



Family Resource Management and COVID-19 in Nigeria: Challenges and Innovative Solutions

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Author's contribution

The sole author designed, analysed, interpreted and prepared the manuscript.

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ABSTRACT

The outbreak of the coronavirus has had severe implications on the availability and management of family resources. The aim of this study was to establish the impact of Covid-19 pandemic on the management of family resources in Nigeria and also provide new approaches and alternatives that can be used to cope with the impact of the Covid-19 pandemic. The descriptive survey design was used for the research. The population consisted of all households in Nigeria. Simple random sampling technique was used to draw a sample size of 150 households from the study. Data were obtained using questionnaire that was developed using Google docs as the research instrument. The instrument was validated by three experts with a reliability coefficient of 0.61. The data were statistically analyzed using mean and standard deviation and findings presented on tables. One sample t-test was used to analyze the data. The participants from the study agreed that the Covid-19 outbreak has had an impact on family resource management causing reductions in the availability of family resources, quality of family life and size of family income. The result also showed that the impact of Covid-19 on family resource management is significantly ($p < 0.05$) high. Therefore, to cope with the current changing times and the challenges posed by Covid-19, families should focus on acquiring skills such as digital and entrepreneurial skills, arranging their order of activities in order to meet family needs and reducing wastage of resources through proper management and recycling.

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1. INTRODUCTION

Covid-19 is an unprecedented health crisis which has greatly impacted economies, societies, employees and families. Covid-19 is an infectious disease caused by a newly discovered coronavirus. The crisis first began in Wuhan, China in December, 2019 and since it was identified in Wuhan, the virus has spread globally, resulting in the continuing 2019-2021 coronavirus pandemic [1]. On January 30, 2020, the WHO declared the Covid-19 outbreak a global health emergency [2]. Given the rapid spread of the Covid-19 virus, different countries have implemented several measures to reduce its spread such as social distancing. Other measures such as observing lock down, quarantine and personal hygiene have been imposed [3]. However, despite these measures, the Covid-19 outbreak has led to a significant slowdown in the world economic activities and households are not left out. Household in this term is a group of people living together in a common residence or apartment as consuming units in a physical environment [4].

Most household across the world are facing numerous challenges created by the Covid-19 pandemic and one of the most significant challenges is the increased uncertainty among most families particularly for low-income households [5]. The Covid-19 pandemic has also brought about employment instability which has created unprecedented conditions for families raising children at home [6]. Specifically, the outbreak of the virus has posed new threats to families through social isolation, housing instability and financial insecurity. These shifts have profoundly interrupted the systems and structures that previously operated to support families. In Nigeria, Covid-19 has exposed many families' especially low-income families to food insecurity and poor nutrition. The main challenges of most households today are very diverse as they cut across different complex issues that include family income instability, economic hardship and reduced family resource. The different challenges associated with family resource management greatly affect families in terms of mental and physical wellbeing [5]. These challenges also pose a great threat to family sustainability leaving families with tough financial decisions in order to make ends meet [7].

The Covid-19 has also affected the way in which families manage their resources. According to Ezeilo [8], family is defined as a wider circle of members that comprises of the children, parents, grandparents, uncles, aunts, brothers, sisters and in-laws who may have their own children and other relations. The family is also defined as a group consisting of persons related by blood or marriage, the children of a person or couple as well as all the descendants of a common couple. The goal of families is that all family members live a peaceful and fulfilling life. Proper family resource management encourages meaningful and fulfilled living conditions of the family members who contribute to the development of the society. However, this goal has been hampered by the pandemic causing a limitation in the supply of resources. It has left most families disorganized thereby making planning and decision making difficult. The effective management of the family resources is one of the binding forces in family stability. In every organization, be it group or family setup, management is paramount. Proper management and adequate resource management in a given organization will result in good human relationship devoid of misappropriation and confusion. Likewise in the family, stability is maintained when efficient and effective family resources are optimally managed. When the needs of each individual in the family are identified and met, members of the family begin to experience unprecedented family stability [9].

To be able to maintain proper family system, good management of the family resource must be applied and appropriately followed-up as when due. Managing these resources entails using these resources to meet the family needs or goals. When resources are properly managed in the family, it will lead to the improvement of the quality of living within the family and happiness in the home. Human resources and economic resources are the two major resources available to every family. The human resource aspect of the family requires that family is provided with good food, clothing, shelter, love, medical care, education etc.

The emergence of Covid-19 has caused a significant impact on the family more than other sectors. This is because a well grown personality from the family is a ready tool for human resource development and utilization. In addition to this, the family is a foundation upon which

other structures of human society. This fact further makes it more expedient to study the impact of Covid-19 on family resource management and to seek ways to address the challenges associated with Covid-19 impacts. Onyekwena and Ekeruche [10] indicated that the pandemic has resulted in a reduced consumption of commodities causing families to spend primarily on essential goods and services, thereby reducing their consumption expenditure. Taking into consideration the uncertainty that is associated with the pandemic and the negative outlook on family resources such as food, money and health, families are likely to adopt new strategies to cope. The enormous cost of a sick or diseased member of the family especially if he or she is the breadwinner cannot be over-emphasized. The disease can also render human resources in the family such as money unavailable. It can also make family heads unable to discharge their duties as and when due. Covid-19 may also ultimately result in death which may render the family hopeless. The death of a breadwinner can be a threat to family resource particularly those in low-income families. The Covid-19 pandemic has posed a great need for families to think of new methods of adapting to challenging times. This research paper was therefore aimed at establishing the impact of Covid-19 on family resource management and also establishing the most effective mechanisms to address the Covid-19 based challenges in areas of family resource management. The findings of this research are of great significance to the areas of family resource management. With the increased uncertainty in family resource management due to Covid-19, the study findings will provide new approaches and alternatives that can be used to cope with the current situation in the management of family resources.

2. METHODOLOGY

2.1 Design and Area of the Study

The descriptive survey design was used for the research. This study area is Nigeria which lies between longitude 3°E and 15°E of the Greenwich Meridian and latitude 4°N and 14°N of the equator. Nigeria is situated in West Africa bordered by the Niger Republic in the North, North-east by the Chad Republic, in the East by Cameroon Republic, in the South by the Atlantic Ocean and Benin Republic in the West. Nigeria has a total land area of 923,300km² which makes it the fourth in West

Africa in terms of landmass after Niger, Mali and Mauritania [11].

2.2 Population for the Study

The population for this study was made up of different households in Nigeria. According to the National Statistical Office, number of households in Nigeria is about 43 million [12].

2.3 Sample and Sampling Technique

A total of 150 households were chosen for this study. The respondents were selected using a simple random sampling technique.

2.4 Instrument for Data Collection

Data was collected using a well-designed survey questionnaire that was developed using Google docs to provide their opinions concerning the impact of COVID-19 on Family Resource Management. The instrument was validated by three experts in the department of Home Science and Management, Rivers State University, Port Harcourt, Nigeria. Pre-test method was used to determine the reliability of the questionnaires based on a pilot study carried out among 20 households. Reliability coefficients were found to be 0.61. Selected web users from different households were included in the study upon their consent and willingness to answer the different questions about the topic of study. This, therefore, indicates that individual opinions of web users would play a significant role in ascertaining the impact of the coronavirus pandemic on family resource management as well as discovering new approaches to address the challenges in case this global pandemic persists.

2.5 Data Analysis

Data was analyzed using descriptive statistics in form of mean, standard deviation and t-test statistics. Any response with a mean value of 2.50 and above was accepted, while any mean score of below 2.5 was rejected.

3. RESULTS AND DISCUSSION

3.1 Impacts of Covid-19 on the Field of Family Resource Management

Table 1 below shows the mean and standard deviation of the impact of Covid-19 on family

resource management. The analysis revealed that all the responses to the items were accepted because they had grand mean scores of 2.50 and above. The standard deviation ranged between 0.82 and 0.98. The table also showed that the highest mean score was 3.85 while the lowest mean score was 3.09.

3.1.1 Hypothesis

H₀: The impact of Covid-19 on family resource management is significantly low.

Table 2 shows the one sample t-test analysis of the influence of Covid-19 on family resource management. The result of the analysis shows that the calculated t- value of 22.54 is higher than the critical r- value of 1.960 at 0.05 level of significance and 149 degree of freedom. The

alternate hypothesis was retained. This result therefore implies that the impact of Covid-19 on family resource management is significantly high.

3.2 How Households and Families can address the Challenges of Covid-19 in the Area of Resource Management

Table 3 below shows the various ways in which households and families can address the challenges of Covid-19 in the area of resource management. The table showed that the highest mean score was 3.87 while the lowest mean score was 2.43. The respondents agreed that the impact of Covid-19 pandemic can be addressed by reducing wastage of resources, arranging order of activities in order to meet family needs, strengthening families to acquire skills, setting priorities in the family as well as encouraging and

Table 1. Impact of Covid-19 on family resource management

S/N.	Impact of Covid-19 on family resource management	Mean	SD	Remark
1.	Family Resource Management is the most affected by Covid-19.	3.81	0.82	A
2.	Covid-19 has caused a reduction in the size of family income.	3.51	0.98	A
3.	Covid1-19 has caused disruptions in the efficient utilization of family resources.	3.85	0.89	A
4.	Covid1-19 has caused reductions in the quality of family life.	3.09	0.87	A
5.	Covid1-19 has caused reductions in the availability of family resources.	3.45	0.98	A
6.	Covid1-19 has caused reductions in the gainful employment of home makers.	3.25	0.89	A

Criterion Mean (X) = 2.50; SD = Standard Deviation; A = Agree; D = Disagree

Table 2. One sample t-test of the impact of Covid-19 on family resource management

Sample mean	Population mean	Prob. Level	Df	t-cal	t-crit	Remark
3.49	4.00	0.05	149	22.54	1.960	Significant

Level of Significance at 0.05, degree of freedom = 148, Tab value= 1.960, Cal value= 22.54

Table 3. Ways in which households and families can address the challenges of Covid-19

S/N	Ways in which households and families can address the challenges of Covid-19.	Mean	Standard Deviation	Remark
1.	Strengthening families to acquire skills	3.36	0.81	A
2.	Setting priorities in the family.	3.14	0.75	A
3.	Encouraging and assisting families in better management of their financial situations through educational programs	3.36	0.81	A
4.	Arranging order of activities in order to meet family needs	3.62	0.83	A
5.	Proper preparation and allocation of resources	2.43	0.88	D
6.	Reduction in wastage of resources	3.87	0.62	A

Criterion Mean (X) = 2.50; SD = Standard Deviation; A = Agree; D = Disagree

assisting families in better management of their financial situations through educational programs. On the other hand, the respondents disagreed that proper preparation and allocation of resources was one of the ways in which to solve the covid-19 impact.

4. DISCUSSION OF FINDINGS

The study shows that there is a huge impact of Covid-19 pandemic on the efficient management of family resources. Several studies and responses from researchers has also revealed that the era of the Covid-19 pandemic have brought about several implications in families and this calls for the opportunity for families to reduce the wastage of resources [10]. The respondents in this study agreed strongly that the family resource management is the most affected area since the emergence of Covid-19. This is so because a well grown personality from the family is a ready tool for human resource development and utilization [9]. In addition to this, the family is a foundation upon which other structures of human society. Families are also the most important economic units in the society. Without members of the families (human resources), other resources such as money, energy and time in the society will not be managed properly. In addition, families are the only economic unit that takes part in every economic activity be it consumption, production, allocation, distribution, etc [12].

The respondents also agreed that the areas in which Covid-19 has a huge significant on is the reduction in the availability of family resources, reduction in the quality of family life and reduction in the size of family income. This study agrees with the findings of Al-Dhaheri et al. [13] who reported that the Covid-19 pandemic is associated with reduction in the quality of life in families due to loss of jobs posed by the pandemic. Algahtani et al. [14] studied the quality of life during the Covid-19 pandemic and reported that the pandemic has significantly influenced various aspects of individual quality of life. In terms of resource availability, the Covid-19 has caused reductions in the availability of resources such as food, clothing, shelter, love, medical care and education. Currently, increasing number of countries are facing shortages of food resulting in acute and chronic hunger among vulnerable families, with impacts expected to continue throughout the period of the pandemic. Several countries are also experiencing high food price inflation due to

Covid-19 social distancing measures, currency devaluations and other factors [15]. The economic toll of Covid-19 has also caused more family homelessness due to lost income from employment [16]. The impact of Covid-19 on family income is also severe. Chen et al. [17] reported that low-income and lower-middle class parents experienced more instrumental hardships due to the pandemic. The Covid-19 outbreak has also worsened with unprecedented rising levels of unemployment resulting in financial hardship such as reduced income for families. The Covid-19 pandemic also forced an unprecedented, massive school closure across different countries thereby affecting the education of most children.

The study also revealed that the challenges posed by the Covid-19 outbreak on family resources can be addressed strongly by reducing wastage of resources and also arranging order of activities in order to meet family needs. Other measures were the strengthening of families to acquire skills and also encouraging and assisting families in better management of their financial situations through educational programs. Family resources help in reaching goals. During the period of lockdown, the homemaker can use her time, energy and talents for productive work rather than waste it in idle gossip. Whether money or human resources, a family should use all of its resources economically and avoid wastage. In the present time of the Covid-19 pandemic, the managerial process can also be applied in the use of every resource in the family. This will involve proper planning of resources, organizing, controlling and evaluation [9]. In reducing wastage of resources in the family, recycling of waste and reuse of certain resources is important. Many of the household wastes can be recycled and used for other purposes. Family members during the period of the pandemic can also acquire skills such as encouraging family members to become internet savvy and rapidly picking up digital skills. Indeed the Covid-19 global pandemic has changed how the world functions and the development of entrepreneurial skills is an important part of building resilience to shocks which is presented by the Covid-19 outbreak [18].

5. CONCLUSION

The general impact of the Covid-19 global pandemic on family resource management is an unfolding story that is greatly complex. One of the significant impacts of the coronavirus

pandemic is on the reduction in the availability of family resources. Even though the different long-term implications of Covid-19 are uncertain, the pandemic will likely continue to greatly affect family resources. It is recommended that families focus on reducing wastage of resources through proper management and recycling, acquiring skills and arranging their order of activities in order to meet family needs. These strategies offer different new opportunities that families must embrace in order to cope with the changing times.

COMPETING INTERESTS

Author has declared that no competing interests exist.

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