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## LIVELIHOOD-COPING STRATEGIES OF UNDERGRADUATE STUDENTS IN A HARSH SOCIO- ECONOMIC ENVIRONMENT IN RIVERS STATE, NIGERIA.

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### ABSTRACT

This study examined livelihood-coping strategies of undergraduate students in a harsh socio-economic environment. *The purpose of the study was to empirically investigate on the livelihood-coping strategies of undergraduate students in a harsh socio-economic environment. The study employed cross-sectional survey design. Two research questions guided the conduct of this study. The study population comprised 3 universities in Port Harcourt. A sample size of 384 undergraduate students were simple randomly drawn from the sample frame of three million (72000) undergraduate students using Krejcie and Morgan table. Simple random sampling technique was employed in gathering the sample elements. The instrument for data collection in this study was a self-designed structured questionnaire. Mean and standard deviation were used to answer the research questions. The findings of this study revealed a significant impact on research question one, that is, the responses on “what are the common livelihood-coping strategies among undergraduate students in a harsh socio-economic environment”. Also, mean score and standard deviation scores signifies that the statement items on how these strategies impact the academic performance and well-being of students were all agreed by the participants. The study therefore concludes that, all the research questions have positive and significant impact. This study therefore recommends that, Nigerian students need to cope with academic and personal anxiety through active and passive coping strategies. Parents need to nurture their child run in a supportive home-environment. When students in school. University administrators and staff and teachers should continuously provide conducive learning environment for the students to ensure better academic achievement.*

**Keywords:**    **Livelihood-Coping    Strategies,    Socio-Economic    Environment,**  
**Undergraduate Students**

## 1.0 INTRODUCTION

Gaining a status of being a student in higher education is considered a notable achievement throughout the world. Entering into higher education is a great milestone. The COVID-19 pandemic did not only affect the means of livelihood, social-economic and physical health of Nigeria and Nigerians but also the world at large. As of today, the planet is steadily regaining its footing after the massive outbreak of the novel extreme acute respiratory syndrome corona-virus 2 (SARS-Cov-2) virus, which causes the COVID-19 disease (Shereen et al., 2020). Individuals and/or group of individuals are devising different measures of coping with the after effect while others adopted coping strategies for living under the intense pressure that emanated from a pandemic. Ojewale (2020) said coping strategies include the use of social media, sleeping, carrying out business online, working from home, watching movies and participating in online skill development programmes etc, others saw it as an elevated tool for crimes, abuses, depressive issues etc. (Pfefferbaum & Holmes, 2020). Among other reasons for this are the prospects of breaking through the ceiling of poverty and finding their way into a world that affords them opportunities of bettering their lives and attaining upward social mobility. Securing livelihoods and coping strategies with undergraduate's life is a multifaceted and dynamic phenomenon and presents various unique structural challenges. Moreover, understanding the livelihoods and coping strategies of undergraduate students in this harsh socio-economic environment should recognize the impact of the wider formal and informal social, political and economic institutions in mediating access and influencing their capabilities to engage in activities and secure their livelihoods (Ojewale, 2020).

Oftentimes, most students struggle in their academic preparation. Colleges and universities are challenging world of its own, stressful time for many students as they go through the process of adapting to new educational and social environments. However, it is believed that certain factors may allow some students to succeed academically, such as poverty, family influence, unfamiliar university environment, peer group, classmates and stress coping skills. Livelihood-coping strategies are the combination of activities that people choose to undertake in order to achieve their livelihood goals. They include productive activities, investment strategies and reproductive choices. Livelihood-coping strategies consist of a situation where individuals combine various activities necessary to accomplish their livelihood objectives. Coping strategies have been characterized "as a short-term reaction to a particular shock", and adaptive strategies "as a long-term change in behavior actions because of a shock or high stress" (Singh & Gilman, 2022). Livelihood-coping strategies try to understand the strategies pursued and the factors behind people's decisions, to reinforce the positive aspects of these strategies and mitigate against constraints. The choice of strategies is a dynamic process in which people combine activities to meet their changing needs (Hobley & Shields, 2020).

The livelihood-coping strategies portray how the vulnerability context outlines people's ability to survive and earn a living, which may result in them engaging in migration. However, the livelihood capitals such as the human, natural, social, financial and physical capitals can also influence the vulnerability context. The undergraduate students may lack certain capitals and, together with how they are exposed to hazards, this can determine if they will be able to survive in the current situation or may be forced to withdraw from school. In this same light, the policies, processes in the form of government and other structures in place, laws, regulations and the culture of the specific university also have an influence on the survival and overall well-being of the students. These policies and institutional processes also affect the coping and adaptation strategies devised, and therefore have an influence on the ultimate livelihood outcomes of a school and its students (Hugo, 2020). This basically puts emphasis on the strategy for poverty reduction, survival and prosperity that is dependent

on the ability of undergraduate students or a university to capitalise on the opportunities and resources at their disposal. These livelihood-coping strategies may be in the form of socio-economic environment (Adato & Meinzen, 2022).

The main forms of livelihood-coping strategies consist of individual saving or borrowing, migration, selling labor (including that of children), reduction of food intake, or the reliance on public or private transfers. Christiaensen and Subbarao (2020), refer to livelihood-coping strategies as strategically selected acts that individuals and households in a poor socio-economic position use to restrict their expenses or earn some extra income to enable them to pay for basic necessities such as food, clothing, shelter, and not fall too far below their society's level of welfare. For this reason, the poor and the rich undergraduate students had to adopt different livelihood-coping strategies depending on their wealth and level of vulnerability (Mengistu, 2017). One of the most prevalent and pervasive social problem in Nigeria is poverty, where many people live in conditions of poverty or near poverty. It is against this background that the study was carried out in order to find out ways through which the undergraduate students can improve on their livelihood-coping strategies in a harsh socio-economic environment and reduce the gap between poverty and their poverty coping strategies.

### **1.1 Objectives of the Study**

The main purpose of this study was to empirically investigate the livelihood-coping strategies of undergraduate students in harsh socio-economic environment. The specific objectives were to

- i. Identify the various livelihood-coping strategies adopted by undergraduate students.
- ii. Analyze the effectiveness of these strategies in mitigating socio-economic hardships.

### **1.2 Research Questions**

Based on the above objectives, the following questions guide the study:

- i. What are the common livelihood-coping strategies among undergraduate students in a harsh socio-economic environment?
- ii. How do these strategies impact the academic performance and well-being of students?

### **1.3 Significance of the study**

As there is scanty study made so far in Nigeria on the livelihood-coping strategies of undergraduate students in particular, this paper would primarily serve as a source of knowledge that would help to contribute to efforts of filling the gap of knowledge. It may also serve as an input for further study to be conducted in the same and or similar area of the study in such a way that practical researchable problems directly or indirectly related to the topic can be identified.

Most importantly, it is expected to enable policy makers and other administrators understand and formulate enabling policies, programmes and strategies against child poverty, migration, vulnerability, child work and or informal employment in order to build protective environment and or adaptability to the changing socio-economic circumstances. This is in turn, helpful in placing the contributions of research and also in directing the needs of policy.

## 2.0 Literature Review

### 2.1 Conceptual Framework

#### Concept of Livelihood

The definition of livelihoods is an umbrella concept. But there is a consensus that livelihood is about the ways and means of making a living (Ojewale, 2020). The concept implies livelihood is more than just making income. A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks maintain or enhance its capabilities and assets, while not undermining the natural resource base (Scoones, 2021). Livelihood is the command an individual, family or another social group has over an income or resources that can be used to satisfy their needs. Livelihood is views from the point of view of the individuals, households and social groups who are trying to make a living in volatile conditions and with limited assets. It puts people at the centre of development and provides a framework for understanding the opportunities and assets available to poor people and the sources of their vulnerability, as well as the impact upon them of external organizations, processes and policies (Scoones, 2021). Furthermore, livelihood is a matter of the ownership and utilization of information, management of social relationships, meeting obligations, and affirmation of personal identity and significance. It combines capabilities (human endowments such as skills, aptitudes, and initiatives), assets (stores and resources) and entitlements (claims and accesses) as both means and ends of sustaining a living. This new paradigm puts people at the centre and a livelihood to be both socially and environmentally sustainable (Fernandes & Torales, 2020).

#### Livelihood-Coping Strategies

Livelihood-coping strategy refers to mechanisms adopted by individuals in order to adjust through a difficult or stressful situation affecting their sustainable livelihood. Livelihood-coping strategies are composed of activities that generate the means of survival. The strategies people adopt to attain livelihoods is highly influenced by their asset position (Scoones, 2021). Livelihood-coping strategies can be defined as activities people carry out and choices they make in order to achieve their livelihood goals. People's livelihood-coping strategies are dynamic thus change with the context of the external environment over which they have little control. Therefore, understanding the dynamics and outcomes of people's livelihood-coping strategies is important to trace back their impact on the resource and assets the students and the university call for (Rakodi, 2021).

Within the extant literature, livelihood-coping strategy types have been conceptualised differently by scholars. For instance, Austenfeld and Stanton (2023) identified three dimensions of coping strategies including: task-oriented coping which is characterized by mechanism by which individuals attempt to reconceptualise or find solutions to their adversities (e.g., action planning, problem solving, positive reappraisal), emotion-oriented coping strategy which is characterized by mechanisms by which people try to regulate the negative emotionality associated with a perceived adversities, by engaging in conscious activities related to affect regulation (e.g., emotional disclosure, seeking social-emotional support and avoidance-oriented coping strategy which is characterized by activities and/or cognitive strategies used in a deliberate attempt to disengage from difficult situations (e.g., wishful thinking, seeking distractions, substance use. Various livelihood-coping strategies:

**A. Employment (Part-time jobs, Internship):** The result of the changing nature of standard employment is that working patterns begun while still studying may persist after

graduation. Dwyer et al. (2019) identified four broad paths into careers among participants in the Life Patterns Study. One group immediately secured access to permanent career work. This group was not university-trained but had completed apprenticeships or traineeships in service areas like hospitality, real estate, and office administration. A second group experienced prolonged career transitions. Teachers, nurses and other professionals who were predominantly employed in the public sector found it difficult to secure permanent employment in their area and had to settle for contract, temporary or part-time work as an entry into their profession. The third group comprised those who had achieved a flexible and gradual entry into their career. Many graduates in this group, predominantly from the business and engineering areas, considered themselves in 'stepping stone jobs' that would hopefully lead to permanent full-time work in the future.

McInnis and Hartley (2022) investigated the employment patterns of university students who had already completed their first year of study. The study found that students are more likely to work as they progress through their degree. They found the average full-time (non-commencing) student was working 14.7 hours per week during semester (McInnis & Hartley, 2022).

**Internship:** An internship is a period of work experience offered by an organization for a limited period of time. The Internship is typically undertaken by students and graduates looking to gain relevant skills and experience in a particular field. Employers benefit from these placements because they often recruit employees from their best interns, who have known capabilities, thus saving time and money in the long run. The benefit of bringing an intern into full-time employment is that they are already familiar with the company, their position, and they typically need little or no training. Internships provide current college students the ability to participate in a field of their choice to receive hands on learning about a particular future career, preparing them for full-time work following graduation. An internship is an opportunity to integrate career related experience into an undergraduate education by participating in planned, supervised work. Increasingly, internship has become an essential component of the undergraduate degree programs (Thilakerathne & Madurapperuma, 2023).

**B. Livelihood Diversification:** Diversity refers to the existence, at a point in time, of many different income sources, thus also typically requiring diverse social relations to underpin them. Diversification may involve developing a wide income earning portfolio to cover all types of shocks or stress jointly or the strategy may involve focusing on developing responses to handle a particular type of common shock or stress through well developed coping mechanisms.

**C. Reduced Vulnerability:** The vulnerability context is usually external and out of people's immediate control. People's ability to respond to external changes and resist or recover from the negative effects of the changing environment depends on the asset base and opportunities open to them. Therefore, vulnerability is closely linked to asset base and capabilities; thus the weaker the asset base the higher the vulnerability and vice versa (Rakodi, 2021). The concept of vulnerability is helpful because it emphasized on understanding the wider shocks and stresses to which children's livelihoods are subject. On the other hand, it helps to analyze whether children are resourceful and resilient to maintain their livelihoods, since their resourcefulness and resilience determine their survival (Rakodi, 2021).

**D. Financial Management:** Financial management behaviour is critical to purchasing, utilising, and using financial resources with a specific goal. University is typically the place where students start to manage their finances. Parents acknowledge the importance of financial knowledge but they may not emphasise it to their children. Financial management behaviour is the acquisition, distribution, and use of financial resources directed toward a personal goal constituting financial management behaviour (Soo-Cheng et al., 2020). Barr and McClellan (2018) stated that university life and financial needs are stressful, and the economic conditions of the students suffer. Thus, the need for students for financial assistance increases, and therefore, students are critical to managing money wisely. Meanwhile, Mohd et al. (2018) mentioned that students must be prepared with financial management skills and knowledge to assist university students in matching their requirements with available resources.

**Financial Literacy:** Financial literacy is knowing, comprehending, and assessing data about an individual's accounting. It has been identified as a crucial ability for anyone operating in an environment where the financial landscape is becoming more complex. Financially literate people are better able to make proactive and effective decisions in their daily financial dealings (Sudeshna, 2021). People who have financial literacy can comprehend and utilise different financial abilities, including individual monetary administration, planning, and contributing. Meanwhile, financial education is establishing a relationship with cash and is anything but a deep-rooted excursion of learning (Lusardi, 2019).

**Saving Attitudes:** Most university students now have significant debts from higher education fee loans or excessive usage of credit cards. Students' saving attitudes are critical because they are more likely to be block-listed borrowers. As a result, one of the objectives of this research is to look into the influence of students' saving attitudes towards financial management behaviour among students. This is because saving attitude varies depending on his or her level of financial knowledge. Furthermore, parents play a crucial influence in encouraging their children's saving attitudes.

**E. Social Networks:** In a study of students' feelings of safety and support and their academic performance, Hopson et al. (2023) discovered that students had a much higher academic performance when they felt as though they had a support system. The study focused on how social norms, parental expectations, and safe neighborhoods affected students, and a positive correlation was found between these factors and good grades, as well as good behavior. The study concluded that social settings had a very large impact on a student's academic performance (Hopson et al., 2023).

**Family Influence:** Hairin et al. (2022) defined family influence as assigning scant assets like time, cash, and energy to accomplish significant family objectives; adjusting requirements and assets is essential. In addition, they also mentioned that family significantly influences student financial management behaviour. Saxon (2020) in Hairin et al. (2022) indicates strong parental involvement in students' well-being and happiness. They also added in their research that a correlation did exist between family influence and financial management behaviour. Thus, it positively impacts students' happiness, indicating that strong parental involvement can positively impact a college student's well-being and happiness. LeBaron et al. (2020) discovered that parents' financial knowledge and mentalities, along with their financial assets and status levels, impact their children's financial behaviour (measured in terms of their degrees of obligation). Therefore, parents should increase financial teaching and monitoring, modelling financial management behaviour, and reinforcing financial management to improve students' financial behaviour (Antoni et al., 2019). Ui et al. (2017)

mentioned that parents might show their convictions and assumptions about the importance of spending prudently with their children.

### **Link between Livelihood-Coping Strategies and Academic Performance**

Livelihood-coping strategies in the academic domain is referred as resilience, everyday resilience, or academic buoyancy, and is characterized as a set of resources a student can access to help them to be resilient after a setback or failure and to take part in the academic work. Taken together in its different forms, livelihood-coping strategies of behaviors can be adaptive, allowing for effective management of students challenging period and continued engagement with challenging situations, or maladaptive, leading to a state of helplessness and disaffection from academic challenges. There are two main strategies to coping as espoused in literature, problem-focused and emotion-focused. Problem-focused style of coping emphasises the source of harsh socio-economic environment and this is also referred to as approach coping (Gustems & Calderon, 2023), while emotion-focused (avoidance coping) style places premium on how to handle individual state of mind and feelings related to the causes of stress (Folkman & Lazarus, 2019). Nevertheless, problem-focused coping style is adjudged to be the most adaptive (Wijndaele et al., 2017), while emotion-focused coping style is considered less effective coping strategies (Crockett et al., 2017).

Many of these studies dwell on types or strategies of coping with hardship amongst students with little or no attention on their effects on academic attainment and how coping mediates in the relationship between undergraduate students and academic performance. However, Struthers et al. (2020) explored the relationship between the academic stress of college students and the grade of courses, it was stated that the grade of students in courses is affected not by emotion focused coping strategies. In a similar study conducted amongst medical students, Madhyastha et al. (2014) reiterated the vital need for programmes to manage stress and improvement in coping skills through training to assist students in managing stress and to develop positive coping strategies. In the same vein, Balila et al. (2014) indicated that college students need to be prepared with effective coping mechanisms in order to have a good academic life so as to ensure higher academic performance. The link between livelihood-coping strategies and academic performance has been documented.

Khan (2023) discovered that the relationship between stress coping skills and Grade Point Average (GPA) was not strong. This is in contrary to the results of the study of (Kadhiravan & Kumar, 2022) which revealed that coping strategies can help undergraduate students to enhance their academic performance. Aun et al. (2021) opined that coping skills improve class attendance, participation, persistence even when faced with setbacks or failure in general, and arm them with stronger more resilient self who can lead to a much more positive learning experience. Similarly, academic coping strategies helped undergraduate students to perform in their academic through academic coping strategies factors i.e. approach, avoidance, and social support (Sullivan, 2020). In addition, academic coping strategies was also designed to help undergraduate students to cope their life those that include physical well-being, emotional, spiritual, and psychological well-being (Yasin & Dzulkifli, 2019).

Chavali (2020) stated that university students' saving attitudes are critical, and students need to learn more about it for their future. Leiser and Ganin (2020) in Hairin et al. (2022) revealed the effect of parental influence on children's saving and spending attitudes. Meanwhile, Cummins et al. (2020) in Hairin et al. (2022) reviewed that a lack of financial knowledge impacts financial saving attitudes, negatively impacting their financial well-being. It shows that university students may need more preparation to deal with their financial

situation, and youngsters need to plan their expenses. According to Khalizul and Rosmini (2019), university students are experiencing spending attitude shock since they are away from home. They have distinct spending attitudes due to their low incomes and high expenses, and they manage their money differently. In addition, campus life has evolved, and students have become more responsible in making lifestyle decisions, which may lead to negative spending attitudes. Moreover, based on Nyhus (2017) study, academic achievement and financial self-control were also linked to favourable saving attitudes. This illustrates that an individual's self-control significantly impacts saving attitudes.

### **Socio-Economic Environment**

The global economy's decline, as well as lockdown constraints imposed by countries around the world as a result of the Covid-19 pandemic, had an effect on global community. Socio-economic environment speaks to the hardships that students experience who lack the requisite enabling resources. These are rooted within the class and economic status to which one belongs, which for the most part determine parental income, parental level of education, occupation and proper networking at individual or family level. The positioning of individuals across the socio-economic continuum has an impact on their potential ability to function in a society, as well as the influence that they would have on decisions that concern their lives. In Gandjour (2018) study, capability approach to human development, he outlines factors that he refers to as capabilities, which he considered as prerequisite for individuals to function. These include, among others, the economic capital, as well as social capital. With people that come from low socio-economic status, such prerequisites are a challenge to come by as will be discussed in the course of this chapter. Consequently, the lack of such forms of capital becomes an impediment to their realising their capabilities. The effects of socioeconomic challenges have far-reaching effects on individuals' lives.

Finch and Obradović (2017) explain how socio-economic challenges have far-reaching effects on the development of children, even before entering school. Hackman and Farah (2019) established a correlation between socio-economic status and children's executive functioning (EF) (self-awareness, inhibition, non-verbal working memory, verbal working memory, emotional self-regulation, self-motivation, planning and problem-solving), all of which have some impact on the academic capabilities of the individual. While children with middle to high socio-economic status largely exhibited these functions, their counterparts faced with socio-economic challenges exhibited a deficit in most of these executive functions.

Challenges account for students dropping out through lack of funding, thereby failing to adequately deal with what Habib (2019) later refers to as a "systemic challenge of access to higher education". Below are the socio-economic factors affecting undergraduate students' academic performance:

**Family background:** Family background encompasses a number of aspects that explain the struggle that students encounter in their navigation of university life, and in particular, the students that receive focus in this study. One is the level of education of their parents. Students from disadvantaged backgrounds are thus those who, according to Lynch (2016), take on characteristics of manual jobs, lack autonomy, and are dominated by those that are socioeconomically well off. Consequently, the resources at their disposal and the control that they have are inadequate, resulting in their inability to access the levels of education that their counterparts achieve.

**First generation students:** Closely linked to family background is the condition of being a first-generation student. London (2019) describes first generation students as those who are first in the family to have a taste of what the culture of college/university is like. London uses the term ‘culture’ to emphasise the nature of change and adaptation that is required for these students to get accustomed to the systems that operate within the university space. According to Gardner and Holley (2021), these students have characteristics that distinguish them from their counterparts who have university graduates in the family, also regarded as continuing-generation students, who are familiar with the culture of higher education.

**Students’ educational background:** Leibowitz and Bozalek (2014) described the school system as being extremely unequal. So stark is the difference that they assign the categories “functional schools (25%) and dysfunctional schools (75%)”. The variations in quality of education offered not only applied at primary and high school, but manifest themselves further in higher education.

It is mainly students that come from the latter that are seen to be prone to experiencing adjustment challenges upon gaining admittance into higher education. Cross and Carpentier (2019) attribute the rationale behind these challenges to the adaptation difficulties that come with their lack of the basic elements that are requisites for their survival as university students.

## 2.2 Empirical Review

Chukwujekwu, Nwokolo & Achebe (2022) investigated into the assessment of socio-economic livelihood conditions and coping strategies of employees of Nnamdi Azikiwe University Awka, amidst Industrial Strike Action. Data were collected from 250 academic and non-academic employees of the institution, who participated in the study through a web-based data collection procedure. Data collected were processed with the Statistical Package for Social Sciences (SPSS) software package, and data processed were analysed descriptively using frequency count and simple percentage. Findings of the study revealed that the respondents described their socio-economic livelihood conditions within the period of the industrial strike action as difficult. The study also revealed that they coped with such difficulties using different coping strategies including resort to agricultural activities, reduction in the number of meals consumed within the household, cutting down on household utilities, obtaining loans from cooperative organisations, and purchase of food items on credit, among other latent coping strategies.

Hairin et al. (2022) examined the influence of financial literacy, family influence, and saving attitudes on financial management behaviour among students in private higher education. This study utilises a quantitative research design through survey methods. Data were collected using a self-administered questionnaire, with the samples comprising 200 respondents. The samples were collected from a private university in using a purposive sampling technique. The study found that there is a significant relationship between financial literacy, family influence, and saving attitude with the student's financial management behaviour, contributing to 63.3% of the financial management behaviour of university students. Family influence was found to be the most influential factor in students' financial management behaviour.

Norashikin et al. (2023) investigated that most teenagers' or university students' spending capacity is now motivated by their wants rather than their financial needs. They spent over 82 % of their money on entertainment, clothing, cosmetics, and travel. However, they quickly

follow their parents regarding personal clothes, personal care items, transportation, insurance policies, appliances, and food. This demonstrates that children have a different mindset from their parents.

Oyeinfie (2021) investigated into livelihood challenges and coping strategies amidst covid19 pandemic in Bayelsa State, Nigeria. The study adopted a descriptive survey design and an in-depth content analysis in order to explore the necessary information for the study, and the study was conducted among residents of Yenagoa in Bayelsa State and essential data was gotten from primary and secondary sources. An online and physical questionnaire was evenly circulated among residents of Yenagoa. Data Analysis was done using frequency and percentage while the result was presented in tables and charts. The result of the study showed that the average age of respondents was between 31-40 years(54.2%), with the female being the majority representing (55.7%), majority of the respondents are married with (66.7%) of the population and those with FLSC-SSCE (47.8%) emerging as the majority. The inability to afford three square meals in a day; reduction in weekly personal income; reduction in family income and business were the identified livelihood challenges due to the outbreak of Covid-19 pandemic lockdown. This was significantly associated with anxiety and depression. Coping strategies adopted by the residents of the city were staying at home generally/watching TV, going about their normal business, going out in search of food, others are working from home, spent time with family, sports activities, always sleeping, maintain social distance at the business place and praying to God for intervention.

Oyewobi et al. (2020) examined the causes of academic stress amongst undergraduate students in the Department of Quantity Surveying to ascertain whether stress has an influence on their academic performance. This research explores the relationships between these constructs: academic stress, non-academic stress, coping strategies and academic performance, using a survey questionnaire to collect data from 190 undergraduate students in the Quantity Survey department. Descriptive statistics have been used to analyse the data and a path analytical approach has been adopted to evaluate the relationship between the constructs discussed in the paper. Significant linear associations have been established between all the proposed paths and the outcome factor ( $p < 0.00$ ). Coping strategies were an important mediator ( $p50.000$ ), as they explained 32.9% of the association between academic stress and non-academic stress. However, the findings have shown that the stress faced by students is an optimal degree of stress that improves learning capabilities.

Muthukrishnan & Xiani (2019) investigated the impact of coping strategies on the academic achievement of the left behind children. The research adopted quantitative research methodology and data was collected from 186 left behind children in Henan Province, China. To investigate the different coping strategies adopted by the children, Children's Coping Strategies Checklist (Ayers, 1991) was used. Correlation and multiple regression analyses were conducted to examine the relationship between the various predictors and academic achievement. The findings concluded that coping strategies significantly correlated with academic achievement. The multiple regression model with all 11 predictors resulted in  $R^2 = 30.2$ ,  $F(11, 174) = 6.852$ ,  $p < .001$ .

### **2.3 Theoretical Framework**

The development of resilience theory could be attributed to many researchers, but the notable contributors to the theory include Norman Garmezy and Masten Tellegen. Resilience theory is one of the theories applicable to provide explanation about how people cope with adversity situations. According to Masten and Obradovic (2016), resilience theory is the conceptual framework for understanding how some individuals can bounce back in life after

experiencing an adverse situation in a strength-focused approach. This is based on the fact that adversities and precarious life challenges are inevitable realities of human existence. As such, when such situations occur, resilience is required in order to pull through from such difficult situations. The theory argues that it is not the nature of adversity that is most important, but how people deal or manage it. In other words, when people face adversity situations or misfortunes that could trigger frustration, resilience becomes a major buffer that helps them cope effectively with the situation.

Some scholars have argued that resilience is not a personality trait, rather a dynamic process or system which people could adapt successfully to threats and adversities in life (Southwick et al., 2016). It is a socio-psychological mechanism that helps people survive, recover or even thrive amidst precarious situations that affect that socio-economic livelihood.

Within the context of the present theme under discourse, it goes to argue that adversity situations for undergraduate students arise particularly when they are deprived access to their social and economic/financial environment. This is considering the fact that a majority of them depend largely on their struggles for socio-economic livelihood sustainability, and when such is no more forth coming expectedly, there is bound to be serious strain on their socio-economic livelihoods, which could result to depression, anxiety, frustration and poor socio-economic adjustment. Hence, in such difficult situations, only individuals who develop high level of resilience would be able to cope effectively with the situation. Resilience in the context of University undergraduate students relate to their ability to withstand their current hardship caused by the socio-economic environment, using various coping strategies. Thus, the resilience theory guides a relationship between livelihood-coping strategies and the perceived socio-economic environment of undergraduate students in Nigeria.

## **2.4 Gap in Literature**

Despite numerous papers on the concepts of livelihood-coping strategies in a harsh socio-economic environment, a clear understanding of the contents and techniques that should be integrated into an advertisement for it to be commented on, liked, tagged or shared have been lacking is still lacking in literature. This study is poised to enrich extant academic literature by introducing key contents that can enhance the tendency of a livelihood-coping strategy in a harsh socio-economic environment in our higher institutions.

## **3.0 Methodology**

The aim of this study was to empirically investigate livelihood-coping strategies of undergraduate students in harsh socio-economic environment. This paper employed cross-sectional survey design. The population of this study comprised all the undergraduate students in the Universities in Port Harcourt (University of Port Harcourt, Rivers State University and Ignatius Ajuru University of Education). There are seventy-two thousand (72,000) undergraduate students in all the three Universities in Port Harcourt (<https://www.4icu.org/total-number-of-undergraduates>). Considering the large population size, the sample size for the study was determined. The selected samples for the study are the accurate representative of the population. The sample responses were drawn from University of Port Harcourt, Rivers State University and Ignatius Ajuru University all in Port Harcourt, Rivers State. Respondents were simple randomly selected from various departments. The large population size, the study adopted Krejcie and Morgan, (1970) sample size formula which recommends that any population beyond One Hundred Thousand (100, 000) will be by default, generate a sample size of Three Hundred and Eighty Four (384). Hence, a sample of

384 students were conveniently selected from all the departments in the various institutions. Basically, primary source of data was adopted and responses generated through instrument distribution and retrieval. Questionnaire was the major research instrument used for the collection of data for this study. On this note, 384 copies of the questionnaire were distributed to undergraduate students. Out of the 384 copies distributed, 367 were filled and returned. Mean and standard deviation were used to answer the research questions. All data were subjected to analysis using statistical package for social science (SPSS version 23.0).

#### 4.0 Results and Discussion

Male respondents who participated in this study were two hundred and eighty-five (285) which corresponds to 77.7 percent of the total distribution, while the female respondents were eighty-two (82) respondents representing 22.3 percent. Evidenced from the cleansing of the questionnaire, thirty-one (31) representing 8.4 percent respondents' age fall between 16-20 years, one hundred and fourteen (114) corresponding to 31.1 percent of the total respondents' age fall between 21-24 years, one hundred and twenty-four (124) with the percentage of 33.8 percent respondents' age fall between 25-30 years while ninety-eight (98) corresponding to 26.7 percent respondents' age fall between 31 years and above.

##### 4.1. Data Analysis

**Table 1 (Research Question 1): Mean ( $\bar{x}$ ) and standard deviation (SD) on what are the common livelihood-coping strategies among undergraduate students in a harsh socio-economic environment?**

| S/N | Items                                                                       | SA<br>(4)           | A<br>(3)            | D<br>(2)         | SD<br>(1)        | Total               | $\bar{x}$  | SD          | Remark        |
|-----|-----------------------------------------------------------------------------|---------------------|---------------------|------------------|------------------|---------------------|------------|-------------|---------------|
| 1   | Part-time job is a mean of coping strategy this harsh socio-economic        | 140<br>38.2%<br>560 | 184<br>50.1%<br>552 | 23<br>6.3%<br>26 | 20<br>5.4%<br>20 | 367<br>100%<br>1158 | 3.2        | 1.11        | Agreed        |
| 2   | Family support has helped you cushion this harsh economic period.           | 212<br>58.4%<br>848 | 155<br>41.6%<br>465 | 0<br>0%<br>0     | 0<br>0%<br>0     | 367<br>100%<br>1313 | 3.6        | 0.49        | Agreed        |
| 3   | Student loan approved by Federal Government is a livelihood-coping strategy | 167<br>45.5%<br>668 | 197<br>53.7%<br>591 | 3<br>0.8%<br>6   | 0<br>0%<br>0     | 367<br>100%<br>1265 | 3.4        | 0.51        | Agreed        |
| 4   | Course load management has helped in this period of hardship                | 179<br>48.8%<br>716 | 168<br>45.8%<br>504 | 12<br>3.3%<br>24 | 8<br>2.2%<br>8   | 367<br>100%<br>1252 | 3.4        | 0.87        |               |
|     | <b>Total</b>                                                                | <b>698</b>          | <b>704</b>          | <b>38</b>        | <b>28</b>        | <b>1468</b>         | <b>3.4</b> | <b>0.75</b> | <b>Agreed</b> |
|     |                                                                             | <b>2792</b>         | <b>2112</b>         | <b>76</b>        | <b>28</b>        | <b>5008</b>         |            |             |               |

**Source: Researcher's Field Survey, 2024**

Table 1 gives specify appraisal on the common livelihood-coping strategies among undergraduate students in a harsh socio-economic environment. In Table 1, strongly disagreed, disagreed, agreed and strongly agreed were represented by SD, D, A and SA respectively. Also, mean and standard deviation for the statement items were represented by Mean ( $\bar{x}$ ) and standard deviation (SD) respectively. Evidence from the above table, indicated that the participated respondents agreed on each of the four (4) statement items as stated in the "what are the common livelihood-coping strategies among undergraduate students in a

harsh socio-economic environment” (mean scores greater than 2.5 of the mean criterion  $((4+3+2+1)/4)$ ). The grand mean score was equally greater than 2.5. It showed that the common livelihood-coping strategies among undergraduate students in a harsh socio-economic environment were in agreement. Analysis on research question one obtained a grand mean ( $\bar{x}$ ) score of 3.4 and grand standard deviation (SD) score of 0.75. These respondents’ response results showed that the common livelihood-coping strategy among undergraduate students in a harsh socio-economic environment is significant.

**Table 2 (Research Question 2): Mean ( $\bar{x}$ ) and standard deviation (SD) on how do these strategies impact the academic performance and well-being of students?**

| S/<br>N | Items                                                                      | SA<br>(5)           | A<br>(4)            | D<br>(2)         | SD<br>(1)        | Total               | $\bar{x}$  | SD          | Remark        |
|---------|----------------------------------------------------------------------------|---------------------|---------------------|------------------|------------------|---------------------|------------|-------------|---------------|
| 1       | Part-time job affects your academic performance positively.                | 227<br>61.8%<br>908 | 140<br>38.1%<br>420 | 0<br>0%<br>0     | 0<br>0%<br>0     | 367<br>100%<br>1328 | 3.6        | 0.51        | Agreed        |
| 2       | Peer haring has helped you perform better academically..                   | 138<br>37.6%<br>552 | 189<br>51.5%<br>567 | 24<br>6.5%<br>48 | 16<br>4.4%<br>16 | 367<br>100%<br>1183 | 3.2        | 1.08        | Agreed        |
| 3       | Financial literacy is a coping strategy to student’s academic performance. | 171<br>46.6%<br>684 | 192<br>52.3%<br>576 | 4<br>1.1%<br>8   | 0<br>0%<br>0     | 367<br>100%<br>1268 | 3.5        | 0.71        | Agreed        |
| 4       | Study group has helped you positively in academic performance.             | 153<br>41.7%<br>612 | 179<br>41.1%<br>537 | 17<br>4.6%<br>34 | 18<br>5.0%<br>18 | 367<br>100%<br>1201 | 3.3        | 1.05        | Agreed        |
|         | <b>Total</b>                                                               | <b>689</b>          | <b>582</b>          | <b>45</b>        | <b>34</b>        | <b>1468</b>         | <b>3.1</b> | <b>0.84</b> | <b>Agreed</b> |
|         |                                                                            | <b>2756</b>         | <b>1746</b>         | <b>90</b>        | <b>34</b>        | <b>4592</b>         |            |             |               |

**Source: Researcher’s Field Survey, 2024**

Table 2 gives specify appraisal on how do these strategies impact the academic performance and well-being of students. In Table 2, strongly disagreed, disagreed, agreed and strongly agreed were represented by SD, D, A and SA respectively. Also, mean and standard deviation for the statement items were represented by Mean ( $\bar{x}$ ) and standard deviation (SD) respectively. Evidence from the above table, indicated that the participated respondents agreed on each of the four (4) statement items as stated in the “how do these strategies impact the academic performance and well-being of students” (mean scores greater than 3.0 of the mean criterion  $((5+4+3+2+1)/5)$ ). The grand mean score was equally greater than 3.0. It showed that how do these strategies impact the academic performance and well-being of students were in agreement . Analysis on research question one obtained a grand mean ( $\bar{x}$ ) score of 4.3 and grand standard deviation (SD) score of 0.84. These respondents’ response results showed that how do these strategies impact the academic performance and well-being of students is significant.

### **4.3 Discussion of Findings**

#### **What are the common livelihood-coping strategies among undergraduate students in a harsh socio-economic environment?**

Analysis of data using mean and standard deviation showed that the common livelihood-coping strategies among undergraduate students in a harsh socio-economic environment obtained grand mean ( $\bar{x}$ ) score of 4.3 and grand standard deviation (SD) score of 0.75. By this result, what are the common livelihood-coping strategies among undergraduate students in a harsh socio-economic environment which must be addressed to avoid social vices or other strange behaviour by students. However, causes that threatened respondents' livelihoods included not being able to afford three square meals a day; a decrease in weekly personal income; and a decline in family income and industry as a result of the Covid-19 pandemic lockdown. Parents' influence on the financial management behaviour level of their children's pocket money given by parents to their children is found to be an effective tool for teaching good financial habits to their children through informal means. As a result, the financial lessons from one's parents provide better financial confidence for individuals. Furthermore, the financial management behaviour of students was associated with the discussion with parents and children on money matters. The result provides several valuable insights into the importance of family influence in financial management behaviour among university students.

This is in line with what other authors have stated, such as Fernandes and Torales (2020); O'Higgins et al. (2020), who found that the effects of these livelihood-coping measures and actions have resulted in limited livelihood, enormous financial losses, disruption of usual physical and social contacts, job loss, and an increase in mental health issues in their studies. Also, according to Kwaw et al. (2020), agreed that family support has influenced on students academic. These strategies were similar to the finding of Ojewale (2020) coping strategies includes the use of social media, sleeping, carrying out business online, working from home, watching movies and participating in online skill development programmes etc, others saw it as an elevated tool for crimes, abuses, depressive issues etc.

#### **How do these strategies impact the academic performance and well-being of students?**

Analysis of data using mean and standard deviation showed how do these strategies impact the academic performance and well-being of students obtained grand mean ( $\bar{x}$ ) score of 4.3 and grand standard deviation (SD) score of 0.84. By this result, on how do these strategies impact the academic performance and well-being of students has been affected after being exposed to clashes and its related offenses thereby causing students drop out of school. Moreover, financial literacy helps individuals better prepare for their future financial management behaviour. Lee et al. (2019) mentioned that financial literacy helps individuals increase their wealth, preventing loss, perform better in school and smoothing consumption. Garg and Shveta (2018) expressed that students' financial management behaviour is more valuable than their financial goals and is better organised. Hence, financial education from an early age becomes urgent in familiarizing this financial management behaviour. The implication is that improving livelihood-coping strategies among undergraduate students requires synergy from various parties to make it happen (Damayanti et al., 2021). According to Antoni et al. (2019), family influence positively affects undergraduate students' academic performance. The finding of this study also corroborates studies by Rosli (2019) that found the influence of saving attitudes on financial management behaviour among university students. The finding of this study indicates that university students currently undergoing study had positive saving attitudes that resulted in positive financial management behaviour.

Tuvelsson and Yu (2021) found that saving attitudes shows that female students have a more positive attitude towards saving and are slightly more motivated to save than male student. Students with a higher saving or financial attitude would be good at managing their financial affairs.

## 5.0 Conclusion

However, there is evidence from literature regarding any study that examined the mediating effects of livelihood-coping strategies in the relationship between academic performance as well as non-academic performance in a single conceptual model. This study has thus demonstrated that livelihood-coping strategies influence students' academic performance and their will for survival especially for disadvantage ones. This study has pedagogical implications for education practice in Nigeria. It offers tertiary institutions in the country the necessity to appraise sources of undergraduate students' livelihood-coping strategies by identifying their needs and device means of managing them in a way that will increase their coping skills via prevailing modalities that will provide students opportunities to strengthen the effects of coping practice. This present study therefore concludes that, livelihood-coping strategy has a positive significant relationship with undergraduate students in a harsh socio-economic environment. The undergraduate students' academic performance is dependent on the livelihood-coping strategies adopted.

## 5.1 Recommendations

- i. Higher institutions and mass media platforms should engage the undergraduate students on steps to provide more psychological support and coping strategies for mental health and economic survival.
- ii. Explanation and clarification of the effects of academic and non-academic stress and coping mechanisms on the academic performance of university undergraduate students could help to reduce the risk of suicide amongst the teeming youths. It will also afford the university administration the opportunity to engender stress-free environment that is conducive for learning through the formulation of appropriate policies that promote "balanced learning" for the students.
- iii. The study strongly recommends that Nigerian students need to cope with academic and personal anxiety through active and passive coping strategies.
- iv. Parents need to nurture their child in a supportive home-environment. When students are in their second home, teachers must continuously provide conducive learning environment to the students to ensure better academic achievement.
- v. Students must go for Internship program because it helps enhance Practical knowledge.
- vi. The Student Union Government and Office of Student Affairs may conduct student-development program to sustain student's positive outlook in life.
- vii. The present study recommended that future researchers replicate this study in universities in other states involving public and private universities.
- viii. Future studies should also consider qualitative research methods to understand different livelihood-coping strategies and patterns among undergraduate students.

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