

Effects of Financial Management Contributing to Strained Relationships among Married Couples in Kipchebor Ward.

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DOI: <https://dx.doi.org/10.47772/IJRISS.2023.7656>

Received: 31 May 2023; Accepted: 08 June 2023; Published: 06 July 2023

ABSTRACT

Strained relationship among married couples has been a topic of interest worldwide. Studies have shown that family values, collective decision making and the right parenting style, promote harmony among married couple. The purpose of this study was to investigate the effects of financial management that contribute to strained relationships among married couples in Kipchebor Ward. The target population was 16,520. The sample size was calculated using Taro Yamane formula and established 391. The researcher sampled 126 respondents due to the complexity of finding high numbers of divorced, widowed, or separated respondents. The researcher conducted a pilot test at Fort Ternan, for reliability. The sampling procedure included the provision of questionnaires and utilized interviews to establish a qualitative study. The respondents were identified through simple random sampling and purposive sampling. The data collected was analyzed using Statistical Package for the Social Sciences. The qualitative data was summarized into themes in line with the study objectives and thematic analysis done. The research established a relationship between financial factors and strained relationship among married couple. The research recommended the review of pre-marital counseling curriculum. Creation of post marital counseling. Couples seminars in churches to be handled by professionals. Churches to encourage both young and older couples to undertake basic counseling course, to boost self-awareness. The outcome of the study was expected to benefit churches and community organizations.

Background of the Study:

In this current world, according to Kennedy, & Ruggles, (2014), marital relationships are under threat, especially in the western countries where people marry and divorce at will, without any consideration of the children involved or the reputation of the institution of marriage. As the problem persists, the divorce rate may tend to increase, especially to the young inexperienced couples. Biblical principles on marriage have been completely ignored by majority in marriage institution and even some pastors are embracing the unusual or abnormal way of thinking about marital relationship. The world today doesn't seem to differentiate between cohabitation and marital commitment through vows. Brown, S., Booth, A., (1996)

Studies on family issues have been conducted by various scholars, who were looking for possible solutions to make the institution better. In USA, a phenomenological study was conducted at Liberty University by Nimtz (2011), on satisfaction and contributing factors in satisfying long term marriage. A similar study conducted in Kenya by Kirimi (2019), seeking to examine the factors influencing divorce. It is therefore clear that marital problem is a global issue, and need agent interventions. The western countries seem to influence the marital problems in Kenya, due to increased financial independence of both husbands and wives, without sufficient backup on how to go about it during premarital counseling.

In the past, women used to totally depend on their husband for financial support, and the husbands owned everything. When couples contribute to the family economically, they get better returns and stand stronger,

but lack of preparation to handle the same turns out to be a curse rather than a blessing.

Kericho County is not an exception with marital problems because in some cases, both parents are found to be abusing alcohol, leaving the children to fend for themselves, in terms of food, and water, while the parents are in drinking dens until later hours. According to Mutai, (2014), Nyagacho, Mjini, Keongo, Kipchimchim, Kaparuso and Motobo villages are the worst hit areas that need urgent intervention, by all means possible. This clearly showed that there was a serious problem that need to be looked into, both corporately and individually in this County in order to uphold one of the basic rights of a child, which is right to quality life in terms of education as well as creating a level ground for fair competition. (Children Act, Revised Edition 2012, Chapter 141)

Statement of the problem

Cases of violence among couples and family in the present world has become common, and alarming, despite the existence of premarital counseling services, in church setups. Research has shown that extreme cases of violence where couples have maimed or killed each other, starts in form of a strained relationship that often involves finances, that was not addressed, and later turns to be a disaster. Many parents with financial management challenges engage in alcohol consumption as a couple, in order to temporarily forget the challenge, living children to fend for themselves.(Mutai, 2014).

Ineffective financial management among couples, may not only affect the quality of marriage life, but also the quality of parenting, which have direct consequences on trust among married couples, in terms of inability to; Share financial obligations mutually, Save as a family, as well as Seek financial literacy.

LITERATURE REVIEW

Effects of financial management on a family:

Families with a well-managed finances produces growth in family business or investment, which in turn guarantee peace and harmony in the family. (Bricker, et.al, 2017). Management skills may determine the success of a family business due to the level of savings which may be used in future to increase the output. (Njenga, (2018).This kind of management in the family business influences the family in a positive way, which may result in more trust, love & togetherness, a recipe that reduces strained relationship among married couples reasonably.

In Kenya, good and prudent management of family finances may apply to a few who are empowered in the same context. The area covered in management included; all income, both from salaries and investment; expenses and financial accounts related to the maintenance and upkeep of the entire family household; as well as decision on saving for future use. The general perception of many was that the whole wealth of a family belongs to the man of the house, and he would spend it without any form of consultation from the wife, and children. (Mburugu & Adams, 2004). This kind of beliefs were retrogressive in the 21st century to the entire family and nation.

A research conducted in Kahawa Sukari location in Ruiru Ward, in central Kenya, on “Economic effects of financial abuse and coping mechanism of women in intimate relationship” found out that effects of financial abuse included, social and psychological effects, including physical health issues, where the affected women sort for help secretly, or entered in denial, and blaming self.

The research gap was on the solution of the financial abuse which was not provided, but could be answered in this research and alleviate the suffering through sharing responsibilities within the family, which would improve family savings, a task that would challenge the couple to seek financial literacy for better

performance, management and cooperation. (Njoroge, 2018)

Importance of sharing responsibilities in a family:

Sharing responsibilities goes beyond house hold chores. Family responsibilities included bill payments, school fees, feeding the family, supervision in the family, and even consultation.

According to Erdogan and Rondi, (2020), a family that stands strong amidst all manner of challenges has a strong value system that allows every person to work together with full understanding and knowledge of the importance of interdependency. Shared responsibility requires engagement between all stakeholders in the family, if reasonable improvement or success is to be achieved. (Reid, Beilin & McLennan, 2018). This clearly shows that one person in a family cannot be able to handle everything, thus sharing the responsibilities, not only between the couple, or within the family, but also the society at large.

Importance of family savings:

Family savings is defined as the income that the family decide to put aside for future use, in terms of spending or investing at an opportune time. The culture of spending everything in many families chokes the culture of saving over time, because most people were influenced by the need for immediate gratification, competition, show-off, and class. These are facilitated by their belief that; there's always another time for saving; letting money run its own course, because without organized finances and set goals, people end up buying things they want randomly and impulsively,(Foreman, 2015). Saving of finances in every sector required proper planning, implementation and supervision that had to be accompanied by regular monitoring and evaluation phases, to ensure diligence in the whole process that is manned with challenges. (Umar & Evelyn, 2018).

Families may need to engage in discussion before embarking on family projects to allow each person to understand the goals for saving. Through such considerations and understanding, each member of the family could be willing to sacrifice for the agreed project. Wisdom is paramount when undertaking such endeavors, where you need to reason out with everybody in a sober mood. (Umar & Evelyn, 2018)

Importance of financial literacy on family finance:

Financial literacy for couples come in handy when the family engage in business of investing for their future. Financial literacy required financial skills, knowledge, behavior and attitudes that allow a person to make informed choices, based on the resources at his/her disposal. (Obure, 2017). This is important in married couple and family because it equips them with the knowledge and skills needed to manage money effectively.

Financial literacy influence the way couples behave in different situations and to each other in extension (Hanson, & Olson, 2018). Therefore, the elicited behavior make the future of a couple to be very bright, not because the challenges disappeared, but because they were in a position to make informed mutually agreed decisions that would give them much joy if they succeeded, or a lesson if they failed. The most important thing here is that, whether they succeed or not, their relationship is less strained.

Theoretical Framework

Family system theory

Family Systems Theory was introduced by Murray Bowen and suggested that individuals cannot be understood in isolation from one another, but rather as a part of their family, as the family is an emotional unit. (Regina, 2011). Bowen conceptualized the emotional system as a complex amalgamation of nature and

nurture, with influences that include genes and their expression; current environmental factors such as life experiences and circumstances; multigenerational patterns; family functioning and family process; sibling position; and a host of additional and significant social, environmental, and emotional factors. This expression in the emotional system, particularly in highly stressful situations and environments, results in emotional reactivity that has clear roots in survival mechanisms.” (Regina, 2011)

This theory helped the study to approach the respondents who are in families under study, as a unit, bearing in mind that when the respondent responds, he or she represents the family.

RESEARCH METHODOLOGY

The study targeted a population of 16,520 individuals living in Kipchebor Ward in Kericho County, who included couples in active marriage, divorced, and those who may have divorced and remarried. The respondents shared their current position on financial management, an exercise that brought their experience and informed the study. The sample size was calculated using Taro Yamane formula and a sample of 391 was generated. According to Taylor & Francis, (2020), hypothesis testing may be impaired by data collection that faces inaccessible target group or prohibitive cost, which may be due to a large sample size. Therefore, the researcher was of the same view, when considering the nature of the study target groups, which included, the divorced, separated, widowed or divorced and remarried respondents, in terms of their availability, willingness to participate, and also their feeling about opening the old wounds of sharing. In that respect, the researcher opted to work with a relatively achievable sample of 126. The researcher identified the respondent through simple random sampling for married couple and purposive sampling for the divorced, separated, or divorced and remarried, because they were expected to share rich information about the problem.

Research instruments

Data was collected using a structured questionnaire, interviews and focused group discussion. The structured questionnaire contained both open and closed ended questions, with a section of the researcher’s self-declaring statement assuring the respondent on the confidentiality of their response, through a proper safe guarding of the documents plus a proper disposal after use. The research used standardized questionnaire instruments to ensure a credible results. The interviews and focused discussion were conducted physically, as the respondents were reachable in their respective area of resident. The researcher analyzed data thematically using the process of taking notes during the sessions, labelling and storing the data, coding the data, identifying thematic patterns, and finally making a write up on the findings.

The researcher addressed the issue of validity in terms of face validity, content validity and construct validity.

The reliability of research instrument was assured through Test- retest method to a certain its consistency. (Mugenda and Mugenda, 2013). The test-retest assures dependability, accuracy and adequacy of the instruments when a pilot test is conducted, (Mugenda and Mugenda, 1999). The researcher carried out a pilot project at Chilchilla division, and specifically Fort Ternan Centre, which is in Kericho County. A pilot study sample should be 10% of the sample size expected to be tested in a study, (Connelly, 2008). The pilot test in this study included 26 participants, which is 10% of the sample size expected to be tested. The researcher found the instruments to be working well, because the participants had no difficulties filling the questionnaires and proceeded to use them in the study.

Data analysis technique

The data collected was analyzed using both descriptive and inferential analysis. The questionnaire were also

analyzed for consistency and there after coded before being entered to a Statistical Package for the Social Sciences (SPSS) tool, which generated data to help answer the research questions. The researcher used Pearson correlation test for inferential analysis to establish a relationship between independent and dependent variables.

RESULTS AND DISCUSSION:

Demographic characteristics

The gender of the respondents shows that the majority of the respondents were females, standing at 54%, followed by their counterparts, males who stood at 46%. This reveals a fairly balanced gender participation, which would be of great benefit to the study, as far as gender biasness is concerned, thus a balanced outcome.

The gender of the respondents are summarized in the table below.

Table 1: Gender of respondents

Gender	Frequency	Percent %
Male	57	46.0
Female	67	54.0
Total	124	100.0

Source: Author 2022.

The majority of the respondents were between 31 years and 50 years, standing at 71.8%. This age bracket is critical because most couples are sandwiched between supporting their children who are in colleges, secondary and primary, as well as the responsibility of their aging parent.

The age of the respondents were investigated and summarized in table 4.1.2 below.

Table 2. Age of respondents

Age	Frequency	Percent %
21 to 30	11	8.9
31 to 40	47	37.9
41 to 50	42	33.9
over 50	24	19.4
Total	124	100.0

Source: Author 2022.

The majority of the respondents had attained a tertiary level in education, standing at 79.9%, followed by secondary level with 17.7% and primary level standing at 2.4%. Having 97.6% of the respondent with secondary and tertiary education made it easy for the study to get accurate results, since the respondents possess a reasonable understanding when filling the questionnaires.

The table below shows the education level of respondents.

Table 3. Education level of respondents

Education level	Frequency	Percent %
Primary	3	2.4
Secondary	22	17.7
Tertiary	99	79.9
Total	124	100.0

Source: Author 2022.

Frequency of family finance planning

The majority of 57.2% claimed to plan family finances always, followed by 29.8% who planned sometimes, and 6.5% for both who planned together when they ask for it, and those who never planned at all. Planning finances brings an aspect of a well-managed family business or investment, According to Bricker, et.al, (2017). Njenga, (2018), a firms the importance of planning finances by suggesting that planning guarantees the ability to save for future investments that assists in stabilizing the family financially.

Table 4. Frequency of family finance planning of respondents

Frequency of family finance planning	Frequency	Percent %
Always	71	57.2
Sometimes	37	29.8
When I ask for it	8	6.5
Never	8	6.5
Total	124	100.0

Source: Author 2022.

The respondents who experienced financial disagreement with spouse were the majority, at 65.3%, against 34.7% who didn't experience any disagreement. However, having financial disagreement may not be a big deal, if the frequency is minimal, because in many occasions brain storming can be a positive conflict and a healthy one too, when trying to find a mutual agreement on a project set to be undertaken as a matter of priority in a family.

The importance of planning was also tested and response shown in the table below.

Table 5: Importance of planning family finance of respondents

Importance of Planning Family Finance	Frequency	Percent %
Very Important	88	71.0
Important	28	22.6
Somewhat Important	5	4.0
Unimportant	3	2.4
Total	124	100.0

Source: Author 2022.

Respondents with different frequencies of disagreements on finances stood at 66.9%, a percentage that agrees with those who agreed to having finance disagreement (65.3%), but shapely contradicted the

respondent who said they planned their finances always and sometime, standing at 87% and also thought that planning was both important and very important standing at 93.6%. The sharp contradiction was due to the issue of defining & understanding planning, because to many, planning may just involve verbal mentioning of the routine way of spending, which does not involve putting things down to pen and paper, after a serious brainstorming and coming to consensus

The study revealed that financial management among married couple was an issue that contributes to strained relationships. Although couples are well educated, and know the importance of planning, they still argue over the same because of misappropriation of fund after planning as a family, an issue that undermines love, trust and honesty in the family. With the matter of tough economy in the country, the issues of finances have become very sensitive and emotive, with the ability to turn a good cordial relationship in to one full of mistrust; contempt and impunity.

Table 6: Pearson correlation for effects of financial management in strained relationships.

		Strained Relationship
Finance management	Pearson correlation	0.267**

Table 5, reveals that there is a significant relationship between the frequency of planning family finance & frequency of couple disagreement over finance ($r = 0.267^{**}$; $p=0.000$; $p < 0.05$). This means that planning family finance can be used as an intervention strategy to help married couples attempt to minimize financial disagreements. It also means that the couples can be taught how to plan using a pen and a paper, instead of verbally agree on shared responsibilities without putting the resources together first. The intervention could also teach the couples the importance of putting their resources together after honestly declaring it, because the benefits of doing so are many and include having more muscles when dealing with challenges, having minimal chances of misunderstandings, fulfilment in marriage, etc.

CONCLUSION

The study sort to test the effects of financial management contributing to strained relationships among married couples. It is not easy to tell from the face value of most marriage relationships whether the couple is strained or not, until it is sometimes too late. Creating a harmonious environment can help couples enjoy their marriage, and children growing up in a safe and secure environment. In relation to the summary of the major findings, the study makes the following conclusions, while being guided by two theories which are, family system (Murray Bowen) theory & social learning (Albert Bandura) theory. Family system theory posits that individuals cannot be understood in isolation, because a family is a system connected with emotion. The study revealed that financial management among married couple was an issue that contributes to strained relationships. Although couples are well educated, and know the importance of planning, they still argue over the same because of misappropriation of fund after planning as a family, an issue that undermines love, trust and honesty in the family. With the matter of tough economy in the country, the issues of finances have become very sensitive and emotive, with the ability to turn a good cordial relationship in to one full of mistrust; contempt and impunity.

RECOMMENDATIONS

The following recommendations were made by the study;

- i. Counselors and trained pastors in counseling to review the pre-marital counseling curriculum, to make sure that the couples fully understands issues of finances, before getting married, to better their chances when dealing with the same.

- ii. Churches should create a post marital counseling for both couples who go through pre-marital counseling and those who elope, with an aim of conducting a follow-up and mitigation for the two groups respectively.
- iii. Couples seminars in churches to be handled by professional & cover different topics like; sharing financial responsibilities, importance of saving as a family, financial literacy, etc.
- iv. Churches to encourage both young and older couples to undertake basic counseling course, in order for them to have a level of self-awareness that would boost their change of perception in life.

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