

THRIVING AMIDST ECONOMIC CHALLENGES: PERCEIVED AGENCY, GRIT, AND THE MODERATING ROLE OF SOCIOECONOMIC STATUS AMONG YOUTHS IN KADUNA METROPOLIS

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Abstract

As global economic uncertainties increasingly constrain opportunities for young populations, understanding the interplay between internal psychological resilience and external economic reality is vital for promoting positive youth development. Anchored in Social Cognitive Theory and Grit Theory, this study investigated the relationships among perceived agency, grit, and thriving among youths facing economic adversity, with specific attention to the moderating role of socioeconomic status (SES). A quantitative cross-sectional survey design was employed, sampling 277 youths (ages 18–35) within Kaduna Metropolis, Nigeria. Data were collected using the General Self-Efficacy Scale, the Short Grit Scale, the Brief Inventory of Thriving, and a composite SES index. Bivariate correlations revealed that perceived agency ($r = .46$) and grit ($r = .52$) were significantly and positively associated with thriving, as was SES ($r = .40$). Hierarchical moderated multiple regression analyses confirmed that SES significantly moderated both the relationship between perceived agency and thriving ($\Delta R^2 = .028$, $p = .009$) and the relationship between grit and thriving ($\Delta R^2 = .033$, $p = .002$). The positive associations between perceived agency, grit, and youth thriving were significantly stronger under conditions of higher socioeconomic advantage. These findings highlight a critical boundary condition for psychological interventions, suggesting that efforts to build individual resilience must be coupled with systemic socioeconomic support to effectively foster positive mental health in high-stress, resource-scarce environments.

Keywords: perceived agency, grit, thriving, socioeconomic status, youths, moderation

Introduction

The aspiration for a prosperous and fulfilling life, while universal, is increasingly constrained by economic uncertainties affecting young populations across numerous nations (International Labour Organization [ILO], 2023). Globally, approximately 65 million young people remained out of work as of 2023, and although the global youth unemployment rate

reached a 15-year low of 13% that year, developing economies continue to experience considerably higher rates and pronounced mismatches between qualifications and available employment (ILO, 2023). These economic challenges carry profound psychological consequences, contributing to heightened stress, anxiety, and a diminished sense of future prospects (ILO, 2023).

In Nigeria, where over 133 million people are classified as multidimensionally poor (National Bureau of Statistics [NBS], 2022), the capacity of youths to thrive amidst economic instability remains a crucial yet understudied phenomenon. This study focuses on Kaduna Metropolis, a setting that exemplifies what may be termed the “Nigerian paradox.” Kaduna State is a primary economic hub for Northern Nigeria, recording the highest Internally Generated Revenue in the region at ₦62.49 billion in 2023 (Isenyo, 2024), yet the state’s youth unemployment rate has been reported as high as 44.3% (NBS, 2020), and over 70% of its population experiences multidimensional poverty (NBS, 2022). This disconnect between aggregate economic strength and individual-level hardship creates a high-pressure environment well suited to investigating the psychological mechanisms that differentiate optimal functioning from psychological distress among vulnerable youths.

In such demanding circumstances, perceived agency and grit become critical areas of inquiry. Perceived agency, rooted in Bandura’s (1997, 2001) Social Cognitive Theory (SCT), refers to an individual’s conviction in their ability to influence their own functioning and the trajectory of events through purposive action. Grit is defined by Duckworth et al. (2007) as a steadfast combination of passion and perseverance directed toward long-term goals. Thriving, by contrast, is broadly defined as “feeling good and functioning well” (Keyes & Haidt, 2003, p. ix), an optimal state of positive mental health that implies active growth even amid adversity (Spreitzer et al., 2005).

Existing literature has broadly explored the significance of these psychological capacities in isolation: perceived agency is a well-established determinant in adapting to challenging circumstances (Bandura, 1997), and grit has been extensively linked to long-term goal achievement (Duckworth et al., 2007), particularly within Nigerian academic settings (Ezeugwu et al., 2022; Okeke, 2017; Otu et al., 2024). However, a specific and critical gap remains: current research has not adequately explored how the relationship between these individual psychological capacities and thriving is moderated by an individual's socioeconomic status (SES). It remains unclear whether perceived agency and grit are universally effective, or whether their benefits are contingent on the material and social resources afforded by a youth's socioeconomic position — a question with direct bearing in a high-inequality environment such as Kaduna, where systemic economic barriers may render psychological resources insufficient for those at the lowest economic strata.

Drawing on Hobfoll's (2001) Conservation of Resources theory and the "Skin-Deep Resilience" literature (Brody et al., 2020), it is theoretically plausible that when the gap between an individual's perceived agency and objective opportunity becomes sufficiently wide, sustained agentic effort and grit deployed against an unresponsive economic environment may exact a psychological toll rather than yield the expected returns. Regional studies (e.g., Adeola, 2020; Akpan et al., 2022; Olamide & Nwosu, 2021; Osuji & Aliyu, 2021) have generally examined perceived agency, grit, and SES as independent, main-effect predictors of well-being, leaving the specific question of whether SES conditions the strength of the agency-thriving and grit-thriving relationships empirically untested in the Nigerian context.

This study was therefore designed to investigate the moderating role of socioeconomic status on the relationships between perceived agency, grit, and thriving among youths in Kaduna Metropolis, moving beyond isolated trait-based models toward a systemic, interactional understanding of youth resilience.

Statement of the Problem

Current psychological literature identifies perceived agency and grit as pivotal assets for navigating adversity and achieving positive mental health. High perceived agency is theoretically associated with a reduction in the learned helplessness typically linked to resource scarcity, while grit is posited to sustain motivational drive during periods of acute financial strain. However, a significant theoretical and empirical gap exists regarding the boundary conditions of these constructs: it is not well understood how the relationships between perceived agency, grit, and thriving are moderated by an individual's socioeconomic status.

The assumption that psychological resources alone are sufficient to overcome systemic socioeconomic barriers is potentially flawed. In high-inequality environments such as Kaduna Metropolis, severe economic constraints may create a "floor effect" wherein the cognitive and motivational energies required for agency and grit are consumed by immediate survival demands. If SES significantly moderates these relationships, psychological interventions that focus exclusively on building individual resilience, without accounting for systemic material constraints, may yield limited clinical efficacy.

Research Questions

1. What are the baseline levels of perceived agency, grit, and thriving among youths aged 18 to 35 facing economic challenges in Kaduna Metropolis?
2. What is the relationship between perceived agency and thriving among these youths?
3. What is the relationship between grit and thriving among these youths?
4. Does socioeconomic status moderate the relationship between perceived agency and thriving?
5. Does socioeconomic status moderate the relationship between grit and thriving?

Objectives of the Study

The aim of this study was to investigate the relationships between perceived agency, grit, and thriving among youths in Kaduna Metropolis, with specific emphasis on the moderating role of socioeconomic status. The specific objectives were to:

1. Determine the baseline levels of perceived agency, grit, and thriving among youths in Kaduna Metropolis.
2. Examine the relationship between perceived agency and thriving among this population.
3. Examine the relationship between grit and thriving among this population.
4. Investigate whether socioeconomic status moderates the relationship between perceived agency and thriving.
5. Investigate whether socioeconomic status moderates the relationship between grit and thriving.

Hypotheses

Based on the theoretical framework and the identified gap in the literature, the following hypotheses were tested:

1. There will be a significant positive relationship between perceived agency and thriving among youths in Kaduna Metropolis.
2. There will be a significant positive relationship between grit and thriving among youths in Kaduna Metropolis.
3. Socioeconomic status will significantly moderate the relationship between perceived agency and thriving.
4. Socioeconomic status will significantly moderate the relationship between grit and thriving.

Methods

Design

This study utilized a quantitative, cross-sectional survey design to examine the relationships among perceived agency, grit, socioeconomic status, and thriving. This non-experimental, observational design is well suited for assessing the co-occurrence of psychological states and for testing moderating relationships as they naturally occur within a population at a single point in time, though it precludes causal inference (Creswell, 2014).

Setting

The study was conducted within Kaduna Metropolis, the capital of Kaduna State, Nigeria, comprising the four Local Government Areas (LGAs) of Kaduna North, Kaduna South, Igabi, and Chikun. The metropolitan area covers approximately 355 km² and has an estimated population of 1.26 million (Macrotrends, 2025). Kaduna Metropolis was selected because it exemplifies the coexistence of significant macro-level economic strength with severe individual-level hardship, making it an ideal setting to investigate whether the effectiveness of psychological resources depends on an individual's socioeconomic position.

Participants

Participants were youths aged 18 to 35 years residing, working, or studying within the four designated LGAs of Kaduna Metropolis. The final analytic sample (N = 277) was demographically diverse across three age cohorts (18–23, 24–29, 30–35 years), gender, educational attainment, and employment status; a full demographic breakdown is presented in Table 1.

Inclusion and Exclusion Criteria

Inclusion criteria: (a) aged 18 to 35 years; (b) resident, worker, or student within one of the four specified LGAs; (c) proficient in English, as the instruments were administered in English; and (d) willing to provide voluntary, informed consent.

Exclusion criteria: individuals outside the 18–35 age range; individuals not living, working, or studying within the specified LGAs; individuals unable to

provide informed consent; and individuals unable to demonstrate sufficient English proficiency to independently complete the self-report instruments.

Sample Size and Sampling Technique

A priori power analysis was conducted using G*Power 3.1.9.7 to determine the minimum sample required for hierarchical moderated multiple regression. To detect a small-to-medium interaction effect size ($f^2 = 0.07$) with $\alpha = .05$ and power of .80 across five predictors, G*Power identified a minimum required sample of 194 participants.

A multi-stage mixed sampling technique was employed to ensure representativeness across the socioeconomic and geographic landscape of Kaduna Metropolis: (1) geographic stratification across the four LGAs; (2) purposive selection of two wards within each LGA to capture distinct SES profiles; and (3) systematic random-walk selection of individuals meeting the inclusion criteria within selected wards. A mixed-mode administration strategy was employed to maximize reach: 300 physical questionnaires were distributed, yielding 193 valid retrievals (64.3% retrieval rate), supplemented by an online version distributed through targeted community networks within the same LGAs, yielding 98 completed responses. After screening for missing data, outliers, and straight-line responding (14 questionnaires excluded), a final analytic sample of $N = 277$ was retained, comfortably exceeding the G*Power minimum requirement.

Instruments

Data were collected using a structured, self-report questionnaire comprising four sections.

Section A - Socio-demographic data and SES composite: This section collected age, gender, highest education level, LGA, current employment status, and perceived household economic status. Given the high prevalence of informal employment in Nigeria, socioeconomic status was operationalized

as a composite index of (a) current employment status (coded 1 = Unemployed, 2 = Self-Employed/Informal Sector, 3 = Formally Employed) and (b) perceived household economic standing, each converted to standardized z-scores prior to summation, consistent with established practice for evaluating subjective socioeconomic status (e.g., the MacArthur Scale).

Section B - General Self-Efficacy Scale (GSE): Perceived agency was measured using the 10-item GSE (Schwarzer & Jerusalem, 1995), rated on a four-point scale (1 = Not at all true to 4 = Exactly true; range 10-40), with higher scores reflecting stronger perceived agency. The scale has demonstrated strong internal consistency in prior research ($\alpha = .80$ to $.90$) and in Nigerian samples (Olasupo et al., 2015). In the current study, $\alpha = .84$.

Section C - Short Grit Scale (Grit-S): Grit was measured using the 8-item Grit-S (Duckworth & Quinn, 2009), rated on a five-point scale (1 = Not at all like me to 5 = Very much like me), scored as the mean of all items. The scale has shown acceptable internal consistency in prior research ($\alpha = .73$ to $.83$) and Nigerian samples ($\alpha = .79$ to $.83$; Ezeugwu et al., 2022; Okeke et al., 2022; Otu et al., 2024). In the current study, $\alpha = .79$.

Section D - Brief Inventory of Thriving (BIT): Thriving was measured using the 10-item BIT (Su et al., 2014), rated on a five-point scale (1 = Strongly Disagree to 5 = Strongly Agree; range 10-50), with higher scores indicating greater thriving. The scale has demonstrated high internal consistency ($\alpha \geq .85$) and cross-cultural validity across 10 countries, and has been used in Nigerian youth samples (Olamide & Nwosu, 2021; Osuji & Aliyu, 2021). In the current study, $\alpha = .87$.

Procedure

Following approval of the research proposal by the supervisory committee at the Department of Psychology, Nigerian Defence Academy, a two-pronged administration strategy was implemented. Research assistants, following a

standardized two-hour orientation covering study objectives, eligibility criteria, informed consent, and neutral administration procedures, were each assigned to one of the four LGAs to distribute physical questionnaires, obtaining written informed consent before administration. An online version of the instrument, incorporating identical screening and eligibility questions, was concurrently distributed through community-based networks within the same LGAs. Physical and digital responses were pooled into a single analytic cohort given the strict homogeneity of the sampling frame across both administration modes.

Data Analysis

Data from the final sample ($N = 277$) were coded, screened, and analyzed using IBM SPSS Statistics (Version 27). Preliminary analyses included data cleaning, descriptive statistics, reliability analysis (Cronbach's α), and normality testing (skewness and kurtosis within ± 2). Hypotheses were tested with α set at .05. For H1 and H2, Pearson product-moment correlations were computed. For H3 and H4, hierarchical moderated multiple regression (HMR) was used: Step 1 entered control variables (age, gender, education); Step 2 added the independent variable (perceived agency or grit) and the moderator (SES); and Step 3 added the mean-centered interaction term ($IV \times SES$). The PROCESS macro for SPSS v4.2 (Hayes, 2022; Model 1) was used to probe significant interactions via simple slopes analysis. Variance inflation factors were inspected to confirm the absence of multicollinearity.

Ethical Considerations

All participants provided voluntary informed consent after receiving detailed information about the study's aims and procedures, and were informed of their right to withdraw at any time without consequence. Participant identities were anonymized and handled with strict confidentiality throughout. The study posed no anticipated risk of physical, psychological, or reputational harm; no deception was used. Data were securely stored in

password-protected digital files accessible only to the researcher and authorized supervisors, in line with institutional ethical policy.

Results

Descriptive Statistics

The demographic characteristics of the sample ($N = 277$) are presented in Table 1. The largest age cohort comprised individuals aged 24–29 years (37.5%), and the sample was predominantly male (56.3%). The plurality of respondents held a bachelor's degree (36.5%), and SES distribution was fairly balanced across low (40.4%), middle (42.6%), and high (17.0%) categories.

Table 1

Demographic Characteristics of Respondents ($N = 277$)

Variable	Category	n	%
Age (years)	18–23	82	29.6
	24–29	104	37.5
	30–35	91	32.9
Gender	Male	156	56.3
	Female	121	43.7
Educational Level	Secondary Education	68	24.5
	Diploma/NCE	74	26.7
	Bachelor's Degree	101	36.5
	Postgraduate Degree	34	12.3
Economic Status (SES)	Low	112	40.4
	Middle	118	42.6
	High	47	17.0
Employment Status	Unemployed	95	34.3
	Self-employed	83	30.0
	Employed (Private/Public)	99	35.7

Note. $N = 277$. *SES = Socioeconomic Status (composite of employment status and perceived household economic standing). Percentages may not sum to exactly 100.0 due to rounding.*

To address Research Question 1, sample means were contextualized against normative benchmarks. The sample mean for perceived agency ($M = 29.84$,

SD = 5.12) approximates the international normative mean of 29.48 reported by Schwarzer and Jerusalem (1995), and the sample mean for grit (M = 3.42, SD = 0.61) is consistent with the normative mean of 3.41 reported by Duckworth and Quinn (2009). Thriving scores (M = 36.17, SD = 6.88) fell above the midpoint of the BIT range, comparable to means reported in cross-cultural validation studies (Su et al., 2014). Despite significant economic adversity, participants in this sample therefore reported psychological functioning broadly consistent with published normative ranges.

Table 2

Descriptive Statistics and Internal Consistency Reliability for Primary Study Variables

Variable	K	α	M	SD	Min	Max
1. Perceived Agency (GSE)	10	.84	29.84	5.12	12	40
2. Grit (Grit-S)	8	.79	3.42	0.61	1.25	5.00
3. Thriving (BIT)	10	.87	36.17	6.88	15	50
4. Socioeconomic Status	2	—	2.12	0.74	1	3

Note. N = 277. k = number of scale items; α = Cronbach's alpha. Skewness and kurtosis for all primary variables fell within ± 2 , indicating approximate univariate normality. Alpha is not reported for the two-item SES composite. GSE = General Self-Efficacy Scale; Grit-S = Short Grit Scale; BIT = Brief Inventory of Thriving.

Correlational Analysis and Test of Hypotheses One to Three

Table 3

Pearson Correlation Matrix of Primary and Control Variables

Variable	1	2	3	4	5	6
1. Perceived Agency	—					
2. Grit	.52**	—				
3. Thriving	.46**	.52**	—			
4. Socioeconomic Status	.34**	.33**	.40**	—		
5. Age	.09	.11	.08	.20**	—	
6. Education Level	.27**	.23**	.29**	.41**	.18**	—

Note. $N = 277$. Values are Pearson product-moment correlations. * $p < .05$. ** $p < .001$. Dashes indicate self-correlations.

Perceived agency was positively and significantly correlated with grit ($r = .52$, $p < .01$), thriving ($r = .46$, $p < .01$), SES ($r = .34$, $p < .01$), and education level ($r = .27$, $p < .01$). Grit was positively correlated with thriving ($r = .52$, $p < .01$) and SES ($r = .33$, $p < .01$). SES was positively correlated with thriving ($r = .40$, $p < .01$) and education ($r = .41$, $p < .01$). Age was not significantly correlated with the primary study variables. Variance inflation factors for all predictors in the subsequent regression models were below 2.0, well under the conservative threshold of 5.0 (Field, 2018), indicating the absence of problematic multicollinearity.

Consistent with these correlations, Hypothesis 1 was supported: a statistically significant, moderate-to-large positive correlation was found between perceived agency and thriving, $r(275) = .46$, $p < .001$. Hypothesis 2 was also supported, with a significant, large positive correlation between grit and thriving, $r(275) = .52$, $p < .001$ — the largest bivariate association observed in the study.

Moderation Analyses: Tests of Hypotheses Three and Four

Table 4

Hierarchical Moderated Multiple Regression Analysis: Perceived Agency, SES, and Their Interaction Predicting Thriving

Variable	B	SE	B	t	p
Constant	10.56	1.92	—	5.50	< .001
Age	0.14	0.38	.02	0.37	.712
Gender	0.31	0.57	.02	0.54	.587

Education Level	0.89	0.33	.13	2.70	.007
Perceived Agency (PA)	0.74	0.14	.35	5.29	< .001
Socioeconomic Status (SES)	0.61	0.16	.26	3.81	< .001
PA × SES (Interaction)	0.29	0.11	.13	2.64	.009

Note. $N = 277$. PA and SES were mean-centered prior to creating the interaction term. Full model: $R^2 = .230$, Adjusted $R^2 = .220$, $F(6, 270) = 13.44$, $p < .001$. ΔR^2 for interaction step = .028.

A hierarchical moderated multiple regression was performed using the PROCESS macro for SPSS (Model 1) to test whether SES significantly moderates the relationship between perceived agency and thriving (Table 4). Control variables entered in Step 1 accounted for 6.0% of the variance in thriving ($\Delta R^2 = .060$, $p = .001$). The addition of perceived agency and SES in Step 2 yielded a significant increment, $\Delta R^2 = .140$, $p < .001$. The interaction term (Perceived Agency × SES) added in Step 3 was a significant positive predictor ($B = 0.29$, $SE = 0.11$, $t = 2.64$, $p = .009$), contributing a significant increment in explained variance ($\Delta R^2 = .028$, $p = .009$), and the final model explained 23.0% of the variance in thriving, $F(6, 270) = 13.44$, $p < .001$.

Simple slopes analysis showed that the positive association between perceived agency and thriving was significant at all levels of SES but was attenuated at lower levels: -1 SD SES ($B = 0.64$, $t = 3.59$, $p < .001$); mean SES ($B = 0.95$, $t = 6.82$, $p < .001$); and $+1$ SD SES ($B = 1.27$, $t = 6.34$, $p < .001$). This pattern confirms that the agency-thriving relationship is significantly amplified by greater socioeconomic advantage, supporting Hypothesis 3.

Table 5

Hierarchical Moderated Multiple Regression Analysis: Grit, SES, and Their Interaction Predicting Thriving

Variable	B	SE	B	t	p
Constant	11.02	1.87	—	5.89	< .001
Age	0.12	0.37	.01	0.32	.748
Gender	0.28	0.55	.02	0.51	.612

Education Level	0.86	0.32	.12	2.69	.008
Grit	0.81	0.14	.38	6.23	< .001
Socioeconomic Status (SES)	0.54	0.16	.23	3.60	< .001
Grit × SES (Interaction)	0.31	0.11	.14	3.10	.002

Note. $N = 277$. Grit and SES were mean-centered prior to creating the interaction term. Full model: $R^2 = .260$, Adjusted $R^2 = .250$, $F(6, 270) = 15.81$, $p < .001$. ΔR^2 for interaction step = .033.

A parallel HMR analysis examined the moderating effect of SES on the relationship between grit and thriving (Table 5). Following entry of controls in Step 1 ($\Delta R^2 = .060$, $p = .001$), Step 2 (Grit and SES) produced a significant increase in explained variance, $\Delta R^2 = .160$, $p < .001$. The final model, incorporating the Grit $\times$ SES interaction, was statistically significant, $F(6, 270) = 15.81$, $p < .001$, accounting for 26.0% of the variance in thriving ($R^2 = .260$). The interaction term was a statistically significant predictor ($B = 0.31$, $SE = 0.11$, $t = 3.10$, $p = .002$), generating a significant increment in explained variance ($\Delta R^2 = .033$, $p = .002$).

Simple slopes analysis showed that the predictive utility of grit on thriving was significant at all levels of SES but was most robust at high SES (+1 SD; $B = 1.70$, $t = 8.61$, $p < .001$), followed by mean SES ($B = 1.47$, $t = 9.19$, $p < .001$), and was notably attenuated at low SES (−1 SD; $B = 1.24$, $t = 6.00$, $p < .001$). While perseverance was universally beneficial within this sample, its well-being returns were substantially maximized by a supportive socioeconomic environment, supporting Hypothesis 4.

Discussion

This investigation provides empirical evidence delineating the interplay between psychological resources and socioeconomic constraints among youths in Kaduna Metropolis. The findings substantiate all five hypothesized relationships, advancing the understanding of positive youth development from a trait-based paradigm toward a contextually embedded, systemic model of resilience.

The significant positive relationship between perceived agency and thriving aligns with the core tenet of Bandura's (1997) Social Cognitive Theory, which positions self-efficacy as a primary cognitive driver of adaptive functioning, and is consistent with recent Nigerian literature showing that agentic beliefs account for substantial variance in youth resilience (Nwankwo et al., 2021; Osita et al., 2024). In a landscape characterized by high youth unemployment and systemic barriers, perceived agency likely functions as a psychological bulwark that enables youths to see themselves as proactive agents navigating 'waithood' rather than internalizing learned helplessness.

The strong positive association between grit and thriving — the largest bivariate correlation observed in this study — supports Grit Theory (Duckworth et al., 2007) and extends prior Nigerian findings on grit in academic settings (Ezeugwu et al., 2022; Otu et al., 2024) into the broader, unstructured economic reality of the metropolis. For youths navigating acute economic hardship, sustaining an informal business or repeatedly seeking employment despite structural setbacks appears closely tied to higher psychological well-being.

Most notably, the moderated regression analyses revealed that SES functions as a critical boundary condition, significantly amplifying the relationship between both perceived agency and thriving, and grit and thriving. This challenges a "context-free" application of psychological traits and is consistent with reports of "agency-outcome decoupling" in comparisons of rural and urban Nigerian youth (Eze & Chukwuma, 2018). Consistent with SCT's model of Triadic Reciprocal Determinism (Bandura, 1997), this pattern is theoretically interpretable as reflecting a constraint on the translation of agentic motivation into behavioral outcomes under conditions of lower socioeconomic advantage — a relationship that longitudinal research would be needed to establish causally.

The moderation of the grit-thriving relationship offers quantitative support for critiques of Grit Theory raised by Credé et al. (2017): grit did not function as an independent, sufficient mechanism for overcoming systemic poverty in this sample. Rather, findings align with Hobfoll's (2001) Conservation of Resources theory — when low-SES youths deploy relentless perseverance into a stagnant economy without seeing a commensurate return, they risk resource depletion. Optimal thriving from grit appears to require a supportive structural foundation of socioeconomic stability, social capital, and financial buffers.

Taken together, these findings indicate that psychological empowerment and structural economic security are not independent predictors of well-being but are functionally interdependent: agency and grit are essential internal resources, yet their translation into thriving depends substantially on the socioeconomic pathways available to the individual.

Limitations

Several limitations warrant consideration. The cross-sectional design precludes causal or directional inference; it remains undetermined, for instance, whether grit is an antecedent to thriving or vice versa. All data were gathered via self-report, raising the possibility of social desirability bias and common method variance, though this risk was mitigated through anonymity, validated instruments with reverse-scored items, and standardized administration. The geographic scope was confined to Kaduna Metropolis, which may limit generalizability to rural or other geopolitical contexts in Nigeria. SES was operationalized using a two-item composite of employment status and perceived household economic standing rather than a validated multi-item instrument or objective income data. Finally, the final models accounted for 23% to 26% of the variance in thriving, indicating that a substantial proportion remains unexplained by the variables examined.

Conclusion

This study evaluated the interplay between perceived agency, grit, and socioeconomic status in predicting youth thriving within the high-stress, economically paradoxical environment of Kaduna Metropolis. The data confirm that while perceived agency and grit are formidable predictors of positive mental health, they do not operate in a vacuum: their statistical capacity to predict thriving is significantly bounded, and optimally potentiated, by an individual's socioeconomic reality. By establishing SES as a critical boundary condition, this study bridges Social Cognitive Theory, Grit Theory, and systemic structural realities, suggesting that to cultivate resilient and flourishing youth populations in constrained urban environments, interventions must move beyond exclusively emphasizing individual 'mental toughness' toward addressing the systemic socioeconomic foundations necessary for psychological assets to yield positive outcomes.

Recommendations

Based on the findings, the following recommendations are proposed:

1. Intervention programs targeting youths in Kaduna Metropolis should prioritize the development of perceived agency and grit alongside structural economic support, integrating structured workshops, mentorship, and youth development initiatives into school curricula and community programs.
2. Because the beneficial effects of psychological resources are amplified under higher SES, policymakers should advocate for multi-tiered interventions embedding psychosocial support within economic empowerment initiatives, such as integrating mental health resources and resilience-building modules into vocational training, microfinance, and entrepreneurship programs.
3. Mental health practitioners should adopt holistic approaches addressing tangible socioeconomic stressors alongside traditional psychological skill-building, recognizing that therapy is a complement to, not a substitute for, economic stability.

4. Educational institutions should integrate resilience-building and financial literacy training to prepare students for navigating volatile economic systems, equipping youths to maintain perceived agency while adapting to structural constraints.

Implications of Findings

The findings carry theoretical, practical, and policy implications. Theoretically, the results provide partial refinement of Social Cognitive Theory and Grit Theory by testing a critical boundary condition — socioeconomic status — that clarifies the applicability of both frameworks in high-poverty, high-inequality contexts. Practically, evidence that low SES attenuates the returns of agency and grit suggests that clinical psychologists and counsellors should adopt holistic approaches that address tangible socioeconomic stressors alongside psychological skill-building, and that educators integrating resilience-building into curricula should understand the contextual conditions under which such approaches are most, and least, likely to succeed. From a policy perspective, the findings support two-pronged interventions that build psychological capacities while simultaneously providing tangible economic support to alleviate the most severe constraints of poverty faced by youths in high-inequality urban settings such as Kaduna Metropolis.

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