



SOUTHEAST NIGERIAN UNIVERSITY STUDENTS' RESILIENCE AS PREDICTOR OF THEIR PSYCHOLOGICAL WELL-BEING IN CURRENT NATIONAL ECONOMIC CRISIS

Didacus Chima Ilo

chydid@gmail.com

And

Christopher Amobi Nwankwo

ca.nwankwo@unizik.edu.ng

Department of Guidance and Counselling

Faculty of Education

Nnamdi Azikiwe University, Awka, Anambra State, Nigeria

ABSTRACT

Nigeria's prolonged economic crisis—marked by inflation, unemployment, and currency instability has intensified psychological and academic pressures on university students, particularly in Southeast Nigeria. Although students often display resilience, existing evidence shows that these strengths do not consistently translate into improved psychological well-being. This study therefore examined the predictive power of resilience 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 Connor-Davidson Resilience Scale (CD-RISC) and Ryff Psychological Well-Being Scale (SPWB)—were used to measure the key variables. Data were collected through face-to-face, on-the-spot questionnaire administration by ten trained research assistants to ensure a high return rate. Retrieved questionnaires were coded and analyzed using SPSS Version 2024. Results revealed high resilience and very poor psychological well-being among the students. Regression analysis showed that resilience and significantly predicted psychological well-being, although the magnitude of their contribution was modest, suggesting strong influence from external stressors such as financial hardship and environmental instability. The study recommended among other thing that government must treat students' 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. Counsellors should use integrative approaches that consider individual and systemic factors. Training in trauma-informed care, cultural competence, and community-based interventions is vital. Collaboration with faculty, student groups, and families strengthens support networks.

Keywords: Southeast Nigerian University Students' Resilience, Predictor, Psychological Well Being, Current National Economic Crisis

Introduction

Nigeria, renowned for its dynamic culture and rich resources, has encountered considerable economic difficulties in recent times. The nation's reliance on oil has left it vulnerable to the volatile oil market, resulting in severe inflation, widespread poverty, unemployment, scarce job prospects, and increased insecurity. 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, 2025). Earlier to 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.

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 including those in the Southeast region 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) reported 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 (2024) 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, autonomy, environmental mastery, self-acceptance, personal growth, and a sense of purpose. Psychological well-being therefore is a state of mind in which an individual is able to develop their potential, work productively and creatively, and cope with the normal stresses of life. Similarly, Wang, Wee, Siau, and Wong (2025) defined it as a mental state that enables individuals to achieve their full potential, be productive and innovative in their work, and manage everyday stressors. 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.

Another devastating effect of economic crisis on the university students is frustration. It is an emotional response to a situation in which one's goal is not met, or one's will, or wish is denied or blocked (Onyekpe, 2022). 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.

Resilience plays a crucial role in helping individuals maintain psychological stability in the face of adversity. It is especially vital for university students navigating academic challenges amid Nigeria's ongoing economic crisis. Resilience enables students to withstand stress, recover from setbacks, and continue functioning effectively despite external pressures. Okechukwu et al. (2022)



described resilience as an individual's tendency to bounce back to a previous state of normal functioning, or to remain unaffected by stress and adversity. Similarly, the American Psychological Association (APA, 2020) defined resilience as the process of positive adaptation in the face of adversity, trauma, tragedy, or significant stress. In the context of Nigeria's ongoing economic crisis, resilience has become a vital personal characteristic for university students, enabling them to withstand financial, academic, and emotional pressures. Resilience is not a fixed trait but a dynamic and multifaceted process that involves several core components. These include adaptability, which allows individuals to adjust to changing circumstances; perseverance, which helps them maintain effort and motivation despite setbacks; optimism, which fosters a hopeful outlook and belief in positive outcomes; emotional regulation, which enables them to manage emotional responses constructively; and social support, which provides encouragement, resources, and a sense of belonging. Students who cultivate these components are better equipped to navigate adversity and maintain psychological stability. Research has consistently shown that resilient students tend to maintain high levels of academic achievement even under stressful and complex circumstances that could otherwise lead to poor performance (McIntosh & Shaw, 2017). Harding, Lopez and Klainin-Yobas (2019) found a positive correlation between resilience and students' psychological well-being, mental health, and coping ability. Conversely, Dong and Ge (2024) revealed that students with high levels of psychological problems often report low perceived social support and resilience, highlighting the protective role resilience plays in Psychological well-being and mental health. Naz, Khan, Manzoor, Rehman, Aslam and Noor (2024) made research on relationship between resilience, social support and psychological well-being in nursing students in Pakistan. Three research questions and two hypotheses guided the study. The study adopted a cross-sectional correlational survey. The target population of this study was 160 Generic BS Nursing students in five Public and Private nursing education institutions in Pakistan. Three instruments were used in this study namely: Multidimensional Scale of Perceived Social Support, World Health Organization-5 well-being index and Connor–Davidson resilience scale (CD-RISC-25). The data were collected with the help of two other faculty members. Data were analysed via the Statistical Package for the Social Sciences (SPSS) version 23.0 and A p-value of 0.05 was considered significant. The findings of the study highlighted the positive relationship between resilience, social support and psychological well-being among nursing students. Resilience plays a vital role in mitigating stress's adverse effects, and strong support from family and friends contributes to positive psychological health. Independent samples t-test was used to compare the relationship between resilience, social support and psychological well-being among third year and fourth-year students of Generic BScN. p Value <0.05 was considered statistically significant. The study of Naz, Khan, Manzoor, Rehman, Aslam and Noor (2024) focused on relationship between resilience, social support and psychological well-being in nursing students in Pakistan. This study, however, was carried out using Nigerian university students. While both studies focused on resilience and psychological well-being of students, the condition on which the variables are examined differs (predictive effect). While the above study focused on the relationship between social support, resilience and psychological well-being, the present study was on the predictive value of resilience on psychological well-being of students in the mist of economic crises of which was not the consideration of the reviewed study. Research design of both studies also differs and however some of the instruments for data collection are the same. Also, the above study used mean and standard deviation and spearman's rho while this study used aggregate score and regression analysis.

Calvin, Abdullahi Musa, Umar and Abubakar (2022) carried out a study on Academic Resilience and Self-Efficacy as Predictors of Students 'Academic Performance in Nigeria. The study was guided by two research objectives which was used to formulate two hypotheses. The



study utilized survey and cross-sectional research designs in particular. The study's population consisted of all Nigeria Certificate in Education (NCE) one to three students from the Federal College of Education (Technical) Gusau, Zamfara state. A sample of three hundred on forty-five (345) respondents was employed to run the measurement and structural models determined using Taro Yamane sampling formula for finite population prior to conducting preliminary analyses. A self-administered questionnaire was used to solicit responses from the respondents using a stratified random sampling technique. The study found that resilience and self-efficacy have positive and significant effect on students' academic performance in Federal College of Education (Technical) Gusau, Zamfara state. The study highlighted that resilience aids students in overcoming academic challenges, thereby contributes to their psychological well-being. The study of Calvin, Abdullahi, Musa, Umar and Abubakar (2023) focused on academic resilience and self-efficacy as predictors students' academic achievement, but the present study focuses on the students' resilience as predictor of their psychological well-being. While both studies are done in Nigeria, the present study was on Nigerian university students in Southeastern Nigeria, the Calvin et.al focused on the College of education students in Northern part of Nigeria. Research design of both studies is the same, but instruments for data collection differ. Nidhi, Ketav and Vijeta (2022) carried out research on Life Satisfaction and Resilience as a Predictor of Psychological Well-being among Youth of Guru Jambheshwar University of Science and technology, Hisar. Haryana. The main aim of the current study was to see if life satisfaction and resilience can predict psychological well-being among youth. Three hypotheses were tested in the study. It adopted a correlational survey design. The study consisted of 200 university students (67% females and 33% males) from various departments of Guru Jambheshwar University of Science & Technology, Hisar, Haryana. The age range of the sample is 17 to 25 years (Mean= 20.70, SD= 2.23). Demographics including age, sex, marital status, geographical location viz. rural/urban and department currently studying were measured using self-report instrumentation. Different Instruments were used for measuring Life satisfaction, Resilience, and psychological well-being: The Satisfaction with Life Scale (SWLS), The Brief Resilience Scale (BRS) and Psychological Well-being Scale (PWB-18). The instruments were administered on a sample of 200 university students (17 to 25 years) for the purpose of data collection. After scoring, analysis of the obtained data was done with the help of SPSS. The findings of the present study revealed that psychological well-being was positively correlated with life satisfaction and resilience among youth. Life satisfaction and resilience were also found to be significant predictors of psychological well-being in young population. The work of Nidhi, Ketav and Vijeta (2022) focused on Life Satisfaction and Resilience as a Predictor of Psychological Well-being among Youth. While both studies focused on resilience and psychological Well-being, the above study focused on Life satisfaction and resilience as predictor of Psychological Well-being and the present study will focus on resilience and stress coping strategy as predictor of university students' Psychological Well-being in the midst of economic downturn in Nigeria. The fact that both of them focused the predictive effect of resilience on the students' Psychological Well-being makes 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. Both studies are survey designed, and both have Psychological Well-being Scale (PWB-18) as the instrument for collecting data on psychological well-being, but this work used The Brief Resilience Scale (BRS) for collecting data on Resilience, while the present work used Connor-Davidson resilience scale (CD-RISC-10).

Muhammad, Atirah, and Nor (2023) examined the relationship between resilience and coping strategies in managing stress among postgraduate counselor trainees during the COVID-19 pandemic at University Putra Malaysia. Guided by five research questions and hypotheses, the



study employed a correlational survey design. The target population comprised postgraduate trainees enrolled in practicum or internship programs during the 2021/2022 academic session. Using purposive sampling, 32 participants were selected from a population of 35 trainees. Data were collected through an online questionnaire consisting of four sections: demographic information, the Connor-Davidson Resilience Scale (CD-RISC-25), the Brief COPE inventory, and the Perceived Stress Scale (PSS). Descriptive statistics (mean and standard deviation) and Spearman's rho correlation were used for data analysis. Findings revealed that participants demonstrated a high level of resilience and predominantly employed emotion-focused coping strategies, while their perceived stress levels were moderate. The study concludes that resilience and coping strategies play a significant role in stress management among counselor trainees in challenging contexts such as the pandemic. Recommendations include integrating resilience-building and coping skills training into counselor education programs to enhance psychological preparedness for future crises.

The study of Muhammad, Atirah and Nor (2023) focused on resilience in COVID-19 pandemic and used postgraduate students while it was carried out using Malaysian postgraduate students who are guidance and counselling trainees. However, this study was carried out using Nigerian university students in the mist of economic crises. While both studies focused on resilience, the condition on which the variables are examined differs. Research design of both studies differs and however instrument for data collection is same.

Ukeh and Hassan, (2018) conducted a study titled Effect of Resilience and Academic Self-Efficacy among Undergraduate Students to examine the relationship between resilience and academic self-efficacy and explore gender differences among undergraduates. Using a correlational research design, the study sampled 435 students from Farook Training College, Calicut, through purposive sampling. Data were collected using standardized questionnaires validated through pilot testing, and reliability was confirmed via Cronbach's alpha. Descriptive statistics, correlation analysis, and t-tests were employed for data analysis. Findings revealed a significant positive correlation between resilience and academic self-efficacy, with notable gender differences in both constructs. The study recommends integrating resilience-building strategies into curricula, fostering environments that normalize mistakes as learning opportunities, and promoting motivational interventions to enhance self-efficacy. These measures aim to improve students' adaptability and academic performance. Both studies focus on resilience as a key psychological resource for students. Ukeh and Hassan (2018) link resilience to academic self-efficacy, while the present study examined resilience as predictor of psychological well-being. Both target undergraduate students in higher education context and employed correlational designs using standardized questionnaires and statistical analysis. Adegoke and Oladipo (2020) investigated the role of resilience in promoting psychological adjustment among university students facing economic hardship. Using a descriptive survey design, the study sampled undergraduate students from Nigerian universities through stratified random sampling. Data were collected using validated resilience and psychological adjustment scales, with reliability confirmed via Cronbach's alpha. Statistical analyses included correlation and regression to determine the predictive influence of resilience on optimism, sense of purpose, and emotional regulation. Findings revealed that resilient students exhibited significantly greater optimism, stronger purpose orientation, and enhanced emotional regulation compared to their less resilient peers, even under conditions of financial stress. The authors concluded that resilience serves as a critical buffer against the adverse effects of economic challenges on mental health. Recommendations include integrating resilience-building programs into university curricula and providing counseling interventions to strengthen students' coping capacities in resource-constrained environments. Both studies emphasize resilience as a key



psychological resource for students facing adversity. Adegoke and Oladipo (2020) highlighted optimism, purpose, and emotional regulation, while the present study linked resilience to psychological well-being. Both are situated in Nigerian higher education.

Nigeria's current crisis characterized by inflation, joblessness, and currency devaluation has put tremendous pressure on university students, especially in the Southeast. These are coupled with the impact on students' stress levels and psychological well-being caused by surging costs of education, lack of financial support, and challenging academic pressures. Despite the severity of these issues, there was little empirical research on the predicative effects resilience and psychological well-being among Nigerian university students in Southeast Nigeria. Previous research regularly misses those particular regional cultural and economic stressors and seldom applies rigorous statistical models to investigate the predictive abilities of resilience. Thus, this study bridged these gaps by investigating the extent to which resilience 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 resilience 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' resilience 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 Nigerian university students' resilience 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' resilience 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 was Nigeria university students' resilience 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' resilience 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 Nigerian university students' resilience scores on their psychological well-being in the country's present economic crisis?

Hypotheses

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



Nigeria university students' resilience 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 Connor-Davidson Resilience Scale (CD-RISC) by Connor and Davidson (2003) and the Ryff Scales of Psychological Well-Being (SPWB) by Ryff (1989).

Connor-Davidson Resilience Scale (CD-RISC): The Connor-Davidson Resilience Scale (CD-RISC) was developed by Kathryn M. Connor and Jonathan R.T. Davidson in 2003. It is designed to measure resilience, which is the ability to cope with stress and adversity. The scale assesses various components of resilience, including the ability to adapt to change, cope with stress, stay focused, and handle unpleasant emotions. This study adopts 25-item CD-RISC developed by Oladipo, Adeniyi and Oladipo (2016) and validated in Nigeria. Each item is rated on a 4-point Likert scale ranging from 0 (not true at all) to 4 (true nearly all the time), with higher scores indicating greater resilience.



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, Agotha, 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

Connor-Davidson Resilience Scale (CD-RISC), which was used in this study has been revalidated in Nigeria by Oladipo et al. (2016). It is the 25-item version of Connor Davidson resilience scale. The study by Oladipo et al. (2016) focused on the psychometric properties of the 25-item Connor-Davidson Resilience Scale (CD-RISC) among Nigerian university students. The scale showed significant correlations with measures of psychological well-being, stress, and coping, supporting its construct validity. 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.

Reliability of the Instruments

The reliability coefficient of the adopted instruments was reported hereby. Connor-Davidson Resilience Scale (CD-RISC) scale showed strong internal consistency, evidenced by a Cronbach's Alpha coefficient of 0.87, and 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' resilience scores in the country's present economic crisis?

Table 1: Resilience scores of Nigerian university students in the country's present economic crisis

Range of scores	N	%	Remarks
0 – 62	247	10.1	Poor resilience
63 – 100	2200	89.9	Good resilience



Table 1 reveals that 2200(89.9%) of the Nigerian university students with the scores ranging from 63 and 100 have good resilience scores in the country's present economic crisis, while 247(10.1%) others who scored between 0 and 62 have Poor resilience scores.

The high percentage of students with good resilience scores is remarkably positive. This suggests that most Nigerian university students possess adaptive traits such as perseverance, optimism, emotional strength, communal support and problem-solving skills which are protective factors of resilience that help them navigate economic challenges facing the country. This conforms with Masten and Garnezy's Dynamic - Interactional theory, which conceptualizes resilience as a buffer against stress, anxiety, and depression. In the context of Nigeria's economic crisis which is characterized by inflation, unemployment, and financial instability, resilience becomes a critical asset for maintaining psychological well-being and academic focus. These findings align with previous research by Naz et al. (2024), who found that resilience and social support are crucial for maintaining psychological well-being among students. Likewise, Calvin et al. (2022) showed that resilience and self-efficacy positively affect academic performance, and that resilience helps students overcome academic stress, contributing to their psychological well-being. However, the 10.1% with poor resilience scores represent a vulnerable group that may require targeted interventions. These students may lack access to supportive networks or possess fewer internal coping resources, making them more vulnerable to psychological distress.

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 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 Nigerian university students' resilience scores on their psychological well-being in the country's present economic crisis?



Null Hypothesis 1: The Nigeria university students' resilience 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' resilience on their psychological well-being in the country's present economic crisis

Variable	N	Beta	Cal. t	df	Pvalue	Remark
Resilience	2447	0.482	27.208	2445	0.000	S

Table 3 reveals that resilience had Beta of 0.482. This indicates that resilience had contributed to 48.2 percent for the psychological well-being of Nigeria university students in the country's present economic crisis. Again, at 2445df and 0.05 level of significant, the calculated $t_{27.208}$ with Pvalue 0.000 which is less than the 0.05, the first null hypothesis is not accepted. Therefore, Nigeria university students' resilience is significant predictor of their psychological well-being in the country's present economic crisis. The present study demonstrates that resilience is a significant predictor of psychological well-being among Nigerian university students during the ongoing economic crisis. With a Beta coefficient of 0.482 and a highly significant t-value of 27.208 ($p < 0.001$), the findings indicate a significant 48.2 percent students resilience contribution to their psychological well-being. This result reinforces and extends existing research that consistently highlights the protective role of resilience in fostering psychological well-being among university students, particularly in times of adversity. This therefore agreed with Masten and Garmezy's (1984) Dynamic-Interactional Theory which conceptualizes resilience as a dynamic process through which individuals adapt positively despite facing substantial challenges. Similarly, Connor and Davidson (2003) emphasized that resilient individuals are better equipped to maintain emotional stability and recover from stress. The current findings are consistent with those of Olaniyi and Ojedokun (2021), who reported that resilience significantly predicted psychological well-being among undergraduates experiencing academic and financial stress. Likewise, Adegoke and Oladipo (2020) found that resilient students exhibited greater optimism, a stronger sense of purpose, and enhanced emotional regulation even amidst economic hardship. Yan, Zakaria, Md Akhir and Hassan (2024) and Bagdžiūnienė, Žukauskaitė, Bulotaitė and Sargautytė (2025) have emphasized also the role of resilience in buffering against academic stress and promoting positive psychological outcomes like engagement and life satisfaction among university students. Taken together, these findings underscore resilience as a vital psychological resource that buffers the adverse effects of economic instability on students' psychological well-being.

Conclusion

The study explored psychological resilience as predictor of psychological well-being among Nigerian university students during the present economic crisis. It reveals a paradox: most students show strong resilience yet their psychological well-being remains poor. This suggests that internal strengths alone are insufficient to safeguard mental health and psychological well-being under prolonged economic hardship.

Recommendations

From the study the following recommendations were made:

1. 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.



2. Counsellors should use integrative approaches that consider individual and systemic factors. Training in trauma-informed care, cultural competence, and community-based interventions is vital. Collaboration with faculty, student groups, and families strengthens support networks.
3. Policymakers should advocate legislation that mandates counselling and other services in institutions, ensures equitable access, and reduces stigma. Policies must also address broader determinants of psychological well-being, such as housing, employment, cultural diversity and social inclusion.

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