflation in the Nigerian Economy**

S/N		Mean	SD	Rank
1	Insecurity has no correlation with inflation in the Nigerian economy	1.70	0.90	<b>5th</b>
2	Insecurity only has to do with security, while inflation is a purely economic issue.	1.60	0.80	<b>12th</b>
3	Insecurity leads to a shortage of goods and services that usually culminates in inflation	1.80	0.90	<b>1st</b>
4	Insecurity is inimical to investment, which has a direct bearing on inflation	1.80	0.80	<b>1st</b>
5	Insecurity impedes economic growth and development, with adverse consequences on the nation's inflation rate	1.70	0.80	<b>5th</b>
6	Insecurity can lead to an increase in the prices of goods and services in the country	1.70	0.80	<b>5th</b>
7	Insecurity tends to lead to unemployment in the nation	1.70	0.80	<b>5th</b>
8	Insecurity can reduce the production capacity of the nation	1.70	0.80	<b>5th</b>
9	Insecurity can hinder the free movement of goods and services in the economy	1.70	0.90	<b>5th</b>
10	Insecurity has no known adverse effect on the inflation situation in the country.	1.80	0.90	<b>1st</b>
11	Insecurity can lead to a total breakdown in the economy of the nation	1.70	0.80	<b>5th</b>
12	Insecurity can reduce the GDP and per capita income of the nation	1.80	1.00	<b>1st</b>

Results in Table 4.4 showed that students perceived that insecurity leads to shortage of goods and services that usually culminates into inflation (mean= 1.80, SD= 0.90); Insecurity is inimical to investment that has a direct bearing on inflation (mean= 1.80, SD= 0.90); Insecurity has no known adverse effect on the inflation situation in the country (mean= 1.80, SD= 0.90), and Insecurity can reduce the GDP and per capita income of the nation (mean= 1.80, SD= 0.90). These effects were ranked first among other effects. The least effect of insecurity on inflation is their perception that 'Insecurity only has to do with security, while inflation is purely an economic issue (mean 1.60, SD 0.80).



Research Hypothesis

**HO<sub>1</sub>:** There is no significant difference in students’ knowledge of inflation in Nigeria  
An economy based on gender.

**Table 4.5: t-test of Significant Difference in the Knowledge of Inflation of Male and Female Undergraduate Students**

Gender	N	Mean	SD	SEM	t	df	p
Male	96	3.73	3.75	0.54	0.99	198	.327
Female	102	3.00	3.65	0.51			

The results in Table 4.5 showed the outcome of an independent sample t-test conducted to determine the significant difference in students’ knowledge of inflation in the Nigerian economy based on gender. The result showed that there is no significant difference in the male students’ knowledge of inflation (M=3.73, SD=3.75) and female students (M=3.00, SD=3.65;  $t(198) = 0.99, p = .327$ ). Since the p-value is greater than .05, the null hypothesis is therefore not rejected. The result, therefore, showed that there is no significant difference in the students’ knowledge of inflation in the Nigerian economy based on gender.

Discussion of Findings

The study investigated undergraduate students’ knowledge of the effects of insecurity on inflation in the Nigerian economy. The results revealed that the majority of the undergraduate students had a low level of knowledge of the effects of insecurity on inflation. This finding corroborates the studies of the following researchers (Ahmed & Tochukwu, 2024; Akintola, Akpan, & Bako, 2024; Abdulaziz, 2024; Ugwuokpe & Chukwuone, 2022). The findings of this study further showed that undergraduate students disagree that insecurity is prevalent in Nigeria. This finding is contrary to the findings of

Adebayo & Adedoyin (2024), who found that secondary school students in Ilorin are highly aware of environmental and school-based security threats. The findings of this study, which reveal a lack of adequate knowledge about the prevalence of insecurity in Nigeria, suggest that students’ understanding of the level of insecurity may correlate with their proximity to areas of insurrection. This ought not to be so with the advancement of information technology. The findings further showed that there was no significant difference based on gender in the students’ knowledge of insecurity and its effect on inflation. Both male and female undergraduate students do not differ in their knowledge of insecurity as it affects inflation in Nigeria.

Conclusion

The study assessed undergraduate students’ knowledge of the effects of insecurity on inflation in the Nigerian economy. Findings revealed that students demonstrated a generally low level of knowledge regarding the link between insecurity and rising inflation. The difference in knowledge based on gender was not statistically significant. This suggests that the gap in understanding cuts across all students, irrespective of gender. The study highlights the need for enhanced economic literacy programmes and interdisciplinary

learning to strengthen students' awareness of the insecurity-inflation nexus in Nigeria.

### Recommendation

It is recommended that interdisciplinary courses should be promoted to help students to connect insecurity with economic variables like inflation. Transparency of data should be improved upon so that students and researchers can access statistics linking insecurity and inflation, this will ensure evidence-based learning. Students should be encouraged to carry out research projects and organise debates on insecurity – economy linkages to deepen practical understanding and awareness.

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