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# COUNSELLING AND EDUCATIONAL INTERVENTIONS FOR FREQUENT CONFLICT AND FINANCIAL DIFFICULTY IN FAMILIES IN RIVERS EAST SENATORIAL DISTRICT, NIGERIA

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**ABSTRACT**

Frequent conflict and financial hardship are two of the most common sources of instability in Nigerian families. This study examined how frequent conflict in families can be addressed through counselling and how financial difficulty in families can be managed through educational intervention in Rivers East Senatorial District, Nigeria. Two objectives, two research questions and two null hypotheses guided the study, which was anchored on Family Systems Theory and Ecological Systems Theory. The descriptive survey design was adopted. From a projected population of 2,932,400, a sample of 400 respondents was drawn from four randomly selected Local Government Areas (Ogu/Bolo, Okrika, Etche and Ikwerre). Data were collected with a structured questionnaire, which had a Cronbach's alpha coefficient of 0.70, and with in-depth interviews with social workers. Mean and standard deviation answered the research questions, and Pearson's product moment correlation tested the hypotheses at the 0.05 level of significance. Respondents agreed that frequent conflict in families can be addressed through counselling (grand mean = 3.27), with regular family counselling, relationship education, parenting guidance and follow-up visits rated highest (M = 3.90). They also agreed that financial difficulty can be managed through educational intervention (grand mean = 3.19), with joint financial decision-making by both parents rated highest (M = 3.40). Significant positive relationships were found between frequent conflict and counselling intervention ($r = 0.855$, $p < 0.001$) and between financial difficulty and educational intervention ($r = 0.796$, $p < 0.001$), so both null hypotheses were rejected. Interviews showed that counselling improves communication, conflict-resolution skills and tolerance, while financial education builds budgeting, saving and income-generating skills. The study concluded that structured, follow-up counselling and practical financial education are suitable social work responses to these two sources of family instability. It was recommended that social workers, government agencies and community organisations provide regular family counselling with follow-up visits and family-based financial education programmes.

**Keywords:**Family instability, family conflict, financial difficulty, counselling, educational intervention, social work, Rivers State

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## Introduction

The family is widely regarded as the primary unit of society. It nurtures and socialises children and provides emotional, economic and moral support for its members. A stable family is marked by strong emotional bonds, regular routines and cohesive relationships. When these are disrupted by repeated conflict, separation, economic strain or breakdown of roles, the family becomes unstable. Family instability affects children's emotional security, behaviour and schooling, and it places psychological and economic strain on adults. In extreme cases it contributes to wider social problems such as juvenile delinquency and the passing of poverty from one generation to the next.

Two of the most frequent sources of family instability are recurrent conflict and financial difficulty. A study of married spouses in Rivers State identified childlessness, infidelity, failed roles and expectations, and lack of financial stability as the main causes of marital conflict, and psychological trauma as its main consequence (Josiah & Nteh, 2022). Financial pressure has also been identified as the most widely cited cause of marital dissatisfaction among Nigerian couples, where it affects men's sense of self-worth, leads to long separations for work and creates disputes over spending and family obligations (Ade-Oshifogun et al., 2025). Conflict and financial strain feed each other: money problems trigger disagreements, and continuing conflict weakens the cooperation needed to manage household resources.

Social work offers specific responses to both problems. Counselling helps family members identify the causes of disagreement, communicate without insults, manage anger and develop peaceful ways of resolving conflict. Educational intervention equips family members with knowledge and skills in budgeting, saving, debt management, vocational skills and small-scale enterprise. A randomised controlled trial of a financial education and coaching programme for low-income single-mother families found that participants gained in income and savings, paid bills on time more often and managed monthly cash flow better than controls (White et al., 2026). How such interventions are viewed in Rivers East Senatorial District, where economic hardship, oil-related displacement and the weakening of traditional family support increase pressure on families, has received little research attention.

## Statement of the problem

Families are expected to provide stable, harmonious environments in which children are raised and adults support one another. In Rivers East Senatorial District, however, family instability has become increasingly visible through frequent conflicts, separation, single parenthood, economic hardship, neglect and domestic violence. These problems are made worse by unemployment, oil-related environmental degradation, migration for work and limited access to social services, and they affect children's education and behaviour as well as the mental health and productivity of adults.

Social work has the capacity to respond through counselling and family education, yet such services in rural and riverine communities are often limited by inadequate government support, poor public awareness, cultural resistance and a shortage of trained professionals. Little is known about how residents of the district view counselling as a response to frequent family conflict, or educational intervention as a response to financial difficulty, or how these problems relate to the interventions. Without such evidence, services cannot be designed to meet local needs. The problem of this study, therefore, was to examine how frequent conflict in families can be addressed through counselling and how financial difficulty in families can be managed through educational intervention in Rivers East Senatorial District, Nigeria.

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**Aim and objectives of the study**

The aim of the study was to examine how social work interventions can help to halt family instability in Rivers East Senatorial District, Nigeria. Specifically, the study sought to:

1. investigate whether frequent conflicts in families can be addressed through counselling in Rivers East Senatorial District, Nigeria; and
2. examine how financial difficulty in families can be managed through educational intervention in Rivers East Senatorial District, Nigeria.

**Research questions**

The following research questions guided the study:

1. How can frequent conflict in families be addressed through counselling in Rivers East Senatorial District, Nigeria?
2. How can financial difficulty in families be managed through educational intervention in Rivers East Senatorial District, Nigeria?

**Hypotheses**

The following null hypotheses were tested at the 0.05 level of significance:

**$H_{01}$:** There is no significant relationship between frequent conflict in families and counselling intervention in Rivers East Senatorial District, Nigeria.

**$H_{02}$:** There is no significant relationship between financial difficulty in families and educational intervention in Rivers East Senatorial District, Nigeria.

**Theoretical framework**

The study was anchored on Family Systems Theory and Ecological Systems Theory.

**Family Systems Theory.** Family Systems Theory was developed by Murray Bowen in the late 1950s and 1960s. It views the family as an emotional unit in which the behaviour, roles and emotions of each member affect the others (Kerr & Bowen, 1988). Families develop predictable patterns of interaction that may become rigid or harmful, and individual problems are often symptoms of wider family dysfunction rather than isolated personal issues. Families seek balance, and disruptions such as recurrent conflict threaten that balance. The theory identifies marital conflict and emotional distance among the patterns through which tension is expressed, and it notes that families are affected by outside pressures such as poverty (Goldenberg & Goldenberg, 2013). The theory is relevant to this study because counselling for frequent conflict works on the family's patterns of communication and interaction, not only on individuals, and because financial difficulty is an external pressure that disturbs the family system and calls for interventions involving all responsible members.

**Ecological Systems Theory.** Ecological Systems Theory was proposed by Urie Bronfenbrenner (1979). It holds that people develop within nested systems: the microsystem of immediate relationships such as the family, the mesosystem of links between settings, the exosystem of outside settings such as parents' workplaces, the macrosystem of culture, economy and policy, and the chronosystem of change over time. Changes in one layer affect the others. The theory is relevant because frequent family conflict occurs at the microsystem level but is often driven by forces in outer layers, such as unemployment in oil-affected communities. It therefore supports interventions at more than one level, such as counselling within the family combined with education and skills that connect families to economic opportunities.

**Methodology**

**Research design.** The study adopted the descriptive survey design, which allows information on the opinions and experiences of a large number of people to be collected and

described without manipulating any variable. Quantitative data from a questionnaire were supported with qualitative data from in-depth interviews with social workers.

**Study area.** The study was carried out in Rivers East Senatorial District, one of the three senatorial districts of Rivers State, Nigeria. The district comprises eight Local Government Areas (LGAs): Port Harcourt, Obio/Akpor, Ikwerre, Emohua, Etche, Omuma, Okrika and Ogu/Bolo. It contains Port Harcourt, the state capital and a major commercial and oil and gas centre, as well as rural farming communities in Etche, Omuma, Ikwerre and Emohua and riverine fishing communities in Okrika and Ogu/Bolo. Traditional marriage, which unites two extended families through introduction, negotiation and payment of bride price, remains central to family life. Poverty, infidelity, polygamy, domestic violence, infertility and poor communication are commonly cited causes of family instability in the district.

**Population and sample.** The population was the projected population of Rivers East Senatorial District, 2,932,400 persons (National Population Commission, 2022). A sample of 400 was determined with the Taro Yamane (1967) formula, $n = N / [1 + N(e)^2]$, at $e = 0.05$. Simple random sampling by balloting was used to select four of the eight LGAs, namely Ogu/Bolo, Okrika, Etche and Ikwerre, and respondents were then reached in each LGA through purposive sampling. The distribution of the sample is shown in Table 1.

**Table 1: Distribution of the Sample by Selected Local Government Area**

| S/N | LGA | Projected population | Sample |
|---|---|---|---|
| 1 | Ogu/Bolo | 108,300 | 60 |
| 2 | Okrika | 319,700 | 115 |
| 3 | Etche | 359,500 | 130 |
| 4 | Ikwerre | 271,700 | 95 |
| | **Total** | **1,059,200** | **400** |

Source: National Population Commission (2022) projections; Field Survey (2026).

**Instruments.** Data were collected with a structured questionnaire and an interview guide. Section A of the questionnaire obtained the respondents' age, sex, marital status, occupation and education. Section B contained 25 items in five clusters of five items each on counselling for frequent conflicts, educational intervention for financial difficulty, crisis intervention for emotional disconnection, mediation for infidelity crisis, and social workers' strategies for halting family instability. Clusters one and two (items 1 to 10) are used in this paper. Items were rated on a four-point scale of Strongly Agree (4), Agree (3), Disagree (2) and Strongly Disagree (1). The interview guide contained ten open-ended questions for social workers on the causes and patterns of family instability, its effects, the services available, their effectiveness, the challenges social workers face and steps for improvement.

**Validity and reliability.** Content validity was established through review by the supervisors and experts in social work and research methodology, and the instrument was pilot-tested in a community in Rivers State outside the selected LGAs to identify ambiguous items. Corrections were made on the basis of their feedback and the pilot results. Internal consistency was determined with Cronbach's alpha, which yielded a reliability coefficient of 0.70, the level generally regarded as acceptable.

**Data collection, ethics and analysis.** Trained field researchers administered the questionnaire face to face over four weeks, which accommodated respondents with low literacy, and all 400 copies were used for analysis. Interviews were held by appointment, audio-recorded

with consent, transcribed and, where necessary, translated into English. Informed consent was obtained, participation was voluntary, respondents could withdraw at any time, and no names were recorded. Data were analysed with the Statistical Package for the Social Sciences (SPSS). Frequencies and percentages described the respondents, and mean and standard deviation answered the research questions, with a mean of 2.50 and above taken as agreement and a mean below 2.50 as disagreement. The hypotheses were tested with Pearson's product moment correlation at the 0.05 level of significance, and the coefficient of determination ($r^2$) was reported. Interview data were analysed thematically.

**Results**

All 400 copies of the questionnaire were used for analysis. The characteristics of the respondents are shown in Table 2.

**Table 2: Demographic Characteristics of Respondents (N = 400)**

| Variable | Category | Frequency | Percentage |
|---|---|---|---|
| Age | 27-30 years | 95 | 23.8 |
| | 31-33 years | 179 | 44.8 |
| | 34-37 years | 75 | 18.8 |
| | 38 years and above | 51 | 12.8 |
| Sex | Male | 220 | 55.0 |
| | Female | 180 | 45.0 |
| Marital status | Married | 230 | 57.5 |
| | Single | 170 | 42.5 |
| Occupation | Engineers | 130 | 32.5 |
| | Teachers | 170 | 42.5 |
| | Business men and women | 100 | 25.0 |
| Education | First School Leaving Certificate | 65 | 16.3 |
| | West African Senior School Certificate | 84 | 21.0 |
| | Bachelor's degree | 196 | 49.0 |
| | Master's degree | 30 | 7.5 |
| | Doctor of Philosophy | 25 | 6.3 |

Percentages recomputed to one decimal place from the frequencies. Source: Field Survey (2026).

Table 2 shows that most respondents were aged 31-33 years (44.8%), 55.0% were male and 57.5% were married. Teachers formed the largest occupational group (42.5%), and almost half of the respondents held a bachelor's degree (49.0%).

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**Research Question One:** How can frequent conflict in families be addressed through counselling in Rivers East Senatorial District, Nigeria?

**Table 3: Mean Ratings on Addressing Frequent Conflict in Families through Counselling (N = 400)**

| S/N | Item | Mean | Std. Dev. | Decision |
|---|---|---|---|---|
| 1 | Frequent conflicts in families can be addressed through effective communication without insults. | 3.50 | 1.02 | Agreed |
| 2 | Frequent conflicts in families can be intervened through peaceful conflict-resolution skills. | 2.91 | 1.85 | Agreed |
| 3 | It can be intervened through anger management training, emotional regulation and stress-management techniques. | 3.02 | 1.52 | Agreed |
| 4 | It can be managed through regular family counselling, relationship education, parenting guidance and follow-up visits to improve family relationships. | 3.90 | 1.17 | Agreed |
| 5 | Counselling is an important social work intervention for managing frequent conflicts in families. | 3.03 | 1.86 | Agreed |
| | **Grand mean** | **3.27** | **1.48** | **Agreed** |

Four-point scale: Strongly Agree (4), Agree (3), Disagree (2), Strongly Disagree (1). Criterion mean = 2.50. The grand mean and grand standard deviation are the averages of the item values. Source: Field Survey (2026).

Table 3 shows that all five items had means above the criterion mean of 2.50. Respondents agreed most strongly that frequent conflict can be managed through regular family counselling, relationship education, parenting guidance and follow-up visits (M = 3.90, SD = 1.17), followed by effective communication without insults (M = 3.50, SD = 1.02). They also agreed that counselling is an important social work intervention for managing frequent conflict (M = 3.03), that anger management, emotional regulation and stress-management techniques can help (M = 3.02), and that peaceful conflict-resolution skills can help (M = 2.91), although opinion on these last three items was more divided. The grand mean of 3.27 shows that respondents agreed that frequent conflict in families can be addressed through counselling.

**Research Question Two:** How can financial difficulty in families be managed through educational intervention in Rivers East Senatorial District, Nigeria?

**Table 4: Mean Ratings on Managing Financial Difficulty in Families through Educational Intervention (N = 400)**

| S/N | Item | Mean | Std. Dev. | Decision |
|---|---|---|---|---|
| 6 | Financial difficulties in families can be managed through educational intervention by teaching couples and other family members the importance of financial literacy and proper budgeting. | 3.15 | 0.87 | Agreed |
| 7 | Vocational training and skills acquisition are important educational strategies for managing financial difficulties in families. | 3.18 | 0.94 | Agreed |
| 8 | Financial difficulties can be addressed by educating family members on entrepreneurship, business development and small-scale enterprise management. | 3.08 | 1.82 | Agreed |
| 9 | Families experiencing financial difficulties should be educated on the importance of regular savings and effective debt management. | 3.12 | 0.91 | Agreed |
| 10 | Financial education should involve both parents and other responsible household members in making informed economic decisions. | 3.40 | 0.83 | Agreed |
| | **Grand mean** | **3.19** | **1.07** | **Agreed** |

Four-point scale: Strongly Agree (4), Agree (3), Disagree (2), Strongly Disagree (1). Criterion mean = 2.50. The grand mean and grand standard deviation are the averages of the item values. Source: Field Survey (2026).

Table 4 shows that respondents agreed with all five items. The highest rating was that financial education should involve both parents and other responsible household members in making informed economic decisions (M = 3.40, SD = 0.83). Respondents also agreed that vocational training and skills acquisition (M = 3.18, SD = 0.94), teaching financial literacy and proper budgeting (M = 3.15, SD = 0.87), education on savings and debt management (M = 3.12, SD = 0.91) and education on entrepreneurship and small-scale enterprise (M = 3.08) are useful. The grand mean of 3.19 shows that respondents agreed that financial difficulty in families can be managed through educational intervention.

**Tests of hypotheses.** The two null hypotheses were tested with Pearson's product moment correlation, as shown in Table 5.

**Table 5: Pearson Correlation Results for Hypotheses One and Two**

| Variables | N | df | r | $r^2$ | p-value | Decision |
|---|---|---|---|---|---|---|
| $H_{01}$: Frequent conflict in families and counselling intervention | 400 | 398 | 0.855 | 0.73 | < 0.001 | $H_0$ rejected |
| $H_{02}$: Financial difficulty in families and educational intervention | 400 | 398 | 0.796 | 0.63 | < 0.001 | $H_0$ rejected |

Pearson product moment correlation, two-tailed, $\alpha = 0.05$. Source: Field Survey (2026).

Table 5 shows a strong positive correlation of 0.855 between frequent conflict in families and counselling intervention ($p < 0.001$). Since the p-value is less than 0.05, the first null hypothesis was rejected. There is a significant relationship between frequent conflict in families and counselling intervention, and the coefficient of determination ($r^2 = 0.73$) indicates that 73% of the variation in one variable is associated with the other. Table 5 also shows a strong positive correlation of 0.796 between financial difficulty in families and educational intervention ($p < 0.001$). The second null hypothesis was therefore rejected. There is a significant relationship between financial difficulty in families and educational intervention, with $r^2 = 0.63$.

**Qualitative findings.** The interviews with social workers supported these results. On conflict, three sub-themes emerged. Counselling improves communication by helping family members express their feelings without insults or threats and by encouraging active listening. It builds conflict-resolution skills such as compromise, negotiation, tolerance and forgiveness. It also promotes emotional understanding, helping members control anger and show patience. On financial difficulty, social workers described three forms of educational intervention: teaching household budgeting and control of spending; exposing family members to vocational training and income-generating skills such as tailoring, catering, farming and trading; and teaching savings, responsible borrowing, debt management and long-term financial planning. Informants linked unemployment, low income, poor planning, excessive spending and debt to financial problems in families.

**Discussion of findings**

The first finding is that respondents agreed that frequent conflict in families can be addressed through counselling, and that frequent conflict is strongly and positively related to counselling intervention. The strongest agreement was on regular counselling combined with relationship education, parenting guidance and follow-up visits, which suggests that respondents value sustained support over one-off sessions. This is consistent with Family Systems Theory, which holds that conflict is part of a pattern of family interaction and that lasting change requires work with the family system over time (Kerr & Bowen, 1988; Goldenberg & Goldenberg, 2013). The finding is also in line with Josiah and Nteh (2022), who found marital conflict to be common among spouses in Rivers State and traced it to failed roles and expectations, infidelity, childlessness and financial instability, issues that counselling addresses directly. Opinion was more divided on peaceful conflict-resolution skills and on anger management, which may indicate that these more specialised techniques are less familiar to respondents than general counselling.

The second finding is that respondents agreed that financial difficulty can be managed through educational intervention, with a strong positive relationship between the two variables. The highest-rated item was the involvement of both parents and other responsible members in financial decisions. This supports the observation of Ade-Oshifogun et al. (2025) that secrecy over money, lack of joint accounts and disagreements over who controls spending are major sources of marital dissatisfaction among Nigerian couples, so that education which brings partners together around shared decisions addresses a key point of tension. The agreement on budgeting, savings and income-generating skills is consistent with White et al. (2026), whose randomised trial showed that financial education and coaching increased household income and savings and improved cash-flow management among low-income families. From an ecological perspective, education of this kind works on the link between the family and its economic environment (Bronfenbrenner, 1979).

The results should be read with some caution. The data are perceptions, and the study did not measure changes in conflict or finances among families who received services. Several item standard deviations are large, which shows that opinion on some items was divided. In addition, a correlation shows association, not cause, so the strong relationships found do not by themselves show that the interventions reduce conflict or financial difficulty.

**Conclusion**

The study concludes that residents of Rivers East Senatorial District see counselling as a suitable response to frequent conflict in families, especially when it is regular and combined with relationship education, parenting guidance and follow-up visits. They see educational intervention as a suitable response to financial difficulty, especially when it involves both parents in decisions and builds practical skills in budgeting, saving and earning. Frequent conflict and financial difficulty are each strongly and significantly related to the corresponding intervention. Counselling and financial education are therefore appropriate parts of social work practice for reducing family instability in the district.

**Recommendations**

Based on the findings, the following recommendations were made:

1. Social workers and the Rivers State Ministry of Women Affairs and Social Development should provide regular family counselling services that include relationship education, parenting guidance and planned follow-up visits.
2. Social workers should train couples and other family members in communication without insults, anger management and peaceful conflict resolution, using simple, practical sessions suited to local settings.
3. Government agencies, non-governmental organisations and faith-based organisations should run family-based financial education programmes that bring both parents together to plan budgets, savings and major spending decisions.
4. Vocational training and small-scale enterprise programmes should be linked to family support services so that families facing financial difficulty can increase their income.
5. Future studies should measure changes in conflict and household finances among families who receive counselling and financial education, using pre- and post-intervention designs.

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