

Empirical Paper

When Qualifications Exceed Opportunities: Coping Mechanisms and Psychological Well-Being among Underemployed Teachers in Nigeria

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Abstract

Purpose: This study examines the coping mechanisms employed by underemployed teachers to manage the psychological strain associated with working below their qualification level within Nigeria's private education sector.

Methodology: A qualitative case study design was adopted. Semi-structured interviews were conducted with twelve purposively selected teachers at a private nursery and primary school in Nigeria. Data were analysed thematically, guided by Carol Ryff's (1989) six-factor model of psychological well-being.

Results: Teachers employed a range of adaptive coping strategies, including positive cognitive reframing, selective filtering of external judgement, practical skill-building and side-income activities, deliberate future planning, and reliance on supportive social networks. These mechanisms functioned as protective factors that helped participants sustain a sense of purpose, autonomy, and environmental mastery despite financial precarity and social devaluation, although some participants also reported maladaptive responses such as social withdrawal and emotional exhaustion.

Novelty and Contribution: This study extends the underemployment literature, which has largely focused on graduates in general, by examining the specific coping repertoire of private-school teachers through the lens of Ryff's psychological well-being framework, an intersection that remains underexplored in the Nigerian context.

Social and Practical Implications: The findings support the need for fair compensation policies, structured mentorship programmes, accessible mental health services, and professional development pathways for underemployed teachers, alongside broader public recognition of the value of the teaching profession.

Keywords: Underemployment, Coping Strategies, Psychological Well-being, Nigerian Teachers, Resilience

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1 Introduction

The landscape of employment in Nigeria has undergone dramatic shifts in recent decades, characterised by a growing disconnect between educational attainment and labour market opportunities (Virk et al., 2024). As the most populous nation in Africa, Nigeria produces thousands of graduates annually from its numerous universities and colleges of education. However, the economy has struggled to absorb this influx of skilled labour, leading to high rates of both unemployment and underemployment; the National Bureau of Statistics (2021) reported an underemployment rate of 22.8% in the fourth quarter of 2020. Underemployment occurs when individuals work in positions that do not fully utilise their skills, education, or availability, often resulting in a mismatch between their capabilities and their job requirements (Virk et al., 2024). This phenomenon is particularly pronounced among young teachers who find themselves in low-paying roles within private educational institutions (Ozoemena et al., 2021). The psychological impact of this situation is profound, often leading to frustration, job dissatisfaction, and a diminished sense of self-worth (Okpako et al., 2021). Understanding how these individuals navigate these challenges is essential for developing effective support systems and policies.

The problem of underemployment in Nigeria is not just a matter of low income but a complex socio-economic issue that affects the mental health of the youth. According to the National Bureau of Statistics (2021), underemployment rates have remained high even as the government attempts various job creation schemes. For many graduates, the transition from university to the labour market is marked by a period of disillusionment when they realise that their hard-earned degrees do not guarantee a stable or well-paying job. In the teaching sector, this is even more evident, as many private schools hire graduates on a temporary or low-wage basis (Ozoemena et al., 2021). This situation creates a sense of stagnation where young professionals feel they are not moving forward in life. The constant pressure to meet financial obligations while working in a job that does not reflect one's potential can lead to chronic stress and a loss of motivation (Ozoemena et al., 2021). Therefore, exploring the coping strategies of these teachers is crucial for understanding how they survive and maintain their mental health in such a demanding environment.

Furthermore, the Nigerian labour market is characterised by a significant skills mismatch, where the education system produces graduates who are not adequately equipped for the available jobs (Virk et al., 2024). This situation leads to frustration and disillusionment among young people, who find themselves in positions that do not reflect their qualifications or career aspirations. As a result, many young Nigerians are forced into low-paying and insecure jobs, which adversely affect their mental health and overall psychological well-being (Okpako et al., 2021). Research has shown that underemployment can lead to various negative psychological outcomes, including increased stress, anxiety, and depression. The lack of job satisfaction and career progression opportunities can erode self-esteem and lead to feelings of worthlessness and hopelessness among young workers. These psychological challenges are further exacerbated by the socioeconomic pressures faced by Nigerian youth, including financial instability and the expectation to support extended family members (Okpako et al., 2021).

Recent studies have also highlighted the role of digital connectivity in shaping the psychological experiences of underemployed youth. Akinyemi (2025) found that constant exposure to the success stories of peers on social media is a significant predictor of low self-esteem, hopelessness, and psychological distress among young Nigerians, creating a sense of status anxiety and relative deprivation. This digital dimension of social pressure adds a layer of complexity to the experience of underemployment, as individuals are constantly reminded of what they have not yet achieved. For private-school teachers, this may manifest as a feeling of being left behind by peers who have secured more lucrative jobs in other sectors. Understanding how they navigate these digital and social pressures is an important part of exploring their coping mechanisms.

Problem Statement

Despite a growing body of research on unemployment and underemployment in Nigeria, most existing studies concentrate on graduates in general or on the economic and labour-market dimensions of underemployment (Ajufo, 2013; Virk et al., 2024), with comparatively little attention paid to the specific psychological coping strategies of underemployed teachers within the private education sector. Ozoemena et al. (2021) found that Nigerian teachers, including those in private schools facing temporary contracts, low and irregular pay, and limited job security, experience considerable psychological distress and burnout linked to poor remuneration and precarious working conditions. However, none of the studies identified examines how these teachers actively cope with the psychological

strain of underemployment through the lens of a validated psychological well-being framework such as Ryff's (1989) six-factor model. This gap is significant because coping mechanisms, rather than the mere presence or absence of financial hardship, determine whether underemployment translates into lasting psychological harm or manageable, adaptive strain. Understanding these mechanisms is therefore essential for developing effective, context-specific support systems and policies. This article addresses this gap by focusing on the specific coping mechanisms used by underemployed teachers at a private nursery and primary school in Nigeria to maintain their psychological well-being in the face of chronic professional and financial stress.

This study is guided by the following research questions:

- i. What are the psychological impacts of underemployment on Nigerian teachers?
- ii. What are the coping strategies employed by the underemployed Nigerian teachers?

2 Literature Review

The concept of psychological well-being has been explored through various theoretical frameworks, with Carol Ryff's (1989) six-factor model being one of the most comprehensive. This model identifies autonomy, environmental mastery, personal growth, positive relations with others, purpose in life, and self-acceptance as the core components of a healthy psychological state (Ryff & Keyes, 1995). Underemployment directly threatens these dimensions by limiting an individual's ability to control their environment and achieve their professional potential. Previous research has shown that underemployed individuals often experience heightened levels of stress and anxiety due to financial instability and the inability to meet social expectations (Okpako et al., 2021; Ozoemena et al., 2021). Coping mechanisms are the cognitive and behavioural efforts individuals use to manage these stressful situations. Lazarus and Folkman's (1984) Transactional Model of Stress and Coping classifies these efforts into problem-focused strategies, which aim to change the source of the stress, and emotion-focused strategies, which aim to manage the emotional response to the stress; this model offers a complementary lens, alongside Ryff's framework, for classifying the behavioural and cognitive responses examined in this study.

In the Nigerian context, social support networks, including family and religious communities, play a crucial role in helping individuals cope with economic hardship. Okpako et al. (2021) found that social support networks are essential for mitigating the adverse effects of unemployment and underemployment, a finding echoed more recently by Ozoemena et al. (2021), who reported that Nigerian teachers rely heavily on both problem-focused and emotion-focused coping strategies, including social and spiritual support, to manage occupational distress. Strong family ties provide both emotional and financial assistance, which is vital in a country with limited social safety nets. Additionally, some youth turn to entrepreneurship or skill acquisition as a way to regain a sense of agency and hope for the future. Adeniyi et al. (2022) found that entrepreneurial self-efficacy can provide a sense of autonomy and self-worth, even if the financial rewards are initially small. However, the success of these ventures often depends on access to capital and a supportive business environment, which are often lacking for many young Nigerians.

The theoretical foundation of this study is rooted in the belief that psychological wellbeing is a multidimensional construct that goes beyond the mere absence of mental illness. Ryff's model emphasises the positive aspects of human functioning, such as the ability to find meaning in life and to maintain positive relationships with others (Ryff & Keyes, 1995). For underemployed teachers, these dimensions are often under constant threat. Environmental mastery, for instance, is difficult to achieve when one has little control over their financial situation or career path. Similarly, personal growth may be stifled when an individual is stuck in a job that does not challenge them or allow them to use their skills. By examining the coping mechanisms of these teachers, we can gain a better understanding of how they strive to maintain their well-being in the face of these challenges.

Moreover, the psychological impact of underemployment is often exacerbated by societal expectations. In many Nigerian cultures, there is a strong emphasis on achieving financial success and supporting the extended family, and private-school teachers in particular are often perceived as underachievers relative to their qualifications (Ozoemena et al., 2021). When a graduate is unable to fulfil these expectations, they may experience feelings of shame and inadequacy. Okpako et al. (2021) examined the psychological well-being of unemployed Nigerian graduates and found that unemployment-related strain often leads to social isolation and strained family relationships. The stigma associated with working in a low-status job can cause individuals to withdraw from social activities to avoid

judgement, a pattern also linked to lowered self-esteem in Akinyemi's (2025) study of Nigerian young adults. This withdrawal can further reduce the social support available to them, creating a cycle of isolation and distress. Therefore, the ability to develop effective coping mechanisms is not just a personal asset but a necessity for survival in the current Nigerian economic climate.

Recent studies have also highlighted the role of digital connectivity in shaping the psychological experiences of underemployed youth. Akinyemi (2025) found that constant exposure to the success stories of peers on social media can create a sense of status anxiety and relative deprivation. This digital dimension of social pressure adds a layer of complexity to the experience of underemployment, as individuals are constantly reminded of what they have not yet achieved. For teachers in private schools, this may manifest as a feeling of being left behind by peers who have secured more lucrative jobs in other sectors. Understanding how they navigate these digital and social pressures is an important part of exploring their coping mechanisms.

3 Methodology

Research Design

This study adopted a qualitative case study design to gain a deep understanding of the lived experiences of underemployed teachers. A qualitative approach was chosen because it allows for an in-depth, contextualised understanding of participants' experiences and the meanings they attach to their circumstances, which a purely quantitative or statistical approach would not adequately capture (Creswell & Poth, 2018). Given that the study aimed to understand how teachers subjectively interpret and manage the psychological strain of underemployment, rather than to measure the prevalence or magnitude of that strain, a qualitative case study design was judged the most appropriate fit.

Setting and Participants

The study was conducted at Okeola Olakanpo Nursery and Primary School (OLAS), a private educational institution in Nigeria, involving twelve participants who were purposively selected based on their status as underemployed teachers. The participants included both male and female educators with qualifications ranging from the Nigeria Certificate in Education to Master's degrees. This diversity in qualifications allowed for a comprehensive exploration of how underemployment affects teachers at different stages of their educational and professional journeys.

Data Collection

Data collection was carried out through semi-structured interviews. A semi-structured format was adopted rather than a fully structured one because it allowed the researcher to work from a consistent set of guiding questions grounded in Ryff's six dimensions of psychological well-being, while retaining the flexibility to probe emerging issues in the order and depth that each participant's responses warranted (Denscombe, 2007). This flexibility was important given the exploratory, experience-centred nature of the research questions, which required room for participants to raise issues the interview guide had not anticipated.

Data Analysis

The study utilised a thematic analysis process to analyse the data, following the six stages described by Braun and Clarke (2006): (1) familiarisation with the data, achieved by reading and re-reading the interview transcripts; (2) generation of initial codes capturing meaningful points raised in the interviews; (3) searching for themes by collating codes into candidate themes aligned with the research questions and Ryff's theoretical framework; (4) reviewing themes against the coded extracts and the entire dataset; (5) defining and naming themes to clarify the essence of each; and (6) producing the final report, weaving together the analytic narrative and data extracts into a coherent account.

Ethical Considerations

Ethical considerations were strictly followed throughout the research process. This included obtaining informed consent from all participants, ensuring that they understood the purpose of the study and their right to withdraw at any time. The confidentiality of participants' responses was maintained by using pseudonyms and ensuring that all data were stored securely. The use of member checking, where participants reviewed the findings to ensure accuracy, further enhanced the credibility and trustworthiness of the study. The researcher also maintained a reflexive journal to document their own thoughts and biases throughout the research process, further enhancing the rigour of the study.

4 Results

Table 1 Participants' Demographic Profile

Participant	Age	Gender	Marital Status	Academic Qualification	Employment Status
P1	27	Female	Married	Master's Degree	Underemployed Teacher
P2	25	Female	Single	NCE	Underemployed Teacher
P3	31	Female	Married	Bachelor Degree	Underemployed Teacher
P4	33	Male	Single	Bachelor Degree	Underemployed Teacher
P5	26	Female	Single	Bachelor Degree	Underemployed Teacher
P6	32	Male	Single	NCE	Underemployed Teacher
P7	29	Female	Single	Bachelor Degree	Underemployed Teacher
P8	30	Male	Single	Bachelor Degree	Underemployed Teacher
P9	29	Female	Single	NCE	Underemployed Teacher
P10	35	Female	Married	NCE	Underemployed Teacher
P11	37	Female	Married	Bachelor Degree	Underemployed Teacher
P12	28	Male	Single	Bachelor Degree	Underemployed Teacher

Descriptive Statistics of Participant Demographics

To provide a clearer overview of the sample, descriptive statistics for gender, marital status, and academic qualification are presented below. Of the twelve participants, eight (66.7%) were female and four (33.3%) were male (Figure 1). Regarding marital status, eight participants (66.7%) were single, and four (33.3%) were married (Figure 2). In terms of academic qualification, seven participants (58.3%) held a Bachelor's degree, four (33.3%) held the Nigeria Certificate in Education (NCE), and one (8.3%) held a Master's degree (Figure 3).

Gender Distribution of Participants (N=12)

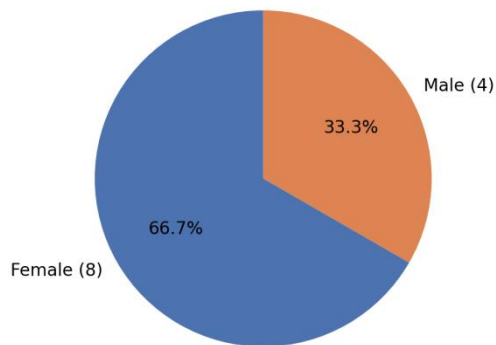


Figure 1 Gender Distribution of Participants

Marital Status Distribution of Participants (N=12)

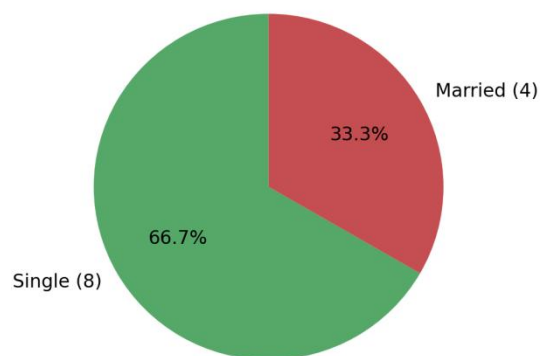


Figure 2 Marital Status Distribution of Participants

Academic Qualification of Participants (N=12)

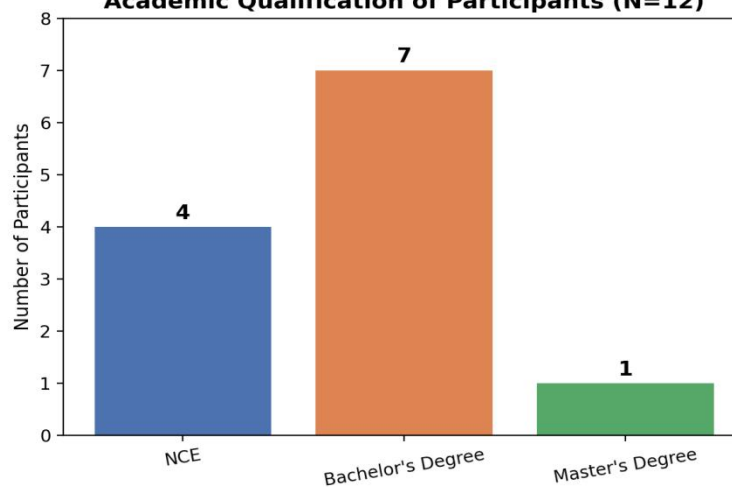


Figure 3 Academic Qualification of Participants

The average age of the participants was 30.2 years (ages ranging from 25 to 37 years), placing the sample within the early-to-mid career adult bracket. This age range typically corresponds to a life stage in which individuals are expected to have achieved a degree of financial independence, career stability, and the capacity to support a family, in line with prevailing societal expectations in Nigeria (Ozoemena et al., 2021). It is therefore plausible that many other Nigerian teachers within this same age bracket, who form a substantial share of the private-school teaching workforce, face similar pressures of underemployment and its associated psychological strain, suggesting that the coping mechanisms identified in this study may have relevance beyond the twelve participants sampled here.

The analysis of the interview data revealed several key coping mechanisms used by the teachers, organised below according to the dimensions of Ryff's (1989) psychological well-being model that they most closely reflect.

Positive Cognitive Reframing (Purpose in Life)

One of the most prominent strategies was positive cognitive reframing, where teachers viewed their current underemployed status as a temporary stepping stone rather than a permanent failure. Many participants emphasised that being engaged in teaching, even with low pay, was preferable to idleness and provided an opportunity to gain valuable experience. For instance, one participant mentioned that they did not want to sit at home and that having something to do gave them a sense of purpose. Another participant explained that they viewed their current position as a way to build their resume for future lecturing roles. This positive outlook helped them maintain their self-esteem and stay motivated despite the challenges they faced.

Filtering External Opinion (Autonomy)

Another significant coping mechanism was the strategic filtering of external opinions. Teachers reported being frequently questioned or looked down upon by society for being "just teachers," and they managed this by consciously choosing to ignore negative judgements and focusing on their personal goals. One teacher shared that they try to filter opinions and stay true to their own aspirations, recognising that others do not understand their personal situation. This ability to maintain an internal sense of worth independent of societal validation is a clear manifestation of autonomy.

Practical Action and Skill-Building (Personal Growth)

Practical actions also formed a core part of the teachers' coping repertoire. These included engaging in side hustles or tutoring to supplement their income and participating in professional development courses to enhance their future employability. Several participants mentioned that they were learning new skills or taking extra courses to prepare for better opportunities in the future.

Planning (Environmental Mastery)

The study also found that teachers used planning as a way to regain control over their lives. By setting clear goals and creating a roadmap for their future, they were able to transform their current struggles into meaningful steps toward a better life. One participant described creating a daily schedule to manage their teaching job, side hustle, and personal time, ensuring that they stayed productive and focused. This level of detailed planning helped them maintain a sense of environmental mastery and to feel that they were still moving forward in life. The results show that coping is a dynamic process that involves both internal cognitive shifts and external practical actions.

Social Support (Positive Relations with Others)

Furthermore, the teachers relied heavily on social support from mentors and colleagues who provided emotional encouragement and validated their professional worth. One participant noted that the belief their mentors had in them helped when they started to lose faith in themselves. This external validation was crucial for maintaining their psychological resilience during difficult times. The study also found that teachers often engaged in collective coping, where they shared their experiences and strategies with colleagues. This sense of shared struggle and mutual

support helped reduce feelings of isolation and shame that often accompany underemployment. The results indicate that social support is not just an individual resource but a collective one that is vital for the well-being of teachers.

Maladaptive Coping

In addition to these positive coping mechanisms, the study also identified some negative or maladaptive strategies. Some participants reported withdrawing from social activities to avoid judgement, which led to increased feelings of isolation. Others spoke about the emotional exhaustion and burnout that resulted from the constant effort to maintain a positive outlook in a challenging environment. These findings suggest that while coping mechanisms are essential for survival, they are not always effective in the long term and can have their own psychological costs. Understanding the full range of coping strategies used by teachers is important for developing more effective support systems.

5 Discussion of Findings

This study set out to answer two research questions: what coping mechanisms underemployed teachers employ to manage the psychological strain of underemployment, and how these mechanisms align with the dimensions of Ryff's (1989) model of psychological well-being. The findings, discussed below in relation to prior research, show that teachers draw on a broad repertoire of adaptive strategies, while also revealing important limits to what individual coping can achieve.

The use of positive reframing aligns with Ryff's dimension of purpose in life, as it allows teachers to find meaning in their daily work despite the lack of financial rewards. By viewing their roles as preparatory for future opportunities, they protect their sense of self-acceptance and maintain motivation. This finding is consistent with Okpako et al.'s (2021) argument that maintaining a future orientation is essential for coping with unemployment and underemployment, and with Ozoemena et al.'s (2021) more recent finding that Nigerian teachers rely on similar future-oriented, emotion-focused strategies to manage occupational distress.

The strategy of filtering external opinions is a clear manifestation of autonomy, where individuals resist societal pressure to define their worth based solely on their income or job title. This is particularly important in the Nigerian context, where the teaching profession is often undervalued (Ozoemena et al., 2021), and where Akinyemi (2025) found that unfavourable social comparison is closely tied to lowered self-esteem among young Nigerians. Teachers who actively filtered such comparisons appeared better able to protect their psychological well-being than those who did not.

The practical, effort-based strategies observed here, including tutoring, skill acquisition, and professional development, reflect what Ryff describes as personal growth. Similar findings have been reported among Nigerian graduates more broadly, where entrepreneurial and skill-building activity has been linked to a renewed sense of agency and self-worth (Adeniyi et al., 2022), suggesting that this coping pattern is not unique to teachers but may be a broader response to underemployment in the Nigerian labour market.

The findings also point to the importance of environmental mastery in the context of underemployment. Many teachers felt they had little control over their professional lives, which led to feelings of powerlessness and frustration; by engaging in proactive planning and skill acquisition, they regained some sense of control and felt that they were shaping their own future. This suggests that interventions aimed at supporting underemployed teachers should focus on empowering them and providing the tools they need to manage their careers effectively, including career counselling, professional development programmes, and access to financial resources.

Moreover, the role of social support in this study reinforces the idea that relationships are a key component of psychological well-being. The encouragement from mentors and colleagues provides a necessary buffer against the negative effects of underemployment, consistent with Okpako et al.'s (2021) findings on the protective role of social support networks. However, the study also found that underemployment can strain these same relationships, as financial difficulties may limit an individual's ability to participate in social activities, echoing Okpako et al.'s (2021) observation that unemployment-related strain often leads to social isolation and strained family relationships. This duality of social relations as both a source of support and a source of stress is a significant finding that warrants further exploration.

However, the study also reveals the limitations of these individual coping strategies. While they help manage the psychological symptoms of underemployment, they do not address its root causes: financial instability and career stagnation. The constant effort required to maintain a positive outlook can, over time, lead to emotional exhaustion; many participants spoke of the heavy feeling of being underpaid and the frustration of being unable to meet their financial obligations. This suggests that the psychological well-being of teachers is not just an individual responsibility but is deeply intertwined with the broader socio-economic and institutional structures of the Nigerian education system (Ozoemena et al., 2021). The discussion therefore suggests that while individual resilience is important, it must be supported by systemic changes that address the economic and social challenges faced by underemployed teachers.

Finally, the study highlights the need for a more nuanced understanding of the psychological impact of underemployment. It is not just about stress and anxiety but also about the loss of purpose, the erosion of self-esteem, and the strain on social relationships. Addressing these issues requires a holistic approach that recognises the multidimensional nature of psychological well-being. The discussion suggests that while individual coping has its limits, it is a vital part of the survival strategy for underemployed teachers, and that supporting and nurturing this resilience can help teachers maintain their mental health while continuing to contribute to the development of the nation.

6 Conclusion

In conclusion, underemployed teachers employ a sophisticated array of coping mechanisms to protect their psychological well-being. These strategies, ranging from cognitive reframing to practical skill acquisition and social support seeking, are essential for maintaining resilience in a challenging labour market. The study demonstrates that these educators are not passive victims of their circumstances but active agents who strive to maintain their dignity and professional aspirations. The ability to find meaning in their work and to stay focused on their future goals is a testament to their strength and dedication. However, the persistence of emotional fatigue and financial stress among the participants indicates that individual coping has its limits. The psychological toll of underemployment remains a significant burden that can affect long-term mental health and professional productivity.

The findings of this study have important implications for how we understand and address the issue of underemployment in Nigeria. It is clear that the psychological impact of underemployment is just as significant as the economic impact, and both must be addressed in any effective intervention. The resilience shown by the teachers should be supported and nurtured through better policies and institutional support. Addressing this issue requires a holistic approach that recognises the value of the teaching profession and provides graduates with meaningful opportunities for career progression and economic security.

The study also highlights the need for further research into the long-term effects of underemployment on the mental health of teachers. While this study provides a snapshot of the coping mechanisms used by teachers at OLAS, more longitudinal research is needed to understand how these strategies evolve and what their long-term impact is. Additionally, research into the effectiveness of different support interventions would be valuable for informing policy and practice.

Social and Practical Implications

Based on the findings of this study, several recommendations are proposed to support underemployed teachers and improve their psychological well-being. First, the government and educational stakeholders should implement policies that ensure fair compensation and job security for teachers in both public and private sectors. This would directly address the primary source of stress and environmental mastery challenges. Second, schools should establish formal mentorship and support programmes that provide teachers with emotional validation and professional guidance. Third, there is a need for increased access to affordable mental health services and counselling for young graduates facing career challenges.

Fourth, professional development opportunities should be made more accessible to help underemployed teachers transition to roles that better match their qualifications. This could include scholarships for further study or vocational training programmes relevant to the current job market. Finally, societal attitudes toward the teaching profession

need to change through public awareness campaigns that highlight the critical role of educators in national development. By recognising the value of teachers and providing them with the respect they deserve, Nigeria can reduce the social stigma associated with the profession and improve the self-esteem of those who work in it.

Furthermore, it is recommended that private schools like OLAS be encouraged to provide more stable and supportive working environments for their teachers, including opportunities for career advancement, competitive salaries, and a culture of mutual respect and support. The success of the education system depends on the health and motivation of its teachers, and it is a collective responsibility to ensure that they are well supported.

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Availability Statement

Data will be made available on request.

Conflict of Interest

The authors declare no conflicts of interest.

Declaration of Generative AI Use

Generative AI was used solely for grammar, clarity, referencing support, and formatting, and did not contribute to the study's design, data collection, analysis, interpretation, or conclusions. The authors accept full responsibility for the authenticity, accuracy, and integrity of the study.

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