Relationship Between Happiness, Culture, Socio-Economic Status, And Religious Coping Among Muslim Women Students Residing In Sokoto State, Nigeria

Zainab Lawal Ibrahi[1], Abdulmumini INDA[2] [*], Aqeel Khan[2], Sanitah Bte Mohd Yusof[2], Noor Azean Binti Atan[2]

[1]*Federal Government College Sokoto, Sokoto State, 840283, Nigeria*
[2]*Faculty of Social Sciences & Humanities, Universiti Teknologi Malaysia (UTM), Skudai, Johor, Malaysia.*

KEYWORDS	ABSTRACT
Happiness; Culture; SES; Religious Coping; Nigeria	The goal of happiness is to have a stress-free and functional society. Yet, stress from cultural and socio-economic factors may arise when Muslim women student's issues are discussed within society practices; which has resulted in illiteracy in Nigeria due to low enrolment attendance and school completion rates. Despite this, the World Happiness Report (WHR, 2023) ranked Nigeria as 95th happiest country in the world, and the fifth happiest country in Africa. Nevertheless, not many researches on happiness among Muslim women students in Northern Nigeria have been reported. This study investigated the relationship between happiness, culture, socio-economic status (SES), and religious coping, among Muslim women students at the Women Centre for Continuing Education (WCCE), in Sokoto, Northern Nigeria. A total number of 269 Muslim women students were selected to participate in this study using purposive random sampling. Instruments namely Orientation to Happiness Scale (OHS), Cultural Questionnaire for Women, (CQW), Socio-Economic Status Scale (SESS), Islamic Religious Coping Scale (RCOPE) were used for data collection. The total Cronbach's alpha Coefficiency was 0.937, which was found to be reliable. The results were analysed using Partial Least Squares-Structural Equation Modelling (PLS-SEM). The measurement model was evaluated using items loading of average variance extracted (AVE) and composite reliability (CR). The findings of this study showed that the direct relationship of culture, socio-economic status and religious coping towards happiness were significant. As a conclusion, this study provides useful information for counsellors who can assist their clients in improving and maintaining their positive religious coping practices, as well as their ability to encounter positive feelings, engage in Islamic practices, have a meaningful life, and cope with stressors. Future research on happiness in other Northern states of Nigeria is recommended.

1. Introduction

individuals are pushed and supported towards success, considering their happiness is significant because it is related to their general well-being (Okwaraji, Nduanya, Okorie, & Okechukwu, 2017; Onoyase, 2018). Nevertheless, one of the current threats to Muslim women's happiness is a scarcity of literature in happiness research (Abdel-Khalek & Singh, 2019). This dearth of literature in return makes it almost impossible to know the factors predicting their happiness, thus, causing stress in students' daily lives. It also causes many psychological problems and negative consequences, such as depression, anxiety, and poor academic performance (Khan et al (2022).

The term "happiness" was coined out from the field of positive psychology. Happiness as a concept has been extensively researched by historians and philosophers (Oishi, Graham, Kesbir; Galinha, 2013 & Khan et al (2022). Some philosophers and historians reached a consensus that the happiness concept in yesteryears revolved around fortune and good fortune. In contrast, Americans today conceptualise happiness as something, they can have authority and can passionately pursue (Oishi et al., 2011). Aristotle, in his book, stressed the distinction between amusement and happiness, arguing that happiness consists of a contemplative (philosophical) life (Oishi, Graham, Kesbir & Galinha, 2013)

According to Altiner (2015) happiness is a connection of both cognition (product of thought) and emotion (experience). Lyubomirsky et al., (2005); Zhou (2013); Jesus (2015) defined happiness as a subjective state of significant levels of life satisfaction and positive affect together with low levels of, or infrequent episodes of negative affect) individuals flourish, thrive, and strive to survive 'the good life' contentment and experience success. Seligman (2002); Mamoudou (2013); Nia-Ross (2016)

opined that happiness consists of three components namely: experiencing pleasure (emotional component) positive emotion, finding meaning in life (the cognitive component), and engaged in the activities of life (social component).

One of the cultural practices preventing women's happiness is early marriage. According to Kainuwa & Yusuf (2013), this has an impact on their education, health, and ability to earn a living, as well as the future generation (Lawal, 2017). It is believed in Africa and certainly in some parts of Nigeria, particularly in the north, that most parents give preferential treatment to boys, especially in matters of education and other rights (Sambo, Abubakar & Abdullahi, 2020). Kainuwa & Yusuf (2013); Sambo, Abubakar & Abdullahi, (2020) argued that girls are still living in their shadows and are socially subjugated such that their rights to reach womanhood before childbearing are being abandoned and abused through early marriage. Which, when allowed to complete their education, will be happy in the aspect of their lives. Based on Yakubu, Binji & Muhammad (2014); UNICEF (2020), child brides are much more likely than their peers who marry later to drop out of school and complete fewer years of education.

Poor households are more likely to face the problem of "picking and choosing" whom to enrol in schools (Colclough et al., 2000). Due to the firm belief that education for boys is more valuable than the education for girls, boys are preferred to be educated over the girls (Colclough et al., 2000). Female education is now widely accepted globally. Saleh & Kwache, (2012); Makama (2014) opined that a broad notion that "too much" girls education limits their obedience to their husbands and parents, and it is also a waste of resources because they will be married off. Lawal (2009) reported that gender inequality exists in Nigeria, especially in the education sector in terms of school enrollment, attendance and completion.

Significance of women education include; the foundational importance of accountability for raising women status (Nmadu, Oguntunde, & Mandara, 2010; Lawal, Khan and Ramli, 2021); significant approach for sustainable development (Sambo, Abubakar &Abdullahi, 2016) growth and development of economic productivity, (Nmadu Oguntunde, & Mandara, 2010), safety from being exposed to several diseases including HIV/AIDS, avoidance of exploitation and abuse Sambo, Abubakar &Abdullahi (2016) and infant mortality rate reduction (Lawal, 2017). Nmadu, Oguntunde, & Mandara (2010) added that women's overall happiness (social, psychological, motherhood, economic, and health) are affected by gender parity. Imagine a 12-year-old girl living in Chanchaga, (a village in northern Nigeria), was the only female among her parent's four children; she was enrolled in a public school, but later withdrawn to work as a maid (Sambo, Abubakar & Abdullahi, 2020).

Adegboye (2016) stated that SES is the societal hierarchy on which an individual or family stands, and it is based on average fundamental predominant cultural asset, sufficient income, material ownership, and involvement in community activities. Bad economic situations may reveal the unreliability of life, which may be related to the luck-based concepts of happiness in turn (Oishi & Diener, 2013). Oishi & Diener (2013) added that the idea of happiness might be correlated with the average level of happiness and wealth of nations. According to Edinyang, Ubi, Usang & Adalikwu (2013) SES invariably means that to be born into a family. It means acquiring that family's socio-economic status, and this affects the child's position in the society and invariably the child's retention ability not only in Social Studies but also in other subjects. Edinyang, Ubi, Usang & Adalikwu (2013) argued that gifted and talented children cut across socio-economic status. Michubu (2013); Iyoboyi (2013) found out that parental level of education and parental occupation affect students' academic performance. Aturupane, Glewwe & Wisniewski (2013) analysed the impact of school quality, socio-economic factors, and child health on students' academic performance, in primary schools in Sri Lanka. Thomson (2018) investigated achievement at school and SES background. Pettigrew (2009) analysed the impact of SES on student achievement in a rural East Tennessee school system, SES factors determine an individual's level of religiosity; thus, women brought up by mothers from high SES are found to be less religious than those

women brought up by low-education (SES) mothers (Collett & Lizardo, 2009). Collett & Lizardo (2009) affirmed that the SES of mothers has less influence on the likelihood of men being non-religious, while the SES of fathers has an insignificant religiosity influence on the gender disparity. Life events cause severe deviations which becomes necessary for individuals to create significant behavioural modifications over a short period; these life events include, poverty, unemployment, illiteracy, discrimination, and school failure (Campbell, 2014).

Religion is that which makes people stronger and more confidence in their lives (Hans, 2016). Mamoudou (2013) defined religion as an organised form of worship and belief, thereby providing justification and meaning to disciple's lives. Positive religious coping contained the wisdom of religiousness, a protected association with God, with the belief also that life has meaning, and a sense of relatedness to others (Grossoehme et al., 2010). Grossoehme et al., (2010) stated that positive coping strategies such as seeking increased spiritual support and relatedness were often used than negative coping skills. Positive religious coping encompasses a sense of spirituality, a secure relationship with God, the belief that life has meaning, and a sense of connectedness to others.

Happiness is viewed differently in Islam. Happiness based on Islamic religion is termed as been determined by believing in God (Allah) about total submission to Him (Abdel-Khalek, 2015; Abdel-Khalek & Singh, 2019). Thus, happiness symbolizes the security, peace, faith, contentment and submission that is in Islam. Altiner (2015) stated that Islamic tradition viewed the concept of happiness based on two realities, namely; worldly and an eschatological reality. Since the Quran is the core thoughts about guidance for well-being and human nature which is accepted as the primary source of religion, in Islamic belief, the phrase "pursuit of happiness" is uncommonly applied; thus, the famous phrase used is "the attainment of happiness" (Altiner, 2015). Previous studies in psychology and religion suggested that different kinds of connectedness lead to happiness. The "Oneness" feeling is supposed to be a share thread across various religions, which is related to better general happiness (Rahhal, 2019). Muslims enjoy much happiness because of "oneness" or association with the Sacred more than individuals from other faith, therefore making them be happier (Achour et al., 2017; Rahhal, 2019). The Qur'an highlights obviously that the problems in this world are there to test the believer and requesting individuals to have patience in dealing with their problems.

"We try you by means of danger, and hunger, and loss of worldly goods, of lives and of (labour's) fruits, but give glad tidings unto those who are patient in adversity

(Q2: V155)

And "You who have attained to faith! Seek aid in steadfast patience and prayer; for, behold, God, is with those who are patient in adversity."

(Q2: V153)

Besides, previous studies have revealed that religious coping strategies of Muslim women students play an integral part in their happiness (Aflekseir & Mahdiyar, 2016). Generally, concerning the several difficulties which Muslim women come across, therefore, it is vital to understand their capacity to cope successfully. During challenging periods, religious coping methods are used to reduce undesirable moods, enhancing desirable attitudes and a means of engagement with the Sacred (Winzer & Gray, 2019). When confronted with an unfavourable situation, individuals may find it beneficial to employ positive types of religious coping strategies (passive, active, benevolent, and practice) related to their culture and socio-economic status "SES". For example, as confirmed by Aflekseir and Mahdiyar (2016), the practice of religious coping was a critical indicator of positive adaptation in distressing circumstances. The relationship between happiness and religious coping has been proved empirically (Lambert, Passmore & Joshanloo 2019). Similarly, religious coping was found to predict happiness empirically (Sujarwoto, Tampubolon & Pierewan, 2018).

Nigeria is found on the coast of the African continent; it is the most populous black nation in Sub-Saharan Africa; the richest and tenth-largest country across the globe (NPC, 2022). A large number of women out-of-school and dropouts are found in Northern Nigeria, with limited skills of numeracy and literacy, and little hope of re-entering formal education (NBS, 2021). The literacy rate of 15-24 years-old (Women) was 66% in 2022 and increased slightly to 68.70% by 2021. With an increasing number of girls dropping out of school, this makes the government to provide initiatives such as the Women Centre for Continuing Education, which the major aim is to provide literacy and numeracy skills to women who are dropping out of school and to close the large gender gap in school enrollment. Lawal and Fasasi, (2023) found out that illiterate women in Hausa /Fulani communities were keen to become literate and numerate, such give rise to the involvement of adult literacy in the project design. One of the project designs was the creation of Women Centres for Continuing Education (WCCE) that provides women with a second chance to education, which prepares them for tertiary education. Hence, these women were, either; sent back to these continuing education centres by their spouses, or on becoming widows, divorcees, or later their parents changed their attitudes towards women's education. One of such centres is in Sokoto state. As a result, Muslim women students at WCCE were chosen for this stud. Sokoto state is seen as one of the educationally backward states in Nigeria (Yakubu, Binji, & Muhammad, 2014). It has a population of about 4 million, with a population of primary-school-age of about 1,100,000, with an enrolment rate of 610,886 (that is 400,381M and 210,505F). Its literacy level is 30.1%, with 660,204 males and 453,582 females accounting for it (SME, 2015), with only two female professors (Lawal, 2017).

Nigerians seems to be happier now, as the country moved up from 103rd in 2016 to 95th globally, and 6th in African in 2017 in the annual global happiness index. In 2018, Nigeria was ranked 91st in the world and 5th in Africa and 85th and 2nd respectively in 2019. Despite this report, Nigeria has not conducted any empirical investigation of its individual happiness based on certain factors (Okwaraji, Nduanya, Okorie, & Okechukwu, 2017; Ogwuche, Ijiga, Kuruku and Okwoli 2019). Besides, only a few indigenous studies were conducted such as (Balogun, 2014; Agbo & Ome, 2017; Ogwuche, Ijiga, Kuruku, and Okwoli 2019). Okorie & Okechukwu (2017);Lawal, (2021). From the above-mentioned researches, there was no evidence of happiness research found to be conducted in the Northern Nigeria. Lawal, (2021) suggested that findings from the western nations might not apply or echo events in Nigeria because of cultural and religious differences. For the happiness model, Maham, Bhatti & Öztürk, (2020) proposed a model of happiness based on past empirical and theoretical researches on happiness. This model remains one of the utmost comprehensive models concerning happiness; and it will serve as a reference in the current study to develop a model of happiness using the effect of a mediator variable.

The previous studies showed that there is dearth of literature on happiness studies in Nigeria and Sokoto state particularly. Inconsistency in the findings of previously done researches on happiness. There was no empirical evidences on religious coping as a mediator between happiness, culture and socio-economic status and no study in Nigeria was found to develop a happiness model. Thus, depending on previous outcomes only might not give us the real situation of happiness in Nigerian and a transparent picture in Sokoto state (because of cultural, SES, and religious differences). Therefore, this study looked into the relationship between happiness, culture, SES, and religious coping among Muslim women students residing in Sokoto State, Nigeria. This study will be carried out to enhance knowledge, for counsellors, religious leaders, and ministry of education, government, and future researchers.

1.2   Objectives

1.   To determine the relationship of happiness with culture, socio-economic status and religious coping among Muslim women students in WCCE Sokoto state.

2.   To evaluate the mediating effect of religious coping on happiness, culture and SES, among Muslim women students in WCCE Sokoto State, Northern Nigeria.

3.   To develop a model of happiness based on culture, socio-economic status, and religious coping among Muslim women students in WCCE, Sokoto state, Northern Nigeria.

1.3   Questions

1a. Is there any significant relationship between happiness and culture among Muslim women Students in WCCE Sokoto state?

1b. Is there any significant relationship between happiness and socio-economic status among Muslim women students in WCCE, Sokoto State?

1c. Is there any significant relationship between happiness and religious coping among Muslim women students in WCCE, Sokoto state?

1. What is the mediating effect of religious coping toward happiness, culture and SES among Muslim Women Students in WCCE, Sokoto State, Northern Nigeria?

2. Is the proposed hypothesized model of happiness valid and with a good fit.

1.4 Hypotheses

H₀ 1.   There is no statistically significant positive relationship among happiness, culture and socio-economic status among Muslim women students, in WCCE Sokoto state.

H₀ 2.   There is no significant mediating effect of religious coping towards the relationship between happiness, culture and SES among Muslim women students in WCCE, Sokoto state, Northern Nigeria.

H₀ 3   The proposed hypothesized model of happiness is not valid, and it does not have a good fit.

2. Methodology

The study applied a quantitative research design of the correlational type, due to its testing theories capacity by the specification of short research questions (Creswell, 2013; Bryman, 2015). Correlational study as a frequently used type of research that is concerned with determining the extent of the relationship existing between variables (Tambawal, 2001). The correlational study is an approach used in index production to determine the strength and direction of the relationship among variables under study (Ary, et al, 2013; Mertens, 2014). Purposive sampling was used in selecting both the research location, population, and sample. The research location is Women Center for Continuing Education in Sokoto state. The population consisted of 900 Muslim female students, with 269 as the respondents.

2.1   Sample: In determining the sample size (n) for any study, there is a need for basic consideration of the said population, and the sample determination must be scientific. In determining the sample size of this study, simple random sampling was applied using Krejcie & Morgan (1970) table to select the number of respondents. Simple random sampling is a technique for selecting samples or subset members from the entire population. Each member has a chance of being selected by chance, but with a definite selection probability (Lawal, 2017). From Krejcie & Morgan (1970) table the sample size of N=900 (population of this research) is n=269 respondents. A sampling technique is the selection of a subset to represent the target population (Mamoudou, 2013). The WCCE was purposively sampled because it is the only centre in the state. Purposive sampling is a non-probability sampling method it occurs when the researcher's judgment is applied in choosing the elements nominated for the sample selection (Black, 2010). The senior secondary school section (SSS I-III) was randomly purposively sampled. Random purposive sampling involves selecting random cases from the sample frame and randomly selecting a desire respondents to participate in the study (Lawal et al., 2020). The 269 Muslim women students from the whole senior secondary section were random purposively selected as the homogeneous sample size, and it can be said to be a critical case in which only case (Section) was chosen for study because, the researcher expects that examining it will relate insights that can be applied to other cases (sections) (Pascoe, 2011).

3.2   Instruments

For data collection, a 5-Likert Scale-based instrument called the Happiness, Culture, SES, and Religious Coping Questionnaire (HCSESRCQ) was used. The instruments have two sections namely; section A (demographic) which includes the respondent's age, class and marital status, and section B, which includes four following sub-sections;

i. The Orientation to Happiness Scale (OHS) by (Seligman, Steen, Parks & Peterson, 2005). The scale contains 18-items. OHS developers reported three (3) domains or sub-constructs known as pleasure, meaning and engagement, rhyming with the theoretical background of authentic happiness theory (Dilling, 2016). Seligman et al., (2005) posited that OHS reliability was for pleasure, 0.84, engagement, 0.77 while for meaning is 0.88. The scale rate was based on a 5-point Likert scale; which is from strongly agree, agree, slightly agree, disagree to strongly disagree. With (strongly disagree=1 to strongly agree=5). In determining the happiness of Muslim women students in Nigeria, mean and rank order was used. The modality goes as; the possible scores of any participant is 1+2+3+4+5 = 15; hence, 15/5 = 3, which is the average (benchmark) mean scores. Therefore, a mean value ranging from 3 and above indicates much happiness by the Muslim women students. While any mean scores, less than 3 were considered as less happiness experienced by Muslim women students.

ii. Cultural Questionnaire for Women, (CQW) which was adapted from (Spence, Helmreich & Stapp, 1973). It is a 15-item index that initially measures attitudes toward women's rights and roles in relation to men within the culture. The researcher increased it to 22 items based on three sub-constructs, namely; early marriage, gender inequality and gender role. They reported Cronbach's α as .78. Respondents show their level of agreement with each item based on a 5-point Likert scale from strongly agrees to strongly disagree. Each of the items was scored (1–5). In determining the culture of Muslim women students in Nigeria, mean and rank order was used. The modality goes as; the possible scores of any participant is 1+2+3+4+5 = 15; hence, 15/5 = 3, which is the average (benchmark) mean scores. Therefore, a mean value ranging from 3 and above indicates culture positively predicts happiness of the Muslim women students. While less than 3 were considered as a low cultural prediction of happiness of Muslim women students.

iii. Socio-Economic Status Scale (SESS) is a demographic scale developed by Adegboye and Oyesola (2015), also known as the Socio-economic status scale meant for Northern Nigeria. This scale was used by the researchers to assess socioeconomic status in northern Nigeria. The scale contains 28 items, but for this research, some of the items were changed; that is why this study adopted this scale. They reported a correlated coefficient of 0.69, and it was found to be valid. The SESS was based on ratings, not the Likert scale. It was also based on an individual's SES, while present research was based on parent's SES (income, education, occupation and social class). The scale was based on fixed standardized scores for the respondent's category based on this both the highest and lowest scores were included. The scale was scored based on parental income ranging from 0 to 19,999 very low, 20,000 to 29,999 low, 30,000 to 39,999 middle, 40,000 to 40,999 high, and 50,000 to above very high. Therefore, this research employed SESS to measure SES's prediction on Muslim women student's happiness in WCCE.

iv. Islamic Religious Coping Scale (IROPE) was adapted and used in assessing religious coping within the context of Islam, the theological virtue (Aflakseir & Mahdiyar, 2016). The reason for developing this scale was to ease user access within the Islamic context of religious coping. The Islamic practises were taken into account when deciding on the item's content. The content of the scale comprises five (5) dimensions and 22 items initially. It was reduced to 17 items by removing the negative religious coping items because it was not tally with Islamic belief based on expert's recommendations. The sub-constructs include; benevolent reappraisal religious coping (it has 5 items example, I saw my situation as God's will); practice religious coping (6 items –e.g., I sought help with prayer); passive religious coping (3 items –e.g., I didn't do much, just expected God to solve my problems for me); active religious coping (3 items –e.g., I turned the situation over to God after doing all that I could). And all the constructs were based on positive religious coping. The internal consistency of the scale using Cronbach's alpha was reported to be 0.89 for practice, 0.82 for

benevolent, 0.72 for passive, and 0.78 for active religious coping (Aflakseir & Mahdiyar, 2016). The concurrent validity of this scale has also been confirmed (Aflakseir & Mahdiyar, 2016). The above-mentioned instruments (IRCOPE) were based on a 5 Likert scale which is ranging from strongly agree to strongly disagree. With (strongly disagree=1 to strongly agree=5). In determining the happiness of Muslim women students in Northern Nigeria, mean and rank order was used. The modality goes as; the possible scores of any participant is 1+2+3+4+5 = 15; hence, 15/5 = 3, which is the average (benchmark) mean scores. Therefore, a mean value ranging from 3 and above on the scale indicates positive religious coping persistent usage by the Muslim women students. While any mean scores less than 3 show a non-persistent application of positive religious coping by Muslim women students. This scale was adapted for usage in the process of data collection on religious coping as a mediator between independent variables (culture and SES) and dependent variable (happiness) of this study.

Compliance with Ethical Standards
* Disclosure of potential conflicts of interest: No
* Research involving human participants and/or animals: Yes
* Informed consent: Yes

2.4 Pilot-Study

A pilot study was conducted on respondents from the general population who were not included in the sample. It is merely the validity and reliability testing of instruments (psychometric factors). It cannot eliminate all systematic errors or unforeseen problems, but it reduces the possibility of making either Type I or Type II error to the bare minimum. Crossman (2017) opined that a pilot study allows the researcher to review or adjust the instrument, the process of data collection in ensuring the right questions are being asked, and the appropriate data is being collected through the proper method. The current study was pilot tested after experts have gone through the concept analysis table for modification and adjustment. This study collects data from 40 Muslim women students from vocational, primary, and junior secondary schools, who have similar traits with the target population but are not part of the sample. Instrument aspects such as language clarity used terms, spelling and grammar, and depth and breadth were examined. This study is indicated in Figure 1 below**.**

For the validity of instruments three experts in measurement and evaluation from the school of Education, Universiti Teknologi Malaysia checked and validated the instrument to determine whether the items signify the contents of the research or not. The study employed Fleiss Kappa Coefficients to ensure the questionnaire's good content validity. Initially, OHS has 18 items. After the validation, all 18 items were retained but with some modifications. Islamic RCOPE was having 21 items, which after validation was reduced to 17 items. Because there were rhyming with other items on the scale, and the experts suggested that negative religious coping should be entirely removed because it does not tally with Islamic beliefs. CQW had 22 items and expert's validation proved the worthiness of the instrument and retaining all the 22 items.

However, in this research, the confirmatory factor analysis was used as a tool to determine the construct validity of the overall constructs under investigation. It will show result how well the researcher's theory of the factor's structure fits the actual model.
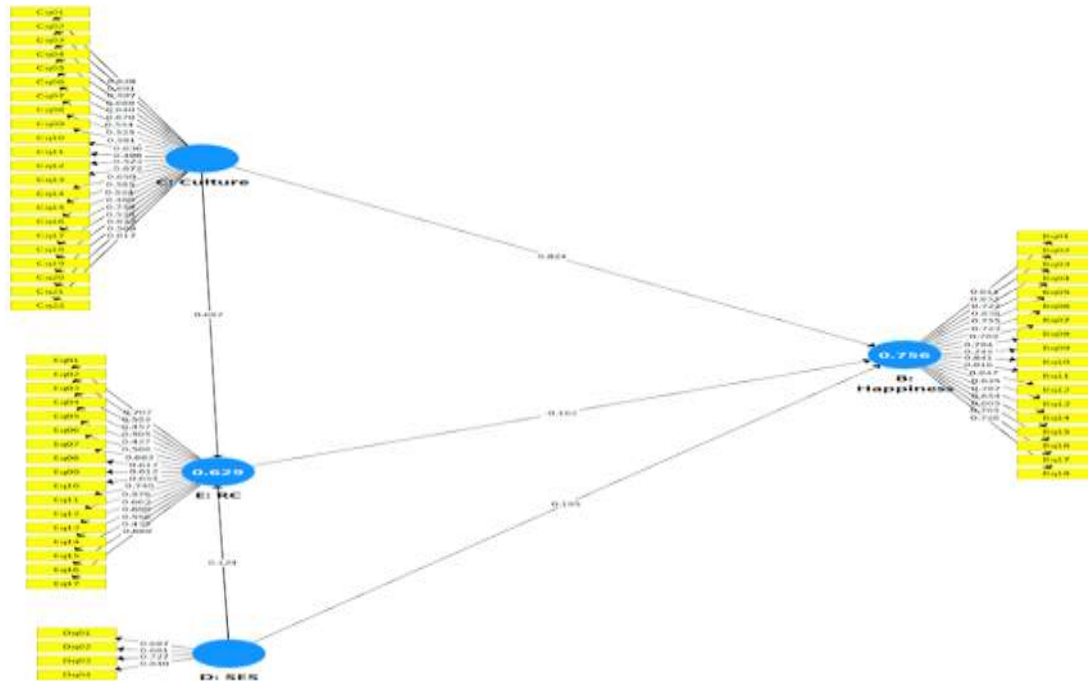
Figure 1: PLS Algorithm

Reliability is an important measure for testing the quality and goodness of an instrument. The reliability in this study has two results for each construct which are Cronbach's Alpha with values all greater than (>) 0.70 and composite reliability with values also all greater than (>) 0.70. The whole instrument HCSESRCQ has a Cronbach's Alpha (α) of 0.937 covering 61 items. The Cronbach's Alpha (α) value suggested that the instrument is reliable to acceptability since it was α = 0.937 ≥ 0.70. These values were considered acceptable, indicating that the instrument (questionnaire) was consistent in measuring happiness based on culture, SES, and religious coping as the mediator.

3.4.3   Procedure

The data for this study was descriptively collected using the instruments mentioned above; first, the researcher seeks permission from the school authority to carry out the study by presenting an introductory or acknowledged letter which was issued by the Faculty of Education (FP), Universiti Teknologi Malaysia (UTM), explaining the purpose of the research exercise. Consent of the respondents was duly sought to have maximum cooperation. The researcher explained the purpose of the study and clarified the respondents based on the questions or observation to make it easier for them while filling the questionnaire, to gain valuable input for the development and validation of the proposed model of happiness. The researcher assured the respondents that their responses would be highly confidential. Out of the 269 questionnaires administered, 266 were retrieved whereby three (3) of the respondents failed to bring it back. The returned questionnaires were organized for the next data screening stage. Finally, the data was transferred to Statistical Package for Social Sciences (SPSS) version 21 and Smart Partial Least Square Structural Equation Modelling (Smart PLS-SEM) version 3 (Ringle, Wende and Becker 2015) were used to create a dataset appropriate for each software for further analysis. Upon completion of data cleaning, the total-correct score showed a near-perfect normal distribution (skewness = 0. 42, kurtosis = 0.19).

3. Result and Discussion

Out of the 269 questionnaires administered, 266 were retrieved, with three (3) of the respondents failed to do so. The returned questionnaires were organized for the next stage of data screening. They were entered into a design spreadsheet file using Microsoft Excel 2010, and used in filtering the responses for scores into a single dataset. Because of the unpredictability of the data set, software requirements used for the analysis, and responses were coded in the datasheet and manipulated appropriately for different software.

4.1 Demographic Information

Table 1. Demographic information of the respondents by class

	Item	Frequency	Percentage
	Class		
	Senior Secondary I	91	34.2%
	Senior Secondary II	82	30.8%
	Senior Secondary III	93	35.0%
	Total	266	100%
	Marital Status		
	Married	166	62.4%
	Single	60	22.6%
	Divorcee	28	10.5%
	Widow	12	4.5%
	Total	266	100.0%
	Age		
	18 - 22	67	25.2%
	23 - 27	108	40.6%
	28 - 32	66	24.8%
	33+	25	9.4%
	Total	266	100.0%
	Parents Education		
	Non-Formal (Quran)	86	32.33%
	FLSC/SSCE	86	32.33%
	HND/Degree	38	15.79%
	Masters/ Ph.D.	14	5.26%
	Total	266	100%

Table 1 shows the demographic information of the 266 respondents who voluntarily participated in the survey. The descriptive statistics reveal that 34.2% were senior secondary school (I) class, 30.8% were senior secondary school (II) class, 35.0% were senior secondary school (III). These indicated that most of the respondents were from senior secondary school (III) class and senior secondary school (II) with fewer respondents of 30.8%. The values above show that parents SES and culture made them be denied basic education and be married off and Balancing studies with marriage. The descriptive statistics show that 62.4% were married, 22.6% were single, 10.5% were divorced, and 4.5% were widows. However, these implied that most of the respondents were married and a minimal number of them were widows. Also, it indicate that the respondent's age range from, 23-27 years with 40.6%, 18-22 years with 25.2%, 18-32 years with 24.8%, and then 33 years and above (33+) with 9.4%. These showed that most of the respondents were in the age bracket of 23-27 years, and few of them were 33+ years. The table above also shows that the highest Parent's Level of Education was Non-Formal (Qur'anic) & FLSC/SSCE, representing 32.33%, and the lowest was Master/Ph. D. is representing 5.26%. Theses implied that most of the Parent's Level of Education of respondents were either Non-Formal (Qur'anic) or FLSC/SSCE, and few had Master/Ph. D.

4.2 Descriptive Statistics

Constructs study of statistical description was explored by applying descriptive statistical analysis. Indices or values of the standard deviation, mean, minimum score and maximum score were asserted and indicated for all the independents and dependent constructs; and the constructs were measured in five points Likert scale (1 = strongly disagree 5= strongly agree). The descriptive analysis outcome is shown in Table 4.2 below.

Table 2 Descriptive Statistics of the Construct (n=269)

Constructs	Mean	Median	Min	Max	Std. Dev.
Culture	0.000	-0.148	-3.095	2.900	1.000
Happiness	0.000	-0.168	-2.176	2.934	1.000
RC	0.000	-0.232	-1.942	3.120	1.000
SES 1	0.000	-0.123	-2.084	3.145	1.000
SES 2	0.000	0.141	-2.494	2.118	1.000

Table 3   Descriptive Statistics of Sub-Constructs

Sub-constructs	Mean	Median	Min	Max	Std. Dev.
Active	3.457	3.500	1.000	5.000	0.890
Benevolent	3.595	3.600	1.600	5.000	0.692
Engagement	3.343	3.333	1.667	5.000	0.688
Marriage	3.104	3.167	1.333	4.833	0.633
Meaning	3.848	3.833	2.000	5.000	0.629
Passive	3.272	3.333	1.333	5.000	0.830
Pleasure	3.437	3.500	2.000	5.000	0.660
Practice	3.353	3.286	1.857	5.000	0.652
Professional	2.893	3.000	1.000	4.500	0.759
Role	3.379	3.375	1.625	4.750	0.544
Social	2.594	2.500	1.000	5.000	0.765
inequality	3.306	3.375	2.000	4.500	0.511

Table 2 and 3 indicated that the descriptive parameters results obtained from the analysis for all the constructs. Each construct or latent variable's mean shows that the average agreement of the participants has agreed moderately with an above-average point of 3 as scores except for professional and social constructs. Furthermore, descriptive statistics indicate that entirely the values were close to the mean. Consequently, it means that the respondents tended to agree moderately on the entire set of statements, signifying the concept's practicability in predicting happiness in Sokoto state.

Table 4 Empirical Correlation Matrix

	Active	Benevolent	Engagement	Marriage	Meaning
Active	1.000	0.325	0.341	0.122	0.275
Benevolent	0.325	1.000	0.300	0.189	0.247
Engagement	0.341	0.300	1.000	0.186	0.302
Marriage	0.122	0.189	0.186	1.000	0.127
Meaning	0.275	0.247	0.302	0.127	1.000
Passive	0.141	0.134	0.240	0.171	0.305
Pleasure	0.338	0.313	0.381	0.284	0.375
Practice	0.357	0.289	0.398	0.279	0.391
Professional	-0.083	0.098	0.018	0.004	0.058
Role	0.155	0.152	0.217	0.150	0.205

| Social | -0.109 | -0.184 | -0.173 | -0.045 | -0.066 |
| Inequality | 0.279 | 0.248 | 0.283 | 0.239 | 0.234 |

Table 4 above explained the relationship between the sub-constructs under study.

To address the research objective, Corresponding research hypotheses were proposed and tested using the partial least square structural equation modelling approach using SmartPLS 3 software (Ringle, Wende & Becker, 2015) for Measurement Model Assessment. For this study, Partial least squares structural equation modelling (PLS-SEM) analysis was used for each of the research questions raised. The measurement valid model was first analyzed for checking how to fit the indicator's load on the theoretically defined constructs. Measurement model investigation guarantees that the survey items have measured the constructs they were designed to measure, making sure of the reliability of survey instruments later. Findings of the measurement model validity and reliability of each construct pooled measurement model, and the structural model was shown under the following sub-sections.

4.3. Measurement Model Assessment

In addressing this objective, three (3) research questions were raised and answered by applying Partial least squares structural equation modelling (PLS) analysis applied. The fundamental measurement model of the study was assessed and formed under this sub-section. Determining the goodness of measures is the reason for the assessment of the measurement model. According to Hair et al., (2011) in PLS analyses validity and reliability are the major criteria used for assessing the measurement model. In evaluating the measurement model reliability, discriminant, and convergent validity were also necessary. In PLS-SEM, assessing of measurement model (also known as the outer model) involves composite reliability (CR) to evaluate internal consistency, individual indicator reliability, and average extracted (AVE) to evaluate convergent validity (Hair et al., 2014). The parameters of the measurement model were indicated in the tables below and the model presented in figure 2.

4.3.1 Indicator Reliability

Item loadings were applied in measuring indicator reliability. Items loading of at least 0.7 showed acceptable indicator reliability for the measurement model, where. The measurement items were assessed, and a cut-off value of 0.5 was used as significant. So, any item of construct below the cut-off values has been deleted. The four constructs indicator reliability indicated through 14 sub-constructs. According to an analysis of second-order constructs' reliability, values of all the construct (latent variable) used in this study were found to have loading greater than (>) 0.70. Therefore, it suggested internal consistency in exception of SES with CR very close to the yardstick value, and this indicates the sub-constructs displayed satisfactory loadings. Indicator reliability loadings were represented in Table 4.5 below.

Table 5   Indicator reliability (Cross loadings)

Constructs	Culture	Happiness	Religious Coping	SES 1	SES 2	
Active	0.287	0.423	0.669	-0.109	-0.083	
Benevolent	0.295	0.382	0.629	-0.184	0.098	
Engagement	0.340	0.745	0.478	-0.173	0.018	
Marriage	0.642	0.269	0.286	-0.045	0.004	
Meaning	0.280	0.716	0.456	-0.066	0.058	
Passive	0.336	0.406	0.611	-0.035	0.036	
Pleasure	0.417	0.799	0.507	-0.097	0.092	
Practice	0.338	0.502	0.780	-0.117	0.021	

Professional	0.143	0.076	0.025	0.202	1.000	
Role	0.570	0.244	0.246	-0.021	0.138	
Social	-0.076	-0.150	-0.164	1.000	0.202	
inequality	0.804	0.404	0.395	-0.077	0.141	

4.3.2 Construct Reliability

The composite reliability (CR) was assessed to know whether the construct reliability of the model is satisfactory. The CR of each construct presented in this study is more significant than 0.7.

Table 6 Construct Reliability

Construct	Cronbach's Alpha	rho_A	Composite Reliability
Culture	0.421	0.455	0.716
Happiness	0.620	0.626	0.798
RC	0.597	0.607	0.769
SES 1	1.000	1.000	1.000
SES 2	1.000	1.000	1.000

Table 6 showed that all the CR are above the recommended value of 0.7 to above except SES. Based on these results, the items in the study are good representative of the constructs with adequate consistent and internal reliability

4.3.3 Convergent Validity

Average variance (AVE) extracted is investigated in PLS analysis, for probing the convergent validity, convergent validity's measure is considered by the value of an AVE. in constructs assessment, 0.5 AVE value or higher is acknowledged as the acceptable convergent validity index. In table 7 below the convergent validity index for all the sub-constructs is presented. The above shows that the proposed model has satisfactory and suitable convergent validity.

Table 7   Convergent Validity

Variable	Cronbach Alpha	rho_A	Average Variance Extracted (AVE)
Culture	0.421	0.455	0.461
Happiness	0.620	0.626	0.569
Religious Coping	0.597	0.607	0.456
SES 1	1.000	1.000	1.000
SES 2	1.000	1.000	1.000

Table 8   Construct Summary Statistics

Model Construct	Measurement Item	Loading	Cronbach's Alpha (CA)	Composite Reliability (CR)	AVE
Culture	Marriage	0.642	0.421	0.716	0.461
	Role	0.570			
	inequality	0.804			
Happiness	Engagement	0.745	0.620	0.798	0.569
	Meaning	0.716			
	Pleasure	0.799			
Religious Coping	Active	0.669	0.597	0.769	0.456
	Benevolent	0.629			
	Passive	0.611			
	Practice	0.780			

| SES 1 | Social | 1.000 | 1.000 | 1.000 | 1.000 |
| SES 2 | Professional | 1.000 | 1.000 | 1.000 | 1.000 |

Table 8 displays all of the study constructs and their corresponding factor loading along with their Internal Reliability (Cronbach Alpha > 0.40) construct reliability (Composite Reliability > 0.70) and convergent validity (Average Variance Extracted, AVE > 0.40). The convergent validity of the constructs has been achieved with AVE > 0.40, and CR was higher than 0.60 (> 0.60). This is because the acceptable cut-off value of AVE > 0.50 but value of AVE > 0.40 is still acceptable provided CR > 0.60 (Fornell and Larker, 1981). It gives a summary of the reliability and validity results of the constructs used in this study, along with their significant loading values. For loading, it is used to measure a construct's validity. The loadings given in the table were the final loading result of the measurement items. They were used to determine the appropriate item to be retained in the model/or analysis. Besides, SES1 and SES 2 have factor loadings of "1" because they are one item divided into a categorical variable.

4.3.4 Discriminant Validity

Based on the Fornell and Lacker's (1981) principle, measurement model discriminant validity evaluation was conducted. If the AVE's square root is greater than the correlations present between the considered measure and all other measures therefore, the proposed measurement model is considered to have discriminant validity.

Table 9. Discriminant Validity Fornell-Larker Criterion

Construct	Culture	Happiness	Religious Coping	SES	SES 2
Culture	1.000				
Happiness	0.463	1.000			
Religious Coping	0.465	0.638	1.000		
SES	-0.076	-0.150	-0.164	1.000	
SES 2	0.143	0.076	0.025	0.202	1.000

Table 9 shows the Fornell-Larker Criterion discriminant validity result. The diagonal value (in bold from upper left to lower right) is the square root of AVE, and other values are the correlations between the respective construct. Here, the discriminant validity of the construct has been achieved with the diagonal value (in bold) was higher than the correlation values in its row/or column. It is used in this study to determine the extent to which a construct/variable is distinct from other ones, concerning how much it relates with other ones; and how much indicators represent an only single variable. For all constructs were higher than the inter-construct correlation values in its row/column; and therefore, this confirmed that the discriminant validity or Fornell and Lacker's criterion was met. Hair et al., (2010) specified that discriminant validity is the extent to which a construct is genuinely different from other constructs.
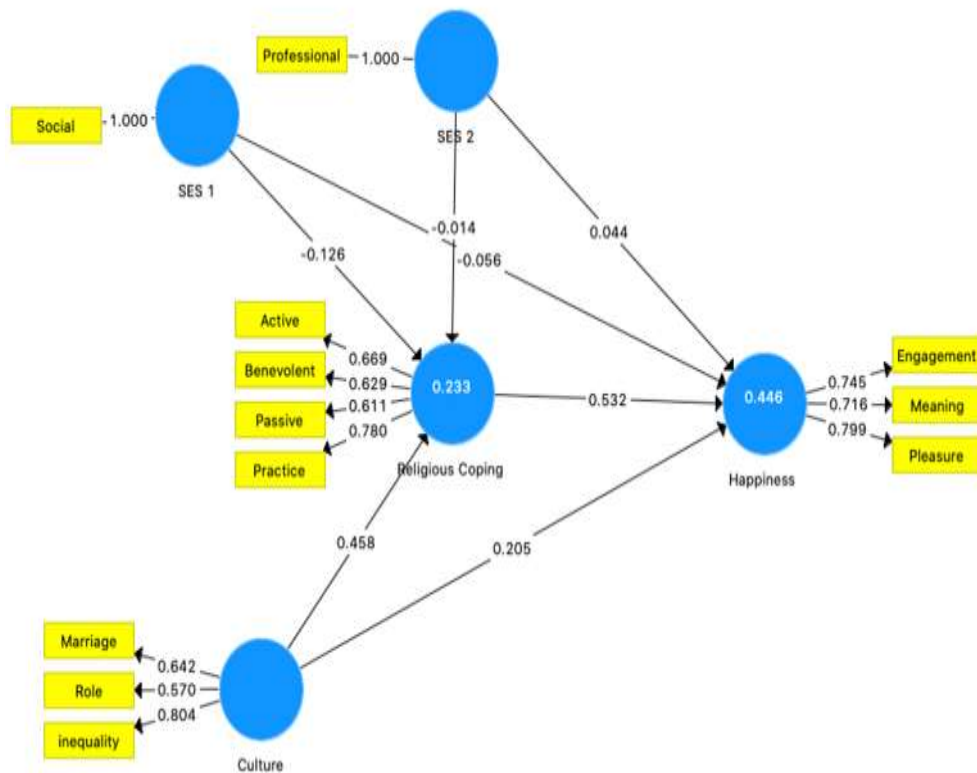
Figure 2: Valid Measurement Model

4.4   Structural Model Assessment

After measurement model's validity and reliability assessment, the structural model (Inner Model) assessment comes next. This means assessment of the association between exogenous (CULTURE, SES) and endogenous (HAPPINESS and RELIGIOUS COPING) variables. Structural model measurement, in PLS-SEM, includes path coefficients to evaluate the significance and relevance of structural model relationship, R^2 value to evaluate the model's predictive accuracy, and f^2 values to evaluate the substantial impact of the exogenous variables on endogenous variable through bootstrapping (Hair et al., 2011).

4.4.1   Coefficient of Determination (R^2)

The amount of several independent variables explained by the independent variable is referred to as (R^2) value. Hence, (R^2) value increases structural model predictive ability. Ramayah, Cheah, Chuah, Ting & Memon (2016) opined that the R^2 values are measured as either weak, moderate, or substantial levels if R^2 is found to be 0.19, 0.33, and 0.67.

The following were the research hypotheses testing carried out to achieve the aim and objective and to answer the research questions for this study:

Hypothesis 1: There is no statistically significant positive relationship among HAPPINESS, CULTURE, SES and religious coping among Muslim women students in WCCE, Sokoto State

Table 10   Results of Hypothesis Path Coefficients

Construct	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Remark
C -> H	0.205	0.206	0.059	3.499	0.000	Sig

C -> RC	0.458	0.465	0.055	8.337	0.000	Sig
RC -> H	0.532	0.534	0.060	8.938	0.000	Sig
SES 1 -> H	-0.056	-0.056	0.050	1.128	0.130	Sig
SES 1 -> RC	-0.126	-0.125	0.065	1.927	0.027	NS
SES 2 -> H	0.044	0.049	0.058	0.760	0.224	NS
SES 2 -> RC	-0.014	-0.019	0.057	0.255	0.400	NS

α=0.05 (5%) level of significance

Sig.=Significant

NS=Not significant

Table 10 depicts all the Path Coefficients (for both original sample and sample mean) along with their corresponding standard deviation (STDEV), t-statistics and P-values. At 0.05 level of significance, there was significant relationship between Culture -> Happiness, Culture -> Religious Coping, Religious Coping -> Happiness and SES 1 -> Religious Coping with beta=0.205, t=3.499, P<0.001; beta=0.458, t=8.337, P<0.001; beta=0.532, t=8.938, P<0.001 and beta=-0.126, t=1.927, P<0.05 respectively. But there was no significant relationship between SES 1 -> Happiness, SES 2 -> Happiness and SES 2 -> Religious Coping with beta=-0.056, t=1.128, P>0.05; beta=0.044, t=0.760, P>0.05; beta=-0.041, t=0.255, P>0.05 respectively.

However, the results above suggested that there was: a direct positive relationship between Culture -> Happiness, a direct positive relationship between Culture -> Religious Coping, a direct negative relationship between SES 1 -> Happiness, suitable mediation of "Religious Coping" between "Culture -> Happiness". And, there was no significant relationship between SES 1 -> Happiness, SES 2 -> Happiness, and SES 2 -> Religious Coping.

Table 10 gives the path coefficient, standard error of CULTURE versus HAPPINESS, SES versus HAPPINESS and RC versus HAPPINESS along with their corresponding t-statistic and P-value. At *0.05* level of significance both CULTURE and RC were statistically significant positively related to HAPPINESS with *t=2.252, P<0.05* and *t=7.660, P<0.05* respectively, hence, the hypothesis was rejected and not supported. While SES at *0.05* level of significance was not significant with *t=1.278, P<0.05*, hence, the hypothesis was supported not rejected. Therefore, CULTURE and RC were statistically significant related to HAPPINESS, while SES was statistically not significant.

Hypothesis 2: Religious coping does not significantly mediate the effect of relationship towards happiness culture and SES among Muslim women students in WCCE, Sokoto State, Northern Nigeria.

For the research hypothesis above, according to (Hair et al., 2017) considering three steps are necessary. Firstly, overall indirect effects should be significant in the model; secondly, the determination of mediation or effect type. Lastly, mediation size should be determined by the strength of indirect effects.

Table 11. Specific Indirect Effect of Mediation in Hypothesis 3

Construct	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic (|O/STDEV|)	P-Value
C -> RC-> H	0.244	0.248	0.041	5.977	0.000
SES 1 -> RC-> H	-0.067	-0.065	0.034	1.976	0.024
SES 2 -> RC -> H	-0.008	-0.010	0.030	0.255	0.399

Table 11 displays mediation summary statistics of religious coping between culture and happiness along with their corresponding t-statistic and P-value. At *0.05* level of significance, there was

significant mediation of religious coping between culture and happiness with *t=5.977, P<0.001*. The above result implies that religious coping was an extremely good mediator between culture and happiness with about 60% mediating effect.

The table also, gives mediation summary statistics of religious coping between SES 1 and happiness, and religious coping between SES 2 and happiness along with their corresponding t-statistics and P values. At 0.05 level of significance, there was significant mediation of religious coping between SES 1 and happiness with t=1.976, P<0.05. But there was no significant mediation of religious coping between SES 2 and happiness with t=0.255, P>0.05. Here, religious coping was relatively a mediator between SES 1 and happiness, but religious coping was not a mediator between SES 2 and happiness.

Hypothesis 3: The proposed hypothesized model of happiness is not valid, and it does not have a good fit among Muslim women students in WCCE, Sokoto State.

Table 12   Results of hypothesis 5 testing (Model Fitness and Adequacy)

	R Square	**R Square Adjusted**
Happiness	0.446	0.437
Religious Coping	0.233	0.225

Table 12, by inspection, shows the Coefficient of Determination (R Square and R square Adjusted) values. Coefficient of Determination serves as a measure of predictive accuracy of the model developed, and it is used to determine the existence of multicollinearity when $R2 > 0.80$. Also, it represents the amount of variance in the endogenous latent variables/constructs (happiness and religious coping) explained by all of the exogenous latent variables/constructs (culture, SES 1, and SES 2) connected to it. R square Adjusted values indicated that happiness has a substantial value of 0.437 (43.7%), and religious coping has 0.225 (22.5%). These values suggested that the happiness model developed in this study has predictive fitness and adequacy of 43.7% and 22.5% contributions of the exogenous variables (culture, SES 1, and SES 2) to endogenous variables (happiness and religious coping) respectively. Also, religious coping (predictor) is said to have a large relative impact on the endogenous construct (happiness).

Table 13   Effect Size of R2

F Square (f²)	**Culture**	**Happiness**	**Religious Coping (RC)**	**SES 1**	**SES 2**
Culture	-	0.058	0.265	-	-
Happiness	-	-	0.391	-	-
Religious Coping	-	-	-	-	-
SES 1	-	0.005	0.020	-	-
SES 2	-	0.003	0.000		

Table 13 indicates the effect sizes (f^2) of all the predictor constructs. Based on Ramayah, Cheah, Chuah, Ting & Memon (2016), culture (0.058) and religious coping (0.0391) have a large effect size on R^2. While SES 1 (0.005) and SES 2 (0.003) have a small effect size on R^2 (Coefficient determination). Culture and religious coping (exogenous constructs) strongly contribute to predicting happiness (Endogenous constructs), which is why they have large effect sizes (f^2). SES does not strongly predict happiness; that is why it has a small effect size.

Table 14. Lateral Collinearity Assessment of Inner Variance Inflation Factor (VIF)

	Culture	**Happiness**	**Religious Coping**	**SES 1**	**SES 2**
Culture		1.306	1.033		
Happiness					

RC		1.305			
SES 1		1.075	1.055		
SES 2		1.071	1.070		

Table 14 describes the inner variance inflation factor (VIF). According to Ramayah, Cheah, Chuah, Ting & Memon (2016) values (> 5 or 4) implies multicollinearity. The VIF values of all the factors in the happiness model developed were displayed. All the VIF values are less than (< 5 or 4); this reflected that there is no evidence of the existence of lateral multicollinearity in this study analysis. Therefore, the model is still valid and reliable for predicting happiness.

Based on (Baron and Kenny 1986); Sobel, (1982) Sobel test results were to test the mediation effect of religious coping towards the relationship between happiness, culture and SES among Muslim women students in WCCE, Sokoto state, Northern Nigeria. It states that the mediating effect of religious coping is statistically significant (z=7.00; p.000).
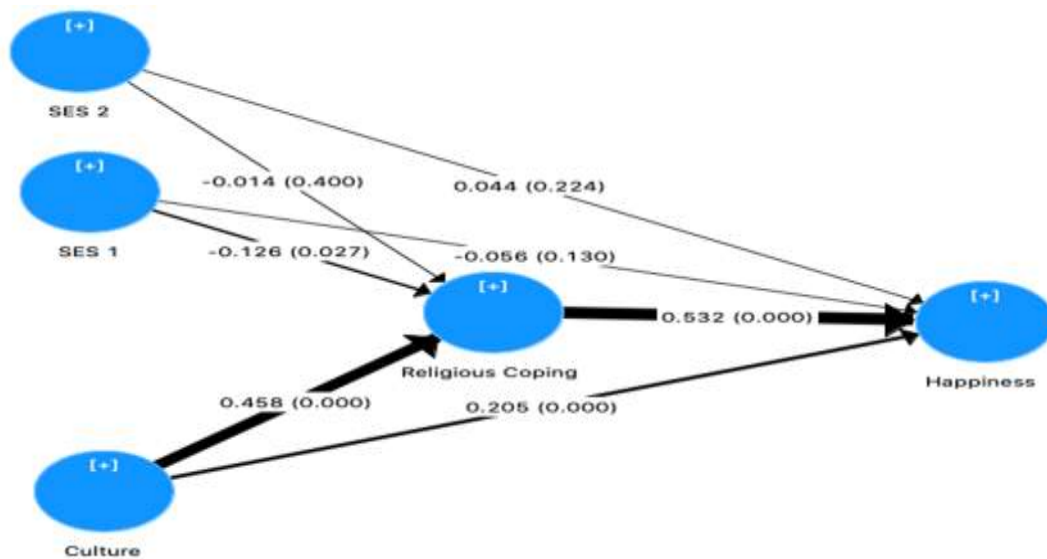
Figure 3: Model of Happiness

## 4.	Discussion

The study investigated the relationship between happiness, culture, socioeconomic status, and religious coping among Muslim women students in women centre for continuing education in Sokoto State, Northern, Nigeria.

This study found out that culture and happiness were extremely, statistically, significantly and positively related. Past studies supported the above finding (Oishi, 2018; Adirzyte (2020); Lawal, Khan, Ramli and Qureshi (2021). Ye, Ng and Lian (2015) discovered that culture is related to happiness in an experimental study on the elderly in China.. However, Ngamaba & Soni (2018) found that the cultural environment of different religious groups is related to their happiness. Sujarwoto, Tampubolon & Pierewan (2018) discovered that the family culture to be associated with happiness, whereas Devine, Hinks & Naveed (2019) examined the relationship between happiness, culture, and religion. Adirzyte (2020) found out that those who are culturally satisfied with their lives perceive their lives to be more meaningful and pleasant. Therefore, this study's findings based on the current sample can be viewed as additional evidence on the relationship between happiness and culture.

The study found out that SES 1 and happiness are related in studies such as Ngamaba & Soni (2018), who discovered that parent's income and unemployment are related to the different religious group's happiness (Protestants, Roman Catholics, and Buddhists. Ritzen (2019) found that low income and employment are related to an individual's happiness. Also, Ugwu & Ugwu (2013) found a relationship

between happiness and income based on the Eastern Nigerian samples, and this is one of the reasons for studying happiness and SES in the Northern Nigerian samples. But this finding contradicts Easterlin (2010) who found income to be negatively related to happiness.

These studies can support the findings of SES 2 and happiness, which contradict the findings of Sooky et al. (2014). Based on this finding, the Muslim women students relate their happiness to their parent's income, education, and occupation, but not with their social-economic class. Hence, the hypothesis (Ha 1b) that there is no statistically significant positive relationship between happiness and SES among Muslim women students at WCCE is rejected. Accordingly, the research question above has also been addressed.

The study also explored the relationship between happiness and religious coping. This result indicated a statistically significant relationship between happiness and religious coping. The relationship found is also positive. This finding is supported by previous research such as Abdel-khalek & Singh (2019), and Lawal, Khan & Ramli (2019b). The study outcomes stated that religious practice is related to happiness and religious college students are happier than those who are not religious. These studies were carried out in Turkey and India. The samples of the previous studies above were Muslims from Asia; no study on the Nigerian sample was found; thus, this is

Muslims believe in worship the Oneness of Allah. This "Oneness" provides them with an inner peace no matter the situation they find themselves in. Muslims believe that with Allah, indeed there is ease. With these Muslims during stressful events, turn to Allah in terms of coping. Therefore, Muslims involving prayers, Zhikr, fasting, reading the Quran, and Duas as a means of coping. Generally, Muslims have a place of worship (mosque) and the holy book (Qur'an). This mindset helps people to make sense of tragedy, struggles and loss. One may believe that ''God only tests you with what you can handle,'' or ''There is a silver lining in the suffering (Rahhal 2019). Lambert, Passmore & Joshanloo (2019) reported that engagement in religious practises leads to a higher level of happiness, a better quality of family, and community connections.

The mediation aspect of religious coping on the relationship between culture and happiness among Muslim female students in the state was determined by the direct and indirect relationship. The direct and indirect structural analysis are significant and positive. The finding from path analysis shows that religious coping can be a strong mediator between happiness and culture regarding this outcome. The findings explained that religious coping could regulate cultural factors to improve happiness. This finding was supported by (Lawal, Khan and Bin Ramli, 2020b). While, Raj, Omar & Ali (2020) applied perceived organizational justice as a mediator between employee happiness and Islamic spirituality, as well as Islamic social responsibility.

 The direct positive relationship demonstrated in this study is due to Muslim women students' ability to engage in different religious coping such as praying, fasting, making Dua's, Zhikr, and total submission to Allah in dealing with the stress of their harmful cultural practices. The study believes that Muslim women student's happiness can be improved or adjusted by integrating positive religious coping into their cultural practices. Individual basis of religious coping in happiness comprises of the meaning of life, responsiveness, and engagement. All of these predict happiness. This study corresponds with Al-Ghazzali's Islamic counselling theory on happiness. According to Al-Ghazzali, pleasure is when one is contented, the meaning of life means to worship and to do right this, engagement to be fully engaged in serving God because one does not know when he will transit to the next world.

However, this study examined the aspect of mediation between happiness and SES, which was indicated by the direct and indirect relationship. The relationship was found to be significant with SES 1, therefore making it suitable to be a good mediator. While, the relationship between SES 2 and happiness is found to be negative, thus, making it is unsuitable to be a good mediator between happiness and SES 2 among Muslim women students. The finding from path analysis shows that religious coping significantly mediates the effect of the relationship between happiness and SES 1 and that religious

coping insignificantly mediates the effect of the relationship between happiness and SES 2. The findings explained that religious coping could regulate income, education, and occupation to improve happiness, while religious coping cannot regulate socio-economic class factors to enhance happiness.

In this study, validation of the developed model was based on the four constructs. Culture and religious coping were the valid predictors of happiness among Muslim women students in Sokoto state, Northern Nigeria. The path analysis outcomes were used to develop the model, and the developed model presented the association between culture, SES, and religious coping and happiness. The model clearly showed that culture, SES 1, and religious coping as demonstrated by the model; have a positive and significant effect on happiness. The developed model is consistent with previously developed models, such as Koenig et al., (2012), who proposed a causal model that links religious practices to happiness. And social connections (with family and community), which are mediated by how much he or she engages in religious practices and the extent to which those practices nurture human happiness. Sithey, Thow, & Li (2015) used occupation, income, education as constructs of SES in the GHQ-1 model, Maham, Bhatti & Öztürk, (2020) proposed a hypothesized model of happiness of employees based on Islamic spirituality. However, none of the previous studies produced a model comparable to the one developed in this study. According to the previous discussions, the happiness developed model is valid and contains a significant revelation.

5.   Implication

One of the practical implications of this study was that valid evidence that culture and religious coping have a significant relationship with happiness among Muslim women students in Sokoto State was recognised. Therefore, all practitioners in their Islamic psychological counselling can apply religious coping in their Islamic psychological counselling to assist Muslim women students to enhance their happiness Islamically while reducing the level of cultural and socio-economic stress. Another importance is to school counsellors, especially women centre for continuing education counsellors, cultural and religious therapists, and educators, to offer their counselling services efficiently. The analysis provided counsellors with a guideline to acquire some knowledge about the predictors of happiness. School counsellors and religious leaders should organize conferences and use such forums in conversing with parents and community members on issues. Hence, these issues include; gender equality in children in relation to Islam; the importance of female education, such as producing female teachers who will teach their Muslim women students, female doctors, that will examine their daughters, wives, mothers, and the effect of gender equality.

Another methodological implication of this study is the development of happiness model, which provided connections between the constructs that formulate the model. Future researchers can use the model as a guide to help them develop proposed models for their future studies.

7.   Limitation

This study is limited to only one state in northern Nigeria, only Muslim women students, and restricted to only three constructs of culture, socio-economic, and religious coping studies under other states. Based on these findings the following recommendations were made; Societies should abolish cultural beliefs that exposed Muslim women to discrimination such as gender roles, gender inequality and early marriage. The government should provide free education for women, and make it compulsory for every child to be educated irrespective of gender, thus this will bring them happiness. It should also provide job opportunities in order to reduce poverty, which is one of the major causes of less-educated females. Counsellors and religious leaders should organize seminars for both parents and students on the importance of girl-child education. Counsellors and individuals in order relevant areas should assist in curtailing cultural practises that are not rhyming with the Islamic religion, and this will have a significant positive impact on the happiness of Muslim Women students.

8.   Implication

Muslim women every day face educational barriers as a result of their parents' cultural norms and

practises. These cultural barriers include early marriage (where a girl is married off at an early age). Gender role (women's education ends in the kitchen) and gender inequality (preference of male child over female child). Another factor is socio-economic status that is Most Muslim women that came from low-income parent earners, unemployed parents, parents with a low level of education, and parents from a low socio-economic class are unlikely to be educated. Therefore, these cultural practices and socio-economic circumstances prevent them from having basic skills such as literacy and numeracy (Onayase, 2018; NBS, 2021). Poverty is one of the major impediments to Muslim women education in Northern Nigeria, causing parents to prioritise male education over female education. The findings of the current study are important for psychological and educational counselling for happiness to overcome stress (Alshemmeri et al., 2011). Diener & Chan (2011) stated that happy people could cope with the different bad feelings and emotions that affect them, and their chances of survival are higher than those who are less happy (Pillay, 2012). Hence, having a promising job, better income, job satisfaction, and better workers (Jalali & Heidari, 2016). Have a student's quality, less depression, stress and anxiety, tends to be academically sound, healthier and possesses a good moral quality (Natali et al., 2018) and is more likely to be religious (Camfield, Choudhry & Devine et al., 2017).

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