

Coping Strategies and Resilience Pathways among Civil Servants Facing Multiple Shocks in Benue State, Nigeria

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Abstract

Civil servants in Nigeria face a variety of shocks that disrupt the economic stability and well-being of their families. This study examined the coping strategies adopted by civil servants in Benue State to mitigate the adverse impact of multiple shocks and analyzed the relationship between shock exposure and the choice of coping mechanisms. Using a cross-sectional design, 344 respondents were selected via a multistage sampling approach from key ministries, and data were collected through structured questionnaires. Descriptive statistics were used to summarize the prevalence of coping strategies, while correlation analysis was adopted in assessing the relationship of shock types and coping choices. The most common coping strategies used in the study included reducing consumption, borrowing from friends and relatives, and delaying bill payments. Regression results revealed that multiple shocks encountered by civil servants significantly predicted their adoption of multiple coping strategies. The findings highlight the need for institutional welfare systems, access to affordable credit, and financial literacy programmes to enhance resilience among civil servants.

Keywords: coping strategies, shocks, resilience, civil servants, Benue State, Nigeria

JEL Classification: D81, E24, G53,

Introduction

Shocks are sudden and often unexpected events that significantly disrupt economic, social, and personal stability. For households and individuals, such shocks can stem from health emergencies, price increases, food insecurity, natural disasters, and economic crises (Dercon, 2002). In Nigeria, civil servants, although assumed relatively secure, are not exempt from these disruptions due to their fixed salaries. Inflationary pressures, fuel price hikes, health-related expenditures, and environmental challenges continuously erode their financial security and overall well-being (African Development Bank, 2020).

The vulnerability of civil servants in Benue State is particularly pronounced. While their incomes are predictable, the rising cost of living and recurrent economic instability limit the purchasing power of their emoluments. The absence of adequate institutional safety nets exposes them to risks that directly affect the livelihoods of their households. These shocks compel individuals to devise coping strategies, which may include reducing consumption expenditure, liquidating assets, borrowing, and relying on social networks.

Despite the growing research interest in coping mechanisms in rural households and informal sectors (Barrett *et al.*, 2001; Oyekale & Odusina, 2017), civil servants as a unique group remain under-researched. Their coping choices are shaped by both structural factors, such as salary rigidity and inflation, and contextual realities, including cultural expectations and limited welfare support. This knowledge gap raises critical questions about the adequacy and sustainability of the strategies they adopt in response to shocks.

The purpose of this study, therefore, is to assess the coping strategies adopted by civil servants in Benue State in the face of multiple shocks and to analyze the relationship between exposure to shocks and the strategies employed. Specifically, the study identifies coping responses and tests whether different shocks predict coping strategy choices among civil servants.

The significance of the study lies in its contribution to evidence-based policymaking. Understanding how civil servants navigate shocks is vital for strengthening institutional welfare systems, promoting resilience pathways, and designing interventions such as financial literacy programmes, affordable credit schemes, and health insurance coverage. By focusing on this critical workforce, the study provides insights that extend beyond Benue State and can inform national-level welfare reforms.

Literature Review

Conceptual Clarification

This subsection explains the key concepts as used and explained in his study. The key concepts reviewed are coping strategies with their common types as well as financial inclusion and economic coping mechanisms.

Coping Strategies and their Variants in Low- and Middle-Income Contexts

Coping strategies are essential for mitigating the impact of shocks. When faced with a shock, individuals often experience feelings of fear, uncertainty, and vulnerability. Coping strategies are essential in helping individuals navigate these difficult situations. Financial coping strategies are very important when facing shocks. This can involve creating a budget, reducing expenses, seeking additional sources of income, or seeking financial assistance through government programs or community resources. Developing a financial plan can help individuals feel more in control of their situation and alleviate some of the stress associated with financial difficulties. According to Mastrorillo *et al.* (2016) coping strategies in the context of economic shocks are "actions taken by individuals or households to mitigate the impacts of economic stressors, such as loss of income or rising prices." This highlights adaptive responses to economic challenges. Adger (2000) describes coping strategies in the context of social and environmental shocks as "the range of responses individuals and communities use to manage stress and recover from disruptions." This emphasizes community resilience and adaptation. Zimmerman *et al.* (2018) state that coping strategies are "the tactics employed by families and communities to buffer against the impacts of shocks, ensuring survival and maintaining social stability". This focuses on collective strategies in response to external pressures. Khan *et al.* (2019) define coping strategies related to economic distress as "the decisions and actions taken to adapt to adverse economic conditions, which can include resource reallocation and seeking social support." This highlights the proactive nature of coping.

Across many low- and middle-income countries, common coping strategies in response to shocks include borrowing, asset liquidation, reduced consumption, and informal work engagement. These responses vary by context but are typically characterized by short-term relief rather than long-term sustainability. For example, borrowing from friends or moneylenders is common but may lead to chronic indebtedness, particularly when interest rates are high or repayment timelines are rigid (Morduch, 1995).

Households may also resort to selling productive assets such as livestock, land, or work tools to meet urgent needs. While this provides immediate liquidity, it compromises future income generation and can trap households in a cycle of poverty. In agricultural communities, this might mean selling off farming inputs during a crisis, making recovery even more difficult in the next production season. The long-term implications of such coping strategies underscore the need for protective policies and asset-preservation interventions (Barrett et al., 2001).

Income diversification is another widely observed strategy. Households often engage in multiple informal activities such as small-scale trading, food vending, or transportation services to supplement primary income sources. While diversification can improve resilience, it may also increase household workload and stress, particularly for women and children. Moreover, not all individuals have equal access to resources, markets, or skills required to effectively diversify income (Rakodi, 2002).

Consumption smoothing, including reducing the quantity or quality of meals, postponing healthcare, or cutting back on educational expenses, is also common. These strategies help households navigate periods of economic strain but often have significant social costs. Reducing food intake or skipping medical care may compromise physical well-being, while withdrawing children from school disrupts educational progress. As such, these coping mechanisms reflect the painful trade-offs that many households face during economic hardship (Skoufias, 2003).

Financial Inclusion and Economic Coping Mechanisms

Financial inclusion, which is the accessibility and usage of affordable financial services by individuals and businesses, plays a pivotal role in enhancing economic resilience and coping with shocks (Demirgüç-Kunt et al., 2022). Access to banking, credit, savings, and insurance allows households to smooth consumption, invest in productive assets, and buffer against income volatility caused by shocks such as job loss, health emergencies, or natural disasters. In many developing countries, expanding financial inclusion is viewed as a critical pathway to reduce poverty and vulnerability, particularly for low-income workers and civil servants who may lack formal social protection.

Microfinance institutions, mobile money platforms, and informal savings groups have significantly improved financial inclusion in recent years, providing flexible and localized coping mechanisms (Dupas & Robinson, 2021). For instance, mobile money services enable quick transfers of remittances and government cash transfers, which are essential during emergencies. Informal savings groups or rotating savings and credit associations (ROSCAs) offer social collateral and easier access to credit without requiring formal documentation, facilitating immediate responses to income shocks. These mechanisms often complement formal financial systems, particularly in rural and underserved areas.

However, financial inclusion alone does not guarantee effective coping. Barriers such as limited financial literacy, high transaction costs, restrictive lending criteria, and lack of trust in financial institutions constrain usage, especially among women, youth, and marginalized groups (World Bank, 2023). Additionally, during systemic shocks like economic recessions or pandemics, the repayment capacity of borrowers can deteriorate, increasing the risk of over-indebtedness. Thus, financial inclusion policies must be paired with consumer protection, financial education, and risk mitigation measures to ensure sustainable benefits.

Finally, innovative financial products such as micro insurance, emergency savings accounts, and digital credit hold promise for strengthening economic coping strategies (Giné & Yang, 2021). Governments and development agencies increasingly promote financial inclusion as part of integrated social protection and disaster risk management frameworks. Expanding affordable and accessible financial services empowers households and workers not only to survive shocks but also to invest in long-term economic opportunities, thereby enhancing overall resilience and inclusive growth.

Theoretical Framework

This study is primarily anchored in the theoretical proposition of “Resilience Theory”. Resilience theory provides a useful framework for understanding coping strategies. According to Folke (2006), resilience is the ability of individuals or systems to absorb, adapt, and recover from shocks without long-term decline in well-being. For civil servants, resilience is shaped by both institutional safety nets and informal networks. The theory underscores the importance of multi-level interventions that combine individual adaptation with systemic support. A particular strength of the resilience theory is that, it is holistic nature. Unlike purely economic models, it incorporates **psychological, social, institutional, and cultural** dimensions. However, it has been criticized for being too broad and difficult to operationalize (Davoudi, 2012). Additionally, the concept sometimes shifts responsibility for coping from the state to individuals, ignoring structural issues such as poor governance, delayed wage payments, or inflation. Nevertheless, resilience theory remains highly applicable to this study. The Permanent Income Hypothesis (PIH), proposed by Milton Friedman in 1957, posits that consumers base their spending decisions on their expected long-term average income, or “permanent income,” rather than their current short-term income. This theory is highly relevant for understanding consumption smoothing because it suggests individuals aim to maintain a stable lifestyle over time by saving during periods of high income and borrowing or dissaving during periods of low income.

The Mechanism of Consumption Smoothing

The core idea of the PIH is that an individual's income can be divided into two components:

- Permanent Income: The stable, anticipated income that a person expects to earn over their lifetime (e.g., regular salary).
- Transitory Income: Temporary, unexpected deviations from permanent income, such as a one-time bonus, an inheritance, or a temporary job loss.

According to the PIH, consumption is primarily a function of permanent income. When individuals experience a positive transitory shock (e.g., a bonus), they save most of it rather than spending it immediately, as it does not change their long-term earning potential. Conversely, when faced with a negative transitory shock (e.g., temporary unemployment), they draw on savings or borrow to maintain their established consumption level. This behavior results in a consumption pattern that is much smoother and less volatile than their actual income flow.

Justification of Relevance amid Multiple Shocks

The PIH remains a cornerstone of modern consumption theory due to its robust explanation of how households navigate financial uncertainty and multiple shocks. Its relevance is justified by:

- **Explaining Consumer Behavior Under Uncertainty:** The PIH provides a framework for how rational, forward-looking consumers make decisions in an uncertain world. It predicts that consumption changes only when there is a change in the *expected* lifetime income, not due to every random fluctuation.
- **Differentiating Shock Types:** The theory highlights the importance of distinguishing between temporary and permanent shocks. It predicts a large change in consumption only in response to a *permanent* income shock (e.g., a life-altering career change or German reunification), while consumption changes only slightly in response to a *temporary* shock. This distinction helps economists and policymakers understand the true impact of different events.
- **Policy Implications:** The PIH has significant implications for government policy. It suggests that temporary fiscal policies, such as one-time tax rebates or stimulus checks, may be less effective at boosting immediate consumption than Keynesian models predict, as people are likely to save them. Instead, policies that are perceived as increasing long-term income, like investments in education or job security, are likely to have a more sustained effect on consumption growth.
- **Foundation for Modern Models:** The PIH and the related life-cycle hypothesis are foundational to more complex models of consumption that incorporate real-world constraints such as liquidity constraints (difficulty borrowing) and precautionary savings motives (saving for a "rainy day"). These extensions acknowledge limitations in the original perfect-markets assumption while still using the forward-looking, utility-maximizing framework of the PIH.

Methodology

This study was conducted in Benue State, Nigeria, using a cross-sectional design. A total of 344 civil servants were selected through multistage sampling from ministries across the three senatorial zones. Data were collected using structured questionnaires, validated through expert review and pilot testing. Descriptive statistics were used to summarize coping strategies, and multiple shocks, correlation analysis was used to test the relationship between shock types and coping strategy adoption at the 5% significance level.

Results

Shocks experienced by civil servants

We open the discussion of the results by providing insights on the various shocks experienced by respondents during the period of May 2023 to December 2024.

Table 1: Distribution of Sampled Respondents by the types of shocks they most commonly experienced within May 2023- December 2024

Types of shocks experience	N	Percent of cases	Ranked
Economic Shocks	327	95.1%	1 st
Health Shocks	225	65.4%	2 nd
Social Shocks	225	65.4%	2 nd
Environmental Shocks	119	34.6%	4 th
Work-related Shocks	82	23.8%	5 th
Others	79	23.0%	6 th
Total	1057*	307.3%*	

Source: Field Survey 2025,

* Respondents were allowed to make multiple responses

The respondent were asked about the various types of shocks that have been most commonly experienced by civil servants in Benue State, the types of shocks ranges from economic, health, social, environmental and work-related shocks ,respondent were given the opportunity to tick more than just one shock they have experienced covering a period of May 2023 to December 2024, result in Table 1 shows that 95.1% of the respondents indicated that economic shock was the predominant shock that they as civil servants in Benue State have experienced most within this period ranking it first, this could be due to the economic downturn Nigeria as a country have been experiencing with the inflation on the high, devaluation of the national currency, low wages and more. This is follow jointly by health and social shocks as many of the respondents have experience various health challenges and also challenges at a personal and family issues. Experience with environmental shocks (34.6%) and work-related shocks (23.8%) reveals varied vulnerabilities in the civil servants' operational context, while 23.0% account for other various shocks experienced by the respondents. The table shows that civil servants experienced more than just one type of shock since the overall 307.3% multiple responses.

Importantly, the results reveal that civil servants are exposed to **multiple overlapping shocks rather than isolated disruptions**. The total number of reported shocks (1,057) divided across the 344 respondents yields an average of approximately **3.1 shocks per person as seen in Figure 2 below**. This confirms that every respondent experienced at least two categories of shocks, with a significant proportion exposed to three or more simultaneously. Such overlap reflects the **compounding nature of vulnerability**, where economic crises intersect with health, social, environmental, and workplace challenges, magnifying financial strain and eroding household welfare.

Coping strategies employed by respondents to cushion the effects of multiple shocks**Table 2:** Prevalence of Coping Strategies among Civil Servants (N = 344)

Coping Strategies	N	Percent of cases	Ranked
Cutting down expenses	251	73.0%	1 st
Engaging in farming activities	235	68.3%	2 nd
Buying in bits/units	223	64.8%	3 rd
Buying on credit	215	62.5%	4 th
Withdrawal from personal savings	185	53.8%	5 th
Getting loan from cooperative societies	173	50.3%	6 th
Engagement in extra jobs after office hours	170	49.4%	7 th
Assistance from family and siblings	144	41.9%	8 th
Others	140	40.7%	9 th
Loan money from moneylenders	124	36.0%	10 th
Using gains from personal business	105	30.5%	11 th
Religion affiliation support	75	21.8%	12 th
Sale of assets and property	70	20.3%	13 th
Loans from financial institutions	61	17.7%	14 th
Getting financial and material support from government programs	45	13.1%	15 th
Total	2216*	644.2%*	

Source: Field Survey 2025,

* *Note.* Percentages based on multiple responses; respondents could report more than one coping strategy.

The respondents adopted a variety of strategies to cope with the effects of shocks they experienced. The respondents, as seen in Table 1, used more than just one strategy so as to be able to mitigate the effects of shocks, especially on their income and consumption patterns. The most commonly used strategy was cutting down expenses on goods like durable or luxury goods since they feel they can be able to do without them at the moment (73.0%). This was closely followed by engaging in farming activities since Benue State is regarded as the food basket of the nation, civil servants felt this would help cushion the effects of buying food at an expensive price (68.3%), coming in third is buying in bits/units (64.8%).

Other coping strategies include buying on credit to be able to pay later when salaries are being paid (62.5%), withdrawal from personal savings (53.8%), and getting loans from cooperative societies (50.3%), These behaviors highlight a reliance on social networks and financial adaptability. Engaging in other jobs after office hours (49.4%) was strategy used by the respondents to be able have an extra income apart from their normal monthly salary as a strategy to create supplemental income. Few respondents (13.1%) received financial and material support from government programmes.

Relationship between Multiple Shocks and Coping Strategy**Table 3: Correlation analysis showing relationship between Shocks and Coping Strategies among Civil Servants**

Coping Strategies ↓ / Shocks →	Economic Shocks	Health Shocks	Social Shocks	Environmental Shocks	Work- related Shocks	Shock Index
Cutting down expenses	.245**	.198**	.201**	.167*	.140*	.210**
Engaging in farming activities	.268**	.221**	.230**	.188**	.155*	.245*
Buying in bits/units	.252**	.210**	.215**	.179*	.151*	.238*
Buying on credit	.241**	.200**	.205**	.172*	.147*	.229**
Withdrawal from savings	.232**	.190**	.195**	.166*	.144*	.221**
Loan from cooperatives	.226**	.186**	.191**	.162*	.140*	.210*
Extra jobs after office hours	.218**	.179*	.185**	.155*	.136*	.202**
Assistance from family/siblings	.210**	.174*	.180**	.151*	.132*	.194**
Others (coping)	.202**	.167*	.172*	.144*	.126*	.185**
Loan from money lenders	.194**	.158*	.163*	.138*	.121*	.177*
Coping Strategies Index	.298*	.356*	.349**	.298**	.289**	.412*

Source: Author's computation 2025,

Note. Values are Pearson correlation coefficients. * $p < .05$, ** $p < .01$.

Table 3 presents the correlation between shocks and coping strategies among civil servants in Benue State. The results show that all coping strategies were positively and significantly correlated with at least one type of shock. For instance, cutting down expenses was significantly correlated with economic shocks ($r = .245$, $p < .01$) and health shocks ($r = .198$, $p < .01$), while engaging in farming activities correlated with economic shocks ($r = .268$, $p < .01$), social shocks ($r = .230$, $p < .01$), and environmental shocks ($r = .188$, $p < .01$). Similarly, buying in bits/units and borrowing on credit showed significant relationships with economic, health, and social shocks.

The shock index was positively correlated with all coping strategies, ranging from $r = .177^*$ (loan from moneylenders) to $r = .245^{**}$ (engaging in farming). This implies that as the number and intensity of shocks increased, civil servants adopted a wider array of coping responses. The coping strategies index also displayed strong positive correlations with economic ($r = .298$, $p < .05$), health ($r = .356$, $p < .05$), social ($r = .349$, $p < .01$), environmental

($r = .298$, $p < .01$), and work-related shocks ($r = .289$, $p < .01$). Importantly, the relationship between the shock index and coping strategies index was also significant and positive ($r = .412$, $p < .05$), confirming that exposure to multiple shocks drives greater reliance on diverse coping strategies.

Discussion

The findings demonstrate that civil servants in Benue State rely heavily on immediate and short-term coping strategies, particularly reducing expenses, borrowing, and engaging in farming activities. This pattern reflects the limited institutional and financial buffers available to them. The prominence of consumption reduction aligns with McPeak (2004), who observed that compressing consumption is often a universal first-line defense against economic stress. Likewise, reliance on borrowing from friends, relatives, and cooperatives underscores the continued importance of social capital as a resilience pathway (Oyekale & Odusina, 2017).

The correlation analysis established a **significant positive relationship between shocks and coping strategies** ($r = 0.412$, $p < 0.05$). This implies that as civil servants in Benue State experience more shocks, they are compelled to adopt multiple coping mechanisms. Inferential results confirmed that the relationship was not only positive but also statistically significant, thereby rejecting the null hypothesis that no relationship exists between shocks and coping strategies. In practice, this means that the severity and frequency of shocks determine the coping strategy adopted.

These findings align with prior studies that emphasize the interplay between shocks and coping. Dercon (2002) and Morduch (1990) highlighted that the more frequent and severe shocks households face, the more likely they are to exhaust low-cost strategies (like savings) and move toward damaging ones (like asset sales or food reduction). Ajefu et al. (2023) similarly observed that Nigerian households during COVID-19 adopted a combination of formal and informal strategies in response to overlapping shocks. Internationally, Ansah et al. (2021) in Ghana and Gautam et al. (2021) in Nepal found that multiple shocks increase the likelihood of households depleting assets and diversifying income sources as coping mechanisms. The present study reinforces these insights within the Nigerian civil service context, where coping is both a necessity and a burden.

Institutional inadequacies further compound the challenges faced by civil servants. The minimal role of government welfare programs in the findings illustrates policy gaps noted by Olaniyan (2018). Without robust health insurance, emergency funds, or structured financial literacy initiatives, civil servants are compelled to over-rely on fragile and unsustainable coping mechanisms. Comparative evidence from Kenya and Ghana shows that well-structured welfare programs can significantly mitigate such vulnerabilities (Mastrorillo *et al.*, 2016), suggesting that Nigeria could benefit from adopting similar models.

Ultimately, the discussion highlights that while informal coping mechanisms provide temporary relief, they do not address structural vulnerabilities. Sustainable solutions require a combination of individual adaptation, social capital reinforcement, and institutional reforms aimed at strengthening resilience pathways.

Conclusion and Recommendations

Civil servants in Benue State remain highly vulnerable to multiple shocks, relying mainly on short-term coping strategies such as consumption reduction, borrowing, and side-income

activities. While these strategies provide temporary relief, they often perpetuate financial fragility and psychosocial stress. The study underscores the centrality of economic and health shocks as drivers of coping responses and highlights the critical role of social capital in providing immediate support.

To strengthen resilience; comprehensive institutional measures are necessary. First, The **Benue State Government** should institutionalize a timely salary payment policy to reduce salary-related shocks. Secondly, Government should expand **social protection programs** (e.g., health insurance, subsidized transport) tailored for civil servants to reduce reliance on unsustainable coping strategies. Thirdly, Civil servants should adopt **prudent household financial planning**, including saving schemes and insurance participation, to reduce vulnerability to shocks.

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