



NIGERIAN UNIVERSITY STUDENTS' STRESS COPING STRATEGIES AS PREDICTORS OF THEIR PSYCHOLOGICAL WELL-BEING IN CURRENT NATIONAL ECONOMIC CRISIS

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ABSTRACT

Nigeria was in economic crisis before the America and Iran war which led to serious inflation, unemployment, currency instability and has intensified psychological and academic pressures on university students, particularly in Southeast Nigeria. As students in the region known for dynamic thoughts and actions to survive, they have various kinds of stress coping strategies. These they do to survive and maintain good psychological well-being in the crisis moment. This study therefore examined the predictive power of stress coping strategies on psychological well-being of university students in Southeast Nigeria. The study was guided by three research questions and one null hypothesis. A descriptive correlational research design was adopted, and a sample of 2,500 students was drawn from a population of 173,751 using disproportionate stratified random sampling technique. Two Standardized instruments: The Lazarus Stress Coping Strategies inventory developed by Richard S. Lazarus and Susan Folkman in 1984 and Ryff Psychological Well-Being Scale (SPWB) were used for data collection. Data were collected through face-to-face, on-the-spot questionnaire administration by the researchers and ten guided research assistants to ensure a high return rate. Retrieved questionnaires were coded and analyzed using SPSS Version 2024. the findings indicated that most of the students have good stress coping strategies and very poor psychological well-being. Regression analysis showed that the students stress coping strategies moderately and significantly predicted their psychological well-being. The study recommended among other thing that Guidance counsellors should adopt a comprehensive approach to student psychological well-being that addresses both individual skills and systemic challenges. Universities should adopt holistic mental health/psychological well-being frameworks that go beyond individual stress coping strategies. This includes integrating psychological education into curricula, ensuring confidential counselling services, offering financial aid to ease economic stress, and fostering inclusive communities for belonging and peer support. Regular well-being assessments can help tailor interventions to student needs.

Keywords: Students' Stress Coping Strategies, Psychological Well Being, Current National Economic Crisis



Introduction

There has been a notable downturn in economic activity throughout the country in recent years. Between 2015 and 2025, the nation's economic growth rates plummeted, and GDP per capita stagnated due to distortions in monetary and exchange rate policies. These weakened economic fundamentals resulted in persistent inflation, which soared to a 17-year peak of 25.8%, plunging millions of Nigerians into poverty (World Bank Report, 2023). In line with this, Ighosewe, Akan and Agbogun (2021) reported that Nigeria has for a while been grappled with recessionary cycles, dwindling oil revenue and currency fluctuations. The current unemployment rate in Nigeria is above 30%, and Graduates face stiff competition for scarce jobs (Lain and Pape, 2023).

University students can hardly afford one square meal a day. The trouble and stress of paying for hostel accommodation, necessary textbooks and other essential study materials are overwhelming and burdensome. Furthermore, government annually allocates a very low budget to the country's education sector. Consequently, public universities in Nigeria suffer from under-funding, resulting in a lack of classrooms, libraries, and other vital teaching and learning resources. Wilson, Hastings, Morris, Ramia, and Mitchell (2023) report that during economic crisis, students experience substantial reductions in the value of their stipends and allowances, making it increasingly difficult to afford tuition, housing, and essentials like food and transportation. Furthermore, the cost of tuition, fees, and accommodation has been recognized by research as potential sources of financial stress for university students (Moore, Nguyen, Rivas, Bany-Mohammed, Majeika and Martinez, 2021). The current economic challenges in Nigeria have imposed significant financial stress on university students, leading to adverse effects on their emotional and psychological well-being.

Psychological well-being of university students is of paramount importance, as it influences their academic performance, personal growth, and overall quality of life. It describes how people evaluate their lives as a whole including their emotional experience, self-perceptions, evaluation of their experiences, relationships, and ability to manage stress. Dhanabhakym and Sarath (2023) described it as a person's subjective experience of affirmative psychological states, such as pleasure, life fulfilment, and a sense of purpose. It encompasses aspects like emotional stability, life satisfaction, self-esteem, positive social connections, resilience, autonomy, environmental mastery, self-acceptance, personal growth, and a sense of purpose. Psychological- Well-being is multidimensional and broad variable that includes a person's overall life satisfaction, pleasant feelings, and low levels of negative emotions (Dhanabhakym and Sarath, 2023). Achieving psychological well-being involves maintaining a healthy balance between life's challenges and rewards. It is a state of mind where individuals experience positive emotions, psychological functioning, and a sense of meaning and purpose in life. This balance enables them to thrive emotionally, socially, and cognitively across various life domains, attaining all-round stability despite adverse events. Simply put, psychological well-being is about feeling good about oneself and one's life, having satisfying relationships and a sense of purpose, and feeling capable of managing life's challenges (Dhanabhakym and Sarath, 2023). From the foregoing, it is important to note that the psychological well-being of students is a crucial factor that can determine their level of success in academic pursuits.



Maintaining a sense of balance over stressors prevalent in their learning environment and society at large is essential. Today in Nigeria, university students are inevitably exposed to the distressful economic phenomena. Increased tuition fees, soaring living costs, and reduction in salary are barriers that hinder students from achieving their academic goals. Typically, students are often compelled to take on part-time jobs or engage in informal work to meet the financial demands of their education (Agunbiade and Adebajo, 2021). This juggling act leads to exhaustion, decreased focus, and reduced study time, impacting grades and potentially hindering academic progress and sparking off frustration. In this vein, Isaksen, (2019) indicated that the burden of economic crisis can manifest in frustration and high level of anxiety. Prolonged economic hardship in addition to the academic pressure can create a vicious cycle of stress and anxiety, burnout among university students. Research has identified financial challenges, academic demands, environmental condition, personal hardship, work obligations and family responsibilities as factors that trigger stress and impairing students' psychological well-being (Oladele, Ayanwale and Ndlovu, 2024). Stress is a psychological state and the body's natural response to a perceived threat or challenges. Akunne and Nnadi (2021) described stress as a state of physical or mental tension accompanied by discomfort or pain. In this context, stress refers to any internal or external factor that causes disrupts an individual's emotional balance and daily functioning.

During economic crisis, the average Nigerian university student becomes financially vulnerable due to limited income and few assets. Furthermore, studies showed that undergraduate students often possess minimal financial literacy; making financial stress a predominate concern among university students (Usman and Banu, 2019). Economic instability and environmental differences expose university students to various stressors that can negatively impact their psychological and social well-being as well as their academic achievement. In fact, stress has become a significant aspect of life of students in Nigeria. Okechukwu et al. (2022) pointed out that stress associated with completing tertiary education, as well as concerns about unemployment, poverty, destitution, economic crises, feelings of insecurity, marginalization, and economic dis-empowerment is widespread society. Given the ongoing economic crisis and the persistent struggle of students to achieve their academic goals, adopting effective coping strategies has become not just helpful but essential. The challenges students face may not end anytime soon, and the pressure to succeed academically continues to mount. Considering this, the most constructive way forward is to embrace coping mechanisms that empower students to navigate these difficulties with resilience and clarity.

Stress coping strategies are widely recognized as stabilizing factors that help individuals maintain psychosocial adaptation during stressful events. According to Freire, Ferradás, Regueiro, Rodríguez, Valle, and Núñez (2020), an individual's reaction to a stressful environmental event can be just as significant as the event itself, making coping strategies essential for overall well-being. Stress coping strategies could be seen as actions, a series of actions, or thought processes employed to confront stressful or unpleasant situations, or to modify one's response to such situations. These strategies typically involve a conscious and direct approach to problem-solving and can be categorized into cognitive, emotional, or behavioural efforts aimed at managing stress. Whether applied consciously or unconsciously, individually or socially, stress coping strategies encompass a broad range of psychological and behavioural approaches that individuals use to navigate life's challenges. There are three key components of stress coping strategies: cognitive appraisal, coping



strategies, and reappraisal. These elements interact dynamically to explain how individuals perceive and respond to stress. Stress coping strategies are dynamic and vary depending on the nature of the stressor an individual faces. They can include cognitive or behavioural responses and may be applied individually or within a social context. The nature of the challenge often determines which strategy is most appropriate, though individuals may apply multiple strategies simultaneously to achieve the desired outcome. In the context of Nigeria's current economic crisis, university students face significant stressors that make the adoption of stress coping strategies essential for survival and success during and after their academic journey. Freire et al. (2020) observed that in stressful environments, students employ various stress coping strategies to regain balance and develop the strength to overcome new challenges.

Economic crisis amplifies the effect of financial stress for most Nigerians and increases the academic struggle for university students. As the economic crisis heightens the struggles for survival and adaptation, stress coping strategies becomes imperative for university students to maintain a level of psychological well-being. Research has shown that people who effectively cope with their daily challenges are likely to experience higher level of well-being than those who do not. This means that encouraging and maintaining positive stress coping behaviour can enhance overall well-being of students during university experience (Zhu, Guo and Yan, 2025). Stress coping strategies help the university student to factor out ways through which they can navigate through challenging moments in the present-day economic crises in Nigeria.

However, while stress coping strategies are widely recognized as protective factors in psychological well-being, recent research reveals a more nuanced reality: high scores in these domains do not always translate into elevated psychological well-being. These findings underscore the importance of considering psychological well-being as a multidimensional construct influenced not only by internal capacities but also by external stressors, cultural expectations, and systemic conditions. Ukeh, Hassan, Dauda (2023) carried out a study on Stress and Coping Strategies as Predictors of Psychological Well-being among Nigeria University Students. Three research question and two hypotheses were formulated and answered in the study. The study adopted an ex-post-facto cross-sectional survey. The population of the study consisted of undergraduate students from three universities (University of Jos, Benue State University Makurdi, and Baze University, Abuja) in north-central Nigeria. The sample used in this study was 375 students (male = 247, female = 128) with a mean age of 24.22 years drawn using stratified sampling technique. Three instruments were used for data collection which are: College Stress Scale, Coping Strategies Inventory – Short and Psychological Well-being Scale the result showed that college stress is a statistically significant predictor of psychological well-being, coping strategies is a statistically significant predictor of psychological well-being and after controlling for possible effect of stress, coping strategies predicted a significant amount of variance in students' psychological well-being. They concluded that academic and personal hassles domains of stress were positively related to psychological well-being, except negative life event, which was negatively related to the psychological well-being, while coping strategies positively related to psychological well-being.

The work Ukeh, Hassan, Dauda (2023) focused on stress and coping strategy and how it predicts the psychological wellbeing of undergraduate students. While both studies focused on stress and coping strategy, the above study focused on academic stress and coping strategy while the present



study will focus on stress coping strategy and to which extent do they have predictive power on their psychological well-being. The fact that both of them focused on the predictive power of stress coping strategies on the psychological well-being of Nigerian students make the study related. While the study was carried out using undergraduate students in North-central geopolitical zone of Nigeria, this present work will focus on undergraduate student from the southeastern part of Nigeria.

Malik, Saidin, Wab, and Norshidah (2020) investigated the relationship between stress and psychological well-being among foundation students at Universiti Teknologi MARA (UiTM) in Malaysia. The study aimed to assess students' stress levels and examine how stress influences psychological well-being. Employing a descriptive survey design, the researchers distributed questionnaires randomly to 222 TESL foundation students. Two standardized instruments—the Student Stress Inventory and the Psychological Well-Being (PWB) Scale—were utilized for data collection. Five research questions guided the study, and five hypotheses were tested. Data analysis revealed a significant inverse moderate relationship between stress and psychological well-being, indicating that higher stress levels are associated with lower psychological well-being among students. The authors recommend implementing stress management programs and providing psychological support services to enhance students' well-being and academic success.

The study of Malik, Saidin, Wab, and Norshidah (2020) focused on investigating the relationship between stress and psychological Well-being among foundation students in Malaysia while the present study will focus on the university students' stress coping strategies as predictor of their psychological well-being. Both studies focus on the variables stress coping strategies and psychological well-being of university students, but the geographical demography differs. Both studies use the same instrument for collecting data for psychological well-being, but the above dwell on investigating the relationship between the variables, while the present study dwell on demonstrating the predictive power of independent variable.

Ramli, Ayob, Musa, Ridzuan, and Roslan (2020) made research on the Influence of Stress Factors towards Psychological Well-Being among Part-Time Students at Universiti Teknologi MARA (UiTM) Jengka, Pahang, Malaysia. Three research questions and three hypotheses were formulated and tested in the study. Correlational research was adopted for this study. A total of 216 respondents were selected using a stratified sampling technique which focused on a group of Part-Time Students who currently studied at UiTM Shah Alam. A complete set of questionnaires using a concept adapted and adopted from Rift (2004) was sent to respondents via WhatsApp and other social media platforms due to pandemic covid-19 constraints. All the data collected were analyzed using SPSS version 26. Based on the findings discovered that all the five dimensions of stress factors, namely work stress, family stress, academic stress, financial stress, and self-efficacy were found to have positive relationships with psychological well-being ($r=.179$, $p, p<0.01$; $r=.443$, $p<0.01$; $r=.875$, $p<0.01$; $r=.172$, $p<0.01$, $r=.345$, $p<0.01$ respectively). The result of the study also reveals that female respondents show higher stress level (mean= 2.353, std dev= .8807) than male counterparts. The study concluded that a better understanding of the issues of stress by the universities would provide some insights on how they can assist the part-time students in dealing with the stress, thus enabling the students to increase their performance in work and study.



The study of Ramli, Ayob, Musa, Ridzuan, and Roslan (2020) was on the Influence of Stress Factors towards Psychological Well-Being among Part-Time Students at Universiti Teknologi MARA Jengka, Pahang while the present study will concentrate on the stress coping strategies of university students as predictor of their Psychological Well-being. Both studies dwell on psychological well-being of university students, as such the same instrument for measuring the psychological wellbeing ((PWB-18), though they differ on the independent variables (stress factors and stress coping strategies). While the reviewed study focused on students from Malaysia, this present study will focus on university students in the southeastern Nigeria. Both studies adopted the same design which is descriptive survey and used questionnaire to gather data for the study.

Moreno-Montero, Ferradás, and Freire (2024) investigated the role of psychological capital (PsyCap) and coping strategies in promoting psychological well-being among university students. Using a cross-sectional survey design, the study sampled 391 students from Spanish universities through convenience sampling. Data were collected using validated instruments measuring PsyCap, coping strategies, and psychological well-being, with reliability confirmed via internal consistency analysis. Structural equation modeling and mediation analysis were employed to examine relationships among variables. Findings revealed that PsyCap—comprising hope, optimism, resilience, and self-efficacy—positively predicted psychological well-being and adaptive coping strategies, while negatively predicting maladaptive coping. Adaptive coping strategies, particularly cognitive restructuring and social support partially mediated the PsyCap–well-being relationship. The authors recommend implementing interventions in higher education to strengthen PsyCap and promote adaptive coping, thereby enhancing students’ mental health and resilience. These results underscore the importance of personal psychological resources in fostering well-being within academic contexts. Both studies emphasize internal resources that promote psychological well-being among university students. However, Moreno-Montero et al., (2024) highlight psychological capital (PsyCap), which includes resilience, optimism, hope, and self-efficacy, the present study focuses on stress coping strategies as predictor of psychological well-being. Both recognize stress coping strategies as crucial for well-being.

Amponsah and Akosah (2020) made research on Stress and Coping Strategies among First Year Students of College of Education Studies, University of Cape Coast, Ghana. Three research questions served as the study’s compass. A descriptive survey research design was adopted for the study. First-year students at the University of Cape Coast College of Education Studies made up the study’s population. A sample of 300 students was chosen, 147 of whom were men and 153 of whom were women. Techniques for cluster, proportionate, and simple random sampling were used. The data collection tools were an altered version of the Students Stress Inventory and Stress Coping Style Inventory (SCSI). Means and standard deviations were used to analyze the data. The results showed that the students were under a lot of stress. Additionally, it was discovered that the main sources of stress for students were environmental, economic, and academic pressures. The majority of students employ active problem- and emotion-focused coping techniques. Therefore, it was advised that students seek help from the university’s counselling center for matters relating to their academic, financial, environmental, and interpersonal concerns. Students should also be taught problem-focused and emotional coping techniques so that they may employ them appropriately in a variety of circumstances. The study of Amponsah and Akosah (2020) focused on Stress and Coping Strategies among First Year Students of College of Education Studies, University of Cape



Coast, Ghana. Both studies focused on the stress coping strategies of students including year of study as mediating variable. While the reviewed study focused on students from university of cape Coast, Ghana, this present study will focus on university students in the southeastern Nigeria. While the above study was a descriptive survey design, this present study adopted a correlational survey design though both studies used questionnaire to gather data for the study.

Waterhouse and Samra (2024) conducted a scoping review to synthesize existing research on stress coping strategies employed by university students to manage stress. The review analyzed 165 peer-reviewed studies published between 2007 and 2022, examining study contexts, sample characteristics, stressors, and coping mechanisms. Findings revealed that research disproportionately focuses on students in clinical and health-related disciplines and is concentrated in specific geographical regions, particularly Asia and North America. The review identified significant variability in conceptualizations and measurements of coping, which poses challenges for generalizing findings and implementing evidence-based interventions. Common stressors included academic pressures, high workloads, and personal transitions such as relocation and social integration. The authors emphasize the importance of adaptive stress coping strategies—such as problem-focused coping, emotional regulation, and social support—and note that flexibility in combining these strategies leads to better outcomes. They recommend developing student-informed measures of coping and incorporating students' perceptions of coping effectiveness to guide future intervention design. This review underscores the need for culturally sensitive, comprehensive approaches to stress management in higher education. Both studies emphasize stress coping strategies as essential for managing stress and promoting well-being among university students. They target higher education populations. Grasping these subtleties in relation to stress coping strategies and their contributions on the psychological well-being of students is crucial for gathering information and knowledge, which is essential when creating intervention programs aimed at improving coping mechanisms in university students. This study investigated the extent to which stress coping strategies predict the psychological well-being of Nigerian university students during an economic crisis. Although many students have different stress coping strategies to handle these types of stressors, the studies have indicated that such adaptive traits don't always lead to better psychological well-being. This paradox indicates a more involved interaction of factors, where stress coping strategies can buffer stress but fail to address its emotional, existential, or systemic causes. Despite the severity of these issues, there was little empirical research on the predicative power of stress coping strategies on psychological well-being among Nigerian university students in Southeast Nigeria. Thus, this study aimed at bridging these gaps by investigating the extent to which stress coping strategies predict psychological well-being of university students in Southeast Nigeria.

Purpose of the Study

The purpose of the study was to determine the predictive power of stress coping strategies on the psychological well-being of university students in southeastern Nigeria during the current economic crisis. Specifically, the study determined:

1. The Nigerian university students' stress coping strategies scores in the country's present economic crisis.
2. The Nigerian university students' psychological well-being scores in the country's present economic crisis.



3. The predictive power of Nigeria university students' stress coping strategies scores on their psychological well-being in the country's present economic crisis.

Scope of the Study

The study was delimited to the predictive powers of Nigeria university students' stress coping strategies on their psychological well-being in the country's current economic crisis. The study was delimited to federal and state university students in South-east Nigeria. The independent variable of the study are Nigeria university students' stress coping strategies, while the dependent variable is Nigeria university students' psychological well-being.

Research Questions

The following research questions guided the study:

1. What are the Nigerian university students' stress coping strategies scores in the country's present economic crisis?
2. What are the Nigerian university students' psychological well-being scores in the country's present economic crisis?
3. What is the predictive power of Nigeria university students' stress coping strategies scores on their psychological well-being in the country's present economic crisis?

Null Hypotheses

The following null hypothesis was formulated and tested at 0.05 level of significance:

1. Nigeria university students' stress coping strategies is not significant predictor of their psychological well-being in the country's present economic crisis.

Methods

Research Design

The study employed a descriptive correlational research design to explore the contributions of Southeast university students' resilience, to their psychological well-being during the current economic crisis. Correlational research investigates the relationship between two or more variables without manipulating them, aiming to identify patterns of association and predictive outcomes (McLeod, 2023;). This design is appropriate as it allows for the establishment of the predictive powers of the independent variable on the dependent variable.

Population of the Study

The study population is 173,751 undergraduate students enrolled in federal and state universities in the Southeast geopolitical zone of Nigeria, which includes the states of Abia, Anambra, Ebonyi, Enugu, and Imo. There are a total of 173,751 undergraduate students enrolled in universities in southeast geopolitical zones of Nigeria is the population of the study (National University Commission (NUC, 2024). A population distribution according students' enrollment in Federal and state universities in South - East geopolitical zone. The population included students from five federal universities (University of Nigeria Nsukka, Nnamdi Azikwe University Awka, Federal University of Technology Owerri, Micheal Okpara University of Agriculture Umuahia, Alex Ekwueme Federal University Ndufu, Alike) and five state universities (Abia State University, Enugu State University of science and Technology, Ebony state University, Imo State University, Chukwuemeka Odumegwu Ojukwu University).



Sample and Sampling Techniques

The sample of the study stood at 2500 students in both federal and state-owned universities in southeast geopolitical zone of Nigeria. A disproportionate stratified random sampling method was used to ensure a representative of the population. A total of 250 students were accidentally selected from each of the universities given a sum of 2500 students. A sample size of 2,500 gives a margin of error of approximately 1.44%.

Instruments for Data Collection

Two instruments were adopted by the researchers and were used to collect data for the study. They are: The Lazarus Stress Coping Strategies Inventory (SCSI) by Lazarus and the Ryff Scales of Psychological Well-Being (SPWB) by Ryff (1989).

Lazarus Stress Coping Strategies Inventory by Lazarus and Folkman (SCSI): The Lazarus Stress Coping Strategies inventory was developed by Richard S. Lazarus and Susan Folkman in 1984. This inventory is a comprehensive tool designed to assess the coping processes students use in response to stress. The inventory is based on the Transactional Model of Stress and Coping, which views stress as a result of the interaction between an individual and their environment. The model emphasizes two key processes: Cognitive Appraisal: How an individual evaluates the significance of a stressor and Coping: The strategies used to manage the stressor. This inventory has two sections. Section one contains information of the respondents such as name, age, sex and date. The section two is on the stress coping items. The part two is made up of 72 items. It has five response options, None, a little, some, much and very much. It is structured on five-point Linkert format.

Ryff Scales of Psychological Well-Being (SPWB): Ryff Psychological Well-Being Scale was developed by Carol D. Ryff in 1989 and revalidated in Nigeria by Igbokwe, Agbu, Adekeye, Adeusi, Obidiran, Yabilsu, Akindele, Agoha, and Ndo (2016). The researchers adopted this scale to measure multiple facets of psychological well-being of students, emphasizing eudaimonic well-being, which focuses on meaning and self-realization rather than just happiness. The scale comprises six core dimensions: Self-Acceptance, Positive Relations with Others, Autonomy, Environmental Mastery, Purpose in Life and Personal Growth. It contains 54-items. Respondents rate each item from 1 (strongly disagree) to 6 (strongly agree). It is structure on 6-Point Likert Scale. Numerical scores are calculated for each of the six dimensions by summing the relevant items.

Validation of Instruments

Lazarus Stress Coping Strategies Inventory that was used in this study has been revalidated in Nigeria. The study by Adeyemo et al. (2019) focused on the psychometric properties of Lazarus' 72-item stress coping strategies among Nigerian university students. The factor analysis revealed a multi-dimensional structure of coping strategies, consistent with Lazarus' original model, which includes problem-focused and emotion-focused coping.

Ryff Scales of Psychological Well-Being that was used has been validated for Nigerian use. Principal Component Analysis (PCA) conducted by Igbokwe et al. (2016) to assess the factorial validity of the Ryff scale. The results showed that the six dimensions of the scale (self-acceptance,



positive relations, autonomy, environmental mastery, purpose in life, personal growth) were consistent with the original structure with the fit indices as CFI=0.85, RMSEA=0.07, and NFI=0.08.

Reliability of the Instruments

The reliability coefficient of the adopted instruments was reported hereby. The reliability of the 72-item version of Lazarus' stress coping inventory, when used in Nigeria, has been found to be high. Adeyemo et al. (2019) used test-retest Pearson correlation coefficient under academic and social stressors. The inventory demonstrated high internal consistency, with Cronbach's alpha values for the different sub-scales ranged from 0.82 to 0.90. The inventory showed strong test-retest reliability over a specified period, ensuring that the stress coping strategies measured are stable over time. Also, that of Ryff psychological well-being scale showed Cronbach's Alpha coefficient of 0.82 (Igbokwe et al. 2016).

Method of Data Collection

The researchers adopted face to face method of instrument administration which was done through ten well instructed research assistants, one for each university. The research assistants were given guidelines on how the questionnaires should be filled. On the spot method of distribution was used to issue copies of the questionnaires to the students, and this was used to ensure high percentage of returned copies of questionnaires. At the end a total of 2447 well completed copies of the instruments were collected giving a percentage return of 97.88.

Method of Data Analysis

The administered questionnaires were analyzed using statistical package for Social Science (SPSS 24). Research questions 1 and 2 were answered using aggregate scores. Regression analysis was used to answer the research question 3 and test the null hypothesis, while Beta standardized coefficient, t value and P value guided the decisions of the researchers.

Results and Discussion

Research Question 1: What are the Nigerian university students' stress coping strategies scores in the country's present economic crisis?

Table 1: The Nigerian university students' stress coping strategies scores in the country's present economic crisis

Range of scores	N	%	Remarks
72 – 215	864	65.3	Poor Stress coping strategy scores
216 – 360	1583	64.7	Good Stress coping strategy scores

Table 1 shows that 1583(64.7%) of Nigerian university students with scores ranging from 216 and 360 have good stress coping strategies scores in the country's present economic crisis, while 864(35.3%) others who scored between 72 and 215 have poor stress coping strategies scores in the country's present economic crisis. The result suggests that most Nigerian university students are demonstrating effective coping strategies in response to the economic challenges. This high percentage of students demonstrating good stress coping strategies may be linked to their ability to use the components of stress coping strategies both adaptively and in combination. This suggests that rather than relying on a single coping mechanism, these students are likely integrating multiple strategies (such as problem-focused coping, emotional regulation, cognitive reframing, and seeking



social support) in a flexible and context-sensitive manner. This result aligns with previous studies, including those by Ukeh and Hassan (2018), Ukeh, Hassan, and Dauda (2023), and Waterhouse and Samra (2024). These studies collectively confirm that Nigerian university students possess strong stress coping strategies. They consistently highlight the role of resilience and adaptive coping in maintaining psychological well-being, especially under socioeconomic stress. Their findings support the conclusion that a majority of Nigerian students are effectively managing stress despite the country's economic challenges. However, the significant proportion of students with poor stress coping scores highlights the need for targeted interventions to improve psychological well-being.

Research Question 2: What are the Nigerian university students' psychological well-being scores in the country's present economic crisis?

Table 2: Nigerian university students' psychological well-being scores in the country's present economic crisis

Range of scores	N	%	Remarks
54 – 188	2344	95.8	Poor psychological well-being
189 – 324	103	4.2	Good psychological well-being

In table 2, it was observed that 103(4.2%) of Nigerian university students with scores ranging from 189 and 324 have good psychological well-being in the country's present economic crisis, while 2344(95.8%) others who scored between 54 and 188 have poor psychological well-being in the country's present economic crisis. The current findings reveal a deeply concerning portrait of the psychological well-being of Nigerian university students amid a persistent economic crisis. The data highlights the severity, systemic nature, and enduring impact of economic hardship as a dominant external stressor, significantly impairing students' well-being. These results corroborate earlier studies by Eneogu et al. (2023) and Oladele et al. (2024), which identified financial instability, inadequate nutrition, and heightened anxiety as key contributors to deteriorating psychological states. Alarming, some of these studies even establish links between economic hardship and suicidal ideation, underscoring the escalating gravity of the situation.

This marks a notable shift from earlier research, such as Ukeh et al. (2023), which emphasized stress and coping strategies as central to psychological well-being. While these studies acknowledged the presence of distress, they did not report the extreme levels now observed. Moreover, Ukeh and Hassan (2018) found that effective coping strategies accounted for nearly 30% of the variance in psychological well-being, suggesting that students previously possessed a meaningful capacity to manage stress. However, the current data suggests a critical turning point: the coping strategies that once served as buffers against psychological distress appear increasingly inadequate in the face of overwhelming economic pressure. This raises urgent questions about the resilience of students under prolonged financial strain and calls for a comprehensive reevaluation of support systems within Nigerian universities. It also underscores the need for targeted policy interventions that address not only the economic root causes but also the psychological consequences of such crises.



Research Question 3: What is the predictive power of Nigeria university students' stress coping strategies scores on their psychological well-being in the country's present economic crisis?

Null Hypothesis 1: The Nigeria university students' stress coping strategies is not significant predictor of their psychological well-being in the country's present economic crisis.

Table 3: Regression analysis on the predictive power of Nigeria university students' stress coping strategies on their psychological well-being in the country's present economic crisis

Variable	N	BETA	Cal. t	dfPvalue	Remark
Stress coping strategy	2447	0.347	19.969	2445 0.000	S

Table 3 indicates that stress coping strategy had Beta of 0.347. This indicates that stress coping strategy had contributed 34.7percent for the Nigeria university students' psychological well-being in the country's present economic crisis.

Also, at 2445df and 0.05 level of significant, the calculated t19.969 with Pvalue 0.000 which is less than the 0.05, the null hypothesis is not accepted. Therefore, Nigeria university students' stress coping strategies is significant predictor of their psychological well-being in the country's present economic crisis. The findings of this study are consistent with Lazarus and Folkman's (1984) transactional model of stress and coping, which emphasizes that both problem-focused and emotion-focused strategies enhance resilience by mediating the effects of stress. The present finding aligns with the results of Ukeh et al. (2023), who found that problem-focused coping significantly predicted psychological well-being among Nigerian university students. Similarly, Moreno-Montero, Ferradás, And Freire (2024) highlighted the role of psychological capital (PsyCap)—including self-efficacy, optimism, hope, and resilience—alongside adaptive coping strategies such as cognitive restructuring and social support, in promoting psychological well-being among Spanish students. In the Nigerian context, Hassan, Dauda, and Ukeh (2023) reported that coping strategies explained 21% of the variance in psychological well-being, affirming the value of problem-focused engagement and social support. Further support comes from Malik, Saidin, Wab, and Norshidah (2020) in Malaysia, who found that effective stress coping mitigated the negative effects of stress on psychological well-being. Likewise, Amponsah and Akosah (2020) observed that students who employed active emotion-focused and problem-focused strategies experienced better psychological outcomes. The present study contributes to this growing body of literature by providing robust evidence from a large Nigerian sample (N = 2447), reinforcing the importance of adaptive stress coping strategies as significant predictors of psychological well-being in higher education settings.

Conclusion

The study was on stress coping strategies as predictors of psychological well-being among Nigerian university students during the present economic crisis. It concludes that stress coping strategies significantly is a predictor of psychological well-being. The study therefore reinforces the view that psychological well-being is a multidimensional construct influenced by both internal and external factors.



Recommendations

Based on the findings of the study the following recommendations were made:

1. Guidance counsellors should adopt a comprehensive approach to student psychological well-being that addresses both individual skills and systemic challenges.
2. Universities should adopt holistic mental health/psychological well-being frameworks that go beyond individual stress coping strategies. This includes integrating psychological education into curricula, ensuring confidential counselling services, offering financial aid to ease economic stress, and fostering inclusive communities for belonging and peer support. Regular well-being assessments can help tailor interventions to student needs.
3. Government must treat student's psychological well-being as a priority by funding institutional programs, supporting research, and enacting policies that address socioeconomic stressors. National education strategies should embed psychological well being as a core component.

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