

Communication Patterns and Financial Stability as Predictors of Marital Adjustment among Polygamous Couples in Zaria, Kaduna State: Implications for Marital Counselling

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Abstract

This article investigates the dynamics of marital satisfaction in polygynous marriages within Zaria, Nigeria. It employs a mixed methods approach to explore how communication patterns and financial stability influence marital adjustment. Key findings reveal that effective communication, perceived fairness in resource allocation by the husband, and culturally supported conflict resolution strategies are all significant predictors of marital satisfaction in polygynous families. The study emphasizes the importance of open communication regarding finances, child-rearing practices, and emotional needs to foster trust and cooperation among spouses. It highlights the detrimental effects of favouritism and unequal treatment and the importance of emotional intelligence for navigating complex emotions inherent in polygynous structures. This research contributes to the existing body of knowledge, among others, by reinforcing the critical role of communication and fairness in promoting marital adjustment within polygynous marriages, establishing a positive association between financial stability and marital satisfaction in polygynous families, and demonstrating the link between personal satisfaction, particularly wives' perception of fairness and emotional support from their husbands, and overall marital adjustment. Based on the study's findings, the following practical recommendations are proposed to improve marital adjustment within Zarian polygynous families: Tailored counselling services designed to promote effective communication and conflict resolution skills among spouses; Educational programs for religious leaders and potential husbands on fostering fairness and healthy communication practices within polygynous marriages; Training for couples in emotional intelligence to equip them with the tools to navigate the complexities of polygynous relationships.

Keywords: Communication Patterns, Financial Stability, Polygamous Couples, Marital Adjustment, Marital Counselling.

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Introduction

Studies across cultures suggest that polygamous marriages tend to have lower reported satisfaction compared to monogamous ones (Ellis et al., 2019). Factors contributing to this include jealousy, competition between spouses for resources and affection (Le & Gavin, 2021), and difficulties with communication and emotional intimacy (Johnson & Booth, 2020). However, some research points to successful polygamous marriages, often attributed to strong communication, clear spousal roles, and social support (Adams et al., 2023). Polygamy is more prevalent in many African countries compared to the global

average (Ugryniewicz, 2022). Research suggests that cultural factors significantly affect marital adjustment within these contexts. Studies in Ghana (Gyapong, 2021) and Tanzania (Mbilinyi et al., 2020) highlight the importance of social norms and expectations surrounding polygamy. Marital satisfaction can be higher if wives perceive the practice as adhering to cultural traditions and if there is a sense of fairness and equality within the household (Mbilinyi et al., 2020). Nigeria has a high prevalence of polygamy, with regional variations (Agbadu & Falola, 2019). Marital adjustment refers to a couple's ability to adapt to life together and function effectively as a unit (Schumm et al., 2020). It encompasses a complex interplay of factors that contribute to a couple's overall satisfaction and well-being within the relationship. One core aspect of marital adjustment is the degree of emotional closeness and intimacy between partners (Sharah et al., 2022). This includes feelings of affection, understanding, and shared experiences (McDowell, 2019). Effective communication is also crucial, allowing couples to express their needs, resolve conflicts constructively, and navigate challenges together (Christensen & Shenk, 2019).

The previous research revelations of Ojo (2022), Egbokhare (2020), Ogunbode (2017), Ufuor (2018), Moyo (2016), and Akerele (2014) confirmed that there is a significant relationship between communication patterns and marital adjustment among polygamous couples. However, the nature of this relationship is multifaceted. Some studies suggest that open and honest communication between spouses and co-wives fosters feelings of trust, understanding, and cooperation, leading to better marital adjustment. Conversely, strained communication marked by jealousy, competition, and negativity can exacerbate tensions and contribute to marital dissatisfaction. Also, the research affirmations of Christensen and Gottman 2020 Griffin et al. (2020); McKay et al. (2019); Reglero et al. (2019); Berg and McLean (2018); Amato & Previti, 2013); Carroll et al. (2014); Johnson and Rusbult (2014) submit that couples who highly agree upon the importance of spending quality time in communication tend to report greater relationship satisfaction. This implies that couples who prioritize dedicated communication time invest in the foundation of their relationship. Similarly, research on family relationships suggests that quality time spent in communication strengthens family bonds and fosters positive well-being for all members (Floyd, 2016). Also, frequent discussions on essential matters like finances and parenting are highly rated. This suggests that such topics are integral to effective communication and relationship satisfaction.

Research conducted by Guerrero and Ayala (2016), Buunk and LeFebvre (2014), and Matsumoto and Hwang (2014) found that couples experiencing jealousy reported higher levels of communication apprehension and negative communication patterns. Similarly, a longitudinal study by Yakub and Kenny (2019) demonstrated that jealousy episodes triggered by perceived threats were associated with increased communication negativity and hostility in the following days. When jealousy leads to accusatory language, stonewalling, or criticism, it hinders productive conversations and prevents couples from addressing the underlying issues (Buehlman et al., 2014). Conversely, research also highlights the potential of constructive communication to manage jealousy and foster trust

(Gordon et al., 2018). Partners who openly express their feelings, listen actively, and focus on problem-solving tend to experience less communication tension and greater relationship satisfaction (McCusker et al., 2014).

On the relationship between financial stability and marital adjustment among polygamous couples. The findings of Dewar et al. (2019), Yasir et al. (2019), Ukpere (2018), Oshodi (2017), Ellis et al. (2016), Schumm et al. (2015), Mueenuddin (2014); Muehlenhard and Humphreys (2014) found a positive correlation between financial stability and marital adjustment among polygamous couples. These studies submit that financial strain can exacerbate tensions and conflict within polygamous households, potentially due to competition for resources among co-wives. Also, research revelations of Rashid and Chaudhary (2021) and Hassan et al. (2018) confirmed that in polygamous marriages, spouses who openly discussed finances and made spending decisions collaboratively experienced significantly fewer conflicts compared to couples with limited financial transparency. Added to this, Brooks and Noor (2024), Ahmed (2020), and Khan (2017) studies revealed that couples who jointly planned for the future, including budgeting for household expenses and saving for individual and collective goals, reported greater feelings of unity and security. This collaborative approach fosters a sense of shared responsibility and reduces the likelihood of financial burdens becoming a source of conflict between spouses.

On the other hand, the findings of Hassan et al. (2022), Nyondo et al. (2022), Singh and Malhotra (2019), Mwalimu and Mbogua (2019), Funk and Stewart (2017), Ellis (2016) submit that respondents expressed dissatisfaction even when their basic needs were met. This dissatisfaction stemmed from a perceived need for more fairness in allocating financial resources within the household. Thus, emphases on equitable resource distribution within marital harmony are paramount. These findings suggest that financial sufficiency alone is not a solution to conflict in polygamous marriages. Research specific to Kaduna State is limited, but studies in other Nigerian regions provide some insights. A study in Delta State (Okoro, 2022) highlights communication as a crucial factor for marital adjustment, regardless of marital structure. Understanding how communication patterns and financial stability predict marital adjustment among polygamous couples in Zaria, Kaduna State, where Islamic law influences family structures, is a valuable area of research.

Problem Statement

Polygamous marriages are a prevalent social structure in many regions of Nigeria, including Zaria, Kaduna State, Nigeria. While research explores factors affecting marital adjustment in monogamous couples, limited data exists on how communication patterns and financial stability specifically influence marital adjustment in polygamous marriages in Zaria, Kaduna State. This research gap limits our understanding of the issue. This study aimed to bridge this gap by investigating how communication patterns and financial stability affect marital adjustment among polygamous couples in Zaria. The findings will contribute valuable insights for developing culturally competent marital counselling strategies that

address the unique needs of polygamous families in this Zaria and the regions where polygamous marriage is practiced in Nigeria and beyond. Thus, this study explored the following research objectives:

- i. Examining communication patterns as predictors of marital adjustment among polygamous couples in Zaria.
- ii. How financial stability predicts marital adjustment among polygamous couples in Zaria metropolis.

The research questions were:

- i. In what ways does communication pattern predict marital adjustment among polygamous couples in Zaria?
- ii. In what way does financial stability predict marital adjustment among polygamous couples in Zaria?

The following null hypotheses were tested at 0.05:

HO₁ There is no significant relationship between communication patterns and marital adjustment among polygamous couples in Zaria.

HO₂ There is no significant relationship between financial stability and marital adjustment among polygamous couples in Zaria.

Materials and Methods

This study employed a mixed research approach involving qualitative and quantitative methods. The target population comprises 60,900 polygamous couples across ten wards in the Zaria Local Government Area, Kaduna State. Based on the study population, which is sixty thousand nine hundred (60,900), the researchers selected a sample of four hundred polygamous couples (400) for the study as suggested minimum sample size at 0.05 level of significance by wassa.net (2010). For increased representation, 50 was added to the above minimum sample size given by wassa.net to make it 450, and fifteen (15) participants were selected for the interview. This takes care of other unavoidable errors, such as incorrect filing and failure of some respondents to return the questionnaire. The researchers utilized stratified and simple random sampling techniques to select the required strata from the ten Zaria Local Government area wards.

The researchers utilised two instruments for data collection. The first instrument is the "Marital Adjustment among Polygamous Couples Questionnaire {MAPOC}" This instrument was used for collecting the quantitative in this study. The second instrument is the interview protocol. The instrument was developed based on the research questions and has five major sections, which include:

In order to ascertain the content validity of the instrument, a draft copy of the questionnaire was submitted to experts in Guidance and Counselling, Statistician and Language at the Faculty of Education, A.B.U., Zaria who critiqued the instrument and made input on the construct, face and contents validity of the instrument. This ensures that the instrument is relevant and devoid of ambiguity and superfluity. All the observations made were effected into the final copy of the instrument used for the study. The researchers conducted a pilot

test in the Sabon-Gari local government area of Kaduna state, comprising 40 polygamous married couples with 20 women and 20 men. The on-spot method of instrument distribution was employed. The Guttman option of Cronbach alpha reliability coefficient was used.

It was clear from the result of the pilot study for this research work, as presented in Table 3 that all the constructs investigated had a reliability index of 0.818 to 0.871, which were high levels for Cronbach's alpha values within the highly accepted region of 0.70 and above.

The administration of the questionnaire was done by the researcher and through the assistance of ward heads who helped to reach the various polygamous married couples. In addition, a translated copy of the questionnaire in the Hausa language was printed to be distributed to couples who can only read in the Hausa language in the predominant Hausa-speaking Zaria city metropolis. The researchers were at hand to know whether the respondents understood the questionnaire's items. All these attempts were necessary so the responses would not be mere guesses. After completion, the questionnaires were collected immediately from each couple and were used for analysis.

The study used frequency counts and percentages to analyse the respondents' demographic data in section A of the structured questionnaire. The raw data collected were weighted using mean and standard deviation to answer the two research questions. In contrast, PPMC was used to test the five hypotheses to find out whether there is a significant relationship between the variables. All the hypotheses were tested at a 0.05 level of significance. On the other hand, the qualitative data were transcribed and used to support the discussion of the quantitative data.

Results and Discussions

The data for this study was collected from polygamous couples in Zaria Local Government Area, Kaduna state. The response rate is presented in Table 1.

Table 1: Response Rate of the Questionnaires

Instruments Distribution	Responses
Number of distributed questionnaires	450
Returned questionnaires	442
Returned and usable questionnaires	436
Returned and excluded questionnaires	6
Questionnaires not returned	8
Response rate	97.7%
Usable response rate	96.0%

Source: Field Survey, 2024

Table 1 presents data related to distributed questionnaires' response rate and usability. Four hundred fifty questionnaires were distributed among the participants. Out of the 450 distributed questionnaires, 442 were returned by the participants. Among the returned

questionnaires, 436 were deemed usable for the study. Six returned questionnaires were excluded from the study, presumably due to incompleteness or other issues that made them unsuitable for analysis, while the participants still needed to return eight questionnaires. Thus, the response rate is 97.7%, indicating a high level of participation among the participants.

In comparison, the usable response rate is 96.0%, which indicates that a significant portion of the returned questionnaires were suitable for analysis. The response rate of 97.7% indicates a high level of engagement and willingness among the participants to complete the questionnaire. In comparison, the usable response rate of 96.0% indicates that most returned questionnaires were usable for the study's purposes. This implies that the quality of responses received was generally high, with few respondents providing incomplete or unusable data. Additionally, twelve (12) participants were interviewed, and the data were used to support the discussion of the quantitative data.

Research Question One: In what ways does communication pattern predict marital adjustment among polygamous couples in Zaria? The response to the question is presented in Table 2.

Table 2: Communication Pattern and Marital Adjustment among Polygamous Couples

S/N	Item	Mean	Std	Decision
21.	Having quality time to communicate with spouses.	3.92	.21	Agreed
22.	Communication breakdowns often occur between among spouse(s).	3.81	.23	Agreed
23.	Making joint decisions through open and respectful communication.	3.77	.28	Agreed
24.	Avoid discussing specific topics to prevent conflict.	3.67	.31	Agreed
25.	Regularly discuss essential matters such as finances, parenting, and household responsibilities.	3.89	.22	Agreed
26.	Communication helps to strengthen bonds and deepen connections.	3.96	.18	Agreed
27.	Jealousy between spouses does not often create tension in communication.	1.70	.81	Disagreed
28.	Disagreements in relationships cannot be resolved through constructive communication.	1.97	.91	Disagreed
29.	Making an effort to listen to each other's viewpoints actively.	3.12	.31	Agreed
30.	Taking responsibility for actions and apologizing when necessary.	3.76	.23	Agreed
	Cumulative Mean	3.36		

Table 2 presents descriptive findings on communication patterns as predictors of marital adjustment among polygamous couples in Zaria. This finding suggests that respondents overwhelmingly agree that communication is crucial in strengthening their relationships (M

= 3.96). The importance of spending quality time in communication is also highly agreed upon ($M=3.92$). Implying that couples value dedicated time for communication as a significant factor in maintaining a healthy relationship. Also, frequent discussions on essential matters like finances and parenting are highly rated ($M=3.89$). This suggests that such topics are integral to effective communication and relationship satisfaction. To support these findings, one of the interviewees noted that:

Participant 1: Aisha (female, First Wife, Age: 37), married for 21 years with seven children, said that:

Open and respectful communication is crucial for maintaining harmony in our household. When my husband and I have transparent and honest conversations about our expectations and feelings, it helps reduce misunderstandings. However, if communication is lacking or there is favouritism in how he communicates with the other wives, it can lead to jealousy and conflict. Regular family meetings where everyone can voice their concerns have been helpful in our family.

Participant 2: Ali (Male, Age: 51 years), married for 27 years with three wives and 13 children, narrated that:

Balancing the needs and emotions of multiple wives requires careful and considerate communication. I make it a point to allocate equal time and attention to each wife, ensuring their voices are heard. Transparency about my decisions and actions also helps build trust. Sometimes, individual conversations are necessary, but family discussions where everyone can express their views openly are equally important. Ensuring that communication is two-way and not just top-down has been vital in maintaining peace and harmony in my home.

Participant 3: Fatima (Female Age: 42) Number of Years in Marriage: 18 and has five children. She added that:

Communication patterns in polygamous marriages are complex but manageable with effort and understanding. We use a family group chat to keep everyone informed and to share important updates. This has been particularly useful in coordinating our activities and resolving misunderstandings quickly. Regular face-to-face discussions also play a crucial role in ensuring everyone is on the same page. Good communication has improved our marital adjustment.

Participant 4: Ahmed, 50, 25 Years in Marriage, 8 Children, Male. When asked to describe how he communicates with his wives? He says:

I believe in direct and respectful communication. I talk to my wives individually about personal matters and together about family-related issues. We have an open-door policy where anyone can discuss a topic at any time." Relating to communication style, he added that..... The open-door communication style fosters transparency and reduces the chances of hidden resentment. It also ensures that everyone knows what is happening in

the family, making adjusting to changes more manageable. For instance, when we had to relocate, discussing the move thoroughly helped everyone to prepare and accept the change smoothly.

Participant 5: Fatima (Female), 42 years old, 18 Years in Marriage, five Children. When asked about how communication is handled in her marriage? She responded by saying that:

We rely heavily on regular, face-to-face conversations. My husband makes it a point to spend quality time with each of us and have group discussions about family matters. We use phone calls and messages for day-to-day coordination, but essential matters are always discussed in person.

While responding to how communication affects your marital adjustment, she said:

Good communication helps in understanding and managing expectations. It prevents misunderstandings and ensures that everyone's feelings are acknowledged. For example, when financial decisions need to be made, discussing them openly has helped us to manage our resources better and avoid conflicts.

However, the respondents disagreed that jealousy between spouses does not often create tension in communication ($M = 1.70$). They also declined the idea that constructive communication cannot resolve relationship disagreements (Mean = 1.97). Also, the table indicates that respondents generally disagree with the statement, implying that jealousy often creates tension in communication ($M = 1.70$). The cumulative mean of 3.36 indicates that, on average, the respondents support the idea that effective communication is valued and seen as a cornerstone of healthy relationships. In other words, the finding underlines the critical role of communication in various aspects of relationship dynamics, from conflict resolution to daily interactions.

Research Question Two: In what way does financial stability predict marital adjustment among polygamous couples in Zaria? The responses to this question are presented in Table 3.

Table 3: Financial Stability and Marital Adjustment among Polygamous Couples

S/N	Item Statement	Mean	Std	Decision
31.	Financial burdens cause tension between spouse(s).	3.91	.18	Agreed
32.	When income is sufficient to meet the needs of spouse(s) and children, there will be no conflict in the marital home.	1.89	.91	Disagreed
33.	Financial stress makes maintaining emotional intimacy with spouse(s) difficult.	3.71	.29	Agreed
34.	Disagreements about managing household finances create conflict among spouse(s).	3.66	.21	Agreed
35.	Spouses are transparent with each other about their finances.	1.91	.91	Disagreed

36.	Financial concerns often dominate conversation in polygamous homes.	1.92	.88	Disagreed
37.	A clear financial plan helps us feel more secure and unified as a family.	3.91	.18	Agreed
38.	There is a sense of fairness in allocating financial resources within the household.	1.89	.72	Disagreed
39.	Open communication about finances helps to reduce conflict in polygamous relationships.	3.92	.17	Agreed
40.	Spouses are supportive of each other when it comes to finances.	2.31	.48	Disagreed
	Cumulative Mean	2.90		

Source: Field Survey, 2024

Table 3 presents an analysis of responses on financial stability to predict marital adjustment among polygamous couples in Zaria. The table indicates a strong consensus among respondents that open financial communication significantly reduces conflicts in polygamous marriages ($M=3.92$). This suggests transparency and dialogue about financial matters are vital for marital harmony in these households. Respondents widely agree that financial burdens are a significant source of tension in polygamous marriages ($M=3.91$). The respondents also underscore the importance of financial planning in fostering family unity and security ($M=3.91$). It reflects a common belief that financial organization and clarity are pivotal in reducing conflict and enhancing marital satisfaction.

However, the respondents disagreed that when income is sufficient to meet the needs of spouse(s) and children, there will be no conflict in the marital home ($M=1.89$). Thus, suggesting that financial sufficiency alone is not seen as a solution to marital conflicts in polygamous homes. Additionally, the respondents also disagreed with the statement that there is a sense of fairness in how financial resources are allocated within the household ($M=1.89$). This implies that fairness in financial allocation is lacking in many polygamous households. Indicating that beyond sufficiency, the equitable distribution of resources is vital for harmony. The findings from the interview are presented as follows:

Participant 1: Amina (female, 45 years old) married for 27 years with six children. She says: My husband has always been a successful businessman, which has provided us with a comfortable lifestyle. This financial security has reduced stress and competition among co-wives because we each have homes and resources to manage our children and households. However, there were times when business was slow, and the tension in the household increased significantly. We had more disputes over limited resources, which negatively affected our marital adjustment.

Participant 2: Musa (Male, 52 years old) married for 30 years with three wives and nine children. When asked about how finance affects his marital adjustment, he said:

When my business flourished, I could provide for all their needs, fostering peace and cooperation among my wives. However, during financial downturns this current year of hardship with the price of commodities high, it became challenging to meet everyone's needs, leading to conflicts and jealousy. Some wives felt neglected or unfairly treated, which strained our relationships. One of my wives left two weeks ago simply because I could not pay her kids' school fees, and they were asked not to attend school again. So, financial stability is a predictor of marital harmony in a polygamous setup, as it reduces potential conflicts over resources.

Participant 3: Fatima (Female, 38 years old) married for 21 years with six children. She said: My husband is a civil servant, and although his income is modest, it is steady. This consistency has allowed us to plan and manage our finances effectively. However, these days, expenses arise unexcused, and that creates stress. I noticed that there is more tension and less communication between us during these times.

Participant 4: Abdullahi (male, 58 years old) married for 38 years, with three wives and 17 children. He said:

I have experienced both ends of the financial spectrum. There were times when I was doing very well financially; those were the best times in my marriage. My wives were happy, and there was less friction because everyone felt secure. However, when my business suffered, the stress levels in my household rose significantly. My wives often argued over resources, and it became difficult to maintain harmony.

Participant 5: Zainab (female, 50 years old) is married for 33 years and has seven children. She says:

Financial stability has been a double-edged sword. When we have enough, everyone is happy and has a sense of equality and fairness. However, during financial hardships, jealousy and competition become more pronounced. There was a time when my husband lost his job, and the strain it put on our relationship was immense. We struggled to make ends meet, leading to many arguments and misunderstandings.

The cumulative mean of this table is 2.90. This indicates an overall ambivalence or mixed perception among respondents regarding the impact of financial stability on marital adjustment. In other words, financial stability plays a complex role in predicting marital adjustment among polygamous couples in Zaria. While sufficient income and financial planning are crucial, they must be more sufficient. Effective communication, perceived fairness, and financial stress reduction are essential components in fostering a harmonious marital environment. Addressing these areas holistically can lead to better marital outcomes in polygamous households.

Testing of Null Hypotheses

The following hypotheses were tested using the inferential statistics of PPMC at an alpha level of significance of 0.05.

Hypothesis One: There is no significant relationship between communication patterns and marital adjustment among polygamous couples in Zaria. This hypothesis was tested using PPMC. The summary of the result is presented in Table 4.

Table 4: PPMC Analysis of the relationship between communication patterns and marital adjustment among polygamous couples

Variable	N	Mean	Std.D	Mean Dif.	Df	α	R	P-value	Decision
Communication Patterns	436	36.11	2.98	0.48	434	.05	0.89**	<.001	Rejected
Marital Adjustment		35.63	3.01						

**** Correlation is significant at 0.05 level (2-tailed)**

It could be observed from the table that the mean score for communication patterns is 36.11, with a standard deviation of 2.98, while the mean score for marital adjustment is 35.63, with a standard deviation of 3.01. The mean difference between communication patterns and marital adjustment is 0.48, indicating a low value. The R-value is 0.89, and the p-value is less than the alpha level of 0.05. Thus, the null hypothesis, which would state that there is no relationship between communication patterns and marital adjustment among polygamous couples in Zaria Local Government, is rejected. This implies that improving communication within polygamous marriages could lead to better marital adjustment. Counsellors working with polygamous couples should focus on enhancing communication skills as part of their intervention strategies. Effective communication could help address and resolve conflicts, foster mutual understanding, and improve marital satisfaction and adjustment.

Hypothesis Two: There is no significant relationship between financial stability and marital adjustment among polygamous couples in Zaria. This hypothesis was tested using PPMC. The summary of the result is presented in Table 5.

Table 5: PPMC Analysis of the relationship between financial stability and marital adjustment among polygamous couples

Variable	N	Mean	Std.D	Mean Dif.	Df	α	R	P-value	Decision
Financial stability	436	36.17	3.12	0.54	434	.05	0.94**	<.001	Rejected
Marital adjustment		35.63	3.66						

**** Correlation is significant at 0.05 level (2-tailed)**

The table shows that financial stability has a mean of 36.17 with a standard deviation of 3.12, and marital adjustment has a mean of 35.11 with a standard deviation of 3.66. The mean difference between the two groups is 0.54, a low value. In addition, the correlation coefficient at 0.05 is 0.94, while the P-value of 0.001 is less than the significant level of 0.05. Thus, the null hypothesis, which states that there is no significant relationship between financial stability and marital adjustment among polygamous couples in the Zaria Local government area, is rejected. The significant correlation implies that financial stability is strongly related to marital adjustment among polygamous couples. This implies that counsellor Interventions should aimed at improving financial management skills, increasing income stability, or reducing financial stress to improve marital satisfaction and adjustment among polygamous couples.

Discussion of Findings

The study revealed a significant relationship between communication patterns and marital adjustment among polygamous couples in Zaria. This finding affirms the previous research revelations of Ojo (2022), Egbokhare (2020), Ogunbode (2017), Ufuor (2018), Moyo (2016); Akerele (2014) confirmed that there is a significant relationship between communication patterns and marital adjustment among polygamous couples. However, the nature of this relationship is multifaceted. Some studies suggest that open and honest communication between spouses and co-wives fosters feelings of trust, understanding, and cooperation, leading to better marital adjustment. Conversely, strained communication marked by jealousy, competition, and negativity can exacerbate tensions and contribute to marital dissatisfaction.

Descriptively, the respondents overwhelmingly agree that communication plays a crucial role in strengthening their relationships. The importance of spending quality time in communication is also highly agreed upon. Implying that couples value dedicated time for communication as a significant factor in maintaining a healthy relationship. This finding is in line with the research affirmations of Christensen and Gottman (2020), Griffin et al. (2020), McKay et al (2019), Reglero et al. (2019); Berg and McLean (2018); Amato & Previti, 2013); Carroll et al (2014); Johnson and Rusbult (2014) that couples who highly agree upon

the importance of spending quality time in communication tend to report greater relationship satisfaction. This implies that couples who prioritize dedicated communication time invest in the foundation of their relationship.

Similarly, research on family relationships suggests that quality time spent in communication strengthens family bonds and fosters positive well-being for all members (Floyd, 2016). Also, frequent discussions on essential matters like finances and parenting are highly rated. This suggests that such topics are integral to effective communication and relationship satisfaction.

However, the respondents disagreed that jealousy between spouses does not often create tension in communication. They also declined the idea that constructive communication cannot resolve relationship disagreements. Also, the table indicates that respondents generally disagree with the statement, implying that jealousy often creates tension in communication. The findings support the studies of Guerrero and Ayala (2016), Buunk and LeFebvre (2014), and Matsumoto and Hwang (2014), which found that couples experiencing jealousy reported higher levels of communication apprehension and negative communication patterns. Similarly, a longitudinal study by Yakub and Kenny (2019) demonstrated that jealousy episodes triggered by perceived threats were associated with increased communication negativity and hostility in the following days. When jealousy leads to accusatory language, stonewalling, or criticism, it hinders productive conversations and prevents couples from addressing the underlying issues (Buehlman et al., 2014). Conversely, research also highlights the potential of constructive communication to manage jealousy and foster trust (Gordon et al., 2018). Partners who openly express their feelings, listen actively, and focus on problem-solving tend to experience less communication tension and greater relationship satisfaction (McCusker et al., 2014).

Also, the study found a significant relationship between financial stability and marital adjustment among polygamous couples in Zaria. This finding aligns with the previous findings of Dewar et al. (2019), Yasir et al. (2019), Ukpere (2018), Oshodi (2017), Ellis et al. (2016); Schumm et al. (2015); Mueenuddin (2014); Muehlenhard and Humphreys (2014) found a positive correlation between financial stability and marital adjustment among polygamous couples. These studies submit that financial strain can exacerbate tensions and conflict within polygamous households, potentially due to competition for resources among co-wives.

Descriptively, it was established from the study that open financial communication significantly reduces conflicts in polygamous marriages. This suggests transparency and dialogue about financial matters are vital for marital harmony in these households. This finding supports previous research revelations of Rashid and Chaudhary (2021) and Hassan et al. (2018), which found that in polygamous marriages, spouses who openly discussed finances and made spending decisions collaboratively experienced significantly fewer conflicts compared to couples with limited financial transparency. Respondents widely agree that financial burdens are a significant source of tension in polygamous marriages. It also underscores the importance of financial planning in fostering family unity and security.

It reflects a common belief that financial organization and clarity are pivotal in reducing conflict and enhancing marital satisfaction. The finding concurs with that of Brooks and Noor (2024), Ahmed (2020), and Khan (2017), which revealed that couples who jointly planned for the future, including budgeting for household expenses and saving for individual and collective goals, reported greater feelings of unity and security. This collaborative approach fosters a sense of shared responsibility and reduces the likelihood of financial burdens becoming a source of conflict between spouses.

On the other hand, the respondents disagreed that when income is sufficient to meet the needs of spouse(s) and children, there will be no conflict in the marital home. Thus suggesting that financial sufficiency alone is not seen as a solution to marital conflicts in polygamous homes. Additionally, the respondents also disagreed with the statement that there is a sense of fairness in how financial resources are allocated within the household. This implies that fairness in financial allocation is lacking in many polygamous households. Indicating that beyond sufficiency, the equitable distribution of resources is vital for harmony. The finding aligns with previous findings of Hassan et al. (2022), Nyondo et al. (2022), Singh and Malhotra (2019), Mwalimu and Mbogua (2019); Funk and Stewart (2017); Ellis (2016), who submitted that respondents expressed dissatisfaction even when their basic needs were met. This dissatisfaction stemmed from a perceived need for more fairness in allocating financial resources within the household. Thus, emphases on equitable resource distribution within marital harmony are paramount. These findings suggest that financial sufficiency alone is not a solution to conflict in polygamous marriages.

Implications for Counselling

The implications for counselling in the context of polygamous marriages in Zaria highlight the importance of several key areas. Firstly, counselling should emphasize open and honest communication between spouses and co-wives. This approach fosters trust, understanding, and cooperation, essential for healthy relationships. Techniques for healthy communication around jealousy are crucial, and counsellors can help couples express their feelings constructively, listen actively, and focus on problem-solving to minimize negative communication patterns. Encouraging couples to dedicate time for quality communication is also essential as it strengthens their relationship and allows them to address critical issues effectively.

Additionally, counselling should promote transparency and dialogue about finances. By learning collaborative decision-making for spending and budgeting, couples can manage their resources more effectively. Counselling can assist couples in developing financial plans that consider the present and future needs of the entire household. Addressing the importance of fair allocation of resources among co-wives is crucial, as it reduces dissatisfaction and fosters marital harmony.

The research suggests that financial sufficiency alone may not guarantee marital satisfaction, indicating that counsellors may need to explore other factors contributing to marital adjustment in polygamous relationships. Finally, culturally appropriate counselling

approaches that consider the specific context of polygamous marriages in Zaria are likely to be most effective. These approaches should consider the unique dynamics and challenges families face in this setting, ensuring that counselling interventions are relevant and respectful of their cultural background.

Conclusion

This study established a link between communication patterns and marital adjustment among couples in polygamous marriages, that open, honest communication fosters trust and cooperation, leading to better marital satisfaction. Conversely, strained communication marked by jealousy and negativity can exacerbate tensions. It also highlights the importance of couples prioritizing dedicated communication time and openly discussing essential matters like finances and parenting. Financial stability was another significant factor in marital adjustment, and open communication about finances was crucial for reducing conflict. Interestingly, the sufficiency of income alone was not seen as a solution, with fair allocation of resources also emerging as a critical factor for marital harmony. These findings suggest that communication skills training and workshops focused on financial planning and communication could be beneficial for polygamous couples in the Zaria metropolis. Future research could explore the specific communication strategies most effective for managing jealousy and navigating the complexities of polygamous relationships.

Recommendations

Based on the study's findings, the following are recommended to improve marital adjustment among polygamous couples:

- i. Counselling services and interventions should encourage couples to have regular, dedicated time for communication to discuss finances, parenting, and other essential matters. This fosters trust, understanding, and cooperation.
- ii. Counsellors should train couples in healthy communication techniques to manage jealousy, navigate disagreements productively, and focus on solutions rather than blame.
- iii. Religious leaders should educate couples on financial planning and management skills to promote financial stability in polygamous households.
- iv. Couples practice open communication about finances. Discuss income, budgeting, and spending collaboratively to reduce conflict.

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