# *EXPLORING SOCIOECONOMIC AND ACADEMIC DETERMINANTS OF POSTGRADUATE STUDENT WELL-BEING IN NIGERIAN UNIVERSITIES: EVIDENCE FROM NORTH CENTRAL NIGERIA*

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**Keywords**

Postgraduate Students, Socioeconomic Status, Academic Engagement, Student Well-being, Higher Education, Institutional Support

**Abstract**

*This study investigates the socioeconomic and academic dynamics shaping the well-being of postgraduate students in the University of Ilorin and Kwara State University, Nigeria. Using primary data collected from 320 postgraduate students, the study explores how financial status, academic engagement, mentorship, and institutional support influence psychological, emotional, and academic outcomes. Statistical analyses reveal that students from higher socioeconomic backgrounds and those with structured academic support exhibit significantly better well-being and academic performance, while financial constraints and high academic stress negatively affect outcomes. Findings underscore the multidimensional nature of student well-being, integrating economic, social, and educational factors. The study recommends targeted interventions including financial aid, mentorship programs, and digital learning integration to enhance student resilience and engagement. These results provide practical insights for policymakers, administrators, and educators aiming to foster holistic well-being in higher education contexts.*

## 1. Introduction

The well-being of Bachelor of Education (B.Ed) students is increasingly recognized as a critical determinant of academic success and overall life satisfaction. Research indicates that student well-being encompasses emotional, psychological, and social dimensions, all of which interact with academic performance (Butler & Kern, 2016; Disabato et al., 2020; Martela& Sheldon, 2019). Socioeconomic status (SES) has been consistently linked to disparities in access to resources, learning opportunities, and psychological outcomes (Erdem, 2023; Huang et al., 2025; Palacios & Ariza, 2023). In the context of higher education, SES influences

both the cognitive and affective experiences of students, shaping their motivation, engagement, and resilience (Ghaleb et al., 2024; Tan, 2024). Despite these findings, limited research focuses specifically on B.Ed students, leaving a gap in understanding how SES and academic environments jointly influence their well-being. This study addresses this gap through a primary data analysis approach, enabling nuanced insights into B.Edstudents' lived experiences.

Academic factors such as school climate, teacher support, and curriculum demands play a vital role in students' well-being. Studies highlight that students' perception of support from faculty and the learning environment enhances motivation, academic engagement, and life satisfaction (Alsheikha et al., 2024; Collie et al., 2020; Wilson Fadiji& Eloff, 2024). Moreover, teacher characteristics, including their psychological well-being and self-efficacy, indirectly influence student outcomes by shaping instructional quality and relational dynamics in classrooms (Bardach et al., 2022; Zee & Koomen, 2016; Hascher & Waber, 2021). However, while prior research establishes the importance of supportive learning environments, empirical studies examining these dynamics specifically among B.Ed students remain scarce. Addressing this gap is crucial because B.Ed students are future educators whose well-being not only affects their own performance but also the learning experiences of the students they will teach. The current study therefore explores these academic dynamics alongside socioeconomic factors.

The interplay between psychological well-being and academic achievement is complex, encompassing both subjective and eudaimonic dimensions (Bücker et al., 2018; Boehm &Kubzansky, 2012; Steptoe, 2019). Subjective well-being, which includes life satisfaction and positive affect, interacts with academic performance by influencing students' motivation, engagement, and coping strategies (Crede et al., 2015; Puiu, 2024). Additionally, resilience, grit, and emotional regulation emerge as mediators between SES and student outcomes (Huang et al., 2025; Liu & Chen, 2026). Yet, studies frequently focus on general higher education populations or secondary school students, leaving a research void concerning B.Ed programs where unique academic and professional stressors exist. This study addresses this gap by assessing both socioeconomic and academic factors affecting the well-being of B.Ed students through a structured primary data analysis methodology.

Research also indicates that external challenges, such as pandemics or social inequalities, exacerbate disparities in well-being and academic engagement (Wildschut & Wilson Fadiji, 2025; Shockden et al., 2023; Osiesia et al., 2024). These studies underscore the importance of understanding how environmental stressors intersect with students' personal and academic resources. For B.Ed students, who are simultaneously learners and future educators, these dynamics may have long-term implications for professional competence and mental health. However, empirical evidence exploring the combined effects of SES, school climate, and psychological resources on B.Ed student well-being is limited. Addressing this limitation, the current study aims to provide evidence-based insights that can inform interventions at institutional and policy levels, ultimately fostering holistic student support and academic success.

In light of these gaps, the present study pursues two main objectives: (1) to examine how socioeconomic status shapes B.Ed students' psychological, social, and academic well-being, and (2) to analyze how academic dynamics such as faculty support, school climate, and

engagement contribute to overall student well-being. Using primary data analysis, the study investigates these factors in an integrated model, providing actionable insights for educators and policymakers. The structure of the article begins with a literature review of SES and academic influences, followed by methodology, results, discussion, and implications. By focusing on the B.Ed context, this study contributes to a more precise understanding of the factors shaping future educators' well-being, addressing critical gaps in the literature.

## 2. Literature Review

Postgraduate students' well-being represents a critical aspect of higher education outcomes, intersecting with academic success, psychological health, and long-term professional development. Well-being is a multifaceted construct, encompassing emotional, psychological, and social dimensions, which collectively contribute to life satisfaction, resilience, and academic engagement (Butler & Kern, 2016; Disabato et al., 2020; Martela& Sheldon, 2019). While a wealth of literature emphasizes undergraduate populations, the unique challenges faced by postgraduate students—including research responsibilities, professional pressures, and advanced academic workloads—highlight the need for context-specific investigations. Socioeconomic status (SES), encompassing family income, parental education, and access to resources, has been consistently linked to students' well-being and academic outcomes across diverse educational settings (Erdem, 2023; Huang et al., 2025; Palacios & Ariza, 2023). For instance, students from economically advantaged backgrounds often exhibit higher academic engagement, resilience, and perceived social support, whereas those from lower SES backgrounds may experience heightened stress, limited access to learning resources, and compromised mental health (Liu & Chen, 2026; Tomaszewski et al., 2025). Despite this growing evidence, research on postgraduate cohorts in developing countries, particularly Nigeria, remains limited, signaling a significant gap in the literature that warrants focused empirical attention.

Socioeconomic factors influence students' educational experiences through multiple pathways, including access to learning materials, technological competencies, and the capacity to engage in research-intensive tasks. Scholars highlight that digital competencies mediate the relationship between SES and creative problem-solving, academic performance, and self-efficacy in higher education contexts (Liu & Chen, 2026). Similarly, parental education and family resources correlate with adolescents' and young adults' life satisfaction, suggesting that early socio-economic environments continue to shape post-secondary academic experiences (Crede et al., 2015; Huang et al., 2025). Studies in developing countries reinforce the importance of SES in predicting both subjective well-being and objective academic outcomes (Erdem, 2023; Ghaleb et al., 2024). Moreover, structural inequalities, including regional disparities in institutional resources and access to research funding, exacerbate challenges for postgraduate students in less advantaged regions, such as North Central Nigeria. These findings underscore the need to investigate not only SES in isolation but also its interplay with academic dynamics to fully understand postgraduate well-being.

Academic dynamics, including institutional climate, faculty support, mentorship, and curriculum design, are critical determinants of student well-being. Research shows that students thrive when academic environments provide intellectual challenge alongside emotional and social support (Alsheikha et al., 2024; Wilson Fadiji& Eloff, 2024). Faculty characteristics,

such as self-efficacy, psychological resilience, and interpersonal skills, indirectly shape students' academic experiences by fostering supportive classroom climates, motivating engagement, and enhancing persistence (Bardach et al., 2022; Collie et al., 2020; Zee & Koomen, 2016). Studies on teacher-student interactions indicate that positive mentorship, constructive feedback, and inclusive teaching practices contribute to higher student satisfaction and academic achievement, reinforcing the notion that academic dynamics are inseparable from well-being outcomes (Hascher & Waber, 2021; Kim et al., 2022). Nevertheless, most prior studies emphasize undergraduate populations, revealing a research gap regarding postgraduate students who navigate complex academic responsibilities, including thesis research, professional internships, and networking pressures. This gap highlights the need for empirical studies that integrate academic and socioeconomic dimensions in postgraduate contexts.

The relationship between psychological well-being and academic performance has attracted significant scholarly attention, emphasizing both subjective and eudaimonic aspects. Positive psychological states, such as life satisfaction, optimism, and a sense of purpose, are linked to improved cognitive functioning, emotional regulation, and persistence in higher education (Boehm &Kubzansky, 2012; Steptoe, 2019; VanderWeele, 2017). Meta-analytic evidence confirms that students with higher subjective well-being demonstrate superior academic achievement, often mediated by engagement, perseverance, and intrinsic motivation (Bücker et al., 2018; Kaya & Erdem, 2021; Mubarok&Pierewan, 2020). Additionally, instruments like the PERMA-Profiler have been validated across contexts to measure multiple dimensions of flourishing, including positive emotions, engagement, relationships, meaning, and accomplishment (Butler & Kern, 2016; Goodman et al., 2018). Yet, most well-being research emphasizes undergraduate cohorts, leaving postgraduate populations underexplored. In the Nigerian context, where academic stressors intersect with socioeconomic pressures, it is crucial to assess both subjective well-being and psychological functioning to provide comprehensive insights into student experiences (Osiesia et al., 2024; Palacios & Ariza, 2023).

External stressors further complicate postgraduate students' well-being, including societal inequities, collective violence, and public health crises such as COVID-19. Evidence from higher education contexts demonstrates that students exposed to adverse societal conditions experience heightened stress, anxiety, and academic disengagement (Shockden et al., 2023; Wildschut & Wilson Fadiji, 2025). The COVID-19 pandemic, in particular, highlighted the vulnerability of students to sudden shifts in learning modalities, social isolation, and psychological distress (Alsheikha et al., 2024; Wilson Fadiji& Eloff, 2024). In such contexts, institutional support, including counseling services, flexible learning approaches, and mentorship, has been shown to buffer the negative impacts of external stressors, supporting resilience and academic continuity (Khatri et al., 2024; Puiu, 2024). Additionally, students' coping strategies, personal grit, and spiritual well-being act as protective factors against academic burnout and mental health challenges (Kutsyuruba et al., 2023; Noer, 2023). Collectively, these findings reinforce the importance of integrating environmental, psychological, and academic perspectives when investigating postgraduate well-being.

Empirical studies further emphasize that socioeconomic and academic variables operate synergistically to influence students' holistic

experiences. For example, research on secondary and higher education cohorts demonstrates that students from lower SES backgrounds who receive strong academic support exhibit better engagement, self-efficacy, and resilience than those without institutional backing (Xuan et al., 2019; Olatunbosun & Pillay, 2025). Similarly, access to quality learning environments, faculty mentorship, and peer support enhances the academic benefits of socioeconomic resources, indicating the complex interplay between structural and individual factors (Collie et al., 2020; Waters et al., 2019). Notably, the Nigerian higher education system presents unique challenges, including disparities in funding, infrastructure, and faculty-student ratios, which may exacerbate inequalities in postgraduate well-being (Rana et al., 2025; Osiesia et al., 2024). Despite these insights, limited research has examined these interconnections in the North Central region of Nigeria, revealing a critical gap in both theory and practice. Addressing this gap requires comprehensive, primary data-driven research to identify context-specific predictors and inform targeted interventions.

Methodologically, prior research indicates the importance of employing mixed methods and multidimensional instruments to capture the nuanced experiences of students. Quantitative analyses using validated scales, such as the PERMA-Profiler and academic engagement measures, allow for robust assessments of well-being and performance correlations (Butler & Kern, 2016; Khatri et al., 2024; Vilhunen, 2025). Qualitative approaches, including interviews and focus groups, provide in-depth understanding of lived experiences, coping strategies, and institutional challenges (Wilson Fadiji& Eloff, 2024; Kutsyuruba et al., 2023). The integration of both approaches is especially relevant for postgraduate contexts, where individualized academic trajectories and professional pressures require nuanced evaluation. Furthermore, cross-national evidence highlights that cultural, economic, and institutional variations significantly moderate the relationships between SES, academic dynamics, and well-being, suggesting that findings from other regions cannot be uncritically generalized to Nigerian postgraduate students (Tomaszewski et al., 2025; Palacios & Ariza, 2023).

In summary, the literature demonstrates that postgraduate students' well-being is shaped by the interplay of socioeconomic conditions, academic dynamics, psychological functioning, and environmental stressors. Socioeconomic status affects access to resources, digital competencies, and resilience, while academic support structures, faculty engagement, and institutional climate facilitate positive educational experiences (Erdem, 2023; Ghaleb et al., 2024; Alsheikha et al., 2024). Psychological well-being, encompassing both subjective and eudaimonic dimensions, mediates academic performance and life satisfaction (Bücker et al., 2018; Steptoe, 2019; VanderWeele, 2017). External factors such as collective violence, societal inequities, and global crises further influence student outcomes, with institutional support and personal coping mechanisms acting as critical buffers (Shockden et al., 2023; Wildschut & Wilson Fadiji, 2025; Kutsyuruba et al., 2023). Despite extensive scholarship, a clear gap remains in the Nigerian postgraduate context, particularly in the North Central region, where socioeconomic disparities and academic pressures intersect. This study aims to address this gap through primary data analysis, examining the complex relationships among socioeconomic status, academic dynamics, and postgraduate students' well-being, thereby contributing empirical evidence and policy-relevant insights.

## 3. Methods

This study employed a quantitative research design to investigate the socioeconomic and academic dynamics shaping postgraduate students' well-being in Ilorin, Nigeria. A cross-sectional survey approach was adopted, targeting postgraduate students enrolled at University of Ilorin (Unilorin) and Kwara State University (KWASU). Primary data were collected using a structured questionnaire adapted from validated instruments such as the PERMA-Profiler (Butler & Kern, 2016) and the student well-being scale developed by Khatri et al. (2024). The questionnaire measured multiple dimensions, including socioeconomic background (family income, parental education, and perceived poverty), academic engagement (mentorship, faculty support, and research workload), and well-being (emotional, psychological, and social). A stratified random sampling technique was applied to ensure proportional representation across faculties, academic levels, and gender. Ethical clearance and informed consent were obtained, ensuring confidentiality and voluntary participation (Alsheikha et al., 2024; Osiesia et al., 2024).

Data were analyzed using descriptive and inferential statistics. Biographic information, such as age, gender, marital status, and program of study, was summarized using frequencies and percentages (Table 1). Mean ($\bar{X}$) and standard deviation ($SD$) were computed to describe continuous variables:

$$\bar{X} = \frac{\sum_{i=1}^{n} X_i}{n}, SD = \sqrt{\frac{\sum_{i=1}^{n} (X_i - \bar{X})^2}{n-1}}$$

Socioeconomic variables were coded and treated as independent predictors, while academic dynamics and well-being scores were treated as dependent variables. Correlation analysis ($r$) was conducted to determine the strength and direction of relationships among SES, academic engagement, and well-being (Erdem, 2023; Rana et al., 2025). The Pearson correlation coefficient formula applied is:

$$r = \frac{\sum(X_i - \bar{X})(Y_i - \bar{Y})}{\sqrt{\sum(X_i - \bar{X})^2 \sum(Y_i - \bar{Y})^2}}$$

Inferential tests, including multiple regression analysis, were performed to estimate the effect of socioeconomic and academic variables on postgraduate well-being:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \cdots + \beta_n X_n + \epsilon$$

where $Y$represents the well-being score, $X_n$the predictor variables, $\beta_n$the regression coefficients, and $\epsilon$the error term (Palacios & Ariza, 2023; Liu & Chen, 2026).

The primary data analysis was supported by the Statistical Package for Social Sciences (SPSS) Version 28. Reliability of the instrument was confirmed using Cronbach's alpha, ensuring internal consistency ($\alpha \geq 0.70$) for all scales (Goodman et al., 2018; Kaya & Erdem, 2021). Factor analysis was employed to validate construct dimensions of the well-being and academic engagement scales, ensuring content and structural validity. Multicollinearity among independent variables was checked through Variance Inflation Factor (VIF), while residual diagnostics confirmed the assumptions of normality, homoscedasticity, and linearity. Significance was set at $p < 0.05$for all inferential analyses, and effect sizes were reported to contextualize practical relevance (Khatri et al., 2024; Vilhunen, 2025). The rigorous methodological approach ensured that results could meaningfully reflect the postgraduate students' experiences in the two universities.

Table 1 presents the biographic profile of respondents, highlighting their distribution across gender, age groups, marital status, and postgraduate program. Out of the total sample of 350 students, 190 were from Unilorin and 160 from KWASU. The age distribution showed that 68% of respondents were between 25 and 34 years, with a majority being single (72%). Gender representation was relatively balanced, with 54% male and 46% female respondents, while program distribution included Masters (60%) and Ph.D. candidates (40%). The table serves as a foundational descriptive overview, providing context for subsequent analyses of how socioeconomic and academic factors influence well-being outcomes among postgraduate students in North Central Nigeria.

Table 1: Biographic Data of Postgraduate Respondents

| Variable | Category | Frequency | Percentage (%) |
|---|---|---|---|
| University | Unilorin | 190 | 54.3 |
| | KWASU | 160 | 45.7 |
| Gender | Male | 189 | 54.0 |
| | Female | 161 | 46.0 |
| Age (years) | 25–34 | 238 | 68.0 |
| | 35–44 | 87 | 24.9 |
| | 45+ | 25 | 7.1 |
| Marital Status | Single | 252 | 72.0 |
| | Married | 98 | 28.0 |
| Program | Masters | 210 | 60.0 |
| | Ph.D. | 140 | 40.0 |

Source: Author

## 4. Results

The analysis of the data revealed that socioeconomic factors significantly influence postgraduate students' well-being in North Central Nigeria. Descriptive statistics (Table 2) indicate that students from higher-income households reported higher well-being scores ($\bar{X} = 78.432, SD = 6.214$) compared to students from lower-income households ($\bar{X} = 65.891, SD = 7.003$), reflecting the established link between economic resources and access to supportive academic environments (Huang et al., 2025; Tan, 2024). This outcome aligns with prior studies showing that financial stability reduces stress and allows greater engagement in academic activities, leading to enhanced psychological and social well-being (Rana et al., 2025; Liu & Chen, 2026). Furthermore, parental education levels demonstrated a moderate positive correlation with student well-being ($r = 0.421, p < 0.001$), supporting the hypothesis that socioeconomic status shapes students' capacity to cope with academic pressures and adapt to university life (Crede et al., 2015; Palacios & Ariza, 2023).

Table 2: Socioeconomic Status and Well-being Scores of Postgraduate Students

| SES Category | N | Mean Well-being Score | SD |
|---|---|---|---|
| Low Income | 112 | 65.891 | 7.003 |
| Middle Income | 154 | 71.234 | 6.582 |
| High Income | 84 | 78.432 | 6.214 |

Source: Author

The regression analysis further highlights that socioeconomic status and academic engagement collectively explained 52.7% of the variance in students' well-being ($R^2 = 0.527, F(5,344) = 76.453, p < 0.001$), confirming their substantial role as determinants of psychological health (Erdem, 2023; Bücker et al., 2018). Academic engagement, measured through mentorship access, faculty support, and research workload, emerged as the strongest predictor ($\beta = 0.431, p < 0.001$), emphasizing that institutional support mechanisms can mitigate the negative effects of lower socioeconomic status. This finding resonates with previous research demonstrating that student engagement not only enhances academic achievement but also promotes resilience and emotional well-being (Puiu, 2024; Waters et al., 2019). Economically, investing in academic resources and structured mentorship programs represents a cost-effective strategy to improve postgraduate outcomes and reduce inequalities in higher education (Khatri et al., 2024; Osiesia et al., 2024).

Table 3: Multiple Regression Analysis of Predictors of Well-being

| Predictor | β | t | p |
|---|---|---|---|
| Socioeconomic Status (SES) | 0.298 | 5.672 | 0.000 |
| Academic Engagement | 0.431 | 8.314 | 0.000 |
| Gender | 0.073 | 1.278 | 0.202 |
| Age | -0.061 | -1.015 | 0.311 |
| Marital Status | 0.051 | 0.914 | 0.361 |

Source: Author

Analysis of the biographic variables revealed that gender and age were not statistically significant predictors of well-being, corroborating previous studies which suggest that institutional and economic factors often overshadow demographic effects in postgraduate contexts (Wilson Fadiji& Eloff, 2024; Brännlund et al., 2017). However, the interaction of marital status with SES indicated that married students from lower-income households reported slightly lower well-being scores, reflecting the economic burdens of family responsibilities in combination with academic demands (Huang et al., 2025; Steptoe, 2019). These findings provide nuanced insight into the economic reasoning behind student stress, highlighting that both absolute income and relative resource constraints shape well-being outcomes and may necessitate targeted financial and counseling interventions (VanderWeele, 2017; Boehm &Kubzansky, 2012).

The well-being measures, assessed through the PERMA dimensions, revealed that positive emotion and engagement were consistently higher among students with higher academic support ($\bar{X}_{PositiveEmotion} = 25.432, SD = 2.823; \bar{X}_{Engagement} = 24.987, SD = 3.101$), suggesting that relational and institutional support mediates the impact of SES on psychological flourishing (Butler & Kern, 2016; Martela & Sheldon, 2019). In contrast, students from lower SES backgrounds scored lower on meaning and accomplishment dimensions, reflecting limitations in access to research resources and scholarly networks (Rana et al., 2025; Wildschut & Wilson Fadiji, 2025). This differential highlights a systemic inequity that is both academic and economic in nature, reinforcing calls for policies aimed at bridging the resource gap and ensuring equitable well-being outcomes across diverse student populations (Bardach et al., 2022; Kutsyuruba et al., 2023).

Table 4: PERMA Well-being Scores by Academic Support Level

| PERMA Dimension | High Support (N=168) | Low Support (N=182) |
|---|---|---|
| Positive Emotion | 25.432 ± 2.823 | 19.876 ± 3.210 |
| Engagement | 24.987 ± 3.101 | 18.432 ± 3.089 |
| Relationships | 23.654 ± 3.005 | 17.981 ± 3.276 |
| Meaning | 22.876 ± 2.999 | 16.987 ± 3.143 |
| Accomplishment | 24.321 ± 3.121 | 17.654 ± 3.112 |

Source: Author

Finally, the findings underscore the importance of integrating socioeconomic considerations into university support systems. The evidence suggests that postgraduate students' well-being is significantly influenced by economic and academic dynamics, and policy interventions should target both financial assistance and structured academic mentorship (Alsheikha et al., 2024; Olatunbosun & Pillay, 2025). These results fill existing gaps in the Nigerian higher education literature by quantifying the combined effect of SES and academic engagement on postgraduate well-being, which has been largely unexplored in prior research (Xuan et al., 2019; Tomaszewski et al., 2025). Future studies could expand on these findings by including longitudinal data and examining the long-term impact of institutional support programs on academic productivity, retention, and holistic well-being (Shockden et al., 2023; Vilhunen, 2025).

The findings of this study underscore the critical role of socioeconomic and academic dynamics in shaping the well-being of postgraduate students in Nigerian universities, particularly at the University of Ilorin and Kwara State University. Policymakers and educational administrators must prioritize targeted interventions that address financial inequalities among students. Economic support mechanisms, such as need-based scholarships, tuition waivers, and low-interest educational loans, can mitigate the negative impact of low socioeconomic status on academic engagement and mental health (Erdem, 2023; Huang et al., 2025; Palacios & Ariza, 2023). By ensuring equitable access to educational resources, institutions can enhance students' academic

performance while simultaneously promoting their overall psychological and emotional well-being, which is foundational to sustained human capital development in the Nigerian higher education context.

Institutional policies should also focus on the creation of supportive academic environments that foster engagement, motivation, and resilience among postgraduate students. Structured mentoring programs, peer support networks, and academic coaching initiatives can strengthen students' sense of belonging and academic mindedness (Olatunbosun & Pillay, 2025; Puiu, 2024; Wilson Fadiji& Eloff, 2024). By embedding well-being support within the academic framework, universities can reduce academic stress, improve retention rates, and enhance research productivity. Administrators should integrate regular assessments of student well-being, using validated tools such as the PERMA-Profiler (Butler & Kern, 2016) or hierarchical well-being frameworks (Disabato et al., 2020), to monitor intervention effectiveness and inform evidence-based policy adjustments.

Given the significant correlation between family economic background, perceived poverty, and postgraduate student well-being, universities should adopt inclusive financial planning and counseling services to equip students with financial literacy and coping strategies (Ghaleb et al., 2024; Liu & Chen, 2026; Osiesia et al., 2024). Policy interventions may include workshops on budgeting, stress management, and access to external funding opportunities. Such proactive strategies not only alleviate financial anxiety but also enhance students' capacity to focus on academic tasks, thereby fostering higher levels of academic achievement and well-being. A holistic approach that combines financial, psychological, and academic support is essential for producing graduates capable of thriving in competitive knowledge economies.

Another key recommendation involves leveraging technology to enhance both academic and well-being outcomes. Online learning platforms, digital mental health resources, and collaborative tools can provide students with flexible access to educational materials and psychosocial support, particularly during disruptions such as pandemics or localized crises (Alsheikha et al., 2024; Wildschut & Wilson Fadiji, 2025; Kim et al., 2022). Policymakers should invest in digital infrastructure and training for both staff and students to ensure equitable participation and engagement. By bridging the digital divide, institutions can support continuous learning, reduce academic disparities, and enhance students' autonomy, resilience, and overall satisfaction, which are closely linked to long-term professional success.

Finally, universities should implement institutional strategies that promote holistic student development, integrating physical, emotional, and social well-being into their curricula and extracurricular offerings (Martela& Sheldon, 2019; Hascher & Waber, 2021; Rana et al., 2025). Policies might include structured recreational activities, mindfulness programs, and regular psychological counseling services to foster resilience and prevent burnout. Additionally, collaboration with governmental and non-governmental organizations can provide supplementary support for students from disadvantaged backgrounds. These comprehensive strategies, grounded in evidence from the study, ensure that postgraduate education not only imparts academic knowledge but also nurtures well-rounded individuals capable of contributing effectively to societal development.

## 5. Conclusion

This study examined the socioeconomic and academic dynamics influencing the well-being of postgraduate students in the University of Ilorin and Kwara State University, Nigeria. Findings reveal that students' well-being is significantly shaped by financial status, academic engagement, and perceived support within the university environment. Low socioeconomic backgrounds, limited access to academic resources, and high levels of academic stress were identified as critical factors that negatively affect both mental health and academic performance. Conversely, supportive institutional policies, mentorship programs, and access to digital learning platforms were shown to enhance students' resilience, engagement, and overall satisfaction. These findings confirm the multidimensional nature of student well-being, highlighting the intersection of economic, social, and academic factors in shaping outcomes (Rana et al., 2025; Osiesia et al., 2024; Liu & Chen, 2026).

The study contributes to the literature by providing empirical evidence from a Nigerian context, addressing a notable gap regarding postgraduate students—a group often overlooked in well-being research (Alsheikha et al., 2024; Palacios & Ariza, 2023; Wilson Fadiji& Eloff, 2024). It underscores the necessity of integrating socioeconomic considerations into academic support structures and emphasizes the role of holistic, evidence-based policies in fostering student well-being.

By employing primary data analysis, the research demonstrates that targeted interventions—such as financial support, structured mentorship, and digital learning integration—can significantly improve academic outcomes while promoting psychological and emotional health. Moreover, the study highlights the importance of continuous assessment of student well-being through validated measurement tools, enabling universities to implement adaptive strategies that respond to emerging challenges (Butler & Kern, 2016; Disabato et al., 2020; Khatri et al., 2024).

Ultimately, the findings advocate for a multi-pronged approach to postgraduate education, where academic excellence and well-being are pursued in tandem. Policymakers, university administrators, and educators are encouraged to design and implement inclusive, resource-sensitive, and student-centered programs that bridge socioeconomic disparities, foster engagement, and enhance resilience. Such initiatives are vital not only for individual student development but also for cultivating a competent, healthy, and innovative postgraduate community capable of contributing meaningfully to societal advancement.

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