

FAMILY BUSINESS AND FAMILY CONFLICT

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ABSTRACT

This study examines the relationship between family business and family conflict in five selected communities in Obio-Akpor LGA, Rivers State. Data were generated with the aid of necessary information collected from the study through the cross-sectional survey, oral interview, questionnaire and personal observation. A total population size of 200 and sample size of 133 was determined using Yaro Yamane's formula at 0.05 level of significance. Also, 133 copies of questionnaire were distributed to the respondents, while 90 copies were completed and retrieved. The instruments were validated with reliability above 0.7 co-efficient, using Cronbach Alpha technique to research questions and hypotheses were raised which was tested with simple percentage via SPSS 25 version. From the findings, the concept of family business has affected family conflict in the Obio-Akpor communities. In conclusion firms that adhere to the concept of family business experience significant increase in family conflict, while those that neglect the conflict boost in their performance efficiency in merchandizing activities. Based on the findings and conclusion, contribution to scholarship shows that the study has shown good education scheme enhance family business, which intervene in family heathenness and family conflict. Additionally, the study revealed that poverty and language barrier affects spouse boost in family business and family conflict. It could be recommended among others that evaluation of relationship nexus on family business and family conflict in marriages on the physical and psychosocial health of children should indicated that such conflicts adversely affected the emotional safety of children.

Keywords: Family Business, Innovation, Family Conflict, Productivity, Profitability

OVERVIEW

Lagos Business School (2025) fathoms that family businesses are vital to economies worldwide but face unique challenges in transitioning across generations. The Lagos Business School Family

Business Initiative (LBS FBI) International Family Business Conference 2025 addresses this critical juncture, focusing on "Preparing the Next Generation for Stewardship: Building a Lasting Legacy for Family Businesses." This conference will delve into stewardship, a leadership approach essential for ensuring family businesses' long-term sustainability and preserving core family values. Participants will gain valuable insights into cultivating responsible stewards who can navigate the complexities of intergenerational transitions and drive their businesses towards continued success in a dynamic global landscape.

It will equip family business owners, leaders, wealth management professionals, and family governance experts with practical tools and strategies for developing future generations. Key objectives include emphasizing stewardship, aligning family and business strategies, exploring effective mentorship and training, and fostering intergenerational communication.

Attendees will learn to balance tradition with innovation, manage family dynamics, and implement robust succession plans. Ultimately, the conference aims to empower participants to build thriving family businesses that survive and flourish for future generations, remaining essential pillars of their communities and economies

A family business is a commercial organization in which management decisions are made or influenced by multiple generations of a family, related by blood, marriage or adoption, who have both the ability to influence the vision of the business and the willingness to use this ability to pursue distinctive goals (Alfredo, Kotlar, Chua, & Chrisman, 2014). They are closely identified with the firm through leadership or ownership. Owner-manager entrepreneurial firms are not considered to be family businesses because they lack the multi-generational dimension and family influence that create the unique dynamics and relationships of family businesses.

A family business is the oldest and most common model of economic organization. The vast majority of businesses throughout the world from corner shops to multinational publicly listed organizations with hundreds of thousands of employees can be considered as family businesses (Alfredo Pramodita, Jess & James, 2012).

Businesses and conflict are inevitable in human setting. But when it becomes an issue in marriage certain issues and concerns should be slated on the dashboard to mitigate pitfalls and bottlenecks. Thus, the profitability, productivity, proceeds and turnover will be affected on the sustainability, survival and success of the family business venture (Ovharhe, 2025a; Ovharhe, 2025d). Also, recklessness, turbulence, competitiveness and socioeconomic factors affect family business during conflict.

Socio-economic factors such as finance, educational imbalance, gambling, unemployment, extra-marital affair and house-help syndrome have thrown so many marriages into conflict (Wahua 2009).

Virtually on every Saturday, weddings are celebrated or consummated in marriage registries, Churches, Mosques and communities or villages. Couples are seen wearing beautiful clothes and smiling faces as they dance to the admiration of their guests who shower them with cash and gift items. Couples on their wedding day, look like two love birds that would always flock together and replicate the injunction in the spirituality concern Holy Bible, “.....and they shall be one flesh” (Ovharhe, 2025d).

However, it is been observed that few months later, couples are heard to be fighting, quarrelling, assaulting, abusing, domestically violating each other or are heading for divorce. It is been observed also that some of these couples fight over money; money for food, for clothing, for utility bills, school fees and even money to take care of extended family members (Ordu 2006).

The worst of it all is that some couples fight over money, yet they don't realize that they do. Kay (2004) explained that most couples, when asked if they argue and fight about money, will reply, “Well, we really don't fight about money, we just have some occasional disagreements”.

Educational difference have been observed also as another factor that causes conflict in marriage. In a marriage where a spouse is highly educated and the other isn't, the educated spouse respects members of the opposite sex he meets outside but treats very lightly, his spouse at home. He cherishes the words of the opposite sex who are educated, heed their counsel, but neglects the counsel of his uneducated partner and most times, regret marrying him/her. It is observed that in most cases, the uneducated spouse misinterprets the language, action and motives of his spouse, allowing inferiority complex to set in hence, conflict Wahua (2009).

In recent times, gambling has been observed as another social factor that is contributing to conflict in marriage. It appears gambling seems to be the order of the day as it is not only done by only the elderly anymore. In years past, gambling was done mostly by the elderly. But it appears that as the society progresses, gambling methods also progresses with it so that there are so many types of gambling including the latest. Young husbands and wives are found gambling in recent times; most times, gambling with feeding money and allowing the family to suffer. A husband comes from work, stops at the gambling centre, and empties his monthly income with them hoping to get returns soon. School fees, utilities bills and money for feeding are yet to be provided, yet he empties his pocket at the gambling arena, and expects to eat when he gets home. Most times, as he

arrives home, no food is available for him to eat, he dashes out to drink and gets drunk, coming back frustrated, bounces on his wife and he punches her like a punching bag (Ordu 2006).

Wahua (2009) explains that so many families have experienced terrible conflict in their marriage and fight almost every other day. He further wrote that several husbands and wives quarrel daily because of gambling and in some marriages, the wives are the ones involved in gambling

It is based on these observations that this academic exercise seeks to investigate how socio-economic factors account for conflict in marriage in Obio/Akpor Local government area of Rivers State.

Research Questions

The following research questions are asked to enable us understand the problems of this study clearly:

- i. How does the family business income of a spouse conflict affect their relationship?
- ii. Is there any relationship between the family business and education of the couples?

THEORETICAL FRAMEWORK

Many theories have been advanced to explain the link between socio-economic factors and conflict in marriage. The study is grounded on two theories i.e. The Conger's Family Stress Model and Conflict Style Theory.

The Conger's Family Stress Model of Economic Pressure and Marital Distress

The recession that started in 2008 has demonstrated the many financial difficulties that may affect families. Job loss, lack of credit access, high levels of investment portfolio loss, and fuel and food price inflation, have all hit many families over the past several years. Financial difficulties may be one of the most straightforward reasons that couples fight over money. That is, as couples face financial difficulties, they increasingly fight about money.

The family stress model of economic pressure and marital distress (or simply family stress model) captures the association between financial well-being (or lack thereof) and marital problems (Conger, Ge, & Lorenz, 2014). Although the family stress model was initially formulated using a

Midwest regional economic crisis, later research has generalized it using national (Dew, 2017; Gudmunson et al., 2017) and international data (Falconier, 2010; Kwon, Rueter, Lee, Koh, & Ok, 2013). The family stress model posits that low levels of financial well-being or negative financial events lead to feelings of economic pressure. These feelings of economic pressure then lead spouses to feel negative effect such as depression, anxiety, and hostility (Ovharhe & Chukwuemeka, 2023). This negative effect finally results in increased family conflict and decreased marital quality. A number of financial indicators of economic well-being may predict economic pressure. Income is one obvious measure of financial well-being that should be associated with economic pressure. As income increases, the ability of individuals to meet their financial needs increases.

Not surprisingly, different measures of income have been shown to be negatively related to economic pressure (Conger et al., 2013; Mirowsky & Ross, 2016). Interestingly, however, direct tests of the association between income and socio-economic challenges were not significant (Britt et al., 2010). Research has also linked financial assets to lower levels of economic pressure. Savings, investments, and housing values have also been shown to be negatively associated with economic pressure (Dew, 2017). Financial assets have also been linked to lower levels of clinical depression and anxiety (Muntaner, Eaton, Diala, Kessler, & Sorlie, 2025). It is likely that financial assets give individuals a greater sense of economic security. That is, individuals with assets—especially liquid assets—may feel that even if they suffer an economic reversal, they can still fall back on their economic assets. Conversely, financial liabilities are associated with higher levels of economic pressure. Debt payments constitute both a present expenditure and, as long as the debt remains, a future expense. Consumer debt is particularly problematic because it has a higher interest rate than other types of debt and it is particularly easy to obtain (Peterson, 2004). Consumer debt has been linked to economic pressure in prior research (Dew, 2017; Conger et al., 2013).

The family stress model suggests that economic pressure is linked to increasingly negative relationship affect (Conger et al., 2014) and behaviors (Gudmunson et al., 2017). This may be particularly the case for socio-economic challenges. If the root of the marital distress is financial (e.g., too little income or too much debt), couples may fight over their finances more frequently. They may disagree on how to best stabilize their economic situation, or they may simply vent the negative affect that accompanies economic distress. Consequently, we expect that income and assets will be negatively associated with socio-economic challenges and consumer debt will be positively associated with socio-economic challenges.

Concept of Family Business

KPMG (2025) in Global family business report pointed out that as an entrepreneurial merchandizing activity a family business can build long term growth in sustainability, survival and success.

PWC (2025) investigation on agile and purpose-driven family businesses outperform their peers even as market volatility sees portion seeing double-digit growth fall to 25%: among these are;

- One-quarter (25%) of family businesses saw double-digit sales growth over the past year – albeit falling from 43% in 2023 with agile and purpose-driven firms outperforming their peers (31% v 21%)
- Market volatility weighs: almost one-quarter (23%) look to stabilize the core business over the next two years – notably up from 20% in 2023 with just over one-third (35%) favouring a cautious approach on consignment inventory system (Ovharhe, Ahunanya & Woko, 2022)
- Safeguarding the business (78%) and preserving the family's legacy (77%) rank as the top long-term goals for family business leaders
- The pace of reinvention is slow: around one-fifth (22%) say they are actively looking to rethink their management strategies as only 3% say they are looking to reinvent their business with lean entrepreneurship intervention (Ovharhe et al, 2023; Ovharhe & Okolo, 2022)
- The AI opportunity: three-fifths (60%) see AI as a growth opportunity with technological advancements (65%) and digital transformation (64%) top of their growth priorities. Though, competitiveness and satisfaction must be considered (Ovharhe, Woko, & Ogolo, 2021)

KPMG (2025) emerges in-depth on growth matters for any business it is essential for building prosperity and sustainability, while analysis entrepreneurial risk and entrepreneurial survival (Ovharhe, Woko & Ezeocha, 2021).. However, for family businesses, how you grow matters beyond sales and bottom-line profit. Success is multi-faceted involving not just financial performance, but social responsibility and environmental impact underpinned by the legacy and identify of the family, its purpose and values. The latest research report prepared in collaboration with STEP Project Global Consortium and KPMG Private Enterprise using data collected from

2,683 businesses from over 80 countries provides a deeper understanding of the core drivers of family business growth effective governance and leadership, a focus on sustainability across generations and the capacity for strategic investment to enhance performance, instead of conflict with paralysis, bitterness, trauma, injelitis (Ovharhe, 2022b). Ovharhe argued that frugal innovation is crucial key to encourage start-up in family business in the communities' cycles (Ovharhe, 2025a).

Family Business UK. (2025) asserted that “family businesses are the fundamental backbone of our economy and are at the heart of local communities' livelihood across the UK. They make up 90% of the UK's total private sector firms, employ 16 million people and contribute £985bn in GVA to the UK economy.

“As the country's biggest bank for business, at NatWest we understand the importance of supporting family businesses to grow, innovate, sustainability, survival a, success and build for the future. We're proud to be supporting Family Business Week for the fifth year in a row and we're looking forward to celebrating the sector through our continued partnership with FBUK.”

Julius Baer International Head of UK Regions Jonathan Dobbin said: “The most enduring family businesses are those that stay true to their core values and purpose while boldly embracing change and fostering an entrepreneurial spirit to thrive for generations to come.” This is while vision, mission, consciousness, creativity, innovation and spirituality is paramount for growth in family business.

S&W Partner Laura Hayward said: “S&W are delighted to sponsor Family Business Week, a great initiative to celebrate the incredible contribution of Britain's family businesses driving innovation, creating jobs, and building legacies that last generations.

PwC Partner Dan Packwood said: “Family businesses are the backbone of the UK economy, driving growth, creating jobs and sustaining communities. Their long-term outlook and strong values make them uniquely resilient in times of change.”

This year's event not only showcases amazing family businesses but also highlights their ambition and resilience as they look beyond UK borders.

Under the theme Global Legacies: Expanding Horizons for UK Family Businesses, it will focus on how family businesses can compete and grow on the global stage. Business innovation is the key (Ovharhe, 2024; Ovharhe & Chibuike, 2024a, 2024b)

Almost 280,000 UK businesses currently export goods or services to more than 200 countries, contributing £838 billion to the economy. Africa needs to develop and ignite the spirit of innovation (Ovharhe and Akandu, 2024; Ovharhe & Woko, 2024a, Ovharhe & Woko, 20204b).

Yet this represents just 11.5% of UK firms, highlighting enormous untapped potential for growth. Growth could be accomplished with in-depth of product innovation, process innovation and service innovation in family business (Ovharhe, 2025a). Technology innovation should be apply to growth (Ovahrhe, 2025b; Ovharhe, 2025c).

Throughout the week Family Business UK will run case studies, events and workshops to help businesses to take their first steps into international markets while supporting those who already have. The spirit and mindfulness of business consciousness should be creativity and value proposition in growth (Ovharhe, 2025d).

FBUK host a reception in Westminster which will bring together family business leaders, politicians, policymakers and voices from the wider family business community.

Concept of Family Conflict

Conflicts are among the most important determinants of the quantity and quality of relationships among family members. When family members believe that what they want is incompatible with what one or more other families want, conflict happens. In fact, conflicts are caused by inconsistent goals or interests of family members and their different evaluations of life issues. Research conducted in Nigeria and other countries have shown that conflicts are common between couples, and, in Nigeria, 92% of the respondents reported conflicts in their marriages. Studies from other parts of the world also have indicated conflicts and minor abuse among 65% of the women. Conflicts are necessary and valuable for the evolution of a marriage. Conflicts that are properly managed can help couples learn from each other and improve their relationships. Conflicts in marriages may produce various personal, familial, physical, and psychological consequences. They can result in depression, anxiety, and eating disorders. Despite the fact that married people are usually healthier than single people, conflicts in marriages can lead to poorer health conditions and the risk of certain diseases, such as heart disease, as well as cancer and chronic pains. Furthermore, conflicts in marriages can affect family life in different ways, e.g., it may decrease the performance of the parents and the compatibility of the children and increase conflicts among all family members (parents and children as well as between siblings). Evaluation of the effects of conflicts in marriages on the physical and psychosocial health of children has indicated that such conflicts adversely affected the emotional safety of children.

In general, such conflicts exert negative effects on the children and result in their insecure attachment to parents. Various sources, such as incompatible needs of couples, poor communication skills, distorted beliefs, extreme emotional reactions, and negative enforcing patterns can trigger conflicts in marriages. Researchers also have identified several major sources of conflict, i.e., violent behaviors of husbands, lack of cooperation in the family, inability to spend enough time together, issues related to children and other families, lack of effective communication, and financial problems. Indian women considered low interaction with their husbands, gender preferences, and alcohol abuse to be responsible for their low-quality communication with their husbands. Women also expressed fear, anxiety, depression, and nervousness about becoming mothers due to the pressure to have a son at all costs and families' rejection of a female child, and alcohol abuse as the main factors responsible for their low-quality communication with their husbands. Also, a quantitative study of couples highlighted personal traits, communication skills, commitment, and family background as the most significant factors related to conflicts in marriages.

Systematic psychological research on marriage emerged largely among clinical psychologists who wanted to better assist couples experiencing marital distress. In the 30 years since this development, family conflict has assumed a special status in the literature on marriage, as evidenced by three indices. First, many of the most influential theories of marriage tend to reflect the view that "distress results from couples' aversive and ineffectual response to conflict" (Koerner & Jacobson, 2014). Second, research on marriage has focused on what spouses do when they disagree with each other, and reviews of marital interaction are dominated by studies of conflict and problem solving (Weiss & Heyman, 2017). Third, psychological interventions for distressed couples often target conflict-resolution skills (Baucom, Shoham, Mueser, Daiuto, & Stickle, 2017).

The attention given family conflict is understandable when we consider its implications for mental, physical, and family health. Family conflict has been linked to the onset of depressive symptoms, eating disorders, male alcoholism, episodic drinking, binge drinking, and out-of-home drinking. Although married individuals are healthier on average than the unmarried, family conflict is associated with poorer health and with specific illnesses such as cancer, cardiac disease, and chronic pain, perhaps because hostile behaviors during conflict are related to alterations in immunological, endocrine, and cardiovascular functioning. Physical aggression occurs in about 30% of married couples in the United States, leading to significant physical injury in about 10% of couples. Marriage is also the most common interpersonal context for homicide, and more women are murdered by their partners than by anyone else. Finally, family conflict is associated with important family outcomes, including poor parenting, poor adjustment of children, increased

likelihood of parent-child conflict, and conflict between siblings. Family conflicts that are frequent, intense, physical, unresolved, and child related have a particularly negative influence on children, as do family conflicts that spouses attribute to their child's behavior (Grych and Fincham, 2016).

Family conflicts can be about virtually anything. Couples complain about sources of conflict ranging from verbal and physical abusiveness to personal characteristics and behaviors. Perceived inequity in a couple's division of labor is associated with family conflict and with a tendency for the male to withdraw in response to conflict. Conflict over power is also strongly related to marital dissatisfaction. Spouses' reports of conflict over extramarital sex, problematic drinking, or drug use predict divorce, as do wives' reports of husbands being jealous and spending money foolishly. Greater problem severity increases the likelihood of divorce. Even though it is often not reported to be a problem by couples, violence among newlyweds is a predictor of divorce, as is psychological aggression (verbal aggression and nonverbal aggressive behaviors that are not directed at the partner's body).

Stimulated, in part, by the view that “studying what people say about themselves is no substitute for studying how they behave” (Raush, Barry, Hertel, & Swain, 2014), psychologists have conducted observational studies, with the underlying hope of identifying dysfunctional behaviors that could be modified in couple therapy. This research has focused on problem-solving discussions in the laboratory and provides detailed information about how distressed and non-distressed couples behave during conflict.

During conflict, distressed couples make more negative statements and fewer positive statements than non-distressed couples. They are also more likely to respond with negative behavior when their partner behaves negatively. Indeed, this negative reciprocity, as it is called, is more consistent across different types of situations than is the amount of negative behavior, making it the most reliable overt signature of marital distress. Negative behavior is both more frequent and more frequently reciprocated in couples that engage in physical aggression than in other couples. Nonverbal behavior, often used as an index of emotion, reflects marital satisfaction better than verbal behavior, and unlike verbal behavior does not change when spouses try to fake good and bad marriages.

Context of Family Conflict

The findings described in this article may seem like common sense. However, what we have learned about marital interaction contradicts the long-standing belief that satisfied couples are

characterized by a quid pro quo principle according to which they exchange positive behavior and instead show that it is dissatisfied spouses who reciprocate one another's (negative) behavior. The astute reader may also be wondering whether couples' behavior in the artificial setting of the laboratory is a good reflection of their behavior in the real world outside the lab. It is therefore important to note that couples who participate in such studies themselves report that their interactions in the lab are reminiscent of their typical interactions. Research also shows that conflict behavior in the lab is similar to conflict behavior in the home; however, laboratory conflicts tend to be less severe, suggesting that research findings underestimate differences between distressed and non distressed couples (Ovharhe, 2022; Ovharhe, 2023, Ovharhe & Chukwuememeka, 2023).

Socio-Economic Factors and Family Conflicts

Distributive justice theory argues that when one individual in a relationship perceives an unequal circumstance to be unjust (i.e., an inequity) they will seek to alter that relationship dynamic (Blau, Ferber, & Winkler, 2001; Thompson, 1991). One of the ways to change the dynamic regarding financial unfairness is to bring it up and/or argue about it. For example, if one spouse feels that they have less financial power in the relationship, they may argue with their spouse about expenditures. However, even when inequality occurs, if neither individual recognizes it as unjust (i.e., both think that the arrangements are fair) the partners are much less likely to try and change the relationship (Thompson, 1991). Thus, we expect that proxies of financial equality and reports of relationship fairness will be negatively associated with reports of socio-economic challenges. Commitment may also be associated with socio-economic challenges. The more committed individual spouses are to their spouse and their relationship, the more they are willing to invest in it (Stanley et al., 2025). This includes financially investing in the relationship. Couples who are more committed to making their relationship work are more likely to merge their bank accounts and even buy homes together (Kenney, 2006; Schaninger & Buss, 1986; Treas, 2013).

Spouses who engage in joint financial goals may signal commitment to each other and may show that they are interested in continuing a long-term relationship (Stanley, Rhoades, & Whitton, 2010; Weiselquist, Rusbult, Foster, & Agnew, 2016). Signals of commitment to staying in the marriage may allow couples to fight less. On the other hand, couples who fight about finances may be fighting about concerns over commitment, rather than about the actual management of their finances. For example, commitment issues may underlie fights over whether or not to join their finances (Jenkins et al., 2025). Thus, we expect commitment to be negatively associated with socio-economic challenges. Finally, feelings of receiving little respect from one's spouse may be

associated with socio-economic challenges. If an individual feels that they receive little respect from their spouse, they may use socio-economic challenges as a way to fight about these deeper issues. More directly, some individuals, both men and women, may tie feelings of self-worth to their prowess as providers. If they do not feel that they receive the respect and appreciation from their spouse for these provider efforts, this may cause problems in the relationship (Jenkins et al., 2025). Alternatively, if one spouse loses the ability to provide, they may lose respect from their spouse. Increased socio-economic challenges may result. Thus, we expect that reports of receiving respect from their spouse will be negatively associated with socio-economic challenges.

METHODOLOGY

The research design in this study is the cross-sectional research design. The cross-sectional research design will help to take a snapshot at a situation in the Obio/Akpor communities under study and analyze same (Asika, 2008).

A cross-sectional study is one that produces a 'snapshot' of a population at a particular point in time (Cohen, Manion, & Morrison, 2007). Asika (2010) conceptualized cross-sectional survey design as a type of survey that generates data from a section of the population, describing events based on their occurrence in the natural clusters setting at a point in time. This design was used in similar studied by Kai, Brian and Cherrie (2007) who was consider appropriate for the study.

The entire population in Obio/Akpor Local Government Area, Rivers State, Nigeria is the focus of the study. The headquarter is Rumuodumaya in the town of Obio/Akpor with population of 878,890 according to the 2006 census.

Obio/Akpor has seventeen wards whereby on the basis of the strategic nature of the study on traditional leadership only four were targeted, such as; Rumuola, Choba, Rumuokuta, Alakahia and Rumuoghalu. The relevant population targeted for this study is focused on traditional leaders and community stakeholder that has experience, participated and policy makers in socio-economic factors and conflict in marriage. In the light of these four communities where selected purposively which are Rumuola, Rumuoghalu, Choba, Rumuokuta and Alakahia. The population for the study was two hundred stakeholders comprising forty stakeholders (40) of Rumuola, fifty-two (42) stakeholders of Rumuoghalu, forty eight (38) stakeholders of Choba, sixty (50) stakeholders of Rumuokuta and forty (30) stakeholders of Alakahia. The population figures were generated from the Heads of community (youth, CDC, elderly, elites etc) in the local government area connected with community management/exco in the clusters.

Convenience sampling technique was used to select only communities that are inclined in family conflict issues in Obio/Akpor LGA. Additionally, proportionate stratified random sampling technique was used to select 67% from each of the categories of stakeholders from each of the communities. While, simple random sampling technique without replacement was used to select the potential respondents.

The sample size for the study was 67% of the population in the study by adopting the Taro Yamane (1967) formula. This means that the sample size for this study was 133 of the 200 respondents in the Obio/Akpor communities. Thus, Bowley's statistical technique was used to identify the sample size. Bowley's "Elements of Statistics" is generally regarded as the first English-language statistics text-book. It described the techniques of descriptive statistics that would be useful for social sciences. It helps to analyze in statistical forms the number of statistics to be used in copies of questionnaire distribution.

However, because it is not possible to cover the entire Obio-Akpor LGA and their communities, an accessible population was estimated to the total number of 200 from the available records and there is a 95 % chance that the sample is distributed in the same way as the population (i.e. 0.05) confidence level. We can determine the sample size by using Taro Yamane's (1967) formula as shown below:

$$n = \frac{N}{1 + N(e)^2}$$

Where; n = sample size sought

e = level of significance

N = population

Applying the above formula:

$$\begin{aligned} n &= \frac{200}{1 + 200(0.05)^2} \\ &= \frac{200}{1 + 200(0.0025)} \end{aligned}$$

$$= \frac{200}{1 + 0.5}$$

$$= \frac{200}{1.5}$$

Therefore n = 133 respondents

This means that the sample size for this study will be 133 of the 200 respondents in the community which include those at the decision-making level in the community.

Therefore n = 133 respondents

$$\text{Percentage of Sample} = \left(\frac{\text{Sample Size}}{\text{Population Size}} \times \frac{\text{Sample Size}}{\text{Population Size}} \right) \%$$

$$= \left(\frac{n}{N} \times \frac{100}{1} \right)$$

$$= 133/200 \times 100$$

$$= 67\%$$

From the data above, it indicates that 67% which is 133 of the population size (200) was taken as the sample size, because the study involves only socio-economic factors, stake holders and elites at all levels, accessing through their efficiency and effectiveness which will result to an improved conflict in marriage in the community.

The researcher assembled all the returned copies of the questionnaire, sort out the ones that are properly filled and separate them from the ones not properly filled (if any). The copies of questionnaire were coded for analysis using SPSS version IBM 25 and item-by-item, while sub-scale and overall analysis was implored in this study. Descriptive statistics of percentage mean was used for data analysis. Percentage and table method was used to analyze data concerning the socio-demographic data and research questions, respectively.

DATA ANALYSIS, FINDINGS AND DISCUSSION

Data Presentation

Data generated from the field will in this sector be presented in figures and table. A total of 133 copies of questionnaire were distributed, in the following proportion. Questionnaire administrated was done using proportion sampling. The number distributed in each firm and the number returned is all tabulated below.

ORDER OF DISTRIBUTION OF QUESTIONNAIRE

S/N	COMMUNITIES	Level of Management Spouse		
		Middle Level	Lower Level	Total
1	Rumuola	5	18	23
2	Choba	8	22	30
3	Rumuokuta	6	19	25
4	Alakahia	7	21	28
5	Rumuoghalu	6	21	27
	TOTAL	32	101	133

Source: Research Survey

The rates of return of the distributed questionnaire are shown in the table below.

RESPONSES TO DISTRIBUTED QUESTIONNAIRE

Responses to Distributed Questionnaire

S/N	Communities	Sample Size	Questionnaire Retrieved
1	Rumuola	23	20
2	Choba	30	13

3	Rumuokuta	25	20
4	Alakahia	28	17
5	Rumuoghalu	27	20
	TOTAL	133	90

From the table above, it is emphatically cleared that 23 copies of questionnaire were distributed in Rumuola, only 20 (22%), were returned, 30 were administered at Choba, only 13 (15%) of them were returned, 25 were distributed at Rumuokuta, only 20 (22%) were returned, 28 copies of questionnaire were distributed to Alakahia, only 17 (19%) of them were returned, 27 of the questionnaires were administered at the Rumuoghalu only 20 (22%) of the respondent returned their own.

Therefore ninety (90) copies of questionnaire were eligible for the analysis.

The data analysed in this section were generated using the questionnaire and the success rate of the field work is presented in table 4.3 below

Questionnaire distribution and retrieval

QUESTIONNAIRE	FREQUENCY	PERCENTAGE
Distributed	133	100%
Retrieved	127	95%
Unusable	37	9%
Analysed	90	82%

Source: Research output

As portrayed in table 4.3, the survey and field work carried a success rate of 91% after which the instruments evaluated for usability. This process entailed the use of response checks, identification of missing and blank options as well as double entries on the same indicator. This carried a success rate of 82% with 9% of the questionnaires deemed unusable and therefore discarded. Following

this the respondents and total number of questionnaire used for this study is 90 (82%) which thus served as the sample size for the study

The degree to which family business and educational factor influence family conflict

S/NO	RESPONSE OPTIONS	RESPONDENT
1	Strongly Agree	25
2	Agree	43
3	Disagree	11
4	Strongly Disagree	11
	Total	90

Source: Research Survey

From table above, 25 (27%) emphatically supported on strongly agree, 43 (49%) of the population posits on agree, 11 (12%) inclines on disagree, while 11 (12%) inclines strongly disagree that business and educational factor influence family conflict. This indicates that educational factor has effect on family conflict of spouses.

The degree to which occupation status influence family conflict

S/NO	RESPONSE OPTIONS	RESPONDENT
1	Strongly agree	32
2	Agree	53
3	Disagree	3
4	Strongly disagree	2
	Total	90

Source: Research Survey

In table above, 32 (35%) averred on strongly agree, 53 (59%) maintained on agree, while 3 (3.5%) stakeholders inclines disagree, while 2 (2.5%) insisted on strongly disagree that occupational status affects family conflict. This stipulates that occupation status has tremendous effect family conflict.

The degree to which family business and income level influence family conflict

S/NO	RESPONSE OPTIONS	RESPONDENT
1	Strongly Agree	48
2	Agree	20
3	Disagree	11
4	Strongly Disagree	11
	Total	90

Source: Research Survey

As shown on table above, 48 (54%) obviously supported on strongly agree, 20 (22%) of the population posits on agree, inclines on disagree, while 11 (12%) inclines strongly disagree that income level influence family conflict. This indicates that income level could influence family conflict positively.

Regression Coefficient Model 1 (Child upbringing)

Hoi: There is no significant influence between family income of a spouse conflict and their marital relationship

Hoi: There is no significant influence between education of the couples and conflict in marriage

Table 4.15: Multiple regression coefficient and significance

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.002E-013	.009		.000	1.000
	.431	.040	.431	10.760	.000
1 Income	.439	.040	.439	10.873	.000
Education	.073	.031	.073	2.346	.020

a. Dependent Variable: Family conflict

Source: Author's Field Survey - SPSS version 25 output

In the plight of family conflict, the study observes that all dimensions (income, education) exhibit positive coefficient with the measure of the criterion variable. This shows that increase of one standard deviation in the income and education will make for 0.431, 0.49, and 0.073 affects in conflict in marriage. This therefore shows that engaged in conflicts functions is likely to strongly affect marriage strongly. This agrees with theoretical underpinnings that prediction in the wake of socio economic factors

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Family business are necessary and valuable for the evolution of a marriage. When family business are properly managed, it can help family conflicts to learn from each other and improve their relationships. Family conflicts in marriages may produce various personal, familial, physical, and psychological consequences. They can result in depression, anxiety, and eating disorders. Despite

the fact that married people are usually healthier than single people, family conflicts can lead to poorer health conditions and the risk of certain diseases, such as heart disease, as well as cancer and chronic pains, which decline customer satisfaction, growth, success, survival and sustainability in family business. Furthermore, conflicts in business can affect family life in different ways, e.g., it may decrease profitability, productivity, performance of the parents and the compatibility of the children and increase conflicts among all family members (parents and children as well as between siblings). If business conflict is not well managed, it can lead to problems like dissolution, breakup, separations and divorce,

Researchers also have identified several major sources of conflict, i.e., violent behaviors of husbands, lack of cooperation in the family, inability to spend enough time together, issues related to children and other families, lack of effective communication, and financial problems

Recommendations

Based on the results of findings, the following are recommendations for future implementation.

1. Family business operations among couples and relations should be well define to mitigate family conflict.
2. Couples should see social counselor and business consultant during times of conflicts so it would degenerate to crisis in marriages, children and relationship
3. Family education is necessary to understand business policy, corporate strategies and ethnical conducts in marriage.

Contribution to Knowledge

- This study enables the researcher to understand that unemployment, wages and salaries are factors that affect spouse relationship and family business
- The study has shown good education scheme enhance family business, which intervene in family heathenness and family conflict.
- The study revealed that poverty and language barrier affects spouse boost in family business and family conflict

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