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Strategies for Coping with Economic Recession: A Case Study of Female Lecturers in University of Ilorin, Nigeria

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Abstract

This study explored strategies for coping with economic recession adopted by female lecturers in university of Ilorin, Nigeria. It was a survey. The population consisted of 367 female lecturers, out of which 200 lecturers were sampled for the study through multi-stage sampling technique. Questionnaire was used for data collection. Data were analyzed using descriptive statistics while ANOVA was used to test hypothesis at 0.05 level of significance. Findings reveal that there is no significant difference in the mean responses on academic activities related coping strategies, as well as agricultural production related coping strategies adopted for surviving economic recession by female lecturers in university of Ilorin based on faculties. It was recommended among others that the Academic Staff Union of Universities (ASUU) in universities of Ilorin should organize seminar to promote planning and budgeting among the university lecturers and families also female lecturers in university of Ilorin should be encouraged to employ home gardening and agricultural strategies. Families should also be encouraging to embark on additional income such as baby sitting, analysis for both students and staff and by adopting to the new lifestyle.

Keywords: Economic Recession, Survivals Strategies, Coping, Female Lecturers, Families.

Introduction

Recession is a downturn in any economy. Recession is associated with high unemployment, slowing Gross Domestic Product and high inflation. Economic recession is a period of

general economic decline and is typically accompanied by drop in the stock market, an increase in unemployment and decline in the housing market. Generally, a recession is less severe than a depression. The

blame for a recession generally falls on the federal leadership often either the President himself, the Head of Federal Reserve or the entire administration (Zafar, 2016). The National Bureau of Economic Recession (2010) defined, recession as a significant decline in economic activity spread across the economy, lasting more than a few months, normally visible in a real Gross Domestic Product GDP growth rate for two consecutive quarters (say first and second quarters). Judging by the above definition, Nigeria is experiencing economic recession currently, since her first and second quarter growth in 2016 were 1.7% and 2.06% (Osalar, 2016). The stance is also supported by International Monetary Fund (IMF) and Central Bank of Nigeria (CBN) (Noko, 2016). Simply put people are going to lose their job, the value of the nation's currency is going to drop and people will lose their homes. During any recession, news stories about unemployment figures takes center stage while the families dealing with the recession suffer, often quietly recession affect families and individual badly. People work hard just to stay afloat in hopes that the economy will turn around soon, but often to no avail. While many families and individual do their best to carry on so as if nothing is wrong with the world, recessions can have a profound effect no their day to day activities and the way they live. Families and individual may not be able to avoid the effects of the recession, but they can make changes that can improve their situations and help them

prepare for the future, while they want for an economic upswing. Also during recession economic hardship knows no limit and boundaries, it affects livelihood of everybody in one way or the other and this naturally gives impetus to survival instincts as people work harder and more effective to tackle the new economic challenges. In a recession, families and individual with little or no buffers to resist the effect of recession are mostly likely to be hit severely, but there are ways the unfortunate condition could be manage.

The major causes of economic recession in any economy (Nigeria inclusive) include high inflation which is a general rise in price of goods and services leading to low purchasing power, accumulation of debt servicing especially foreign debts, high interest rate, discouraging investor, fall in aggregate demand, fall in wages or income and mass unemployment, and general loss of confidence on the government due to economic indices (Ishiekwere, 2016). David Quilly (2010), described the following as the effect of recession on families and individual such as jobs and employment, affects the stability of families and individual. Our status, self-worth, health and well-being can drastically impacted by the loss of a job. While many who lose their jobs use the time for growth and exploration, many suffer with depression, alcoholism and denial. With unemployment rates running extremely high during recession, individuals and families struggle to find work to pay their bills each month. The stress of not

finding work, and a loss of income can lead to damaging inter-family relationships that can take years to mend. Sometimes families must borrow money from relatives or friends which can result in tense situations. Reduced income leads to reduced entertainment, during and extracurricular activity expenses. People cut back on extras during a recession, so many families must make drastic changes to their prerecession lifestyles. Families may not accommodate short and long-term non-residential investment during a recession. Families may put investment account on hold, hoping to play catch-up at a later date. Families may also be tempted to invest money because of the reduced expense of stocks without any expendable income, investing may not be feasible. Entrepreneurs may have lack of funds available for borrowing or starting new business during a recession. Real estate value - many families depend on the value of their homes as part of retirement plan. During a recession, however, real estate value fell drastically and foreclosures increase, forcing many families out of their homes. Real estate can no longer be view as a safe investment during an economic downturn. Education, many families cannot afford to send their children to college during a recession. Furthermore, the college experience changes for many students who do attend, as universities fill classes with too many students or cut classes, majors and staff, all while increase tuition. During recession, families must still pay the household bills, and try to get out of

debt, bankruptcy, judgments, and late payment can all hurt your credit score. Families must understand the difference between needs and wants during a recession. Families need safe place to live clothing, food, and access to affordable health-care. As priorities shift for many families during an economic downturn, they can focus on the necessities and learn more about their innate survival skills.

Kale, Malgari and Huruna (2017) reported that the current recession in Nigeria experiences can be attributed to several causes including poor economic planning and no concrete implementation, high inflation rate, high interest rate, high taxation, policy conflict, overdependence of the nation on petroleum as a source of income, resources mismanagement, high rate of importation, heavy indebtedness to the World Bank and International Monetary Fund (IMF), the dynamic of cover population, the national relocation of employment and the changing of means of labour, growing gap between the elite and impoverished, political instability, leadership crises, diseases burden, budget priority and implementation. Despite the economic recession, female lecturers like other women are faced with enormous responsibilities, which range from domestic shores to child bearing and rearing, economic activities (such as the lecturing job), many of which are voluntary or natural responsibilities. Women shoulder more than 90% of the domestic production task (Ako-Nai, Ologunde, & Adekola 2010). However,

adopting strategies to surviving the economic recession is also the responsibilities of the women. Strategies implies that individuals are in the position to make crucial economic choices of adverse adjustment in the formal economy that lend to make such choice impossible (Wood, 1982; Roberts, 1994; Ako-Nai, Ologunde & Adekola, 2012). Earlier studies have examined the concept of family and women survival strategies (Dugue & Pastran, 1973; Jeln, 1982; Ako-Nai, Ologunde & Adekola 2010; Adesina - Uthman, 2012). This is important as Buboltz (1991) has noted that home economics has an underlying base value, which is survival. Literature have suggested number of strategies with which women can survive economic recession. Cano and Ion (2017) suggested planning and budgeting resources of one's disposal as a way to reduce much of the necessary time and effort of achieving the goal of surviving economic recession. In this regard, Smith recommended the avoidance of buying what one cannot afford, avoidance of buying on credit, reduction of spending when indebt and avoidance of dependence on others on the government.

In a survey across the 36 states of Nigeria, Nwachukwu (2016) reported that 37 percent of Nigeria were cutting down an household expenses and luxury items such as ice cream, Suya, Nkwobi and pepper soup, while focusing on the basic needs of clothes and food to eat. Clark (1999) suggests having home garden in order to save some money for other things, due to

increase in price of fruits, and vegetables such as okra, spinach tomatoes, green pepper, red pepper, plantain and banana. Redeclift (1986) reported that efforts have been made in certain countries to add part time farming as a policy objective, Nwackukwu (2016) reported that there are clear cases at families increasingly engaging in subsistence agriculture to plant some vegetables in their backyard to sustain living, David Quilty (2010) suggested that lifestyle changes brought about by a recession will include a period of adjustment. Families must allow themselves time to adapt, and understand that children may not fully understand the financial implications affecting the family. Talk with children about things will change, and be realistic about expenditures and outcomes. It's a great time to teach kids about money management. After a period of unemployment, belt-tightening may still be necessary, as the impacts of unemployment can be far-reaching. Instead focus on changes that need to happen now, and how the family can make the best out of the situation. The findings of this study will be significant to female lecturers, families, economists and the societies at large as it will help female lectures learn and adapt strategies for coping with economic recession which will benefit families, economists and the societies at large.

Purpose of the Study

The main purpose of the study was to investigate coping strategies employed

by female lecturers in University of Ilorin, Nigeria to survive economic recession. Specifically, the study determines:

1. academic activities related coping strategies adopted for surviving economic recession by female lecturers.
2. agricultural production related coping strategies. adopted for surviving economic recession by female lecturers.

Research Questions

The following was raised to guide the study;

1. What academic activities related coping strategies are adopted for surviving economic recession by female lecturers?
2. What agricultural production related coping strategies are adopted for surviving economic recession by female lecturers?

Research Hypotheses

The following null hypotheses were tested in the study at 0.05 level of significance.

Ho1: There is no significant difference in the mean responses on academic activities related coping strategies adopted for surviving economic recession by female lecturers in University of Ilorin based on faculties.

Ho2: There is no significant difference in the mean responses on agricultural production related coping strategies adopted for surviving economic recession by female lecturers. in

University of Ilorin, based on faculties.

Methodology

Area of Study and Design: Area of study was university of Ilorin. University of Ilorin in Ilorin South, Local Government Area of Kwara State. Nigeria. The University comprises 15 faculties and 113 departments (Staff data Human Resource Division, University of Ilorin, 2017). Descriptive survey research design was adopted in carrying out the study.

Population for the Study: The population comprises of 367 female lecturers in University of Ilorin, Nigeria, constituting 81 professors/Readers, 84 Senior Lecturers, and 202 Lecturer 1 and below.

Sample and Sampling Technique: A total of 200 female lecturers made up the sample for the study. A multistage sampling technique was employed in selecting the sample size for the study. At first stage 6 faculties were randomly selected from the 15 faculties. In the second stage three departments were randomly selected from each of the 6 faculties. In the third stage, a purposive selection of the 6 faculties were made. In the last stage a non-proportionate stratified random sampling technique was adopted to select only female lecturers as follows: Department of Home Economics and Food Science (35), Department of English and Performing Arts (34), Department of Mass Communication and Computer Science (25), Department of Educational Management and Guidance and Counseling (60), Department of

Chemistry and Bio-Chemistry (24), Department of Mathematics and Plant Biology (22).

Instrument for Data Collection: A structured questionnaire was developed based on the objectives of the study and used for data collection. The instrument comprised two sections, A and B. Section A sought information on the demographic data of the respondents while B dealt with the specific objectives of the study. Responses to items were based on a 4 point likert rating scale ranging from Strongly Agree (4), to Agree (3), to Disagree (2) to Strongly Disagree (1). The instrument was validated by three experts from related fields in the University of Ilorin. Reliability of instrument was established using test-retest technique. The results of the two administrative were analyzed using Pearson's Product Moment Correlation, and it yielded a high positive coefficient (r) of 0.82.

Method of Data Collection: The instrument was administered with the help of two trained research assistants by hand. Two Hundred copies of the questionnaire were distributed to the lecturers. Efforts were made to ensure that the items were completed correctly. All Two Hundred copies of the questionnaire were returned showing 100 percent return rate.

Method of Data Analysis: Descriptive statistics of means was used to answer the research questions raised while inferential statistics of ANOVA was used to analyze hypotheses at 0.05 level of significance.

Results

Research Question One: What academic activities related coping strategies are adopted for surviving economic recession by female lecturers in University of Ilorin based on faculties?

Table 1: Mean analysis of academic activities related coping strategies by female lecturers.

No	Academic activities related coping strategies	X ₁	X ₂	X ₃	X ₄	X ₅	X ₆	X _g	Decision
1	Stop buying expensive things	2.89	2.91	3.08	2.93	3.40	3.50	3.00	Agreed
2	Avoid debt/credit	2.91	2.94	2.88	2.90	2.88	3.41	2.96	Agreed
3	Attending conference at least one annually	3.40	3.41	3.28	3.35	3.29	3.64	3.39	Agreed
4	Write and publish at least one journal annually	3.34	3.35	3.16	3.27	3.17	3.45	3.29	Agreed
5	Forming publication group	3.51	3.56	3.52	3.52	3.52	3.68	3.55	Agreed
6	Involving in faculty programs	2.66	2.65	2.64	2.65	2.67	2.82	2.67	Agreed
7	Publishing in a free	2.91	2.94	2.96	2.93	3.00	2.64	2.91	Agreed

8	journal Not budgeting above one's income	3.71	3.18	3.04	3.12	3.13	3.45	4.17	Agreed
9	Publishing in local journal	3.51	3.36	3.52	3.52	3.54	3.86	3.57	Agreed
10	Avoiding very expensive conference	3.54	3.56	3.52	2.53	3.50	3.73	3.56	Agreed
11	Analysing data for staff and students offering related training.	3.51	3.56	3.52	3.52	3.50	3.73	3.55	Agreed

X1 = Mean response of female lecturers in Faculty of Agriculture X2 = Mean response of female lecturers in Faculty of Arts X3 = Mean response of female lecturers in Faculty of Communication and Information Sciences. X4 = Mean response of female lecturers in Faculty of Education X5 = Mean response of female lecturers in Faculty of Life Sciences X6 = Mean response of female lecturers in Faculty of Physical Science Xg = Grand mean (for the 6 faculties)

Table 1 shows that the respondents agreed that they adopt academic activities related coping strategies for surviving economic recession. This is because the grand mean scores for the 10 items were greater than 2.50 cut-off point ($\bar{x} > 2.50$). Strategy 9 had the highest mean score of ($\bar{x} = 3.57$),

indicating importance of publishing in local journal to the respondents.

Research Question Two: What agricultural production related coping strategies are adopted for surviving economic recession by female lecturers in University of Ilorin based on faculties?

Table 2: Mean analysis of agricultural production related coping strategies adopted by female lecturers

No	Agricultural production related coping strategies	X ₁	X ₂	X ₃	X ₄	X ₅	X ₆	X _g	Decision
1	Planting vegetables	3.49	3.50	3.48	3.48	3.50	3.73	3.52	Agreed
2	Snail farming	3.09	3.12	3.04	3.07	3.04	3.09	3.08	Agreed
3	Having orchards	3.14	3.15	3.08	3.12	3.13	3.14	3.13	Agreed
4	Having poultry	3.06	3.09	3.08	3.07	3.04	3.45	3.11	Agreed
5	Fish farming	3.17	3.18	3.08	3.13	3.08	3.36	3.16	Agreed
6	Harvesting and preservation	3.14	3.18	3.12	3.13	3.08	3.59	3.19	Agreed
7	Planting maize and cassava	3.43	3.44	3.44	3.43	3.42	3.50	3.44	Agreed
8	Producing garri and store	3.00	3.03	2.96	2.98	3.92	3.50	3.04	Agreed
9	Practicing storage system	3.31	3.32	3.32	3.32	3.29	3.45	3.33	Agreed
10	Selling farm products such as oranges, vegetables and fishes	3.17	3.15	3.28	3.52	3.21	3.50	3.33	Agreed

Table 2 shows that the respondents agreed that they adopt home gardening and agricultural strategies for surviving economic recession. This is because the grand mean scores for the 10 items were greater than 2.50 cut off point. Strategy 1 had the highest mean score of ($x = 3.52$). Thus perhaps is because the respondents are homemakers, and

would prefer to prepare fresh vegetables for their families.

Ho1: There is no significant difference in the mean responses on academic activities related coping strategies adopted for surviving economic recession by female lecturers in University of Ilorin.

Table 3: ANOVA analysis on difference in academic activities related coping strategies adopted by female lecturers.

	Sum of squares	Df	Mean square	Fcal	Fcrit	Decision
Between groups	136.931	5	27.386	1.037	2.31	Accepted
Within groups	5125.264	194	26.419			
Total	5262.195	199				

$$\alpha = 0.05$$

Table 3 shows an F-value of 1.037 and a p-value of 2.31, testing at an alpha level of 0.05, since the p-value is greater than the alpha level, ($P > 0.05$) the null hypothesis which states that 'There is no significant difference in the mean responses on academic activities related coping strategies adopted for surviving economic recession by female lecturers is accepted. Consequently suggesting that there is no significant difference in the mean response of female lecturers in Faculties of Agriculture, Arts,

Communication and Information Sciences, Education, Life Sciences and Physical Sciences on academic activities related coping strategies adopted by female lecturers.

Ho2: There is no significant difference in the mean responses on agricultural production related coping strategies adopted for surviving economic recession by female lecturers. in University of Ilorin

Table 4: ANOVA analysis on different in agricultural production related coping strategies adopted by female lecturers

	Sum of squares	Df	Mean square	Fcal	Fcrit	Decision
Between groups	106.509	5	21.307	0.943	2.31	Accepted
Within groups	4381.886	194	22.587			
Total	4488.395	199				

$$\alpha = 0.05$$

Table 4 shows an F-value of 0.943 and a p-value of 2.31, testing at an alpha level of 0.05, since the p-value is greater than the alpha level, ($P > 0.05$) the null hypothesis which states that 'There is no significant difference in the mean responses on agricultural production related coping strategies adopted for surviving economic recession by female lecturers. is accepted. Consequently, implying that there is no significant difference in the mean response of female lecturers in Faculties of Agriculture, Arts, Communication and Information Sciences, Education, Life Sciences and Physical Sciences on agricultural production related coping strategies adopted by female lecturers.

Discussion of Findings

The study investigated coping strategies employed by female lecturers in University of Ilorin, Nigeria to survive economic recession. The findings of research question one on academic activities related coping strategies adopted for surviving economic recession by female lecturers revealed that that the respondents agreed that they adopt various academic activities related coping strategies for surviving economic recession. Such as attending conference at least one annually, forming publication group, publishing in a free journal, avoiding very expensive conference, publishing in local journal and analysing data for staff and students offering related training. This findings agreed with Bamigboye,

Ede, & Adeyemi (2016) whose study revealed that drop in government allocation due to economic crisis and has affected the release of grant, payment of allowances to teachers, purchase of books, subscription for journals needed for effective education curriculum delivery, staff training through workshops, conferences and seminar. They further discovered in their study that teachers are not motivated to be effective in their task of effective education delivery.

The findings of research question two on agricultural production related coping strategies adopted for surviving economic recession by female lecturers revealed that the respondents agreed that they adopt various agricultural production related coping strategies for surviving economic recession such as planting vegetables, snail and fish farming, having poultry, producing garri and having orchards. This in consonant with Ifabiyi & Banjoko (2018) who discovered in their study on Economic recession coping strategies among rural dwellers in Kwara State Nigeria that increase in price of goods and services and economic recession encourages many people to go back to farming, this implies that despite the negative effects of economic recession, the positive effect is that it has encouraged many rural dwellers to go back to Agriculture so as to be food secured. The findings further agree with Fredline (2013) who argued that the families instead of waiting should

consider taking up part-time job, and engaging in petty trading to survive recession. The findings also support that of Noko (2017) who reiterate that they can practice home gardening in their backyard, with small pots, cans, homestead land, roadsides, and edges of field, vacant plots or in containers. Home gardening can be done with little or no money, by the use of locally available planting materials, green manures, life fencing or indigenous methods of pest control (UNDP, 2006). This is further in collaboration to Noko (2016) statement that the period of economic recession should be seen as the period of improvisation for the households to cope with the menace.

The problem of high cost of living resulting from high inflation, low purchasing power can readily be solved by the households especially in the urban areas embracing the practice and culture of home gardening in this period of recession. Home gardening contributes to nutrition and household food security by providing quick and direct access to different foods that can be harvested, prepared and eaten by family members daily thereby reducing their spending in household foods during this period of economic recession (Agwu, 2012).

Hypothesis one which stated that there is no significant difference in the mean responses on academic activities related coping strategies adopted for surviving economic recession by female lecturers in University of Ilorin based on faculties was accepted ($P>0.05$). The result is expected given the fact that the

respondents are lecturers, whose promotion on the job depends on how many journal articles they have published. As it costs much to publish in local and international journals, the lecturers have no plan and budget towards it. This finding is similar to Cano and Ion (2017), which found that lecturer who plans effectively, will survive economic recession with less time and effort. The findings support smith (2016), which stated that to survive economic recession people should stop buying what they cannot afford, avoid buying on credit, reduce spending if in debt and avoid depending on others to save them.

Hypothesis two which stated that there is no significant difference in the mean responses on agricultural production related coping strategies adopted for surviving economic recession by female lecturers in University of Ilorin, based on faculties was accepted ($P>0.05$). The researcher is of opinion that the finding aligns with expectation because the respondent recruited for the study is home makers. Aside being lecturers, they prepare food for family. The finding 11 corroborate Clark (1999), which reported that in difficult economic situation, Russians work on their garden plot to produce their own fruits and vegetables.

Nwachukwu (2016) reported an increasing family engagement in subsistence agriculture to plant vegetables in the backyard to sustain living since the economic recession. Also according to Nnanyerugo (2015) a former banker in a telephone chat that

people should learn to live on your income, the banker say. If there are opportunities to make extra cash, once it is legitimate individuals should go ahead to do it. Such as baby sit, making hair or apply make-up, events decoration, baking and do some house repair you. Nnanyenigo (2015) also reported that cutting down on household expenses and luxury items enduring the situation, adjusting family feeding pattern, creating and engaging subsistence agriculture amongst others are in line with the findings of the study Nnanyenigo (2016).

Conclusion

It can be concluded that female lecturers in university of Ilorin adopt planning and budgeting as well as home gardening and agricultural strategies to survive economic recession. Also, there is no difference in the mean response of female lecturers in faculty of Agriculture, Arts, Communication and Information sciences, Education, Life sciences and Physical sciences on planning budgeting, home gardening and agricultural strategies for surviving economic recession.

Recommendation

Based on the findings, the following recommendations were made;

- ❖ As female lecturers can survive economic recession with planning and budgeting, the academic staff union of university (ASUU) in the University of Ilorin should organize a seminar to promote among university lecturers.

- ❖ More female lecturers in the University of Ilorin should be encouraged to employ home gardening and agricultural strategies.
- ❖ Also female lecturers should be encouraged to venture into other business that is for additional income in line with their specialties such as baby sitting, events decoration, catering services, make-up, dress making and baking.
- ❖ The female scientist should be encouraged to be doing analysis for both students and staff.
- ❖ Families should prioritize expenses and pay bills in order of importance. Some bills can be paid late but other bills must be paid on time in order to avoid foreclosure. Less debt and more responsibilities can lead to smarter money management and a stress-free financial life.
- ❖ Family can cope during this period of adjustment by relying on each other, becoming a true support network. Take control of the situation to reduce the negative impacts of the recession and to set a good example for the rest of the family.

Finally, the effects of a recession on families last a lot longer than the duration of a recession. Ultimately, almost everyone suffers during an economic downturn. Families can survive by adapting to a new lifestyle, working together and making changes to improve the future.

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