

A PERCEIVED IMPACT OF ECONOMIC WELL-BEING ON MARRIAGE: A CASE STUDY OF SOUTHEAST NIGERIA

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ABSTRACT

The perception that a successful and happy marriage among other factors is strongly correlated with economic well-being has generated a lot of debate in recent time. The argument asserts that productive employment and good income can contribute to the stability of marriage relationships, while a decline in these factors can lead to a deterioration in the quality of marriages, often resulting to crisis in marriage and ultimately marriage breakdown. In Nigeria, particularly in the South East region, there has been a long-standing issue of persistent high unemployment level and low-income rate, which is alleged to be impacting significantly on marriage stability. This study aims to examine issues of marriage crisis, breakdown of family structures, and explore their connections with economic well-being in terms of employment and income. To achieve this objective, this paper employs a quantitative method of analysis, which allows for the examination of patterns and trends in the factors under investigation. Additionally, this paper adopts 'Push and Pull' and 'Capability' theoretical models, which examine factors capable of influencing individuals' transition from one marital status to another, as well as their capability and functioning in entering marriage. By utilizing this approach, the paper aims to provide valuable insights into the dynamics of marriage crisis and their connection to economic well-being, with the goal of proposing strategies to mitigate these crises and preserve marital relationships.

Keywords: Economic well-being, indicators. Marriage crisis, Family structures, Quantitative method.

INTRODUCTION

Marriage is when whole, unique and separate persons, one male the other female, make a covenant to exchange vows and commit themselves to remain together until death(Munroe, 2008).In this case, families are borne out of marriage. Quite often, it is noted that Marriage in terms of family components is also strongly correlated with economic well-being of the individuals, as such, the success of marriage and family wellness is perceived to depend on the level of economic well-being in terms of productive employment and income levels. It is often noticed that when there is a retardation in the economic well-being of a family, there is often an expression of sadness and emotional distress which can disrupt the normal behaviour within a relationship and can lead to a crisis between couples. Along this view, there is a perception lately that beyond other factors laid out in (Gen.1.27:Eph. 5.31) and the possession of knowledge, understanding and wisdom(Munroe, 2008),a successful marriage is also closely related with the economic well-being of a family as it plays a significant role in shaping the dynamics of a family(Fagan et al., 2011).

The argument holds that most often, the obvious purposes and attributes of a successful and happy marriage are over-stretched with little or no emphasis to the economic well-being of the individuals concerned. The debate upholds that neglecting the impact of economic well-being can be devastating and most often acts as a catalyst for marital breakdown, leading to a rise in divorce rates, cohabiting and single parenthood. Therefore, the synthesis suggests that a successful marriage is strongly correlated with the economic well-being of the family and that a marital crisis is likely to be inevitable when there is a reversal of economic well-being. Based on this postulation, there is an urgent need to pay attention to this conceptualisation, particularly in South-Eastern where Christianity dominates and marriages are understood and celebrated within the Christian tradition, and yet breakdowns of marriage are prevalent and rapidly increasing. As a result, this paper examines family formations; married, divorced, cohabiting parents, single-parents and never married individuals in relation to their economic well-being in south East Nigeria.

MARRIAGE CONCEPT AND SITUATIONS: THE FUNDAMENTAL PROBLEM

Marriage as an institution is as old as the history of human society and deeply rooted in the cultural, social and religious lives of people. Accordingly, Okoh (2004) noted that Marriage as an institution, guarantees socialisation, care, stability of the family and procreation, and ultimately the survival of the human race. Vatican II emphasized the sacramental nature of marriage, affirming that marriage is a sacred covenant between a man and a woman. The Council reiterated that marriage is instituted by God and serves as a sign of Christ's love for the Church (Ephesians 5:32). It further advises that a man should leave his father and mother and unite with his wife, and they become one flesh (Gen.2:24, Eph5:31.) and it also emphasises the importance of celebrating marriages within a faithful community (*Gaudium et Spes*, 1965, para. 48)

This is why, in the context of Nigeria, particularly South-East, marriage is regarded as a sacred institution that brings together a man and a woman through a formal contract. This contract formalises reciprocal obligations between the husband and wife nested within a bond between their families (Omeje, 2019). As an institution, marriage ensures socialisation, care, procreation, stability of the family as well as continuity of human race (Okoh, 2004).

Based on this note, (Njerem 2005 cited in Omeje, 2019) postulates that in order to achieve the desired goal in marriage, couples must prioritise reciprocity, a high level of stability, cohesion, unconditional love, harmony and fidelity. He further stressed certain aspects of the purposes of marriage, aligning with Munroe's perspective that love and understanding are the foundational pillars of marital bliss and stability. Munroe (2008) contributes to the views by highlighting that knowledge, understanding, and wisdom and their proper application to function within a marriage are the three pillars of marital stability, in particular wisdom. For him, in marriage while individuals may have knowledge and understanding, it is wisdom that enables them to effectively apply these qualities in their relationship.

This is why some papers mention instances of crisis in marriage without providing specific causes or solutions. For instance, Oforchukwu (2000) acknowledges that even happily married partners can suddenly begin to encounter problems that if left may lead to the dissolution of their relationship. In the same vein, Hoffman et al., (2005) point out that unfavourable conflict conditions in marriage contribute to divorce, but the paper does not identify such conditions specifically, suggesting the presence of other factors beyond the well-known purposes of marriage. It is on this note, despite the unique and sacred nature of marriage, Vatican II recognises the fact that many marriages encounter challenges. Accordingly, (Oyoo 2016 cited in Kayode, nd) attempts to identify the cause of problems in marriage to note: 'that since marriage joins two social networks, there are bound to be problems and challenges. However, this attempt to identify sensible reasons for problems in marriage falls short, as not all marriages involving two social networks necessarily face difficulties.

Hence, Vatican II acknowledges the existence of problems in marriage and thus makes provisions for the application of the code of Canon law for possible alleviation of such problems in marriage and enhance the welfare of the couples in such situations (Canon 1671-1707, 1983). But the burgeoning question is, what are the likely causes of family crisis, particularly in recent times? In this concern, a report by UNESCO asserts that the factors that once stabilize marriage in earlier centuries, such as the nineteenth century, may not necessarily be applicable in today's context (UNESCO 2000 cited in Kayode, 2011).

This paper is borne out of the fact that variant opinions have emerged regarding the causes of these family issues (Fagan et al., 2011). What is more disturbing is that when a crisis arises in a family and *perdures*, the families will no longer be the same, but undergoes a transformation resulting in different structures such as divorced or single parent entities. This situation in marriage often makes some individuals not to seek marriage, once they are economically comfortable (women) or until they are financially stable (men). Recently, there has been a conceptualisation, that among other factors a successful marriage is also closely related with the economic well-being of the family. Consequently, any significant decline in the economic wellness of the family has a causal negative effect to a happy marriage. No wonder Oforchukwu (2000) observed, that one of the leading causes of divorce among Igbo Christian families is financial difficulty.

The argument holds that most often the obvious purposes and attributes of successful and happy marriage are over-stretched with little or no emphasis to the economic well-being of the individuals. The debate upholds that neglecting the impact of economic well-being can have devastating consequences and most often acts as a catalyst for numerous marriage break-ups which in turn leads to divorce, single parenthood, cohabiting parenthood or for individuals remaining unmarried. As a result, children within such marriages become victims of circumstance because the centre can no longer hold. Therefore, the synthesis concludes that the success of an intact marriage is strongly

correlated with economic well-being of the family and that a crisis is likely to be inevitable when the reverse is the case. Based on this postulation, there is an urgent need to pay attention to this conceptualisation, particularly in the South-East Nigeria, where Christianity dominates, and marriages are understood and celebrated within the Christian tradition. And yet crisis and breakdowns of marriage are prevalent and are increasing rapidly.

Therefore, this paper examines various economic indicators of well-being which can be classified in some ways, including employment status, family income level, in relation to family formations in terms of married, divorced, single-parent families and individuals who have never married. The primary focus of this study is to explore the correlation between marriage and economic well-being and argue for their interconnectedness. Additionally, the paper intends to propose potential solutions to address the current detrimental effect of poverty and unemployment on marriage in South-East Nigeria. At this juncture, the study advocates that economic well-being in terms of productive employment and income levels, play a vital role in reducing poverty, fostering successful and happy marriages, and potentially contributing to conflict reduction within marriages, strengthen family structures and make recommendations that can help.

EMPIRICAL EVIDENCE OF MARRIAGE SITUATIONS AND ECONOMIC WELL-BEING

The claim that economic well-being as a plausible factor for a successful and happy marriage is strongly supported, and given prominence in various sources including literature, programmes, conferences, seminars, institutions, and agencies.

This claim is substantiated by studies that reveal notable differences in median household income of happy and successful married families compared to divorced, separated, or single-parent households. For instance, research conducted by Smith(1995)demonstrates that the median household income of successful and happy married families is twice as high as that of divorced households and four times higher than that of separated or single-parent households.

Furthermore, another study finds that marriage leads to an increase in earnings by approximately 32% for white men and by approximation 20% for black men than: unmarried, divorced, cohabiting and separated marriages(Cohen, 2002).Supporting these findings, Shorrocks and Van der Hoeven (2004) maintain that increased economic welfare on average makes everyone better-off in a country. This view is consistent with the findings discovered in some selected developing countries where higher levels of economic wealth measured by GDP per capita, are associated with lower rates of poverty and family hardship, leading to improved well-being (Anyanwu, 2013).

No wonder it is of the view that the key element of productive employment is to ensure that all the members of the population in the country can earn a fair level of income from their work and enjoy decent life conditions (Ali, 2014). This is why real GDP per capita (GDPPC) income is used as a

measure of welfare/capacity to lead a satisfactory life, even within the context of marriage. Hence, productive employment acts as the primary channel through which individuals across the different socio-economic sectors – including the poor, near poor, middle poor, medium poor and the rich, can contribute and benefit from the economy for their overall well-being.

Therefore, the ability of individuals to have a successful and happy marriage depends on the degree of productive employment, which in turn reduces poverty and optimizes the utilisation of resources as the economy evolves over time. Therefore, this analysis will focus on assessing the resource capacity of individuals and their ability to function within the limitations of the available resources derived from their economic well-being on the supply side. Additionally, it will explore to what extent these available resources can meet the demands and requirements of a marriage from the demand side perspective.

In this study, employment opportunities capable of reducing poverty rate will be evaluated by examining adjustments to the unemployment rate and real gross domestic product per capita (GDPPC) income as described in (Anand et al., 2013). The expected outcomes may suggest that couples in an intact marriage characterised by happiness and success, are likely to be associated with more productive employment opportunities and higher levels of income to reduce poverty than the divorced, single, and separated couples. Consequently, it can be adduced that the association between marriage, employment, and income levels indicates a correlation with the overall well-being of the country.

For instance, when marriages remain intact, it implies that employment opportunities increase, investments grow, more jobs are created, family income rises, family economic wellness improves, marriages are strengthened and the government's tax revenue base also expands (Nwankwo, 2020).

Given these considerations, it is then germane to equally acknowledge the enormous implications that failed marriages have on the families, children, organisations, and societies. While this area of research may be explored by other scholars, the aim and objectives of this paper are to draw attention to the impact of economic well-being on marriage, and to make it an important factor in marriage discussions, particularly for individuals preparing for marriage and their facilitators. Hence, the central focus of this paper revolves around the following question: What are the causes of crisis in marriage, with reference to the impact of economic well-being on marriage?

Although a limited number of studies have examined marriage and causes of divorce, to the best of my knowledge none have investigated the impact of economic well-being, in terms of employment and income on marriage. Hence, this paper fills an important gap in knowledge not only in the South East Nigeria but also across the entire country.

Situations Outside Marriage; Divorced/single; Cohabiting and Never Married families.

The word divorce is derived from the Latin term “divortere” which signifies the act of separating or turn different ways (Liman, 2012). In legal parlance, divorce refers to an abrogation of a marriage contract through a valid legal process. Divorce in marriage often happens as a result of uncontrolled and *perdured* crisis within a marital relationship. Gähler (2006) opines that divorce represents a judicial separation of spouses and a complete disruption of their marital relations, resulting in the complete dissolution of the marriage either socially or legally. According to Theodorson & Theodorson (2013) divorce is an institutional arrangement for terminating a married relationship, allowing each partner to remarry. Goode (1993) argues that divorce serves as means of dealing with uncontrollable and inevitable disharmony in married life. Bradson (2016) cited in Indris (2021) perceives divorce as the process by which a marriage recognised as valid, can be revoked during the lifetime of the partners, enabling them to regain their single status and the freedom to remarry.

This paper, therefore, defines divorce as a legal dissolution of a marriage contract between a woman and a man, adjudged by culture and religious laws, reverting both to a single status and free to remarry. Thus, divorce can be considered as a gateway to the various statuses, including single-hood, single parenthood, cohabitation of singletons with or without children from previous relationships, remarried couples with or without children from previous relationships. In any of these circumstances, the effects are often devastating and frequently women are more likely to be impoverished than men, particularly when children are involved. For instance, between 1967 and 1984, the National Longitudinal Survey data showed that approximately 44% of women fell into poverty after divorce (J.A. Heath and B.F. Kiker (1992) cited in Fagan et al., 2011).

Along this view, Mauldin & Mimura (2007) assert that divorced or separating mothers are 2.83 time more likely to be in poverty compared to those who remain married. Accordingly, House Committee on Ways and Means reveal that women who were not part of the workforce before divorce are very likely to experience poverty following their divorce (House Committee on Ways & Means Green Book (1998) cited in *Effects of Divorce on Financial Stability [Marripedia]*, n.d.) .In Southeast Nigeria where Christianity is predominant, strong beliefs in both religious and cultural practices also exist. Therefore, marriage is seen as a Divine contract and constitutes an important aspect in both religious and cultural context. As such, Divorce, single parenthood, cohabiting or even never married statuses are often considered unacceptable and regarded as atypical.

However, in this modern era, although marriage is still considered as something sacred, but it has been increasingly observed amongst the youth that marriage is burdensome and seemingly unbearable due to crisis in it. Current comparative empirical data indicate that although these findings are not significantly different from those of developed countries, they are still issues of concern. For instance, since 2008 only 45% of American 17yr olds were in a family headed by their biological parents, whilst

African Americans 17% of 17yr olds have spent their childhood in intact families and amongst Asian Americans only 62% (Fagan et al., 2011). Consequently, Olaniyi (2015) argues that a rising rate of divorce globally is significant especially over the past decades and in particular Africa. Thus, there is a lack of Economic well-being in terms of Productive employment and Income levels, which affects overall viability. For instance:

Employment Status: An Economic Well-being Indicator

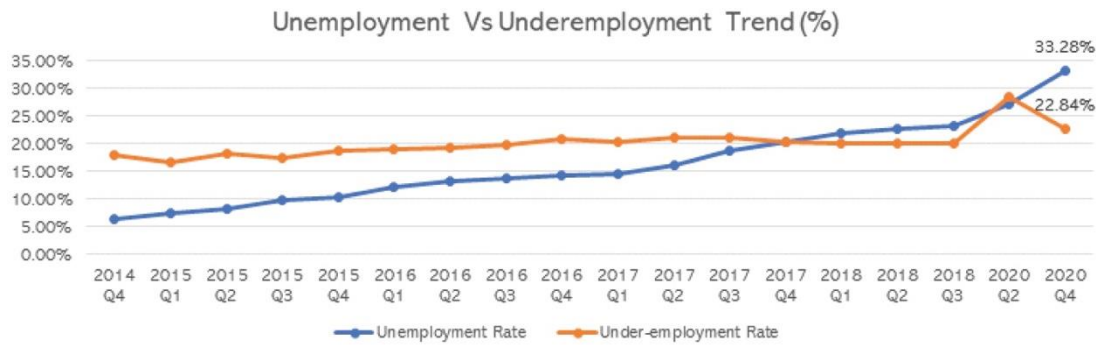
When considering the employment rate as a component of economic well-being, it is important to note that a country's population can be divided into labour force and non-labour force i.e.: those who are currently active and those who are no longer active in finding a job, respectively. This distinction helps to determine the level of unemployment within the 'economically active persons' in a country. According to ILO the labour force population typically covers all persons age between 15 and 64 years who are willing, ready and able to work whether they are currently employed or not (Kale & Doguwa, 2015).

Following this standard, the category of the persons regarded as not in the labour force includes the follows: those who fall outside the economically active population age range 15 to 64, those within the age range of 15 to 64 but are unable to work, whether by choice, lack of active job-seeking for work or unavailability for work. Therefore, in this case, one is considered employed if the person is engaged in the production of goods and services, in a legitimate manner, receives monetary or other forms of compensation for the work done, and contributing to the Gross Domestic Product (GDP) as a component of the national accounts (Kale & Doguwa, 2015). To accurately measure level employment, it is often important to consider both unemployment and underemployment rates as outlined in (Anand et al., 2013).

Accordingly, in this case, the concept of unemployment encompasses persons between the ages of 15 and 64 in the population who are currently willing to work, available for employment, seeking for jobs but unable find employment during the reference period (ILO, 2016). This approach further recommends that the international definition of unemployment, employment and underemployment is not a function of the quantity/suitability of wages earned, nor is it based on job satisfaction. Instead, employment, unemployment and underemployment are considered as a function of a person's involvement or otherwise in economic activity, even if that activity is performed solely to make ends meet rather than for satisfaction or enjoyment. Based on these principles, this paper underpins the connection between employment and income levels as indicators of economic well-being.

So, in a Nigerian context, where this study has been conducted, it has been observed by the OECD (2018) that the capacity to generate productive employment in the labour market does not match the growth rate of the labour force. By implication, it means that labour demand is lower than the labour

supply, resulting in an excess of labour beyond its optimal level. The study further stresses that as a consequence of excess labour supply compared to demand, the Nigerian labour market is predominantly dominated by under-employment which frequently transitions into unemployment. The graph below provides an overview of the trends in both underemployment and unemployment status in Nigeria.



Sourced: (National Bureau of Statistics, 2020a, p. 18)

From 2014 to 2020 there was evidence of steady rise in unemployment level rising from 7% to 33% while over the same period there was a consistent rise in underemployment from 16% to 21% then returns to about 22% in 2020.

This situation in Nigeria can be traced back to be originated from two main sources. Firstly, the oil boom prompting migration of the labour force from rural to urban areas in search of employment opportunities. Secondly, a global oil crash occurred, resulting in an economic downturn which brought about unemployment and its associated consequences. This unemployment scenario has been on increasing trend, remains unstable for several decades, with an average unemployment rate of 19% (IMF, 2014; National Bureau of Statistics, 2020b). It is worth noting that underemployment trend differs urban and rural areas. In the rural areas, the rate of underemployment is 26% due to the prevalence menial and unskilled jobs. Conversely, in urban areas, the rate of unemployment is higher due to the larger population searching formal white-collar jobs (Kale & Doguwa, 2015).

The current situation of unemployment in Nigeria is a case of increasing population growth alongside a low level of employment leaving out a significant number of individuals being unemployed (Akeju & Olanipekun, 2014). The high level of unemployment in Nigeria is disturbing, particularly when is associated with low GDP per capita growth, which raises concerns about the economic well-being of families. This situation underscores the urgent need for the assessment of the impact of unemployment on crisis within married families, thus justifying the purpose of this study.

Based on the aforementioned situations, this paper hypothesises that employment rates are low while both unemployment and underemployment levels are high in Nigeria, including south-East region.

Income Level: An Economic Well-being Indicator

Income level in terms of real gross domestic product per capita (GDPPC) income in this paper is discussed through its adjustments to the poverty rate. This can then be explored to capture the measure of economic well-being/welfare (Anand et al., 2013).

Opinion of scholars differ regarding the definition of poverty as a concept. However, there is near unison in that poverty is relative and is often linked with the income of individual or group (Kanayo, 2014). Another widely accepted understanding is that the poor are generally defined as those whose earnings fall below a particular level of income, which is commonly considered as the minimum amount required to provide the basic necessities of life. Along this view Edoh (2003) and Ravallion & Bidani (1994) see poverty as a lack of command over basic consumption needs, leading to a state of insufficient consumption level, resulting to inadequate access to shelter, clothing and food. This is one of the reasons why poverty is often referred to as lack of certain capabilities, like inability to participate in societal endeavours with dignity (Kanayo, 2014).

Poverty levels in Nigeria, as complex as it is, suggest that there is more to it than mere income.¹ This is because poverty in Nigeria is multi-dimensional, characterised by sectoral, regional and gender disparities, which contributes immensely to its increasing prevalence and by extension spreading and hampering the well-being of individuals and families. This is highlighted in the World Bank report on Nigeria, which describes poverty as existing in the 'Midst of Plenty', reflecting the country's current challenge of poverty (World Bank, 1996 cited in Kanayo, 2014). To buttress this view, National Human Development Report (NHDR) has documented that the major drivers of poverty in Nigeria also include unemployment, low income, joblessness, policy shock and socio-cultural conditions (Nations, 2018).

In a more profound sense, Kanayo (2014) argues that considering poverty incidence in Nigeria following growth indicators such as GDP per capita income, has given a better understanding that poverty extends beyond mere income and consumption. It also involves a privation of overall well-being, includes aspects like lack of shelter, lack of access to clean water, hunger, joblessness, sickness, loss of freedom, social exclusion, illiteracy, fear of the future, powerlessness, vulnerability and lack of opportunities of representation (Ariyo & Jerome, 2004). Confirming the severity of the situation, Adejuwon & Tijani (2012) highlight that over the years, poverty incidence has posed a significant challenge to the Nigerian government with its stinging effects of deprivation of basic necessities of life. For instance, using the US\$1-a-day poverty line as a measure of extreme poverty established by

¹This implies lack of or limitedness access to a range of basic services and infrastructures, which include food, health, education, safe drinking water and other basic necessities of life.

the World Bank in 1990², the report reveals that since 2012, the rate of extreme poverty in Nigeria, when it's population was estimated to be 180 million, until now, that over 70% have been living below the poverty line and this number continues to rise exponentially (NBS, 2010 cited in Kanayo, 2014; National Bureau of Statistics, 2016; Vanguard, 2016).

Empirically, a clue from a rural–urban divide statistics for 2012 suggests that the level of poverty incidence in Nigeria is higher in rural than urban areas. In rural areas, the poverty level has reached 68% and further increased to 69.2%, whilst Urban poverty level stands at 70% (Central Bank of Nigeria, 2000; Kale & Doguwa, 2015). It has become more worrisome as available data predicts that urban poverty level is expected to continue to rise due to the upsurge of rural-urban migration driven by the search for economic opportunities and better living conditions (Kanayo, 2014; Oyeranti & Olayiwola, 2005). The reason behind this disturbing situation is that when the rural poor migrate to cities in search of jobs and income and find none, it not only fails to reduce rural poverty but also end up increasing the urban poverty rate (Kanayo, 2014). Following this data, this paper can infer that poverty is widespread, pervasive and deep-rooted in Nigeria, posing threats to the well-being of both individuals and families (Kalu & Nenbee, 2013). Therefore, this study hypothesises that extreme poverty level and its magnitude is significant, extensive, and continuously spreading throughout the country. Rural areas including the South-East bear the brunt of this situation by being heavily impacted.

THEORETICAL FRAMEWORK OF THE STUDY

At this juncture it is important to outline the theoretical framework upon which the argument of this paper on marriage and economic well-being hinges. The purpose of these theories is to aid the study in tracking the factors that contribute to spouses transitioning from married to non-married status or vice versa.

Push and Pull Theory

The push-pull Theory is the earliest and most widely used model in understanding of human migration and the underlying motives behind it. This theory seeks to explain the reason why individuals do what they do or make certain choices.

Push factors refer to the negative circumstances that push people away from their homes, such as poverty, violence or persecution, lack of social mobility, unemployment. Whilst Pull factors describe the positive aspects that pull or attract individuals to settle elsewhere. These may include new home, better opportunities, better quality of life, jobs, socio-economic and environmental well-being.

² The US1-a-day poverty line in this case depicts the median poverty lines. It centres on extreme deprivation and represents a very conservative measure of poverty.

Capability Theory

This theory is based on the idea of well-being within human development. Capability theory aims to encompass the idea of well-being by focusing on functionings and capabilities (Sen, 1988). Whilst well-being is conceptualised in terms of the life people live, what people can do and what they cannot do. Functionings refer to the actual achievements, whilst capability represent the ability to achieve them. Functionings are directly connected to what life people actually live, while capabilities are related to freedom in their choice of life or functionings.

Typically, the poor, due to lack of resources to satisfy the basic necessities of life, have significant lower level of well-being than the rich. When this is the case, the poor who are economically handicapped will face barriers that limit their capabilities in terms of a minimum basic need to function well in life, including fulfilling marital obligation and requirements.

In summary, these theories help this paper to examine whether individuals in marriages have the capabilities and functionings in terms of economic well-being to sustain the marital commitments and to understand the factor that contribute to marriage breakdown. This will further allow the understanding of the presence of push or pull factors within each marriage that may influence spouses either to leave or remain in the marriage.

METHODOLOGY

Uniquely this paper analyses two key components of economic well-being: employment and income. This approach allows for a more accurate assessment of the impact of economic well on marriage in South-East Nigeria. By decoupling and assessing these two components, a better understanding of their unilateral impacts can be achieved.

This study investigates relationship between economic well-being and marriage performance across different sectors of the economy. The aim is to seek for answers to the question: What factors contribute to crisis in marriage, that often lead to divorce, single-parenting or co-habiting with or without children? In order not to mix ‘apples with pears’ and to circumvent the problem of control for endogeneity bias that is prevalent in existing literature, this study, for reliability purposes, employs econometric methods of Cronbach Alfa measures and analyse trends in components of economic well-being. By doing so, the paper aims to provide meaningful and reliable results.

As a departure from previous papers. which yielded conflicting results, this paper adopts a quantitative approach to have a better understanding of the size of the problem and the complexities involved in South East communities. By exploring this method, the study aims to provide more comprehensive analysis that will aid more robust conclusions.

A quantitative method allows for the examination of different dimensions of marriage, including its meanings, representations and practices, alongside the economic well-being of South-East communities in Nigeria (Smith, 1995). As in Dawes (1999), questionnaires were utilised for data collection using non-probability sampling techniques with the workforces of South East. This approach ensures the collection of appropriate data for a quantitative methodology, aiming at robustness and rigour (Greene, 2006).

Sample size calculation in this paper followed the approach outlined in Easterby-Smith et al. (2012) which provides a model for calculating a sample size (n) within a known population in relation to the maximum error (E). The formula utilised to determine the sample size is as follows:

$$n = \frac{2500}{E^2}$$

Thus, the sample selection in this paper is based on the convenient facts, that the areas under consideration are predominately composed of Christian communities who understand what Christian marriage means, as discussed in this paper. Additionally, it is worth noting that the author of this paper is familiar with the region by birth and residence.

The sampling method used in this study is suitable when the selected group of individuals are available and ready at hand (Fink, 2003). As the study relies on primary data, ethical issues were considered during data collection and measures were taken in line with accepted academic practice. The data analysis was aided by the use of Statistical Package for Social Science (SPSS 23) software.

Data Analysis

The assessment of the impact of economic well-being, in terms of employment and income level on marriages amongst the workforce, is determined using arithmetic mean value scores. For interpretation purposes, this paper adopts the conventional approach prescribed by academic developers and National Council for Academic Assessment and Accreditation (NCAAA), which is widely used in literature. According to this approach, the mean scores of; 3.6 and above indicates a “high” impact, 2.6 to less than 3.6 shows a “minimal” impact and below 2.6 represents a “low” impact. It is important to note that the use of arithmetic means does not quantify how much each factor is more important than the other, but should be considered as “indicators” to rank the goodness of those factors (Rumsey, 2015; Saunders et al., 2012).

Descriptive statistics were explored to analyse data and identify trends. This technique has proven to be effective in the simultaneous explanation of ‘data related series of variables’ in managerial, social and behavioural studies (Gujarati & Porter, 2008).

Case Study

The study was carried out in Awka (*Igbo: Oka*), which is the capital of Anambra State, and encompasses 33 villages with an estimated population of over 2.5M (2018) (“Awka,” 2022).

Awka features large markets, numerous industries, fertile agricultural land, educational institutions, and specialised hospitals. It is a home for both Roman Catholic and Anglican traditions, with strong diocesan centres supporting every community across the whole of South East Nigeria. Consequently, the city attracts a diverse population with varied socio-cultural and religious backgrounds. Hence, the population of Awka is typically representative of the region as a whole and so is a suitable location for the study.

Data Presentation, Analysis and Result Findings

The dataset contains 120 Sample cases and 20 variables on both economic well-being and marriage.

Table I: Samples by Gender

Nature	Frequency	Percentage (%)
Male	50	41.7
Female	70	58.3
Total	120	100

Table I shows that up to 58.3% of females vs 41.7% of males within the labour force chose to participate in this study. This finding may not be surprising since females are more significantly impacted by the outcomes of marriages in crisis. They are likely to be more impoverished than men when marriages fail.

Table II: Samples by Age

Age	Frequency	Percentage (%)
16 - 26	15	12.5
27 - 36	50	41.7
37 - 46	40	33.3
47 - 56	10	8.5
57 - 64	5	4.2
Total	120	100.0

Table II indicates the age brackets of workforce, with the ages 27-36 and 37–46 jointly contribute to 75% of the sample size for the study. This percentage rate is noteworthy since it covers the crucial age range when spouses begin to settle down, establish households and exert influence and pressure on each other. It is during this period that marital crisis are likely to arise, challenging relationships and leading to their success or failure. At this stage, the demands and expectations of each spouse are at a pinnacle, often outweighing their family income. This phase of establishment necessitates adjustments between husband and wife as they get to know each other more deeply. The data suggest that it is the 27- to 46-year-olds who experience the highest incidences of marital crisis.

Table III: Samples by Employment

Sector	Frequency	Percentage (%)
Public	15	12.6
Private	39	32.5
Unemployed	66	55.0
Total	120	

The rate of response in table III shows that majority of the respondents accounting for 55% are unemployed. While privately employed constitute 32.5% of the sample, publicly employed individuals score 12.6%. This distribution indicates that unemployment is huge in the region and as such the unemployed are keener to this study, followed by privately employed who are more or less equal to unemployed in terms of their income. This observation underscores the prevalent nature of unemployment and lack of regular income laying out in the region.

Table IV: Samples by Income

Income level	Frequency	Percentage (%)
≤30,000	40	33.3
30,001 – 80,000	30	25.0
80,001 – 130,000	20	16.7
130,001 – 180,000	10	8.3
180,001 – 230,000	10	8.3
230,001 – 280,000	5	4.2
≥280,000	5	4.2

Table IV identifies the low-income group who earn; ≤ 30,000 (\$1.9 USD per day), as the largest respondent group accounting 33%. Whereas the highest income group, represented by those who earn ≥ 280,000 constitute 4.2% of the sample. The finding reveals that labour market in the region is characterised by significant levels of unemployment and underemployment, particularly in the private sector where wages are low. Consequently, no or low income may hinder spouses from fulfilling their marriage obligations, particularly, financial. This explains the huge lack of interest in marriage in the region, given the financial challenges associated with low income.

Table V: Sample by Marital Status

Marital Status	Frequency	Percentage (%)
Married	25	20.8
Divorced	34	28.3
Single parent	30	25.0
Cohabiting	31	25.8
Total	120	100

As marital status is a key variable in this study, table V provides insight into marriage status the respondents available for this study within the workforce. It reveals that majority of respondents are divorced which accounts for 28.3% of the sample. This is followed by cohabiting individual accounting 25.8% of the respondents and single parents representing 25% of the sample. Conversely, the married respondents scored 20.8% of the sample. The data relate that almost 79.2% of the sample size is not in marital relationship currently. These findings justify the urgent need for this study to investigate the main causes of crisis that lead to the dissolution of marriages in the region.

Table VI: Causes of Crisis in Marriage

Items	Mean	Median	Std Dev
No Employment	3.99	4.00	1.000
Lack of children	3.29	4.00	1.463
Lack of love	2.57	2.00	1.597
Lack of family maintenance	3.88	4.00	1.142
Lack of interest	3.89	4.00	1.173
Cannot afford	3.51	4.00	1.360
No regular income	3.53	4.00	1.408
Other	3.10	4.00	1.552

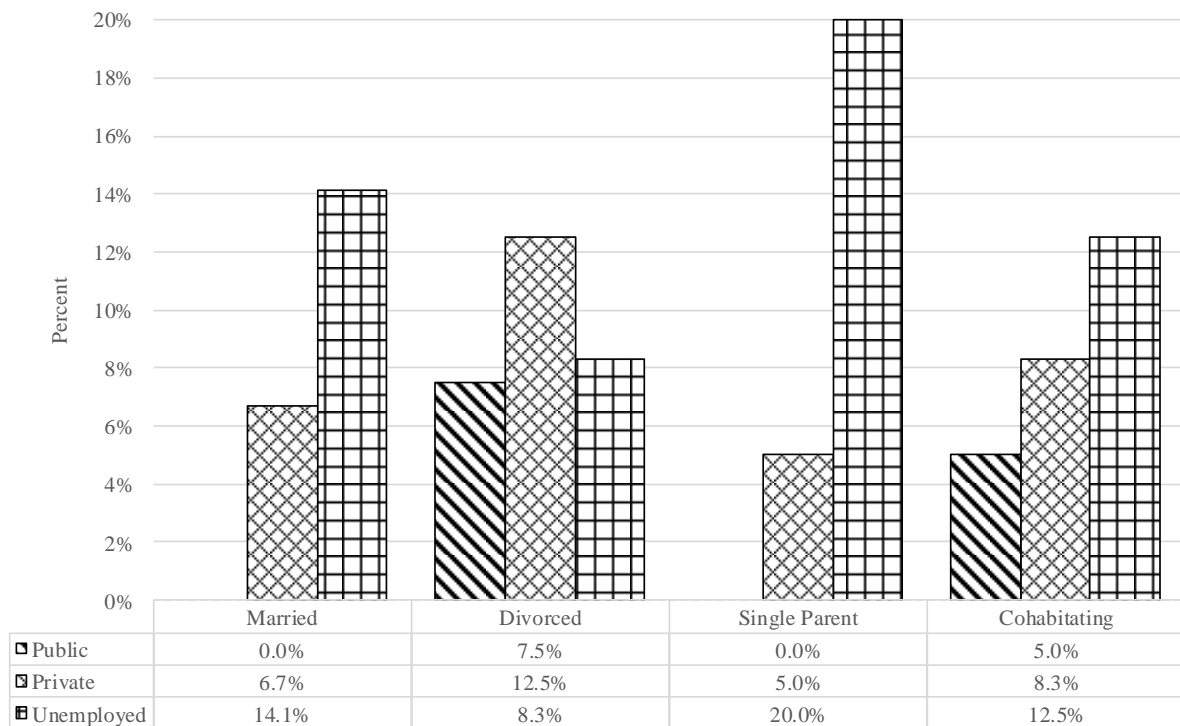
Table VI provides a comprehensive impressive overview of the likely reasons and causes of crisis in marriage. Among the eight listed factors, only ‘lack of love’ shows a lower score, followed by ‘lack of children’. Conversely, the remaining six factors indicate very high in the community. What is disturbing is that five of the six factors that scored high prevalence, which include ‘no employment’ (3.99), ‘lack of family maintenance’ (3.88), ‘lack of interest’ (3.89), ‘cannot afford’ (3.51), ‘no regular income’ (3.53) are interconnected and revolve around financial issues.

To illustration this interconnection, ‘no employment’ leads to ‘no regular income’, this in turn leads to spouses ‘cannot afford’ to meet marriage obligations. Consequently, there will be ‘lack of family maintenance which contributes to a ‘lack of interest’ in marriage. These factors, whether emanating from one or both spouses, can impact significantly on a marriage breakup.

Surprisingly, the data presented above provides strong evidence that the factor which are commonly believed to be the causes of marriage crisis and consequent breakup, which include lack of love and lack of children, may not have significant impact as previously perceived. As indicated in the table above, the data appear to suggest factors related to economic well-being contribute significantly to marriage crisis which account marriage breakup.

The result reveals that there is a degree of correlation between crisis in marriage and non-economic well-being factors, particularly in terms of unemployment and lack of: family maintenance, regular income, affordable conditions and interest. These factors appear to have huge impact on the occurrence of marriage crisis compared to factors related to children and love.

Figure 1: Employment versus Marital Status



There is convincing evidence, in figure I, that unemployment level is high across all the marital statuses, particularly, the single parents. The data further suggests that the employment rates shown in all the marital statuses are generally lower in the private sector, where underemployment is prominent and can resemble unemployment. This suggests that families living under these conditions, are often not sure of a regular income for family maintenance, making it challenging to fulfil marital obligations. Thus, spouses may lose interest in the marriage, leading to a potential breakup. In line with push and pull theory, the deficiencies within marriage can act as push factors that drive spouses away from Marriage due to inability of the marriage relationship to function properly.

Figure 2: Marital Status Versus Income levels

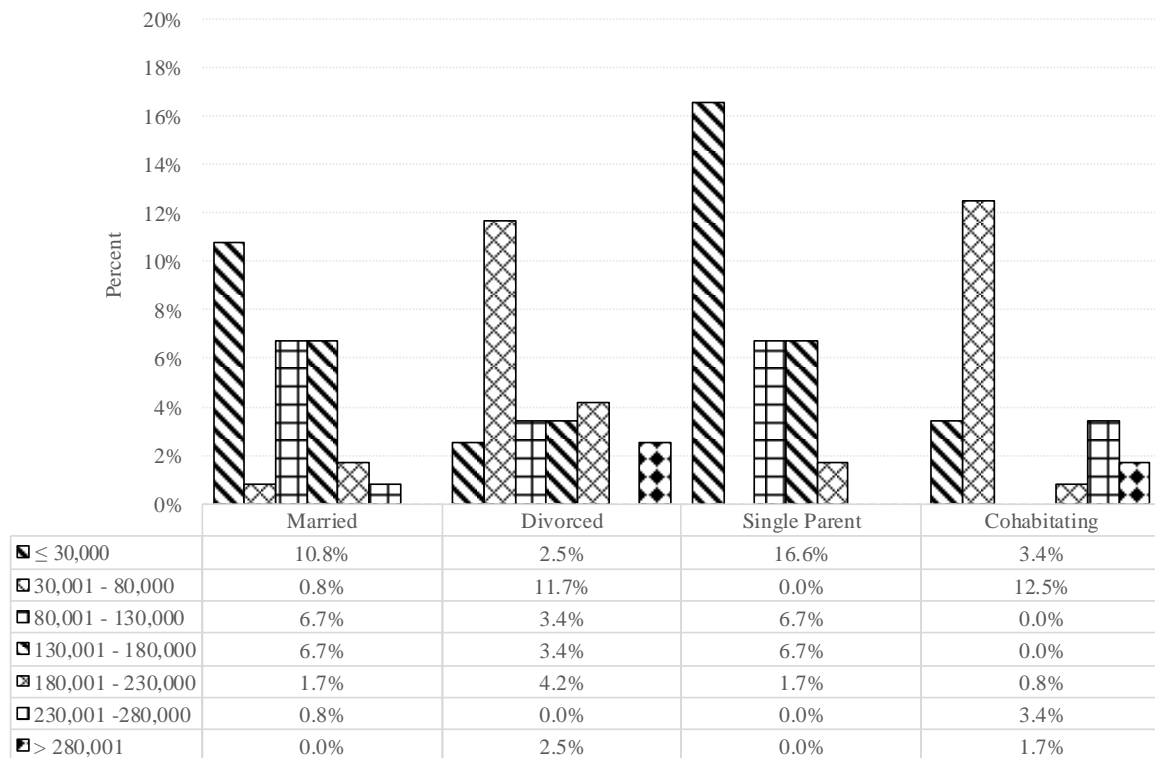


Figure II clearly demonstrates that significant individuals across the marital statuses fall within the low-income bracket of ≤ 30,000 Naira, with a small number of exceptions that are slightly higher or lower this range. This observation supports the view that families either lack regular income or have minimal resources, which can pose challenges for couples to meeting their marital obligations. Such circumstances can create tensions within the relationship, making it difficult for spouses cope, and ultimately resulting to dissolution of marriage as previously outlined. This finding aligns with capability theory, which holds that when the income capability is low, the functioning within the marriage will be insufficient.

Conclusion and Recommendations

This paper provides a novel approach to understanding marriage crisis, their causes, effect sand their connection to economic well-being. Accordingly, it takes a unique perspective by decoupling economic well-being into two separate variables: employment and income level. By doing so, the study demonstrates that emphasis on achieving a fulfilling and successful marriage may no longer solely rely on giving more weight to the traditional purpose of marriage, but also includes factors such as productive employment and income. The paper argues that when these economic aspects are lacking in a marriage, it can lead to dissolution of the marriage as marital obligations cannot be adequately fulfilled.

The paper highlights existing trends in the literature, advocating the need to pay attention to this evolving landscape in marriage discussions. It underscores the importance of recognising the need to

incorporate economic well-being into these discussions by professionals and individuals involved in preparing couples for marriage. The paper also finds that neglecting to consider these economic factors may have long-term negative consequences on marital relationship. In line with this view, this study presents the role of productive employment and income levels and argues why the two may be positively related in impacting the success of a marriage and reduce instances of marriage crisis.

By implication, this work argues that there is a strong correlation between a successful marriage and good economic well-being. Tracking the data trends, it is evident that productive employment and high regular income levels, which over the years have been overlooked have a greater impact on marriages compared to other factors that are commonly emphasized. Through dynamic analysis, it becomes apparent that it is important to note the relevant factors influencing a marriage, particularly, the possible effects of economic well-being when considering marriage crisis. This is because when the economic well-being is at a satisfactory level, other factors that contribute to marriage crisis, can be overcome or mitigated. Therefore, it is pertinent to shift attention towards understanding impact of economic factors on marriages, as they are crucial to the overall stability and success of a marriage.

This study observed that the trend of marriage crisis in the South-East region is high and continues to rise. Additionally, the high level of unemployment and lack of income contribute to high rate of poverty, which in turn correlates with increased rate of marriage crisis in the South East Nigeria. This may explain the significant rise remarriage crisis in the region leading to a surge in divorces, single parenthood, cohabiting and even never married. Furthermore, this paper also challenges the common belief regarding the main causes of crisis in marriage. It reveals that factors like lack of children and lack of love, often perceived as primary causes may not have significant effect as previously thought. This finding may explain why families often prioritize the economic assessment of prospective suitors for their daughters, sometimes at the expense of considering the real purposes of marriage.

In conclusion, this research provides compelling data that illustrates the extent to which society has undergone changes and faced challenges due to a bad economy and corrupt governance. Consequently, it recommends that the findings of this study should provide additional knowledge, alongside the traditional purposes of marriage, for couples entering a union and those involved in marriage preparation or counselling.

More so, this study advocates that organisations, philanthropists and government should prioritize the creation employment opportunities for the surplus workforce in the region. It is hoped that by addressing unemployment issue, economic well-being of families and individuals will improve and ultimately lead to a reduction in the incidences of marriage crisis. This paper thought that this proactive approach is critical for fostering happiness and stability within marriages in the region.

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