

Social Life as a Predictor of the Management of Family Finances by Extended Family Members for Improvement of Children's Academic Performance in Bayelsa and Rivers States

BY

Nene Comfort DUKE-NATREBO
Department of Home Economics, Hospitality and Tourism
Faculty of Vocational Technical Education
Ignitius Ajuru University
Port Harcourt, River State

AND

Rosemary Collins PIATE
Department of Home Economics,
College of Education, Afaha Nsit,
Akwa Ibom State

ABSTRACT

The study sought to investigate social life as a predictor of the management of family finances by members of extended family. Descriptive survey design was adopted for the study. The study area includes Ukaki, ZaramaEpie and igbogene in yenegroa Local Government council of Bayelsa State. Edoha, Okporowo, and Oshika in Ahoada East and Okarki, Odawu and Isua in Ahoada West Local Government Councils of Rivers State. The population of the study includes all parents in an extended family in Ahoada West, Local Government Area. Simple random sampling technique was used to select 60 parents who constituted the sample size for the study. The Instrument used in this study for data collection was a questionnaire titled "Extended Family and its Influence on Family Finance (EFIFF)". The reliability of the instrument was obtained through a pilot test method to test the internal consistency of the items in the instrument to ensure the objectivity of the study within 2 weeks using fifteen respondents. Based on the findings of the study, it was observed that academic performance is influenced greatly by family finance that is to say that when the money is not there the children in the family are affected seriously because the parents will not be able to pay their school fees nor send them to a good school. One of the recommendations made was that Parents should manage what they have not going into impulse buying.

KEYWORDS: Social life, Family finances, Extended family, Children's academic, Bayelsa and Rivers State

Introduction

It is quite obvious that we live in a society in which nuclear family the dominant form of family Structure. Our culture values individualistic ideals in which one's success is defined by

personal independence and monetary attainment .in America, an independent person is defined by being financially stable, having acquired assets such as a house and car, being self-reliant, and educated. These are many of the qualities associated with American values and success. However, many of these successful people are fortunate enough to have come from families that we granted the resource to build a financial foundation over many generations.

Conversely, those who are not as fortunate as others in society are forced to rely on alternative living arrangements. The Organization for Economic Co-operation and Development (OECD) defines extended persons related to the nucleus. The Extended Family (EF) has to do with multi-generations coming together to form one unique family thereby sharing the family responsibility. Young adults assist the family financially while the grandparents help in taking care of the children in the family but there can be the problem of lack of understanding due to lack of finance. Brother will end up fighting brother when resources are not well managed. The want for resources is usually limitless while the available resources are usually scarce and limited.

Statement of the Problem

A small family size on the other hand is seen as a family size with about an average age of three siblings. More so, such a family may be considered on the grounds of the ability to adequately cater to the needs of the family with a touch of some luxury. The large family size to this study would be a family of above six siblings. Such family size comes with its attendant implications of poor health, inability to provide adequately for the education of the siblings low standard of leaving, and the inability to fulfill one's dreams.

Research Objectives

Specifically, the objectives of the study were:

1. To find out how social life influences how extended family members manage their family finances.
2. To find out the extent to which family finance can influence children's academic performance.

Research Questions

1. To what extent does social life influence how extended family member manage their family finances?
2. To what extent does family finance influence the academic performance of children in the extended family?

Hypotheses

H0₁. There is no significant influence of social life on the extended family members' ability to manage family finances.

H0₂. There is no significant influence of family finances on the academic performance of children in extended families.

Literature Review

Membership and Family Formation

As the seat of the first integration of individuals to social life, families are the major source of their member's basic personal and social identity and capacity for love and intimacy. As the center for social justice in the United Kingdom posits:

It is within the family environment that an individual's physical, emotional and psychological development occurs. It is from our family that we learn unconditional love, we understand and right from wrong and we gain empathy, respect, and self-regulation. These qualities enable us to engage positively at school, at work, and in society in general (center for social justice, 2010 a:6)

Indeed, the family environment in which children grow up has been considered a key predictor of their future outcomes (Putnam, 1993; Centre for social justice, 2010 b). international multidisciplinary research evidence, for example, indicates that children growing up in low-income families and households where parenting practices and behavior are created as a result of economic strain and material hardships – generally experience social and health conditions that place them at risk of later academic, employment and behavioral problems (shanks &Danzunger, 2005). Conversely, early positive childhood experiences acquired through the strong and effective parent-child attachment and communications a nurturing loving family environment, enhancement and support of academic functioning, and monitoring of peer influence promote the development of pro-social and foundational psychosocial systems in children and young people (Perrino et al, 2000; Centre for Social Justice, 2010b).

Stable functional families have also been shown to contribute to youth social empowerment by providing many of the factors that protect young people from engaging in risky sexual behaviors, drug use and abuse, delinquency, and other anti-social behaviors (Perrino et al, 2000).

It has been shown, for example, that teenagers who talked with their parents about sex are also more likely to discuss sexual risk with the partners and are less likely to be involved with deviant peer groups (Perrino et al 2000; Whitaker and Miller, 2000) Generally speaking, therefore, negative family experiences which include -poor child-parent attachment, a chaotic, dysfunctional, abusive, neglectful, or impoverished family, and so on are factors in the environment that may directly or indirectly hamper youths social and economic empowerment. For example, explanations have been given at several levels as to how poverty may increase youth's susceptibility to socio-economic and health disadvantages. Many research findings have shown that at its core, poor childhood is associated with a weak endowment to human capital and financial resources such as low levels of education and literacy, few marketable skills, low labor productivity, and general poor health status – all of which can exacerbate young people's socio-economic and health vulnerabilities including HIV infection (Ganyaza – Twala&Seager, 2005). With regards to the latter, it has also been argued that many poor young people often adopt risky

sexual behavior not because prevention messages do not reach them but because such messages are often irrelevant or inoperable given the reality of their lives. AS Eaton et al (2003) found in south African, for young people struggling for daily survival, protection from possible future illness may be a lower priority than meeting immediate economic needs.

Factors That Influence Social Life of Extended Family Members

Social and Economic Empowerment of Individuals: The Role of the Family

A large and established body of research evidence has shown the significance of the family as a major institution for carrying out essential production, consumption reproduction, and accumulation functions that are associated with the social and economic empowerment of individuals and societies.

The key pathways to these functions and in turn, to social and economic empowerment include family capital and family resilience. The concept of family capital borrows from the literature on social capital and capital where the latter refers to resources embedded within a person's social world (Belcher et al, 2011:69). Social capital has also been described as "those social relationships" that allow individuals access to resources possessed by their associates, and to the amount and quality of those resources upon which people depend for social economic and emotional support" (Belsey, 2005:17). To this end, family capital provides enabling resource and strengthens the capacity of individual family members to function and attain their current and future goals and objectives.

Family resilience, on the other hand, refers to the ability of families "to withstand and rebound from disruptive life challenges" (Walsh, 2003:10) and is especially critical for the most vulnerable individuals and families function, can be described as those likely to experience the following (Belsey, 2005:20).

- The inability to meet the basic needs of the member in the areas of gender, nutritious, shelter, physical and emotional care, and the development of the individual;
- Physical and psychological exploitation the abuse of individual members, discrimination against the family or individual members, injustice in the distribution of rights and responsibilities, and/or distortion of the roles of family members and
- A higher likelihood of breaking up as a consequence of external economic social and or political factors.

According to Silliman (undated:3) families and their members demonstrate resiliency when they build caring support systems and solve problems creatively, while their resilient behavior can be reflected in the maintenance of normal development of optimism, resourcefulness, and determination despite adversity (Siliman, undated: Belsey, 2005) these strengths and resources enable individuals to respond successfully to crisis and challenges, to recover and grow from these experiences and to generally attain empowerment (Walsh, 2003).

Against the above background, it is evident that both family capital and family resilience emphasize the importance of nonmaterial resources which while not easily measurable, have a significant effect on the family's ability to shape the future. These are attained through

instrumental and effective roles of the family (Patterson 2002) instrumental roles are concerned with the provision of physical resources such as food, clothing, and shelter while effective roles promote emotional support and encouragement of family members (Peterson, 2009).

Those roles that have the potential to enhance the socio-economic empowerment of individuals include membership and family formation, economic support nurturance, support and socialization, and protection of vulnerable members.

The Factors That Affect Child Academic

Poor Academic Performance in National Examinations has been attributed to many factors that are mainly family-based such as those that are faced with changing hard economic times which has made it not possible for them to meet their responsibilities of ensuring a healthy and literate family.

The size of the family in which the child grows especially if the family does not have adequate resources will affect the child growth and development due to lack of quality feeding, lack of proper medical care, and more so a child will not be given the required attention on his/her academic work which can make him/her lose focus. The issue of homework, payment of school fees, providing security are all within the confines of the family to provide to the children.

Family financial resources, which are associated with parent's educational attainment and occupation, often imply increased learning opportunities both at home and at school. In general, the socio-economic background of the family impacts negatively on the academic performance of the child.

According to Okumu et al (2008), education is a fundamental human right for economic growth and human right for economic growth and human development.

Education is, therefore, necessary for all societies to thrive in all aspects of growth.

Education is valuable because it contributes to national development through the provision of appropriate resource personnel that aids in stimulating productivity as well as eliminating poverty, hunger, disease, and ignorance (Republic of Kenya 2005).

A lot more study done by Kapunga (1992) shows that education liberates society from socio-political forces that affect and influence his personality at the global level.

Mbelle and Katabalo (2003), assert that secondary education aims at meeting global challenges in science and technology not leaving behind the organization of production processes and markets.

Other scholars such as Schultz (2002) emphasize that investing in education leads to faster growth for developed and newly industrialized countries. This explains why most of the developing world especially sub-Saharan Africa is heavily investing in education from primary, secondary, and tertiary levels by increasing enrolment and improving the quality of education. In Uganda's case, the government has encouraged education for all in primary and lower secondary

levels. Research by Miller-Grandvaur and Yoder (2002) on secondary school education forms a vital part of education interventions in sub-Saharan Africa.

However, the main challenge of secondary school education seems to be poor academic performances that cut across the developing world. A lot of studies show that there is a big effect of the nature of family background on the academic performance of children in school. The family background plays a big role in the academic performance of the children at the levels of education in the school system. It is generally accepted that the quality of family interactions has an important association and achievement for instance Ryan (2000) shows that there is a significant effect of family background variables, parent support, and teacher support on a child's educational attainment. According to (Morgan et al, 2009), stresses that children from low socioeconomic status households and communities develop academic skills more slowly compared to their counterparts from higher socioeconomic status families.

The low socio-economic status (economic struggles families) deprives children of what is necessary to support their growth and welfare. Initial academic skills are correlated with a home environment where low literacy involvement and chronic stress negatively affect a child's academic performance. Parents from the socio-economic background are less likely to have the financial resources or time availability to provide children with academic support. An American, Kean, (2005) suggested that more highly educated parents actively encourage their children to develop higher expectations and goals of their own. He further pointed out that students perform better in school if their parents, especially mothers, are actively involved in their education. The home environment provides an environment for learning and is an element of the and basics for students' life that can affect academic performance. Providing opportunities to learn outside the school helps to facilitate student's success in the university of Minnesota extension.

Globally, Hargreaves (2002), reported that in Germany students with parents who are involved in their school tend to have fewer problems and better academic performance and are more likely to be involved in the school. Good grades require positive effects of parental involvement that have to be demonstrated at both elementary and largest effect often occurring at the elementary level where numeracy, literacy as well as values of human development are very essential. Atieuo (2012) emphasizes that the quest for the provision of quality education continues to a matter that continues to be cherished by both consumers and providers of education in Kenya and the entire developing world.

Reasons That Have Caused Poor Academic Performance in Secondary Schools

The increasing demand for Secondary schools and provision of the requirements for limited and governments. Have introduced public-private partnership where the private sector has become another key player particularly at post-basic levels to meet the excess demand consequently provisions of quality secondary education has been constrained (Wedgewood 2006).

Emeke (2004) has attributed the causes of poor performance to the combination of personal and institutional factors. Personal factors related to individuals are family or parental influences, societal influences, institutional influences, societal influences, institutional influences and school-related, students, teachers-related factors, accommodation, and living conditions.

Wise man et al (2000) have examined the causes of poor academic performance among secondary school students. Some of these factors identified include intellectual ability, poor study habits, achievements, motivation lack of vocational goals, low self-content, the low social-economic status of the family, poor family structures, and anxiety. The consequences of this include indiscipline in schools, low levels of educational standards.

Lack of priority attrition being paid to our schools and education of our students with disabilities in the past constituted reasons for their poor academic performance (Jimon 2000). He further said that the combination of poverty and disability in the life of the secondary school. Students have imposed serious hardships and devastating psychological effects on students. Physical ability requires some level of resources for one to catch up with the social and economic endeavors as well as achieving the standards of academic expectations in society.

It has been estimated that lack of sufficient teachers in secondary schools is believed to have a divesting effect on the academic performance of students in secondary schools. This corresponds with (Aleke 2001), who stated that developing society or a nation encompasses both provisions of physical infrastructures and carefully raising manpower. Indeed, it is the possibility and success wholly rests on education. For this reason, teachers have to be sufficient to ensure educational achievements. Having said this Aleke said that are hubs of the educational system and the success of any educational system and the success of any educational system depends on their numbers, quality, and devotion.

According to Okedije (2003), the educational opportunities of the children are related to the socio-economic background of the parents. Children of the elite have better educational opportunities than the children of nonelite parents, students of groups since they possess it imperative that the principal inheritance for them to sound education. Many students found themselves rejected and dejected by adults just because their parents are unable to support them adequately. The school system is failing to plan a curriculum to provide them with alternative schools or equip them with practical schools.

Empirical Review

Previous work on social interactions has analyzed the effects of nuclear family, peer, school, and neighborhood characteristics. This paper complements this research by first showing that individuals from similar nuclear families often differ in extended family member characteristics. It then demonstrates that older extended family member's aunts, uncles, and grandparents independently affect college attendance probabilities and test score results of their younger relatives. In some cases, the sizes of the estimated effects are large enough to substantially narrow the achievement gap between disadvantaged and other youth. (EconLit: 1200)

In present-day Western societies grandparents and grandchildren have long years of a shared lifetime than ever before. We investigate whether children with more grandparent resources have a higher probability of achieving the general secondary degree. We use high-quality finish census panel data and apply sibling random and fixed effects models that also control for all unobserved factors shared by a sibling. Grandparents' education and socioeconomic status have only a limited ability to explain a grandchild's educational achievement. However, the siblings fixed effects models reveal that every shared year between grandparents and grandchildren

increases a grandchild's likelihood of completing general secondary school education by 1 percentage point, on average. The effect of a shared life is conditional on the grandparental type, family resources, and the size of the extended family. Maternal grandmothers have a positive effect on grandchildren's education in low-income families. Paternal grandmothers provide a link to the resources available through the extended family network, independent of their resources. The same effects were not observed for grandfathers.

Methods

Descriptive survey design was adopted for the study. The study area includes Ukaki, ZaramaEpie and igbogene in yenegroa Local Government council of Bayelsa State. Edoha, Okporowo, and Oshika in Ahoada East and Okarki, Odawu and Isua in Ahoada West Local Government Councils of Rivers State. The population of the study includes all parents in an extended family in Ahoada West, Local Government Area. Simple random sampling technique was used to select 60 parents who constituted the sample size for the study. The Instrument used in this study for data collection was a questionnaire titled "Extended Family and its Influence on Family Finance (EFFFF)". The validity of the instrument was obtained after it was scrutinized and edited by the researcher's supervisor and other experts for validation. The reliability of the instrument was obtained through a pilot test method to test the internal consistency of the items in the instrument to ensure the objectivity of the study within 2 weeks using fifteen respondents. To avoid bias, these respondents did not take part in the actual study. The response from the first and second administration was correlated to determine the correlation coefficient. The calculated reliability was 0.68. A four-point Likert rating which was used for scoring had a mid-point of 2.50. A mean score of less (<) 2.50, shows that extended families are not influenced by that factor in question.

Results

Research Question 1: To what extent does social life influence how extended family member manage their family finances?

Table 1: The mean on the extent of influence of social life on management of family finances

S/N	QUESTIONNAIRE ITEM	SA	A	D	SD	Total	X
1.	Social life influences family finance?	35	6	10	9	60	3.2
2.	Social life affect how family members manage their finances	40	5	12	3	60	2.7
3.	Being social affects family members negatively.	25	9	20	6	60	2.88
4.	Being social poses threat to family finance management.	7	10	25	18	60	2.33
5.	Social persons manage family resources very well.	15	10	30	5	60	2.58

Table 1 show that social life is also an influencing factor to how family members manage their finances. The respondents are of the view that all items except item 9 are above the cut-off mark, thus, their view support the point. The mean and standard deviation of the respondents in the items 6,7,8, and 10 are 3.2, 2.7, 2.88, 2.58 respectively.

Research Question 2: To what extend does family finance influence the academic performance of children in the extended family?

Table 2: The mean scores on influence of family Finance on Academic Performance

S/N	QUESTIONNAIRE ITEM	SA	A	D	SD	Total	X
6.	Family finance can influence children's academic performance.	20	35	4	1	60	3.2
7.	Poor management of money can affect the children academics	20	9	25	6	60	2.71
8.	Do children in a poor family perform well in their academics?	25	12	13	10	60	2.87
9.	Can a student who fails to buy books and other academic materials be able to perform well in school?	17	10	25	8	60	2.71
6.	Family finance can influence children's academic performance.	20	35	4	1	60	3.2

From table 2, it shows that family influence the academic performance of children in extended families. The respondents are of the view that all items from 1 to 4 with mean 3.2, 2.71, 2.87, and 2.71 respectively are above the cut-off mark of 2.50. Thus, support the fact that family finances influence academic performance of children. Only item 5 with the mean and standard deviation of 2.27 is below the cut-off mark.

Hypothesis One: The null hypothesis states that there is no significant influence of social life on the extended family members' ability to manage family finances. In order to test the hypothesis, regression analysis was performed on the data. (See table 3 below).

TABLE 3: Regression Analysis of the influence of social life on the extended family members' ability to manage family finances

Model	R	R-Square	Adjusted R Square	Std. error of the Estimate	R Square Change
-------	---	----------	-------------------	----------------------------	-----------------

1	0.83	0.68	0.68	0.82	0.68
---	------	------	------	------	------

***Significant at 0.05 level; df= 58; N= 60; critical R-value = 0.279**

The table shows that the calculated R-value 0.83 was greater than the critical R-value of 0.279 at 0.5 alpha levels with 58 degree of freedom. The R-Square value of 0.68 predicts 68% of the influence of social life on the extended family members' ability to manage family finances. This rate of percentage is highly positive and therefore means that there is significant influence of social life on the extended family members' ability to manage family finances. It was also deemed necessary to find out the influence of the variance of each class of independent variable as responded by each respondent (see table 4).

Table 4: Analysis of variance of the influence of social life on the extended family members' ability to manage family finances

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	83.21	1	83.21	124.41	.000 ^b
Residual	38.80	58	0.67		
Total	122.00	59			

a. Dependent Variable: Student Performance

b. Predictors: (Constant), Family Finances

The above table 4 presents the calculated F-value as (124.41) and the critical f-value as (.000^b). Being that the critical f-value (.000^b) is below the probability level of 0.05, the result therefore means that there is significant influence exerted by the independent variables (Family Finances) on the dependent variable which is Social Life.

Hypothesis Two: The null hypothesis states that there is no significant influence of family finances on the academic performance of children in extended families. In order to test the hypothesis, regression analysis was performed on the data. (See table 5).

TABLE 5: Regression Analysis of the influence of family finances on the academic performance of children in extended families.

Model	R	R-Square	Adjusted R Square	Std. error of the Estimate	R Square Change
1	0.77	0.59	0.58	0.87	0.59

***Significant at 0.05 level; df= 58; N= 60; critical R-value = 0.279**

The table shows that the calculated R-value 0.77 was greater than the critical R-value of 0.279 at 0.5 alpha levels with 58 degree of freedom. The R-Square value of 0.59 predicts 59% of the influence of family finances on the academic performance of children in extended families. This rate of percentage is highly positive and therefore means that there is significant influence of family finances on the academic performance of children in extended families. It was also deemed necessary to find out the influence of the variance of each class of independent variable as responded by each respondent (see table 6)

Table 6: Analysis of variance of the influence of family finances on the academic performance of children in extended families

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	62.04	1	62.04	82.51	.000 ^b
Residual	43.61	58	0.75		
Total	105.65	59			

a. Dependent Variable: Student Performance

b. Predictors: (Constant), Family Finances

The above table 4 presents the calculated F-value as (82.51) and the critical f-value as (.000^b). Being that the critical f-value (.000^b) is below the probability level of 0.05, the result therefore means that there is significant influence exerted by the independent variables (Family Finances) on the dependent variable which is Student Performance.

Discussion

1. Table 1 shows that social life influences how the family members manage their family finance. This is also supported by the outcome of the respondents which show that only one item out of the 5 is below the cut-off mark.
2. Table 2 shows that family finance influence academic performance of children. This is because, out of the 5 items, only 1 is below the cut-off. All others are above the cut-off mark.

Conclusion

Based on the findings, the study hereby concludes as follows:

Research shows that academic performance is influenced greatly by family finance that is to say that when the money is not there the children in the family are affected seriously because the parents will not be able to pay their school fees nor send them to a good school. Furthermore, parents from the findings agreed to the fact that social life affects how family members manage their family finance.

Recommendations

In light of the foregoing findings, the following recommendations were made.

1. Parents must manage their family finance very well
2. Parents should know that being social does not mean they should give all that they have to strangers.
3. Parents should manage what they have not going into impulse buying.

REFERENCES

- Aleke, M. & Duchesne, S. (2001). *Educational psychology for learning and teaching* (2nd ed.). VIC. Australia: Thomson.
- AS Eaton. McInerney, D. M., Liem, G. A. D., & Ortiga, Y. P. (2003). The relationship between future goals and achievement goal orientations: An intrinsic–extrinsic motivation perspective. *Contemporary Educational Psychology*, 35(4), 264-279.
- Atieuo, M. (2012). Sense of relatedness as a factor in children’s academic engagement and performance. *Journal of Educational Psychology*, 95(1), 148-162.
- Bandura, A. (1986). *Social foundations of thought and action: A social cognitive theory*.
- Belsey, J. (2005). The National Survey of Student engagement: Conceptual and empirical foundations. *New Directions for Institutional Research*, 141, 5-12.
- Centre for Social Justice, (2010). Student Engagement and Its Relation to Quality Work Design: A Review of the Literature. *Action Research Exchange*, 2 (1).
- Emeke, L. (2004). Within-year changes in children’s intrinsic and extrinsic motivational orientations: Contextual predictors and academic outcomes. *Contemporary Educational Psychology*, 34, 154-166.
- Englewood Cliffs, NJ: Prentice-Hall Walker, C. O., Greene, B. A., & Mansell, R. A. (2006). Identification with academics, intrinsic/extrinsic motivation, and self-efficacy as predictors of cognitive engagement. *Learning and Individual Differences* 16 (1), 1-12.
- Hargreaves, W. (2002). Student Voice in Elementary School Reform Examining Youth Development in Fifth Graders. *American Educational Research Journal*, 49 (4), 743-774. <http://dx.doi.org/10.3102/0002831212443079>
- Mbelle, G., Katabalo, B (2003). Measuring cognitive and psychological engagement: Validation of the Student Engagement Instrument. *Journal of School Psychology*, 44(5), 427-445.
- Morgan, D., Blumenfeld, P. C., & Paris, A. H. (2009). School engagement: Potential of the concept, state of the evidence. *Review of Educational Research*, 74(1), 59-109.
- Paterson, J.M. (2002). Understanding family resilience. *Journal of Clinicalpsychology*. 58(3);233-246
- Perrino, T., Gonzalez, S.A., Pantin, H, and szapoczinik, J. (2000). The role of the family in adolescent HIV prevention. *Clinic Child and Family Psychology Review*, 3, 81-96.
- Peterson, R. (2009). *Family first: Keys to successful family functioning*. Available at www.ext.vt.edu.

- Putnam RD (1993). The prosperous Community. Social Capital and public life. *The American Perspectring*: 35-42.
- Ryan, A. M. (2000). Peer groups as a context for the socialization of adolescents' motivation, engagement, and achievement in school. *Educational Psychologist*, 35(2), 101-111.
- Shanks, T.R.W., & Danzinger, s.k. (2011). *Anti-poverty policies and programs for children and families*. In J.M. Jenson & M.W. Fraser (eds), *Social policy for children and families: a risk and resilience Perspective* (pp.25-56). London: Sage Publication
- Walsh, F.M. (2003). Family resilience: A Framework for clinical practice. *Family process*, 42(1), 1-18.