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School-Related Stress Variables as Correlates of Suicide Ideation Among Nnamdi Azikiwe University Undergraduates

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ABSTRACT

This study investigated the relationship between school-related stress factors (fear of failure, financial stress, and cyberbullying) and suicide ideation among undergraduates of Nnamdi Azikiwe University, Awka. Using a correlational survey design, data were collected from a sample of 200 students selected through multistage sampling from a population of 43,363 undergraduates. Instruments included a researcher-developed School-Related Stress Questionnaire (SSQ) and the Beck Suicide Ideation Scale (BSIS). The internal consistency of the instruments was ascertained using Cronbach's Alpha technique. This yielded reliability coefficients of 0.89 and 0.85 for the SSQ and BSIS, respectively. Data was analyzed using SPSS:26. Research questions were answered using descriptive statistics and Pearson Product Moment Correlation. Null hypotheses were tested using simple regression and multiple regression at a 0.05 significance level. Results revealed a high prevalence of school-related stress, with financial stress ($M = 4.05$, $SD = 0.73$) and fear of failure ($M = 3.89$, $SD = 0.72$) being the most reported stressors. Correlational analyses indicated that fear of failure ($r = .781$, $p < .01$) and cyberbullying ($r = .753$, $p < .01$) had strong positive relationships with suicidal ideation, whereas financial stress had a weaker association ($r = .378$, $p < .01$). Regression analysis showed that school-related stressors jointly predicted 69% of the variance in suicidal ideation ($R^2 = .690$), with fear of failure and cyberbullying emerging as significant predictors, while financial stress did not. The findings underscore the urgent need for targeted mental health interventions in Nigerian universities, with particular attention to reducing academic pressure and combating cyberbullying.

Keywords: Cyberbullying, Fear of failure, Financial stress, School-related stress, Suicidal ideation

INTRODUCTION

University education represents a critical developmental stage characterized by increased academic demands, psychosocial adjustments, and the transition into greater personal independence. Although this stage offers opportunities for intellectual growth, career preparation, and social development, it also exposes students to numerous stressors capable of undermining their psychological well-being. Undergraduate students frequently encounter intense academic workload, financial difficulties, social pressures, uncertainty

about the future, and challenges associated with adapting to university life. These stressors have increasingly been linked to various mental health concerns among university students, including anxiety, depression, emotional exhaustion, and suicidal ideation (Eisenberg, Hunt, & Speer, 2013; World Health Organization [WHO], 2021).

School-related stress refers to the psychological, emotional, and behavioral strain experienced by students in response to academic and social demands within the educational environment. In the university setting, stress may arise from heavy coursework, examinations, deadlines, poor academic performance, financial responsibilities, interpersonal conflicts, social comparison, and peer victimization. While moderate levels of stress may motivate academic engagement and achievement, persistent or excessive stress often impairs concentration, reduces academic motivation, weakens coping capacity, and negatively affects mental health outcomes (Salmela-Aro & Upadyaya, 2020). Consequently, school-related stress has become an important area of concern in higher education due to its implications for students' academic adjustment, psychological functioning, and overall quality of life.

In recent years, increasing scholarly attention has focused on the relationship between school-related stress and suicidal ideation among university students. Suicidal ideation refers to thoughts, considerations, or preoccupations with ending one's life and is widely regarded as a major public health concern among young adults globally (WHO, 2021). University students are particularly vulnerable because they often experience developmental transitions alongside academic and social pressures. For many undergraduates, persistent stress, emotional distress, hopelessness, and perceived inability to cope with life challenges may contribute to the emergence of suicidal thoughts. Research has consistently shown that stress-related psychological difficulties are strongly associated with suicide ideation, especially among students experiencing poor emotional support and inadequate coping resources (Bostwick et al., 2016; Mortier et al., 2018).

Recent evidence suggests that suicidal ideation and suicidal behaviors are increasingly prevalent among young people and university students in Nigeria. Nigeria has witnessed growing concern over suicide cases among adolescents and young adults, particularly within tertiary institutions where academic, economic, and psychosocial pressures continue to intensify. A study by Iweama et al. (2024) reported a high prevalence of suicidal behavior among Nigerian undergraduates and identified depression, hopelessness, perceived burdensomeness, and social disconnection as significant correlates of suicidal ideation. Similarly, Gureje et al. (2007) observed that suicidal thoughts and behaviors constitute an important mental health burden among Nigerian youths, while Osafo et al. (2015) noted that stigma, inadequate mental health awareness, and limited psychological support services often worsen the problem within African societies. These findings underscore the urgent need for empirical investigations into factors that predispose university students to suicidal ideation within the Nigerian context.

Although official university statistics on completed suicide among students are not publicly available, media reports over the past decade indicate the occurrence of several suicide-related incidents, suspected suicides, and student deaths that have generated concern regarding student mental health and psychological well-being in Nnamdi Azikiwe University. While there are no nailed down reports on actual suicide-related deaths in the University, several studies have cited media reports on at least 5 suicide related deaths in Nnamdi Azikiwe University. Ezeonwumelu et al. (2022) relayed that several deaths have been attributed to suicide, with Onwurah et al. (2025) attributing these incidents to a rise in both curricular and extracurricular demands among young learners. These demands trigger obscene levels of stress.

Among the numerous dimensions of school-related stress experienced by university students, fear of failure, financial stress, and cyberbullying appear particularly significant in the Nigerian higher education environment. Fear of failure refers to persistent anxiety and apprehension associated with the possibility of academic underperformance or inability to meet expectations. In highly competitive academic settings, many students develop excessive worries about grades, academic standing, and future career outcomes. Such fears may lead to emotional exhaustion, low self-esteem, avoidance behaviors, and feelings of hopelessness, all of which are associated with poor mental health outcomes and suicidal thoughts (Putwain, 2008).

Financial stress has also become a major concern among Nigerian undergraduates due to worsening economic conditions, rising tuition-related costs, inflation, accommodation expenses, transportation challenges, and limited financial support systems. Many students struggle to balance academic demands with financial survival, while some engage in part-time jobs or depend on unstable family income to sustain their education. Persistent financial difficulties may increase psychological distress, anxiety, emotional instability, and hopelessness among students (Richardson, Elliott & Roberts, 2017). Within the Nigerian context, economic hardship has further intensified students' vulnerability to stress-related mental health problems, thereby increasing concerns about suicidal ideation among undergraduates.

Cyberbullying has emerged as an important psychosocial stressor among university students due to increasing dependence on digital communication and social media platforms. Cyberbullying involves intentional and repeated harassment, humiliation, intimidation, or victimization through electronic means such as social media, messaging platforms, and online forums. Unlike traditional bullying, cyberbullying can occur continuously and anonymously (Ezeonwumelu, Anierobi & Ezennaka, 2022), thereby intensifying victims' emotional distress. Existing studies have linked cyberbullying to anxiety, depression, social isolation, low self-worth, and suicidal ideation among young people and university students (Kowalski et al., 2014; John et al., 2018). In Nigerian universities where social media engagement is widespread among students, experiences of online harassment and digital victimization may significantly contribute to emotional distress and suicidal thoughts.

Within Nnamdi Azikiwe University, Awka, concerns relating to students' psychological well-being have become increasingly noticeable. Students in the institution are frequently exposed to academic competition, pressure to achieve high academic performance, financial constraints, uncertainty about future employment, and social pressures associated with university life. Informal observations within the university environment suggest increasing experiences of emotional distress, anxiety related to academic performance, social withdrawal, and exposure to online harassment among students (Onwurah et al., 2025; Ezeonwumelu et al., 2022). Although counseling services are available within the institution, utilization of mental health support services among students remains relatively limited, partly due to stigma, low awareness, and insufficient mental health infrastructure, which are common challenges in many Nigerian universities. As a result, these conditions raise concerns about the vulnerability of students to suicide ideation and highlight the need to investigate specific school-related stress factors associated with suicidal thoughts among undergraduates in the institution.

Although several international and local studies have examined stress and mental health outcomes among university students, existing literature within the Nigerian context has largely focused on general psychological distress, depression, or academic stress without adequately examining how specific school-related stress factors predict suicidal

ideation among undergraduates. Furthermore, limited empirical attention has been given to the combined influence of fear of failure, financial stress, and cyberbullying on suicidal ideation among students in southeastern Nigerian universities. This creates an important contextual and empirical gap in literature. It is against this background that the present study investigates school-related stress factors as predictors of suicidal ideation among students of Nnamdi Azikiwe University, Awka.

Purpose of the Study

Generally, this study seeks to examine the relationship between school-related stress factors and suicidal ideation among university students in Nnamdi Azikiwe University Awka.

Specifically, the objectives of the study are:

1. To establish the prevalence of school related stress among students of Nnamdi Azikiwe University Awka.
2. To investigate the relationship between financial stress and suicidal ideation among students in Nnamdi Azikiwe University Awka.
3. To ascertain the relationship between fear of failure and suicidal ideation among students in Nnamdi Azikiwe University Awka.
4. To investigate the relationship between cyber bullying and suicidal ideation among students of Nnamdi Azikiwe University Awka.

Hypothesis

Ho₁: School-related stress factors like financial stress, fear of failure and cyberbullying do not significantly predict suicidal ideation among university undergraduates.

LITERATURE REVIEW

School-related stress has been widely recognized as a significant contributor to suicidal ideation among students across different educational and cultural contexts. These stressors are multidimensional, encompassing academic demands, financial constraints, fear of failure, and peer or cyber-related victimization. Empirical evidence consistently suggests that when students are exposed to persistent school-related stressors, their psychological resilience may be overwhelmed, thereby increasing vulnerability to suicidal ideation through emotional dysregulation, hopelessness, and depressive symptoms.

Prevalence of School-Related Stress

A growing body of empirical literature indicates that school-related stress is highly prevalent among secondary and tertiary students globally. Studies have consistently reported elevated levels of academic workload stress, examination pressure, and emotional strain in school environments. For instance, et al. (2018) found that a substantial proportion of nursing students reported high academic workload stress, with a significant number also experiencing psychological distress linked to suicidal ideation. Similarly, Okechukwu *et al.* (2020) reported significant levels of academic stress among Nigerian undergraduates, with stress strongly associated with anxiety, depression, and suicidal ideation.

In addition, Omeje (2019) demonstrated that academic workload, examination pressure, and peer-related stress were highly prevalent among secondary school students in Nigeria and were significantly associated with suicidal ideation. Beyond the Nigerian context, Cebu (2021) reported that during the COVID-19 pandemic, a large proportion of university students experienced heightened academic stress due to online learning demands, unstable internet access, and social isolation, with a corresponding increase in suicidal ideation. These findings establish that school-related stress is not only widespread but also intensifies under academic, environmental, and socio-structural pressures.

Relationship between Financial Stress and Suicidal Ideation

Financial stress has emerged as a critical dimension of school-related stress influencing students' mental health outcomes. Economic hardship often manifests in forms

such as food insecurity, inability to meet educational expenses, and general financial instability, all of which significantly undermine students' psychological well-being. Roy *et al.* (2024) reported that food insecurity among university students in Bangladesh was significantly associated with higher levels of suicidal ideation, suicidal planning, and suicide attempts, with food-insecure students demonstrating substantially greater risk compared to their food-secure peers.

Similarly, economic stressors have been linked to emotional distress and maladaptive coping responses that increase susceptibility to suicidality. These findings suggest that financial strain does not operate in isolation but interacts with academic and psychological stressors to exacerbate mental health challenges. Consequently, financial stress represents a significant structural and contextual predictor of suicidal ideation among students, particularly in resource-constrained educational settings.

Relationship between Fear of Failure and Suicidal Ideation

Fear of failure, often expressed through academic perfectionism, performance anxiety, and excessive self-evaluation, has been identified as a major psychological stressor contributing to suicidal ideation. Empirical evidence suggests that students who perceive academic failure as catastrophic are more likely to experience hopelessness and suicidal thinking. Frey *et al.* (2024) found that fear of failure was the strongest predictor of suicidal ideation among students during the COVID-19 pandemic, significantly outweighing other stress-related variables.

Similarly, De la Fuente *et al.* (2023) reported that academic perfectionism, as a manifestation of fear of failure, significantly predicted suicidal ideation and poor psychological well-being among university students. These findings indicate that maladaptive achievement orientation increases psychological vulnerability by intensifying cognitive distortions related to self-worth and academic success. Fear of failure therefore represents a cognitive-emotional stress pathway through which academic pressure translates into suicidal ideation.

Relationship between Cyberbullying and Suicidal Ideation

Cyberbullying has become a significant contemporary school-related stressor due to increased digital engagement among students. Empirical studies consistently show that cybervictimization is strongly associated with emotional distress, depression, and suicidal ideation. Chu *et al.* (2022) found that cyberbullying victimization significantly predicted suicidal ideation among Chinese college students, with depression serving as a key mediating mechanism.

Similarly, Chen *et al.* (2024), and Ezeonwumelu *et al.* (2022) reported that both cyberbullying and traditional bullying were significantly associated with suicidal ideation, with depression and hopelessness emerging as major mediating variables. Martínez-Monteagudo *et al.* (2020) further demonstrated that cybervictimization significantly increased levels of emotional distress, including anxiety, depression, and suicidal thoughts among university students. These studies collectively highlight that cyberbullying is not merely an interpersonal challenge but a significant psychosocial stressor with direct implications for suicidality.

Joint Predictive Influence of School-Related Stressors on Suicidal Ideation

Recent research has increasingly emphasized the need to examine school-related stressors as interrelated rather than isolated constructs. Studies indicate that multiple stressors often operate simultaneously, producing compounded psychological effects. Jang *et al.* (2022) demonstrated that academic stress significantly influenced suicidal ideation indirectly through depression, highlighting the mediating role of psychological distress. Similarly, Omeje (2019) found that academic workload, examination stress, and peer

pressure jointly predicted suicidal ideation among secondary school students, accounting for a substantial proportion of variance.

In a related finding, Okechukwu *et al.* (2020) reported that academic stress significantly predicted suicidal ideation among Nigerian undergraduates, reinforcing the cumulative impact of academic stressors on psychological outcomes. Furthermore, Chu *et al.* (2022) and Chen *et al.* (2024) both demonstrated that cyberbullying and emotional distress jointly influence suicidal ideation through complex psychological pathways involving depression and hopelessness. These findings collectively underscore the importance of a multidimensional approach to understanding suicidal ideation, as school-related stressors rarely occur in isolation but rather interact to heighten psychological vulnerability.

The reviewed empirical evidence indicates that school-related stress is a global phenomenon consistently associated with suicide ideation. It is shaped not only by academic demands such as workload and examinations but also by cyberbullying, socioeconomic hardship, and emotional regulation difficulties. Furthermore, the relationship between stress and suicide ideation is often mediated by psychological factors such as depression, hopelessness, and low self-esteem. However, most existing studies tend to examine these stressors in isolation, thereby limiting a comprehensive understanding of their combined effects. The present study therefore seeks to address this gap by examining multiple school-related stressors as predictors of suicidal ideation among university students.

Statement of the Problem

University education is expected to provide students with opportunities for intellectual development, social advancement, psychological growth, and preparation for productive adult life. Ideally, the university environment should foster academic excellence, emotional stability, healthy social interaction, and personal fulfillment among students. In achieving these goals, universities are expected to provide not only academic training but also supportive environments that promote students' psychological well-being and resilience in coping with life challenges.

However, emerging realities within many tertiary institutions suggest that the university environment has increasingly become a source of intense psychological strain for many undergraduate students. Rising academic demands, fear of poor academic performance, financial hardship, social pressures, and negative online experiences have contributed to growing emotional distress among students. In Nigeria, worsening economic conditions, unemployment concerns, inflation, unstable family income, and increasing dependence on digital communication have further intensified students' vulnerability to psychological stress. Consequently, many undergraduates experience anxiety, hopelessness, emotional exhaustion, and other mental health difficulties that may predispose them to suicidal ideation.

Recent reports and empirical evidence indicate that suicidal ideation and suicidal behaviors are becoming increasingly prevalent among university students and young adults in Nigeria. Cases of suicide and attempted suicide involving undergraduates have continued to generate public concern, raising questions about the psychological pressures faced by students in tertiary institutions. Although suicidal ideation may arise from multiple factors, school-related stress appears to play a significant role in shaping students' emotional experiences and coping capacities. Specifically, fear of failure may expose students to chronic anxiety and feelings of inadequacy; financial stress may create persistent worry, frustration, and hopelessness; while cyberbullying may increase emotional trauma, social isolation, and psychological distress among students.

Within Nnamdi Azikiwe University, Awka, students are exposed to increasing academic competition, pressure to succeed, financial difficulties, uncertainty about future

employment, and heightened social media engagement. Informal observations within the institution suggest increasing experiences of emotional distress, academic anxiety, social withdrawal, and online harassment among students. Despite the growing concern surrounding students' mental health, many affected students may not seek professional help due to stigma, fear of discrimination, poor mental health awareness, and limited utilization of counseling services. If these stress-related experiences are not adequately addressed, they may contribute to increased vulnerability to suicidal ideation among undergraduates.

Although previous studies have examined stress, depression, anxiety, and general mental health challenges among university students, limited empirical studies within the Nigerian context have specifically investigated school-related stress factors such as fear of failure, financial stress, and cyberbullying as predictors of suicidal ideation among undergraduates. Furthermore, there appears to be a scarcity of studies focusing specifically on students of Nnamdi Azikiwe University, Awka. This creates a contextual and empirical gap in literature.

It is therefore uncertain whether fear of failure, financial stress, and cyberbullying significantly predict suicidal ideation among undergraduate students of Nnamdi Azikiwe University, Awka. The problem of this study, therefore, is to investigate school-related stress factors as predictors of suicidal ideation among students of Nnamdi Azikiwe University, Awka.

METHODS

This study adopted a correlational survey research design. A correlational design is appropriate for studies that seek to determine the extent and direction of relationships among variables without manipulating them (Creswell, 2014). In this study, the design was used to examine the relationship between school-related stress factors—fear of failure, financial stress, and cyberbullying—and suicidal ideation among undergraduate students of Nnamdi Azikiwe University, Awka. The population of the study comprised 43,363 undergraduate students of Nnamdi Azikiwe University, Awka, including both regular and part-time students (Student Affairs Unit, UNIZIK, 2024). From this population, a sample of 200 students was selected for the study. A multistage sampling technique was adopted to ensure adequate representation of students across faculties and levels of study. In the first stage, stratified sampling was used to group the university into its major faculties, ensuring that students from different academic disciplines were represented proportionately. In the second stage, simple random sampling techniques were employed to select specific departments within each selected faculty. In the third stage, proportionate sampling was used to determine the number of students to be drawn from each department based on their population size. Finally, within each selected department, simple random sampling (depending on accessibility) was used to select individual respondents who participated in the study. This multistage approach ensured that every student in the population had an equal and fair opportunity of being selected while maintaining representativeness across academic units. Data for the study were collected using two instruments. The first was a researcher-developed questionnaire titled School-Related Stress Questionnaire (SSQ), which contained 35 items structured into four clusters measuring fear of failure, financial stress, cyberbullying, and general school-related stress. The items were rated on a 5-point Likert scale ranging from Strongly Agree (5) to Strongly Disagree (1). The second instrument was the Beck Scale for Suicide Ideation (BSIS), which consists of 17 items which was used to assess the level of suicidal ideation among respondents.

To establish content validity, the instruments were subjected to expert review by three specialists in Educational Psychology and Measurement and Evaluation, who examined the relevance, clarity, and adequacy of the items. Their feedback guided the

revision and refinement of the instrument to ensure it adequately measured the intended constructs. Reliability of the instruments was established through a pilot study conducted on 40 undergraduate students at the College of Education, Nsugbe, which is outside the study area to avoid contamination of the main sample. The Cronbach's Alpha coefficient obtained was 0.89 for the SSQ and 0.85 for the BSIS, indicating high internal consistency and reliability. Data collection was carried out with the assistance of two research assistants. The questionnaires were administered and retrieved on the spot, which ensured a full return rate of 100% and minimized data loss. Data collected were analyzed using the Statistical Package for Social Sciences (SPSS) version 26. Research questions were answered using descriptive statistics, Pearson Product Moment Correlation (PPMC), while the hypotheses were tested using multiple regression analysis at the 0.05 level of significance.

RESULTS

Table 1: The Prevalence of School Related Stress among Students of Nnamdi Azikiwe University

Descriptive Statistics			
	N	Mean	Std. Deviation
Financial_Stress	200	4.0450	.73216
Fear_of_Failure	200	3.8939	.71622
Cyberbullying	200	3.2450	1.04604
Suicide_Ideation	200	3.6510	.92693

Table 1 revealed the prevalence of school related stress among students of Nnamdi Azikiwe University Awka. Based on the descriptive statistics (N = 200), school-related stress among students is highly prevalent. The results show that financial stress had the highest mean score (M = 4.05, SD = 0.73) on a 5-point scale, which shows that most students experience financial pressure to a great extent. The high mean score for fear of failure (M = 3.89, SD = 0.72), further supports the idea that academic expectations and performance concerns are common cause of stress. Cyberbullying recorded a moderate level (M = 3.25, SD = 1.05) of stress, but its relatively high standard deviation suggests that experiences vary greatly among students, with some facing severe bullying. Also, the mean score for suicidal ideation (M = 3.65, SD = 0.93) indicates that stressors within the university context are strongly linked to significant mental health risks. Therefore, the results reveal that school-related stress is very prevalent among students of Nnamdi Azikiwe University students, with fear of failure and financial stress being the main causes.

Table 2: Correlational Analysis between Financial Stress and Suicidal Ideation among Students in Nnamdi Azikiwe University

Correlations			
		Financial_Stress	Suicide_Ideation
Financial_Stress	Pearson Correlation	1	.378**
	Sig. (2-tailed)		.000
	N	200	200

** . Correlation is significant at the 0.01 level (2-tailed).

Table 2 showed the relationship between financial stress and suicidal ideation among students in Nnamdi Azikiwe University. The result reveals that the correlational coefficient between financial stress and suicide ideation is $R = 0.378$; $p = 0.000$. This implies that there is a weak and positive relationship between financial stress and suicide ideation.

Table 3: The Relationship between Fear of Failure and Suicidal Ideation among Students in Nnamdi Azikiwe University

Correlations		Fear_of_Failure	Suicide_Ideation
Fear_of_Failure	Pearson Correlation	1	.781**
	Sig. (2-tailed)		.000
	N	200	200

** . Correlation is significant at the 0.01 level (2-tailed).

Data in Table 3 revealed the relationship between fear of failure and suicidal ideation among students in Nnamdi Azikiwe University Awka. The data yielded a correlation coefficient of $R = 0.781$, $p = 0.00$, which implies a strong and positive relationship between the independent (Fear of Failure) and dependent variable (Suicide Ideation). Therefore, fear of failure had a strong relationship with suicide ideation among the students of Nnamdi Azikiwe University, Awka.

Table 4: Correlational Analysis between Cyberbullying and Suicidal Ideation among Students in Nnamdi Azikiwe University

Correlations		Cyberbullying	Suicide_Ideation
Cyberbullying	Pearson Correlation	1	.753**
	Sig. (2-tailed)		.000
	N	200	200

** . Correlation is significant at the 0.01 level (2-tailed).

The result in Table 4 revealed that the relationship coefficient for the correlation between between cyberbullying and suicidal ideation among students in Nnamdi Azikiwe University Awka is $R = 0.753$, $p = 0.000$. This denotes a strong and positive correlation between the two variables. Thus, cyberbullying had a strong correlation with suicide ideation among the students of Nnamdi Azikiwe University, Awka.

Table 5: Multiple Regression Prediction Analysis of School-related Stress on suicidal ideation among university undergraduates

Model	Unstandardized Coefficients		Standardized Coefficients		T	Sig.	F	Collinearity Statistics	
	B	Std. Error	Beta					Sig.	Tolerance
1 (Constant)	.081	.253			.319	.750	145.605	.000 ^b	
Financial_Stress	-.035	.058	-.027		-.604	.546		.765	1.308
Fear_of_Failure	.651	.074	.503		8.818	.000		.486	2.059
Cyberbullying	.362	.052	.409		7.024	.000		.466	2.146

a. Dependent Variable: Suicide_Ideation

b. Predictors: (Constant), Financial_Stress, Fear_of_Failure, Cyberbullying

The predictive influence of school-related stress factors (financial stress, fear of failure and cyberbullying) on suicidal ideation among students of Nnamdi Azikiwe University, Awka was revealed in Table 7. Fear of failure showed the strongest significant positive influence on suicidal ideation among students ($B = 0.503$; $t = 8.818$; $p = 0.000$). Cyberbullying also significantly predicted students' suicide ideation ($B = 0.409$; $t = 7.024$; p

= 0.000), whereas financial stress was not a significant predictor ($B = -0.027$; $t = -0.604$; $p = 0.546$). From the Anova Table, the result showed F-value of $F(3,196) = 145.605$; and p-value of $p = 0.000$, which showed a joint significant predictive influence of school-related stress factors (financial stress, fear of failure and cyberbullying) on suicidal ideation among students of Nnamdi Azikiwe University, Awka. Hence, the null hypothesis was not accepted.

The multicollinearity statistics was used to examine if the predictors variables are too highly correlated. The multicollinearity diagnostic of the result showed that all the predictors had VIF values approximately below 2.00 and tolerance values above 0.5, indicating absence of multicollinearity.

DISCUSSION

Prevalence of School-Related Stress

The findings revealed that school-related stress is highly prevalent among the students of Nnamdi Azikiwe University, with financial stress and fear of failure being the most dominant. Financial stress had the highest mean score, indicating that economic hardship remains a major burden for university students. This aligns with the findings of Arhin *et al.* (2018) who reported that tuition fees, lack of financial aid, and the rising cost of living significantly contribute to psychological distress among undergraduates. Similarly, Okechukwu *et al.* (2020) observed that financial insecurity was one of the leading predictors of student depression and anxiety. The implication is that financial pressures, especially in a resource-constrained context like Nigeria, remain a fundamental stressor that undermines students' academic focus and overall well-being.

Fear of failure also emerged as a major source of stress among students. This finding supports the study of Omeje (2019) who found that fear of academic underperformance was strongly linked with heightened anxiety, avoidance behaviors, and suicidal tendencies in students. In the Nigerian context, where academic success is often equated with future employability and family honor, this amplifies the weight of such fear. Thus, the results affirm that students' fear of not meeting academic expectations is a significant driver of distress in higher education. Cyberbullying was also reported, albeit at a moderate level, as a source of stress among students. This agrees with the findings of Ezeonwumelu *et al.* (2022) in Southeast, Nigeria, which indicated that cyberbullying among university students has been rising due to increased internet and social media usage, often leading to depression, social withdrawal, and suicidal thoughts. The wide variation in responses observed in this study suggests that while not all students face cyberbullying, those who do may experience severe emotional consequences.

Relationship between Financial Stress and Suicidal Ideation

The study revealed a weak but positive relationship between financial stress and suicidal ideation. This indicates that although financial stress is prevalent, it does not independently serve as the strongest predictor of suicidal ideation. This is consistent with the findings of Roy *et al.* (2024) who noted that while financial strain contributes to student stress, it tends to predict depression and anxiety more strongly than suicidal ideation. In the Nigerian setting, family and communal support networks may buffer the effects of financial hardship, thereby reducing its direct predictive strength on suicidal ideation. Nevertheless, financial stress remains a significant contributor to students' overall psychological distress.

Relationship between Fear of Failure and Suicidal Ideation

Fear of failure showed a strong and positive relationship with suicidal ideation among students. This finding is corroborated by the work of Frey *et al.* (2024), which found that students with high fear of failure reported more suicidal thoughts, academic burnout, and mental health crises. Similarly, De la Fuente *et al.* (2023) reported that fear of academic

underachievement was a major determinant of depressive symptoms and suicidal ideation among undergraduates. The cultural context in Nigeria, where academic excellence is highly prized and linked to family prestige and future economic security, may intensify the psychological toll of fear of failure. This suggests that fear of failure is one of the most potent psychological risk factors for suicide ideation among Nigerian students.

Relationship between Cyberbullying and Suicidal Ideation

The findings also revealed a strong and positive relationship between cyberbullying and suicidal ideation. This result is in line with the findings of Chu *et al.* (2022) who reported that cyberbullying victimization significantly increases the risk of suicidal ideation among adolescents and young adults. In another vein, Chen *et al.* (2024) included traditional bullying as a vicious trigger of depressive thoughts and potential self-immolation among young people. Similarly, a Nigerian study by Ezeonwumelu *et al.* (2022) confirmed that cyberbullying among undergraduates was associated with depression, social withdrawal, and suicidal tendencies. The strong predictive influence of cyberbullying on suicidal ideation in this study highlights the emerging challenge of digital harassment in higher education, where anonymity and widespread social media use exacerbate students' vulnerability.

Joint Predictive Influence of School-Related Stressors on Suicidal Ideation

The multiple regression analysis revealed that school-related stressors jointly predicted suicidal ideation among undergraduates, with 69% of the variance explained by the model. Fear of failure emerged as the strongest predictor, followed by cyberbullying, while financial stress did not significantly predict suicidal ideation. This suggests that while financial pressures are highly prevalent, psychological factors such as academic fear and social victimization are more directly implicated in suicidal risk. Consistent with the present findings, previous empirical evidence has shown that school-related stressors contribute significantly to suicidal ideation, both directly and through psychological mechanisms. Jang *et al.* (2022) reported that academic stress increases suicidal ideation indirectly via depression, underscoring the role of psychological distress in translating stress into suicidal outcomes. In a similar direction, Omeje (2019) found that academic workload, examination stress, and peer pressure jointly predicted suicidal ideation among students, accounting for a meaningful proportion of variance, thereby demonstrating the combined effect of multiple academic stressors.

Likewise, Okechukwu *et al.* (2020) established that academic stress is a significant predictor of suicidal ideation among Nigerian undergraduates, reinforcing the relevance of academic pressure within the local context. Furthermore, Chu *et al.* (2022) and Chen *et al.* (2024) provided complementary evidence that cyberbullying, alongside emotional distress factors such as depression and hopelessness, significantly predicts suicidal ideation through complex interacting pathways. Collectively, these studies support the present findings by showing that suicidal ideation among students is best understood as a product of multiple, interacting school-related stressors rather than a single isolated factor.

CONCLUSION

In conclusion, this study established that school-related stress is highly prevalent among undergraduates of Nnamdi Azikiwe University, with financial stress, fear of failure, and cyberbullying emerging as major stressors; however, while financial stress was the most commonly reported, it did not significantly predict suicidal ideation, unlike fear of failure and cyberbullying which showed strong predictive influence. These findings highlight that although economic hardship contributes to students' general distress, it is the internalized pressure of academic failure and the social victimization from cyberbullying that most directly elevate the risk of suicidal thoughts.

RECOMMENDATIONS

Based on the findings, the following recommendations were made.

1. Students should be encouraged to develop coping strategies and seek timely help from counsellors, peers, and family when stressed.
2. Parents should provide emotional and financial support, maintain open communication, and watch for early signs of distress.
3. Educators should adopt supportive teaching methods, reduce fear of failure through constructive feedback, and be vigilant in identifying distressed students.
4. School administrators should strengthen counselling services, adjust academic workload, and enforce anti-bullying policies, especially on cyberbullying.
5. Government and educational councils should fund mental health programs in universities, integrate mental health education into curricula, and launch anti-suicide and anti-bullying campaigns.

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