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Maître-Assistant
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ahidjezahuitoti@yahoo.fr

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adjivessode@hotmail.fr

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Bertin DANSOU
Assistant
Département d'Anglais
Université d'Abomey-Calavi / Université d'Agriculture de Kétou (U A K).
Bénin
bertdansou@gmail.com

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Olufunmilayo O. FOLARANMI, Ph.D. (Ibadan)
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Ibadan / Nigeria
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Faculty of Education
University of Ibadan
Ibadan / Nigeria
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Department of French
Emmanuel Alayande College of Education, Oyo / Nigeria
alaogundiya@yahoo.com
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Laboratoire des Sciences de l'Homme et de la Société

INJEPS / Université d'Abomey-Calavi

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Impact of Socio-Economic Factors on Marital Instability among Market Women in Ibadan South-West Local Government

Olufunmilayo O. FOLARANMI, Ph.D.

Department of Social Work

University of Ibadan

Ibadan / Nigeria

ojfolaranmi@yahoo.com

Abstract

Marriage institution has witnessed a lot of problems in the recent times which in turn affect the stability of marriage. Market Women especially are witnessing a lot of crises in their marriage due to several factors. But economic factor is the tree that produced or abhor other factors. There have been a lot of controversies as to what extent can economic factors really affect the stability of marriage. It is against this background that this study looked at the impact of socio-economic factors on marital (in) stability among market women.

The survey research design was adopted for this study. The population for this study consists of market women in Oja Oba and Alesinloye market in Ibadan South-West Local Government in Oyo State, a total of three hundred women were randomly selected for this study. The main instrument for the study was the Socio-Economic Factors and Marital Stability Questionnaire [SEFMSQ].

The findings of this study revealed that the impact of occupation, religion, education, sex and daily income] on marital stability was significant, but the most potent factors was daily income (Beta = 0.739 P<0.05) followed by occupation (Beta = 0.130, P <0.05) and sex (Beta = 0.007, P < 0.05). The table reveals that religion and level of education are not potent predictors of marital stability. It shows that income, occupation and sex are predictable factors to marital stability in this study.

Based on the finding of this research work, the government should make policies that will create job opportunities for her citizenry. There should be government and non-governmental support for couple(s) who lost their jobs. The policy of retrenchment of workers should be jettisoned, social workers and community workers should go all out and bring to the understanding of the public, especially the market women about this issue that is affecting the marital stability which is a very vital institution. Also based on these findings it is recommended that youth who intent to marry should seek the informed counsel of a professional marriage counselor to help them in making the right choices and exposing them to the indices of economic compatibility in marriage.

Introduction

Marriage (also called matrimony or wedlock) is a socially or ritually recognized union or legal contract between spouses that establishes rights and obligations between them and their children, and between them and their in-laws. The definition of marriage varies according to different cultures, but it is principally an institution in which interpersonal relationships, usually intimate and sexual, are acknowledged. In some cultures, marriage is recommended or considered to be compulsory before pursuing any sexual activity. When defined broadly, marriage is considered a cultural universal. Individuals may marry for several reasons, including legal, social, libidinal, emotional, financial, spiritual, and religious purposes. Who they marry may be influenced by socially determined rules of incest, prescriptive marriage rules, parental choice and individual desire.

The family is the most basic unit of society and building block for national development. Just as there cannot exist any society without families or homes. There cannot be sustainable development without stable families or homes. The family provides the basis for a home and a structure within which individuals can experience joy, care, support and all

the things necessary for growth and the development of personality. It is, in addition, one of the main building blocks of society. For this reason, families often seem to be the focus of various groups for a wide range of reasons. Tiesel and Olson (2005) have noted that they are politically appropriate during election years, plausible for human interest stories during sporting events, and make good grist for the talk show mills.

In recent times, family and the marriage institution have been going through troubling times. Indeed, there are many troubling trends regarding marriage and family life in many parts of the world today. In the past, the marriage institution was seen as honourable, respected, dignified, highly revered and stable. However, these days, events and happenings, with respect to ceaseless conflicts that are daily besetting and afflicting most marriages, have thrown the honour, dignity and respectability attached to it to the winds. Most marital homes have turned to what Close (2001) described as a 'field of tension'. The society today is replete with stories of proven incidences of marital disharmony.

Although troubling trends that can be seen in many homes and marriages today are as a result of many factors extrinsic to the marriages and homes, there are many external conditions similarly affecting the well being of marriage couples. Some of these external conditions are sociological (e.g. social incompatibility, the strains of modern life, political and vocational pressures etc), while others are clearly economic and cultural. For example, while examining the factors affecting the well being of some marriages, Uzoka (2001) pointed out that hostilities at home often lead to divorce. He also identified frequent quarrels between the two spouses, or with the relations of the spouses, failure to live up to expected roles at home – a husband who cannot provide for the needs of the family or a wife who fails here marital responsibilities; incompatibility between husband and wife, which may manifest in gaps or differences in their intellect, reasoning, perception abilities and capabilities which often than not lead to misconception, misunderstanding, argument, controversies, and communication redundancy between them; and these agreement, aggression, suspicion, tension, mistrust, constraint quarrel, physical fighting etc. all ultimately end up in divorce and separation. Cultural factors also impinge on the well being of married couples Akinboye (1997), Ezeilo (2000).

The alarming rate in which marriage institution is collapsing due to Economic factors, calls for a research into why this is so, and the impact of this on family, society, government and children. This research work will also review a probable solution on the impact of

economy on stability. Economy is very vital and significant in the stability of a marriage and therefore should not be overlooked.

Marriage and family have been a fundamental aspect of the society and as such have attracted the interest of many professionals in various fields.

Marriage offers security, emotional or psychological support etc to both partner and their off springs. The structure of the family in any given society is related to the structure of economy and therefore given priority.

Marital stability is a globally important social phenomenon, which plays vital role in our lives. Successful marital relationship is based on many factors but economic factors are considered to be very essential.

Many researchers have concluded the negative effects of economic hardship on marital quality and stability (Oggins, 2003). All these findings are likely to reflect the fact that financial issues are a frequent trigger point for conflict among the couples which led to more frequent fights and decrease in marital harmony. Study by Brody, G.H. and Plor, D.L. (1997) has proved that family income was associated with higher marital happiness and lower marital conflict. Similarly, the study by Amato and Rogers (1997) demonstrated that a low husband's income and employment factor is significantly associated with marital problems and low marital quality and it increases the likelihood of marital disruption

Researchers sought to define and identify causal relationships between economic stress and relationships between husband and wife and parent and child. James (2009), proposed a "family stress model" in which economic pressure causes adults emotional distress, which disrupts both the marital relationship and parenting.

The association between economic stress, individual psychological state and relationship quality may not be the same for all couples. However, for couples that were observed to have better problem-solving skills in a task, high levels of marital conflict did not lead to such high levels of marital dissatisfaction (James, 2009). Financial stress is not, of course, confined to times of recession, but is a continual feature of life for some families. However, in a recession, this is spread more widely (James, 2009).

The concern of this study is the economic factor affecting marital stability. The astronomical rise in the prices of household goods and services was attributed to the fall in the naira value and various reforms undertaken by the aim of government.

The Nigerian Airways sacked 60 percent of its works force and Nigerian Rail Cooperation reduces it staff strength by 10,000. Fashoyin T. (1990:68). The national

unemployment level was colossal as many households become victims of the SURE-P [Subsidy Reinvestment and Empowerment Programme] which include pruning of force and privatization (Power Holding of Nigeria) on the effect were as tremendous as they were devastating.

The astronomical rise in the price of the house hold goods and services are attributed to the fall in the Naira value. The removal of oil subsidy single handedly pushed price of certain household good and service up. The economic condition of Nigeria workers and the masses in general deteriorated, the inflationary trend was uncontrollable, and unemployment was on the increase as our tertiary institution were turning out graduates in their thousands while companies were folding up and engaged in massive retrenchment of workers.

In Oyo State, for example the demolitions of shops in various locations have affected the economic shape of the family and even the society. The man of the family that have no job, no longer have respect. Some are even unfortunate that the reform has affected both partners. The economic state of the society influences the marital stability of the family. When the man and woman are gainfully employed the condition of the family will be different compared to the unemployed spouses.

The marriage institution we believe does not operate in isolation of the economy and therefore cannot be left unscathed by the ongoing phenomenal economy adversity. The accompanying dislocations are very severe on the social and economic lives of Nigerians. The high rate of unemployment, low and inadequate income, inflationary trend, high transportation cost, scarcity of food and general socio-economic hardship have put every Nigerian and family under severe stress. Serious concern is primarily expressed over the ending of marital relationship and the consequences on the children and the society, Diana (1992:54).

There has been mounting opinions of public. Opinion leaders, through various communication agencies have expressed concern over the increasing rate of martial cases in our various courts of law. Economic factors might have caused problems in the family system and this could have risen from pressures imposed by the current economic climate that has made it possible for most of the families to provide their basic social and economic needs. This could be as a result of inadequate income or lack of it, loss of job and livelihood. The consequence is inability to positively contribute to the upkeep of the home leading to loss of power in the running of the home. It is the concern of this study to investigate the impact of all these on marriage institution and family by undergoing a survey data to collect among

market women at the Ibadan South-West Local Government area of Oyo State to ascertain the extent the economic factors has affected the spouses with particular reference on the stability of their marriage.

Elder, G. Nguyen and Caspi (1985) conducted a study to examine the connection between maternal working models, marital adjustment, and the parent-child relationship. As predicted, findings revealed that maternal working models were related to the quality of mother-child interactions and child security, and marital adjustment and child security were also significantly related. Furthermore, maternal working models and marital adjustment were related interactively to child behaviour and security. Among children of insecure mothers, child security scores were higher when mothers reported high marital adjustment, but no relation was observed between child security scores and mothers' marital adjustment among children of secure mothers. These findings suggest that maternal working models affect parenting and child adjustment well beyond infancy and that interaction between maternal working models and the marital adjustment on child behaviour and attachment security require closer examination. These findings suggest that marital behaviour after the birth of a baby is multiply determined and that its correlates vary across contexts.

White and Booth (1985) made a study of the impact of the birth of a child on marital quality and found that the structural change such as birth of a child, different nurturance patterns at various stages of child development may have very little effect on marital quality.

Evidence shows that divorce of parents plays a prominent role in the future of an individual.

Spouses in a divorce situation, the worst hit is usually the woman, she suffers more emotionally. The woman in traditional African societies suffers a lot. She is usually blamed for the collapse of the marriage.

Although many divorcees later re-marry, men more often quickly re-marry than women or enter into second marriage. In Great Britain, this means that marital breakdown places a considerable financial burden on the society. The society in most cases is faced with the problem of catering for the divorcees and their offspring.

The society spends a great deal of time, effort as well as finance, which is expanded on the voluntary with the marriage guidance, counselling and assistance. These facts leads to a reduction in working hours due to the stress involved and can affect the stability of the family. This is a burden to the government as it loses valuable working time and money, which would have been used to develop a particular society.

Objectives of the Study

The objectives of this research work include the following:

- (a) To determine socio-economic factors as a significant factor and a significant determinant of marital (in) stability among market women at the Ibadan South-West Local Government Area.
- (b) To examine, the impact of socio-economic factors and the level of marital (in) stability among the market women in Ibadan south-west LGA.
- (c) To evaluate the effect of socio-economic factor on marital (in) stability among market women in Ibadan south-west and proffer solution

Research Hypotheses

The following hypotheses were formulated by the researcher for proper analytical study of the impact of economic factors on marital stability at the South-West L.G.A.

- (1) There will be no joint effect of (occupation, Religion, Education of spouse, Marriage Age and Daily Income) on marital stability among market women in Ibadan south-west L.G.A.
- (2) There will be no relative effects of independent variables (Occupation, Religion, Education, no of spouse, Marriage Age and Daily Income) on marital stability among market women in Ibadan South-West L.G.A.
- (3) There will be no significant difference in the Marital Stability of the respondents based on their marital status among market women in Ibadan South-West L.G.A.

Methodology

This section aimed to present the direction, which this research takes, it tells about the methods and techniques adopted to achieve the aim of this research. This shall includes research design, sampling technique, data collection and presentation method adopted. This is done analytical justification and to ensure authenticity of premises. Thus this section laid down the research design study population, sampling size and techniques, method of data collection, research instrument and method of data analysis of this study.

The survey research design is adopted for this study. The method is aimed at collecting information using a questionnaire with the aid of an interpreter for the illiterate ones among the market women for the sake of seeking their opinion on the impact of socio-economic

factors on marital (in) stability among the market women in Ibadan South-West Local Government Area.

The population for the study consists of market women in Oyo state at both Oja-Oba and Alesinloye markets in Ibadan South-West Local Government.

The market women will be stratified according to their product, naming from each group of product 15 will be selected randomly, to give a total of 150 from each market with a total of 300 respondents.

The categories of women that were sampled includes:-

- i. Yam sellers
- ii. Pepper trader
- iii. Foodstuff traders
- iv. Fish and meat traders
- v. Provision traders
- vi. Clothe textile traders
- vii. Bags and shoes traders

Distribution of Questionnaires

- ❖ Market women in Oja Oba market.
- ❖ Market women in Alesinloye market.

The instrument used in collecting data for this study includes the following; Questionnaire, oral interview, observation and available official records.

The questionnaire which was the major instrument for this study was titled Socio-Economic Factors and Marital (in) stability Questionnaire [EMPSQ]. It was made up of two sections (A and B).

Section A consists of information on personal data of respondents which include age, sex, marital status, educational qualification etc.

Section B was constructed to ascertain from the respondents, the impact of economic on the stability of their marriage especially the government policy.

There are four alternative to each question in section B and respondents were asked to tick either Agree, Strongly agreed, Disagreed or Disagreed, based on their opinion.

To determine the validity of the instrument, the draft copy was shown to experts in the field of social welfare for comments, opinions, criticisms and suggestions on the basis of

which the questionnaire was then reconstructed. The reviewed questionnaire was then submitted to the researcher's supervisor for critical appraisal and approval.

After this, the instrument was tested for reliability using Cronbach's alpha coefficient 0.509. This shows that the instrument is reliable.

Contact with the leaders of both markets was made who gave their approval after the researcher identified herself through school identity card. The questionnaires were personally administered by the researcher. Detail explanations about the purpose of the questionnaires on how to fill them were given to the market women and it was filled accordingly. The illiterate among them were assisted by the researcher.

The data collected was collated, edited, coded and processed into the computer. Simple percentage distribution and frequency was used for demographic characteristics of the respondents the hypothesis were analysed using multiple regression analysis of variance (ANOVA).

Findings and Discussion

This chapter was subjected to a critical analysis and discussion of the Raw Data. This results obtained from the analysis of collected data were interpreted and discussed as shown in tables below. The hypotheses as formulated at the end of literature review in chapter 2 were also tested at 0.05 level of significance. The result of each hypothesis was discussed based on the analysis, while implications of results were also explained.

The results were reported in two sections. Section A deals with the demographic data of the respondents. This covers the Age, religion, marital status, level of Education, spouse's No of wives, length of marriage, daily income.

Section B deals with the analysis of hypothesis, socio-economic factor and marital (in) stability scale, Section A was analysed using frequency distribution and section B, using ANOVA.

Analysis of Demographical Data

Table 1: Distribution of the respondents by Age

Age	Frequency	Percentage
23-29 years	20	6.7
30-39 years	99	33.0
50-59 years	129	43.0
50+ years	52	17.3
Total	300	100.0

Table above shows that 20(6.7%) of the respondents are aged 23-29 years; 99(33.0%) are aged 30-39 years; 129(43.0%) are aged 50-59 years and 52(17.3%) are aged 23-29 years. This result reveals that women between the ages of 50 and above year (43.0%) were of highest percentage.

Table 2: Distribution of the respondents by Marital Status

Marital Status	Frequency	Percentage
Married	204	68.0
Separated	50	16.7
Widowed	34	11.3
Divorced	12	4.0
Total	300	100.0

Above table shows that 204(68.0%) of the respondents are Married, 50(16.7%) are Separated, 34(11.3%) are Widowed while 12(4.0%) are Divorced respectively. This finding revealed that the married 204 (68.0) were the highest in this study.

Table 3: Distribution of the respondents by Occupation

Occupation	Frequency	Percentage
Unskilled	51	17.0
Skilled	210	70.0
Professional	39	13.0
Total	300	100.0

Above table shows that 51(17.0%) of the respondents are Unskilled, 210(70.0%) are skilled while 39(13.0%) are Professionals. This result revealed that 210 (70.0%) are skilled which indicate the highest percentage of skilled women.

Table 4: Distribution of the respondents by Religion

Religion	Frequency	Percentage
Islam	108	36.0
Christianity	159	53.0
Traditional	32	10.7
Others	1	0.3
Total	300	100.0

In the above table, it is shown that 108(36.0%) of the respondents are Muslims, 159(53.0%) are Christians, 32(10.7%) are Traditional religious worshippers while 1(0.3%) belonged to other religious groups. Therefore the finding shows that Christianity had the highest percentage 159 (53.0%).

Table 5: Distribution of the respondents by Level of Education

Level of Education	Frequency	Percentage
No Education	33	11.0
Sec. Commercial School	28	9.3
HND, University	130	43.3
Diploma, NCE	79	26.3
T.T. Commercial School LEA	19	6.3
Primary School LEA	11	3.7
Total	300	100.0

Table above shows that 33(11.0%) of the respondents have no Basic Education, 28(9.3%) have Sec. Commercial School certificates, 130(43.3%) have HND, University certificates, 79(26.3%) have Diploma, NCE certificates, 19(6.3%) have T.T. Commercial School LEA certificates and 11(3.7%) have Primary School LEA certificates respectively.

Thus, this result revealed that HND, university 130 (43.3%) were the highest percentage. The implication of the result shows how significant the level of education of couples plays in the husband – wife relationship, especially in the early days of marriage.

Table 6: Distribution of the respondents by Number of Wives

Number of Wives	Frequency	Percentage
1	227	75.7
2+	73	24.3
Total	300	100.0

Of the 300 respondents, 227(75.7%) have only 1 wife while 73(24.3%) have 2 and more wives. The above results indicate that 227 (75.7%) spouses have one wife, which is the highest percentage.

Table 7: Distribution of the respondents by Age of Marriage

Age of Marriage	Frequency	Percentage
1-4 years	43	14.3
5-9 years	84	28.0
10-19 years	36	12.0
20-29 years	77	25.7
30+ years	60	20.0
Total	300	100.0

Table above shows that 43(14.3%) of the respondents had had 1-4 years, 84(28.0%) had 5-9 years, 36(12.0%) had 10-19 years, 77(25.7%) had 20-29 years and 60(20.0%) had 30 and more years of marriage respectively. The result revealed that 5.9 years, 84 (28.0%) was the highest percentage.

Table 8: Distribution of the respondents by Daily Income

Daily Income	Frequency	Percentage
< 4,000	72	24.0
4,000 – 6,000	83	27.7
8,000 – 10,000	23	7.7
11,000 – 12,000	106	35.3
> 15,000	16	5.3
Total	300	100.0

In the table above, 72(24.0%) earned less than 4,000 daily, 83(27.7%) earned between 4,000 to 6,000 daily, 23(7.7%) earned between 8,000 to 10,000 daily, 106(35.3%) earned between 11,000 to 12,000 daily while 16(5.3%) earned above 12,000 daily. There, the finding shows that 106 (35.3%) of respondents earned that highest percentage.

Analysis of Hypothesis

Hypothesis1: There will be no joint effect of independent variables (Sex, Religion, Daily income, occupation and Educational attainment) on marital stability.

R = 0.739					
R-Square = 0.546					
Adjusted R-Square = 0.538					
Std. Error = 1.34047					
Model	Sum of Square	Df	Mean Square	F	Sig
Regression	621.340	5	124.268	69.159	0.000
Residual	517.493	288	1.797		
Total	1138.833	293			

The table above reveals a significant combined effect of the independent variables (Sex, Religion, Daily income, occupation and Educational attainment) on Marital Stability. The result yielded a coefficient of multiple regression $R = 0.739$, multiple R -Square = .0546 and Adjusted R Square = 0.538.

This suggests that all the factors combined accounted for 53.8% (Adj. R -Square = 0.538) variation in the prediction of marital stability. The other factors accounting for the remaining 46.2% are beyond the scope of this study. The ANOVA result from the regression

analysis shows that there was a significant joint effect of the independent variables on the dependent variable , $F(5,288) = 69.159, P = 0.000 < 0.05$. Therefore null hypothesis is rejected. This implies that the above predicting factors are good factors of marital stability in the study.

The findings shows that there is joint effect of sex religion, daily income, occupation and Education on marital stability among market women in Ibadan south-west Local Government with ($P < 0.05$). Therefore, the null hypothesis was rejected. This shows that the variables are jointly significant to the marital stability in this study. Study performed by Brody et al. (1994) has proved that family income was associated with higher marital happiness ad lower marital conflict.

Employment and martial stability are connected (Chun and Lee 2001) there is also some evidence that education attainment promotes positive interactions within couples (Brown, 2003). According to Nkwocha (2002) compability could be inform of religion education and sex.

HO2: There will be no relative effects of independent variables Sex, Religion, Daily income, occupation and Educational attainment) on Marital Stability.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
(Constant)	3.945	.622		6.346	.000
Sex	-.175	.097	-.111	-1.801	.007
Religion	.288	.164	.107	1.750	.081
Daily income	1.480	.080	.739	18.445	.000
Occupation	.469	.145	.130	3.238	.001
Level of Education	.027	.068	.016	.403	.687

a. Dependent Variable: Marital Stability

This table shows the Independent variables or predicting factors such as (Sex, Daily income, and occupation) are potent predictors of Marital Stability. The most potent factor was Daily Income (Beta = 0.739, $p < 0.05$) followed by Occupation (Beta = 0.130, $P < 0.05$), and Sex (Beta = 0.007, $P < 0.05$). The table also revealed that Religion and Level of education are not potent predictors of Marital Stability. Therefore null hypothesis is rejected.

The result of the findings indicates that Daily income, occupation and sex are significant factor in determining the marital stability in this study. Looking at the research findings, it is reasonable to hypothesis that financial satisfaction and marital satisfaction are

directly correlated (Miller's study as cited in Frisby, 2007). Another study supported that the relationship between finances and marital satisfaction by identifying that 15% of marital satisfaction was predicated by financial factors survey conducted by Frisby (2007) also shows that family income affects the degree of marital satisfaction.

Similarly, the study by Anato and Rogers (1997) demonstrated that a low husband's income and employment factor is significantly associated with marital problems and low marital quality. The study made by Quddus (1992) reported that the higher the monthly income, better the stability of the home.

ANOVA

Factors responsible for Marital Stability

	Sum of Squares	DF	Mean Square	F	Sig.
Between Groups	3774666	4	943666.400	2E+010	.000
Within Groups	.000	5	.000		
Total	3773666	9			

Predicting factors of Marital Stability

	Mean	Std. Deviation
Daily Income	670.0050	.00707
Sex	2088.0050	.00707
Religion	329.0050	.00707
Occupation	588.0050	.00707
Level of Education	956.0050	.00707

H3: There will be no significant difference in the Marital Stability of the respondents based on their Marital Status

Mean and Standard Deviation scores from the analysis

Marital Status	N	MEAN	Std. Dev.
Married	204	27.8578	3.5808
Separated	50	26.9600	5.5877
Widowed	34	27.0588	4.9233
Divorced	12	23.8333	7.9639
Total	300	27.4567	4.4189

The table above showed the respective mean scores of Married, Separated, Widowed and Divorced as 27.8578, 26.9600, 27.0588 and 23.8333.

ANOVA table showing the significant difference in the Marital Stability of the respondents based on their Marital Status

	Sum of Squares	DF	Mean Square	F	Sig.
Between Groups	208.090	3	69.363	3.647	.013
Within Groups	5630.346	296	19.021		
Total	5838.437	299			

Above table shows that there was significant difference on Marital Stability based on Marital Status of the respondents ($F(3,296) = 3.647, P < .05$). The hypothesis is accepted, which shows that there was no significant difference in the marital stability of the respondents based on their marital status.

Conclusion

A number of poverty alleviation programmes abound in Nigeria system by the federal, state and Local but they do not have significant impact as shown in this study. Nevertheless, to achieve better result in alleviating poverty of Nigeria, the following recommendations are suggested:

1. There should be employment for the youth and for those that cannot be employ, the government should train and empower them to be self reliable.
2. There should be provision of soft loans for the self-employed in the society, for example market women, farmers, transporters and so on.
3. Government should allocate more funds to the education sector, because ignorant causes a big problem in the society and in the family sector. Once many people are educated, it will reduce crisis the marriage.

Implication of the Study

The implications of the result of this research are based on understanding that socio-economic factors are the determinant (in) stability of marriage institution. Many of the issues unravelled through this research can assist youth and couple to know and cope with the problem arising in marriage.

A major implication of this research is to show that there exist some other factors that affect the (in) stability of marriage which are not known to the public that are also very vital.

Government, nongovernmental organization should assist in organizing seminars campaign for youth who are yet to marry and married couples as well to avoid marital conflict.

Recommendations

Base on the finding of this research work, it is my wish to make these recommendations.

- a) The government should make policies that will create job opportunities to her citizenry.
- b) There should be government support for couple(s) who lost their job.
- c) The policy of retrenchment of workers should be jettisons
- d) There should be a child support service from the government
- e) Couples should spend their income on meaningful activities other frivolous expenses.
- f) There should be less pressure on the couple by extended influence [family or society]
- g) Before getting into marriage couples should be a decided to go for proper counselling.
- h) To avoid any form of marital instability there should be the key things which are love, that, understanding and connectivity. This will stand the test of time.
- i) There should be periodic training for couples on how to maintain and sustain with available resource, so as to promote marital stability.
- j) Non-governmental organization and government need to embark public enlightenment on the importance of economic on marital sustainability.

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