

Assessment of Marriage as a Determinant of Family Finances for Effective Development of Children in Extended Families in Bayelsa and Rivers States

BY

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ABSTRACT

The study sought to assess marriage as a determinant of family finances for effective development of children in extended families. Descriptive survey design was adopted for the study. The study area was 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 "Marriage and Development of Children in Extended Family Questionnaire (MDCEFQ)". 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. The calculated reliability was 0.68. A four-point Likert rating which was used for scoring had a mid-point of 2.50. The study concluded that in a situation where the newly wedded wife is not working, the in-law's belief that the wife is only coming to finish their son's money which brings about misunderstanding in the family. The study also recommended that parents must manage their family finance very well.

KEYWORDS: Marriage, Family finances, Effective development, Children, Extended family, Bayelsa and Rivers States

Introduction

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. In Africa, as in many other developing regions (see, for example, Fuligni 1999; Carapas, 2011) the extended family is a long-established institution that provides its members with a sophisticated social security system. Economic support to meet their basic needs for food, shelter, and clothing and a wide circle of relatives on whom to fall back in times of crisis, unemployment, sickness, poverty, old age, and bereavement (African Union, 2004; 3). Indeed, the African union asserts that the continent's development thus far can be largely attributed to the strength of the family as large families were traditionally a source of labor and prosperity, and the extended family ensured that poor families were generally supported by the better off. An extended family consists of people who are closely related living together in the same house or compound. Usually, it consists of parents, grandparents, uncles, aunties, cousins, nephews, and nieces all living together in a large house, though it depends on whether it is a large family or not. Extended family like any other thing has advantages as well as disadvantages. In some instances, however, the advantages outweigh the disadvantages and so it should be preserved because it brings out the true African in us.

The family's affective role of nurturing and supporting its members includes promoting and safeguarding the health of children as well as instilling moral and social values in them, with the overall goal being to ensure that the next generation is productive and socially responsible (Perrino et al, 2000; Peterson, 2009). To execute this role parents and other adult family members generally exert considerable influence as teachers and role models for children through skill-building limit setting or discipline, and as models of healthy and competent behavior (Perrino et al, 2000). Children's early experiences shape who they are and affect lifelong health and influence learning. To develop to their full potential children need a safe, financially stable, and peaceful home, adequate and nutritious food, access to medical care, secure relationships with adult caregivers, nurturing and responsive parenting, and high-quality learning opportunities at home, in child care settings, and school.

Statement of the problem

Implications of small family size are the ability for one to enjoy the necessities of life with the choice of affording and enjoying certain luxuries of life. Consideration for a small family between 1-6 children. Notwithstanding the undesirable effect of a large size, most people are still giving birth to large families as a result of factors such as ignorance, culture, and demographic factors. Notwithstanding the above, one can witness low family size in certain categories of families due to high levels of education, health, income accommodation, access to capital, potable water including others. Such families basically of good social standing as well as being economically stable.

Research Objectives

1. To examine the extent to which marriage in an extended family has been influenced by family finance
2. To examine the extent to which child development has been influenced by family finance

Research Questions

1. To what extent has marriage in an extended family been influenced by family finances?
2. To what extent has child development been influenced by family finance?

Hypotheses

1. There is no significant influence of family finances on marriage in an extended.
2. There is no significant influence of family finance on the development of children in extended families.

Literature Review

The Effects of Marriage and Divorce on Families and Children

(Morgan et al, 2009), suggested that initial academic skills are correlated with the home environment. This is because low literacy environments and chronic stress negatively affect a child's pre-academic skills. The school systems in low socio-economic status communities are often under-resourced negatively affecting student's academic progress. Harighurst (2002) pointed out that inadequate education and increased dropout rates affect children's academic achievements, perpetuating the low economic status of the family. According to him, parents from low socio-economic status communities may be unable to afford resources such as books, computers, and school fees for their children. Similarly, (Coleman 2009) states that parent's involvement in learning activities has substantial emotional and intellectual benefits for the children. He observed that because supportive and strong families are significant for school success, teachers confront increasing challenges as many children experience severe family disruption and upheaval. According to Ogulu (2004), the high socio-economic status parents can provide their children with books and toys to encourage them in their various learning activities at home. Parents face major challenges that are more accurately devastating among the poor income families that struggle to provide the basic needs to sustain the family.

Are Extended Family Members Affecting Your Marriage?

When you marry, for better or worse your spouse comes with extended family.

Whether your in-laws or parents are opinionated or hand-off, chances are you and your spouse will need to get accustomed to your new family members.

Sometimes parents or in-laws try to be helpful by constantly giving their opinions but you may find their advice intermeddling.

Other times you may be in a family business that supports your lifestyle, but your extended family may comment on your expenditures.

Perhaps, one set of in-laws constantly stops by your house unannounced but then complains about your parenting style or housekeeping.

It is also helpful to learn how to communicate with your extended family, so intermeddling habits do not escalate to the point where they consume your thoughts. Complaining to your

spouse about extended family when your anger has festered will not resolve extended family problems. It may make you more anxious if your spouse becomes protective of his family.

The point is extended family issues can cause anxiety leading to arguments between you and your spouse. They can also make extended family gatherings feel like a command performance that makes you tense before you arrive.

If your extended family is causing anxiety that is affecting your marriage, it may be time to reach out for outside help. I am a licensed counselor who has been helping patients, throughout mainline Philadelphia, resolve marital conflicts and stress that stem from issues arising from extended family members.

I can help you learn how to communicate with your spouse and extended family. You can learn how to voice your concerns in a positive, calm manner. Together we can create a strategy so that you can create boundaries for your extended family and respond to unsolicited advice.

You and your spouse can agree on a strategy for communicating with extended family, so you can have the privacy and respect you need to make your marriage flourish.

The Effects of Marriage and Divorce on Families and Children

My name is Gordon Berlin. I am the executive vice president of MDRC, a unique nonpartisan social policy research and demonstration organization dedicated to learning what works to improve the well-being of disadvantaged families. We strive to achieve this mission by conducting real-world field tests of the new policy and program ideas using the most rigorous methods possible to assess their effectiveness.

I am honored to be invited to address your committee about what we know and do not know about the effect of marriage and divorce on families and children and about the policies and programs that might work and promote and strengthen healthy marriages, especially among the poor.

My goal is to briefly summarize the evidence in the three areas:

1. What we know about the effect of marriage, divorce, and single parenthood on children
2. What we know about the effectiveness of policies and programs that seek to stem the persistently high rate of divorce and out-of-wedlock childbearing;
3. What we know about the likely effects of explicating the role marital education, family counseling, and related service might play in promoting and strengthening healthy marriages and to discuss what we know about the potential of strategies that seek to ameliorate the key stressors (for example, job loss, lack of income, domestic violence, and childbearing) that makes it difficult to form marriages in the first place or act as a catalyst that eventually breaks up an existing marriage.

Factors Affecting Early Childhood Development

Young children can be affected by many social, economic, and environmental factors both in positive and negative ways. Because children are also vulnerable, they can be easily affected by

things many parents and adults take for granted. Four main factors affect a child's development, according to effective philanthropy.

Bernistuerm (2008) stated that high income enables parents to give their children the advantages that money can buy. High-income parents provide their children with household equipment like educative video, textbooks good schools which can equip them in academic performance. According to (Jeuks 2008), many students from low-income homes are kept away or sent out from schools or excluded from certain activities, or lack of money to provide the prescribed equipment or materials. They suffer from the stigma of being isolated during breaks meals because of poverty. Becker (2005), explained the empirical regularity that families with higher income have fewer children.

Improper speech and language development

Several factors can have a direct effect on a certified practicing speech pathology Australia. A few of the many factors that may have an effect on speech development in children, according to Chen, include; lack of stimulation, delay more skills, inadequate awareness of communication, reduced learning, frequent moving or changes in the environment, exposure to many different languages and high anxiety. Include:

- A few of the many factors that have an effect on speech development in children.
- According to Chen
- Include: lack of stimulation
- Delayed motor skills
- Inadequate awareness of communication.
- Reduced hearing
- Frequent moving or changes in the environment
- Exposure to many different languages
- High anxiety

Consult your child's pediatrician if he is suffering from delayed speech development. Parental interactions with children can have a largely positive or negative effective philanthropy. Com. Parents who spend time playing and teaching their kids through reading and by performing various types of hands-on gains and activities can have a positive impact on their child's development. On the flip side, parents who ignore or neglect to interact with their children in a positive way be hindering their healthy development, according to the royal children's Hospital of Melbourne, Australia.

Learning Environment

Children who are surrounded, both at home at school/daycare facilities, by a strong learning environment that is both informative and supportive may improve their development. Effective philanthropy.com reports that research has shown children exposed to poor and underprivileged educational environments tend to be at a higher risk of being negatively affected in terms of their development.

Health

Proper nutrition can have a direct impact on a child's development both physically and psychologically, according to the Royal children's hospital.

They point out that proper nutrition is related to functional outcomes for children as they get older. In other words, unhealthy eating can lead to weight gain and another negative effect if the child does not learn how to eat healthily early in life. The royal children's hospital stresses the fact that it is increased duration and intensity of the exposes to healthy eating habits, through both hands-on learning and leading by example, which makes a positive impact on a child's development.

Social Interaction

Research has shown that social isolation or lack of socialization can lead to early childhood development issues, such as speech problems or an inability to socialize with others in a civilized way. Effective philanthropy .com mentions these very points in a report titled "Factors affecting early childhood development". They mention that the socioeconomic environment in which a child is raised can have a drastic effect on their development. An example of how this could affect a child negatively is if she is not socialized with other children such as neighbors, classmates, or family members. What is the family impact on early childhood development? During early childhood, a parent's attitudes and values can be passed on to the child. During this time their self-concept is forming and can be heavily influenced by their parents, according to heather Weiss.

Parent Involvement

Parental participation in children's activities, like outdoor exploration or reading books together, have been shown to lead to a more social child, says Weiss. Children who engage in play activities with their parents jump right into games when they start school and show more indent behavior in those situations. Having their parents show an interest in their activities develops a strong sense of self in the child.

School Readiness

Parents and other members can also influence early childhood development by supporting literacy, and other childhood lessons. By encouraging the practice of math and reading skills. Parents can increase, school readiness in their child, according to Weiss, even early lessons, such as singing the alphabet or counting objects, can lead to moving successes in the classroom.

Risk Factors

On the other hand, family risk factors can also influence the part of early childhood development. Maternal risk factors, in particular, can have a great impact on a child's development. For example, drug abuse, poverty, and an environment of domestic abuse can lead to behavioral issues in children as young as 3, according to the National center for children in poverty (NCCP). The parent can help children in risky situations by seeking out trained providers in mental health, early care, and education settings, according to the NCCP. What are the effects of various types of instability on child development?

Economic Instability

- The experience of economic instability causes increased material hardship, particularly when families lack personal assets.
- Low family income negatively affects children's social-emotional, Cognitive, and academic outcomes, even after controlling for parental characteristics.
- Children's cognitive development during early childhood is most sensitive to the experience of low family income.
- The literature on the effects of literature on economic instability, and the relationship between poverty and child development.

Employment Instability

- Parental employment instability is linked to negative academic outcomes, such as grade retention, lower educational attainment, and internalizing and externalizing behaviors.
- The effect on grade retention is strongest for children with parents with a high school education or less, whereas the effect on educational attainment is stronger for blacks than whites, males, and first-born children.
- In dual-income households, a father's job loss may be more strongly related to children's academic outcomes than a mother's job loss.
- Job instability leads to worse child behavior outcomes than a parent voluntarily changes jobs, work low-wage jobs full-time, or has fluctuating working work hours.

Methods

Descriptive survey design was adopted for the study. The study area was 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 "Marriage and Development of Children in Extended Family Questionnaire (MDCEFQ)". 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 has marriage in an extended family been influenced by family finances?

Table 1: The mean responses on the influence of family finance on marriage in an extended family

S/N	QUESTIONNAIRE ITEM	SA	A	D	SD	Total	X
1.	Family finance influences marriage.	35	5	15	5	60	2.57
2.	Poor finance brings about breakages in marriages.	45	10	5	0	60	2.67
3.	Marriages are complete without family finances.	45	5	8	2	60	2.55
4.	It is good for only the husband to bring money to the house.	18	2	35	5	60	2.55
5.	It is advisable for women to support their husbands.	50	5	1	4	60	3.68

From the table 1, it shows that all items in the table has mean above the cut-off point thus, marriage in an extended family is identified by the respondents as a factors that influences the finances of families. The mean score for the items are 2.57, 2.67, 2.55, 2.55, and 3.68, respectively.

Research Questions 2: To what extent has child development been influenced by family finance?

Table 2: The mean response on influence of family finances on the development of children in extended family

S/N	QUESTIONNAIRE ITEM	SA	A	D	SD	Total	X
6.	family finance influence children's development.	26	10	14	10	60	2.87
7.	Poor family finance affects childrens growth.	28	6	16	10	60	2.87
8.	Poor family finance affects children's cognitive development.	25	3	22	10	60	2.71
9.	Poor development of children is as a result poor family finance.	30	18	10	2	60	2.27
10.	Children's malnurishment is caused by poor family finance.	45	5	7	3	60	2.53

Table 2 shows that except item 14, all other items from 11, 12, 13, 14, and 15 with mean and standard deviation 2.87, 2.87, 2.71, 3.27, and 3.53 are above the cut-off mark hence are all accepted as factors that influences that influences the development of children in extended family.

Hypothesis One

The null hypothesis states that there is no significant influence of family finances on marriage in an extended family. 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 family finances on marriage in an extended family

Model	R	R-Square	Adjusted R Square	Std. error of the Estimate	R Square Change
1	0.99	0.98	0.98	0.21	0.98

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

The table shows that the calculated R-value 0.99 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 0.98 predicts 98% of the influence of marriage in an extended family on family finances. This rate of percentage is highly positive and therefore means that there is significant influence of marriage in an extended family on 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 family finances on marriage in an extended family

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	112.21	1	112.21	2460.37	.000 ^b
Residual	2.65	58	0.10		
Total	114.85	59			

a. Dependent Variable: Marriage

b. Predictors: (Constant), Family Finances

The above table 4 presents the calculated F-value as (2460.37) 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 no significant influence exerted by the independent variables (Family Finances) on the dependent variable which is Marriage.

Hypothesis Two

The null hypothesis states that there is no significant influence of family finance on the development 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 finance on the development of children in extended families

Model	R	R-Square	Adjusted R Square	Std. error of the Estimate	R Square Change
1	0.83	0.69	0.69	0.79	0.69

***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 0.69 predicts 69% of the influence of family finance on the development of children in extended families. This rate of

percentage is highly positive and therefore means that there is significant influence of family finance on the development 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 finance on the development of children in extended families

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	81.97	1	81.97	129.31	.000 ^b
Residual	36.77	58	0.63		
Total	118.73	59			

a. Dependent Variable: Child development

b. Predictors: (Constant), Family Finances

The above table 6 presents the calculated F-value as (129.31) 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 no significant influence exerted by the independent variables (Family Finances) on the dependent variable which is child development.

Conclusion

The study concluded that in a situation where the newly wedded wife is not working, the in-law's belief that the wife is only coming to finish their son's money which brings about misunderstanding in the family. Also, it is still family finance that brings misunderstanding against married couples and also in-laws in an extended family. Finally, parents from the finding agreed that a child's development is being influenced by family fiancé.

Recommendations

1. Parents must manage their family finance very well
2. Parents should constantly check their children's books, to know what their children are learning and assist them with their assignments.

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