

Influence of Premarital Counselling in Financial Management on Marriage Stability in Langata and Dagoretti South Constituencies, of Nairobi County, Kenya

Marang'a LW^{1*}, Ngumi O², Macharia SM³

^{1,3}Mount Kenya University, Thika, Kenya

²Egerton University Nakuru, Kenya

*Corresponding author: Marang'a LW

| Received: 05.03.2019 | Accepted: 13.03.2019 | Published: 30.03.2019

DOI: [10.36347/sjahss.2019.v07i03.013](https://doi.org/10.36347/sjahss.2019.v07i03.013)

Abstract

Original Research Article

Financial management skills are a mandatory lesson during premarital counselling and or education. It is also a conspicuous part of popular applied psychology; encamping life's income and expenditure, engrossed in daily expenses as well as savings. The study aimed at establishing influence of premarital counselling on financial management skills within marriage. Study surveyed behavioural traits within marriage in reference to income and expenditure according to Bazizomenyi-Nagi's Contextual Family Therapy, and Ellis Rational emotive Behaviour theories. Among other factors, spousal relatedness and agreement on income and expenditure has become a continuous consultative exercise. Out of a total population of 355,005 a sample of 416 married men and women participated, in the study. Findings elaborated that husband and wife should trust each other and be open in handling all their financial undertakings. In addition living within a family's means, budgeting, controlling expenditure and avoiding impulse buying, stabilises family financial undertakings. The study concluded that family income is positively correlated with marital satisfaction which leads to embracing self-acceptance and disclosure to spouse.

Keywords: Expenditure, savings, ledger balancing, investments, income, family.

Copyright © 2019: This is an open-access article distributed under the terms of the Creative Commons Attribution license which permits unrestricted use, distribution, and reproduction in any medium for non-commercial use (NonCommercial, or CC-BY-NC) provided the original author and source are credited.

INTRODUCTION

This article presents the findings of a study that assessed the influence of premarital counselling on marriage stability, in Langata and Dagoretti South Constituencies, of Nairobi County, Kenya. The findings demonstrated that financial management is an integral part of the influences that contribute to couples' positive or negative behavioural traits, within marriage. Finances, therefore, influences the satisfaction and longevity of the marriage, both positively and negatively. This is greatly influenced by the way the married men and women handle financial issues within their homes.

Background

Many couples enter marriage without any idea on how to handle finances in the marriage setting. Stanley [1] in the Family Relations Journal, while making a case for premarital education: emphasized that it is mandatory for couples to undergo premarital counselling on finances, as money problems are not normally discussed or emphasized in counselling journals. Stanley [1] further observes that lack of information on financial management skills has led to

individual tension, marital and familial conflicts. In addition interpersonal strife, anger and frustration, among other issues, are associated directly or indirectly, to the pursuit and management of finances. Further, Kasser and Kanner [2] in the Journal of Psychology and Consumer Culture, attributes causes of financial problems to the culture of consumerism with extreme alluring advertising and marketing techniques; promising wellness, pleasure, better relationships with others, independence, greater life satisfaction and fulfilment. Unfortunately individuals, couples, families and even companies, spend funds which could otherwise be saved.

Bradley *et al.* [3] in research on influence of Socio Economic Status (SES) influence on families (including marriages), brings out the concept that adolescents and young adults may enter marriage without understanding the influence of SES on their relationships. Marriage relationships may be influenced by parental financial capital (material resources), human capital (non material resources such as education), and social capital (resources achieved through social connections). Knowledge on how SES

affect families, marriages included; may be information that couples need to know in premarital counselling, in order to work on their finances and possibly live within their means. Financial management issues within marriage are therefore crucial determinants of a stable relationship. Information about how Premarital Counselling influences marital stability is of paramount importance in this study.

Statement of the Problem

Arguments and fights created by financial mismanagement in families are evident in many places including and not limited to Langata and Dagoretti North Constituencies of Nairobi County, Kenya. Familial fights on family financial management are not uncommon as elaborated from the findings of this study. It came out clearly that a large number of wives opt to handle certain responsibilities, including and not restricted to domestic provisions, such as purchasing food stuffs. Husbands are expected to provide for the major expenses, including paying school fees and mortgages, among other duties. In some families no one seems to take responsibility on continuous provision of house expenses. There is need to disseminate knowledge on finances, income and expenditure, savings and rent/mortgages, should be disseminated to men and women before marriage. Unfortunately this does not happen in many marriages. Capacity and capability of handling finances where non-payments of debts, saving funds for future, would be put in the family budget, is crucial. Unfortunately this is not given much consideration. Further, modalities of working together and jointly, seems unfamiliar to many a married man and woman. All these shortcomings, and others which are not highlighted at premarital counselling, are being experienced in many homes, within the area of study.

Research Questions

This study attempted to answer the following questions:-

- To what extent is budgeting important among married men and women in Langata and Dagoretti South Constituencies, of Nairobi County, Kenya?
- To what extent does prioritizing of paying rent/mortgage, fees and food first, contribute to marriage stability among couples, in Langata and Dagoretti South Constituencies, of Nairobi County, Kenya?
- To what extent is purchasing a fixed asset important and does it contribute to marriage stability among couples, in Langata and Dagoretti South Constituencies, of Nairobi County, Kenya?

LITERATURE REVIEW

Many couples enter marriage without any idea on how to handle finances in the marriage setting. Stanley [1] in the Family Relations Journal while making a case for premarital education; emphasized that it is mandatory for couples to undergo premarital

counselling on finances as money problems are not normally discussed or emphasized in counselling journals. In addition, Kasser and Kanner [2] in the Journal of Psychology and Consumer Culture, attributes causes of financial problems to the culture of consumerism with extreme alluring advertising and marketing techniques, promising wellness, pleasure, better relationships with others, independence, greater life satisfaction and fulfilment. Unfortunately individuals, couples, families and even companies, spend funds which could otherwise be saved.

Bradley, *et al.* [3] in research on influence of Socio Economic Status (SES) influence on families (including marriages) brings out the concept that adolescents and young adults may enter marriage without understanding the influence of SES on their relationships. Marriage relationships may be influenced by parental financial capital (material resources), human capital (non-material resources such as education), and social capital (resources achieved through social connections) [3]. Knowledge on how SES affect families, marriages included, may be information that couples need to know in premarital counselling, in order to work on their finances and possibly live within their means.

In South Africa, Patel & Hochfeld, *et al.* [4] in a Research Report in Johannesburg: Centre for Social Development in Africa; intimates that many women find alternative ways of getting finances to provide physically, emotionally, and economically; as their husbands fail to remit funds home from far off work stations. Walker [5] while addressing conflict between gender and traditional values in South Africa insists that these could have led to economical and relational insecurity, ultimately resulting in marriage stability.

Monyoncho [6] writing on finances within marriage emphasizes to men and women to understand finances, savings, banking and spending issues, before marriage in order to set short and long term, specific and realistic goals. Kirago [7] insists that challenges posed by financial management include individual tension, marital and familial conflicts, interpersonal strife, anger, frustration and feelings of lack of consultation on personal needs of each spouse. Further, non-payment of debts leads families to hard economic factors forcing couples to stretch themselves beyond their capacity to cope. Many a couple have entered into spousal accusations and counter accusations, where manipulations and power struggles take place, resulting in spousal stress and anguish. From the studies reviewed, the need to find out the influence of Premarital Counselling in Financial Management skills on Marriage Stability becomes fundamental.

METHODOLOGY

Mixed methods research approach was applied to address qualitative and quantitative data. The

researcher collected, analyzed, interpreted, and reported both quantitative and qualitative data in the research process, within a single study, in order to understand the research problem more completely. Qualitative information was sought in reference to social and behavioural aspects including personal expressive open interactions with couples as well as marriage counsellors and clergy. Quantitative data or numerical/statistical information was obtained through the questionnaire. The two data bases were analyzed

concurrently in assessing the influence of premarital counselling (independent variable) in sustenance to marriage stability (dependent variable). This enabled the researcher to actualize the study in assessing the influence of premarital counselling on marriage stability, in Langata and Dagoretti South Constituencies of Nairobi County, Kenya.

Conceptual framework

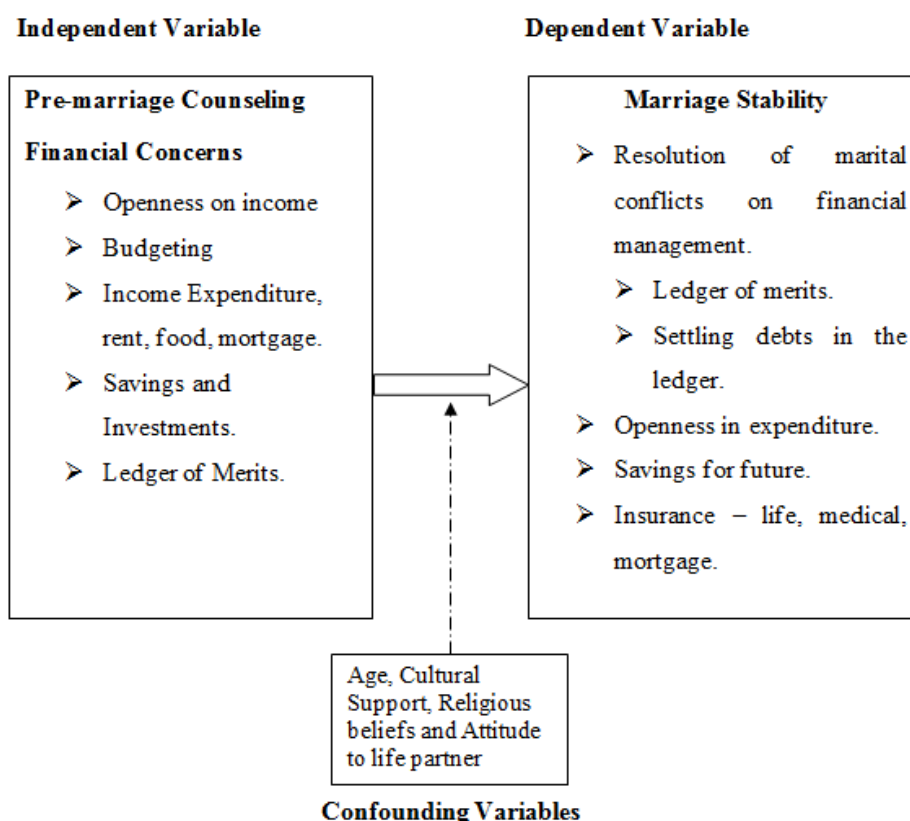


Fig-1: Premarital Counselling in Financial Management

Source: Marang'a L. W. (2019).

Participants

The study targeted 360 married men and women within Langata and Dagoretti South Constituencies, of Nairobi County, Kenya. Out of these 175 (48.6%) were male while 185 (51.4%) were female. The whole sample of participants had taken premarital counselling within the area of study. The premarital counsellors who participated in the study included 24 (54.5%) male and 20 (45.5%) female. There were also six couples (6 men and 6 women) who took part in interviews. The total number of participants was, therefore, 416 married men and women. This translates to the fact that both genders carry out or conduct premarital counselling within Langata and Dagoretti South constituencies, of Nairobi County, Kenya.

Instruments and Data Analysis

Data was collected by use of a questionnaire which was developed by the researcher. This instrument was validated and estimated for reliability using Cronbach Alpha for internal consistency. A coefficient of $\alpha = 0.7$ and above was obtained. Data was analyzed using Statistical Package for Social Sciences (SPSS) Version 23 for windows. Relationships were established by use of a Chi-square test. The study was interested in establishing the Influence of Premarital Counselling in Financial Management skills on Sustenance to Marriage Stability, in Langata and Dagoretti South Constituencies, in Nairobi, Kenya. Likert scale items were used to measure the various aspects of finances among married men and women as per results shown in Table 1.

Table-1: Influence of Premarital Counselling on Finances in Marriage

Statement	SD	D	N	A	SA
We totally trust each other in handling all our financial matters	18 (5.0)	29 (8.1)	48 (13.3)	144 (40.0)	121 (33.6)
We were taught to live within our means and never compete with others	8 (2.2)	12 (3.3)	50 (13.9)	145 (40.3)	145 (40.3)
We learnt budgeting is key in financial management in marriage	6 (1.7)	17 (4.7)	44 (12.3)	166 (46.1)	127 (35.3)
Both of us prioritize paying rent/mortgage, fees and food first	8 (2.2)	12 (3.3)	43 (12.0)	154 (42.8)	143 (39.7)
In counseling we learnt savings and investment is important for future	13 (3.6)	14 (3.9)	54 (15.0)	147 (40.8)	132 (36.7)
Through trial and error we have learnt importance of trust in handling all our financial matters	22 (6.1)	28 (7.8)	53 (14.7)	151 (41.9)	106 (29.4)
Experience has taught us that living within our means has contributed greatly to our marriage stability	3 (.8)	6 (1.7)	40 (11.1)	152 (42.2)	159 (44.2)
I try my best to avoid impulse buying	6 (1.7)	10 (2.8)	64 (17.8)	184 (51.1)	96 (26.7)
As time progresses we learnt it is important to purchase a fixed asset	3 (.8)	10 (2.8)	43 (11.9)	165 (45.8)	139 (38.6)
Hard times taught us savings and investment for future is vital	4 (1.1)	12 (3.3)	36 (10.0)	149 (41.4)	159 (44.2)

SD=Strongly Disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree
Source: Researcher (2018)

A Chi-square test was conducted to determine whether there was significant relationship between Premarital Counselling in Finances in Sustenance to

Marriage Stability. The results obtained are as summarized below.

Table-2: Did you go through any form of premarital counselling

Did you go through any form of premarital counselling		Premarital Counselling in Finance					Total
		Agree	Disagree	Strongly Agree	Strongly Disagree	Undecided	
Yes	Count	194	1	78	0	38	311
	Expected Count	187.5	2.6	70.8	.9	49.2	311.0
	% of Total	53.9%	0.3%	21.7%	0.0%	10.6%	86.4%
No	Count	23	2	4	1	19	49
	Expected Count	29.5	.4	11.2	.1	7.8	49.0
	% of Total	6.4%	0.6%	1.1%	0.3%	5.3%	13.6%
Total	Count	217	3	82	1	57	360
	Expected Count	217.0	3.0	82.0	1.0	57.0	360.0
	% of Total	60.3%	0.8%	22.8%	0.3%	15.8%	100.0%

Data displayed in the table above show that most of the respondents (60.3%) underwent premarital counselling and were in agreement that tuition on financial management influenced marriage stability. A sizeable proportion of the married men and women, who took part in the study, were indifferent over the same issue (16.9%). This is a clear indication that a number of couples could not relate financial

management to the premarital counselling they went through.

On the other side, the chi-square test results show that the P-value (0.002) is less than alpha (0.005), therefore the null hypothesis was rejected and conclusion made that there is a statistically significant relationship between premarital counselling on finance and stability among couples ($X^2=16.9$, $df=4$, $p<0.05$).

Table-3: Chi-Square Test

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	39.377 ^a	4	.000
Likelihood Ratio	31.385	4	.000
N of Valid Cases	360		
a. 4 cells (40.0%) was expected count less than 5.			
b. The minimum expected count is .14.			

RESULTS

Contribution of Premarital Counselling on Financial Management to Marriage Stability

The study sought to find out how Financial Management contributed to marriage stability in Langata and Dagoretti South Constituencies, of Nairobi County, Kenya. The study, therefore, addressed three

key areas led by budgeting which is an important area in financial management within marriage. Secondly the importance of prioritizing paying rent, mortgage, fees and food first before other expenditures, and lastly looked at the importance of living within a couple's means.

Table-4: Budgeting – Key in Financial Management within Marriage

Married Men and Women	Taken PMC	Had not taken PMC
360	293 (81.2%)	67 (18.8%)

The findings shown in Table one indicates that majority of the participants had learnt about budgeting (81.2%), which is a key factor in financial management within marriage while 18.8% did not. This is an

indication that budgeting was taken seriously and applied in everyday lives of the majority of participants.

Prioritizing paying Rent/Mortgage, Fees and Food first

Table-5: Payments made on priority basis – Rent/Mortgage, Fees, Food first

Married Men and Women	Taken PMC	Had not taken PMC
360	297 (83%)	63 (17%)

The study sought to establish whether couples had any priorities in their mode of spending money. Consequently, 83% of the participants were able to prioritize together as a couple in paying rent or mortgage; fees and food first while at the same time

avoiding impulse buying, in order to meet their financial obligations.

Living within a Couple's Means Contributed to Marriage Stability

Table-6: Payments made on priority basis – Rent/Mortgage, Fees, Food first

Married Men and Women	Taken PMC	Had not taken PMC
360	310 (86%)	50 (14%)

It came out strongly that living within a couple's means, 86% of the married men and women, who participated in the study, agreed that experience had taught them that living within their means contributed greatly to their marriage stability.

It is important to point out that therapists need to help couples recognize the underlying emotions connected to money and help them to grapple with these effects. Then couples would be empowered to use money as a tool to enhance their life together. Realizing prioritizing in expenditure also contributes greatly to stability of the couple, within their marriage. This is in line with Schaninger and Lee [9], in the journal of Consumer Marketing, where the study confirmed that traditional families, which are (families composed of a man and woman); had the highest average expenditure and ownership of most major appliances, houses, and many other durable goods. This leads to the conclusion that, in general family income is known to be positively correlated with marital satisfaction. This clarity and realization is in line with Rational Emotive Behaviour Therapy's concept of *unconditional self-acceptance* where premarital counsellors may or could have, taught

DISCUSSION

The findings of the study revealed that a majority of participants were in agreement that financial management issues, within marriage, are crucial determinants of a stable relationship. Information about how premarital counselling influences marital stability is, therefore, of utmost and paramount importance. This is in line with Shapiro [8], where he emphasizes the point that therapists need to help couples recognize the underlying emotions connected to money and help them to grapple with these effects.

or counselled the married men and women, to embrace self-acceptance, in their own conditions or prevailing situations, as husband and wife [10].

The study shed light that apparently behavioural traits, especially among the young couples, are similar in that money is spent on everyday needs such as food, school fees, among other matters, with little or no preference given to savings. This creates problems as the couple starts paying loans for money used in catering during the wedding, photography, transport, entertainments on the wedding day, hotel expenses for honeymoon, among other expenditures. Very little money, if any, is saved. These shortcomings and or problems may be curbed by looking for knowledge on money matters. Godwin and Caroll [11] recommend that family financial management is wide-ranging. It includes studies on debt management, asset portfolios, tax planning, risk management, retirement and estate planning. This is in addition to family cash flow management based on frequency or extensiveness of planning behaviour; the existence of a written budget, or record-keeping as well as account management.

In this general area money matters are causing a lot of dissatisfaction, and are also a source of conflict and violence. However, very few married men and women, could be saving money, because majority of the families live from hand to mouth, as reported by premarital counsellors. Unfortunately financial difficulties predict increases in depression, decreased marital satisfaction, increased marital conflict, and higher likelihoods of divorce [12-15, 1]. This confirms and is in agreement with Chethik [16] and Oggins [17]; who avers that financial disagreements enjoy a level of notoriety over other types of distress between spouses. Though some assert that this is more perception than actual reality [18] using a convenience sample of married couples, found out that in comparisons with other topics of disagreement, financial disagreements tended to be less-easily resolved, were more salient to couples, generated more heated responses, and lasted longer than other types of marital disagreements.

However, these disagreements on finances in marriage may be curbed possibly by applying rational behavioural traits as recommended by Ellis [19]. The main goals for rational emotive behaviour family therapy include assisting family members with recognizing that they largely disturb themselves, and they can choose not to upset themselves about other persons' misbehaviours (no matter how other family members behave). This may challenge married men and women to analyze their irrational beliefs, and work on changing the adversities that contribute to these beliefs, in addition to eliminating the dysfunctional consequences.

In marriage, and in reference to financial management in particular, transparency in keeping accounts and in honouring family relationship agreements, is crucial. This ensures that the family benefits from what they owe. At the same time this enables the couple to prioritize what to spend on and save through living within a budget. This is in line with Contextual therapy which confirms need for this behavioural trait, in their teachings on loyalty as an ethical concept of obligation to another person in a close relationship (Bosormenyi-Nagy, I [20]. Feelings of loyalty are a psychological domain, and being loyal involves accepting obligations in relatedness and sharing power [21]. Loyalty often transcends current imbalances in the ledge of give-and-take because of the human need to be loyal [22,23]. Accepting obligations in relatedness and especially in handling family finances between husband and wife, the concept of loyalty goes beyond saying or telling the other that they are committed, but showing it by action.

CONCLUSION

During data analysis through the questionnaire, focus group discussions and interviews, it came out clearly that many married men and women experience a lot of disagreements on financial management matters. Through discussions and scrutinizing the questionnaire it came out that budgeting is key and very important as indicated by 81% of the participants. In addition another 81% indicated that living within a couple's means results in stability as married men and women are able to spend within a budget.

In paying rent, mortgage, fees and food first, 83% of the participants indicated that they would prioritize on these payments. This would help married men and women to avoid impulse buying, which would enable the family to meet their financial obligations. It was also indicated that there would be no need to compete with others.

Results further indicated that 86% of all married men and women agreed that living within their means contributes to marital stability. This would also enable couples to accept their particular situation and feel contented with what they owe. Finally the family would experience trustworthiness, transparency culminating to marital stability and confidence to the family progress.

Recommendations

From the discussions and findings out of the questionnaire as well as from the focus group discussions and interviews, it came out clearly that financial management is a contentious issue. The study, therefore, recommends that dissemination of knowledge on budgeting, before spending, is a critical decision among couples within marriage.

Secondly paying rent, mortgage, fees and food first is a necessity within marriage. This would ensure and or eliminate any crisis, before it starts, as this would give assurance to families that all is well.

Finally living within the couple's means is a key factor in ensuring stability within marriage. This would also give the family assurance that all is well and the couple, as well as their family, would be happy and well nurtured since there would be no signs of a crisis.

REFERENCES

1. Stanley SM. Making a Case for Premarital Education. *Family Relations*. 2001; 50, 272-280.
2. Kasser T & Kanner AD. (Eds.). *Journal of Psychology and Consumer Culture*. 2004.
3. Bradley RH, Corwyn RF. Socioeconomic status and child development. *Annual review of psychology*. 2002 Feb;53(1):371-99.
4. Patel L, Patel L, Hochfeld T, Jacqueline M. The gender dynamics and impact of the child support grant in Doornkop, Soweto. Johannesburg: University of Johannesburg; 2012 Mar.
5. Walker C. Uneasy Relations: *Women, Gender and Tradition, Thesis Eleven*. 2013; 115(1): 77-94.
6. Monyoncho K. *How to Save Money for Investment*. Principles towards Your Financial Success. Nairobi, Kenya. Word Alive Publishers Limited. 2010.
7. Kirago M. How to Become a Lifelong Financial Success, Nairobi, Kenya, and Financial Knowledge Ltd. 2008.
8. Shapiro M. Money: A therapeutic tool for Couples Therapy: *Family Process*. 2007; 46, 279-291.
9. Markman HJ, Rhoades GK, Stanley SM, Ragan EP, Whitton SW. The premarital communication roots of marital distress and divorce: The first five years of marriage. *Journal of Family Psychology*. 2010 Jun;24(3):289.
10. Joffe Ellis D. *Personal Communication*. 2010.
11. Godwin DD, Carroll DD. Financial management attitudes and behaviour of husbands and wives. *Journal of Consumer Studies & Home Economics*. 1986 Mar;10(1):77-96.
12. Dew J. Debt change and marital satisfaction change in recently married couples. *Family Relations*. 2008 Jan;57(1):60-71.
13. Amato PR, Rogers SJ. A longitudinal study of marital problems and subsequent divorce. *Journal of Marriage and the Family*. 1997 Aug 1:612-24.
14. Conger, et al. (1990). Linking Conger RD, Elder Jr GH, Lorenz FO, Conger KJ, Simons RL, Whitbeck LB, Huck S, Melby JN. Linking economic hardship to marital quality and instability. *Journal of Marriage and the Family*. 1990 Aug 1:643-56.
15. Economic Hardships to Marital Quality and Instability. *Journal of Marriage and Family*. 1991; 52, 643-656.
16. Gudmunson CG, Beutler IF, Israelsen CL, McCoy JK, Hill EJ. Linking financial strain to marital instability: Examining the roles of emotional distress and marital interaction. *Journal of Family and Economic Issues*. 2007 Sep 1;28(3):357-76.
17. Chethik N. *Voicemail: What Husbands really think about their Marriages, their Wives, Sex, Housework, and Commitment?* New York: Simon & Schuster. 2006.
18. Oggins J. Topics of Marital Disagreements among African-American and Euro-American newlyweds. *Psychological Reports*. 2003; 92, 419-425.
19. Papp LM, Cummings EM, Goeke-Morey MC. For richer, for poorer: Money as a topic of marital conflict in the home. *Family relations*. 2009 Feb;58(1):91-103.
20. Ellis A. New directions for rational emotive behavior therapy: Overcoming destructive beliefs, feelings, and behaviors. 2001.
21. Bosormenyi=Nagy I. *Foundations of Contextual Therapy: Collected papers of Ivan Boszormenyi-Nagy*. New York, N. Y: Brunner/Mazel. 1987.
22. Goldenthal P. *Contextual Family Therapy: Assessment and Intervention procedures*. Sarasota, FL: Professional Resources Press. 1993.
23. Brown-Standridge MD, Floyd CW. Healing bittersweet legacies: Revisiting contextual family therapy for grandparents raising grandchildren in crisis. *Journal of Marital and Family Therapy*. 2000 Apr;26(2):185-97.
24. Hargrave TDL & Pfitzer F. *The Contextual Therapy, Guiding the Power of Give-and-Take*. New York, NY: Taylor & Francis. 2003.