DECISION-MAKING PATTERNS AMONG TIV FAMILIES IN GBOKO TOWN BENUE STATE - NIGERIA

BY

REBECCAH ASHIRISHIMA NEGE (MRS)

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THIS PROJECT IS SUBMITTED BY

REBECCAH ASHIRISHIMA NEGE (MRS)

was accepted in Partial Fulfilment of the requirement for the Degree of

M.Ed. Home Economics (Home Management)

of this University.

THE DATE OF AWARD IS

.....

Date

Dean
Postgraduate School

DECLARATION

I hereby declare that this project is my own original research work, planned, carried out and written by me. To the best of my knowledge, it has not been previously presented in any form anywhere else and at any level for academic purpose. All quotations are indicated by quotation marks and the sources of information are specifically acknowledged by means of reference.

CERTIFICATION

This project entitled "Decision-Making Patterns Among Tiv Families in Gboko-Town Benue State - Nigeria" by Rebeccah Ashirishima Nege (Mrs) meets the regulations governing the award of the degree of Master of Education in Home Economics (Home Management), of the Ahmadu Bello University Zaria, and is approved for its contribution to knowledge and literary presentation.

Adenike Addo
Dr. (Mrs) A.A. Addo
Chairman, Supervisory Committee — Date: 9/8/88

Member, Supervisory Committee — Date:

C.B. Sole
Dr.(Mrs) C.B. Olayiwole
Member, Supervisory Committee — Date: Sept. 29th 88

Adenike Addo
Dr. (Mrs) A.A. Addo
Head of Department — Date: 9/8/88

Dean Postgraduate School — Date: 29-11-88

DEDICATION

TO MY BELOVED CHILDREN

TERESE NGGE

IVERIN NEGE

MERCY NEGE

SEWUESE NEGE

ITYOYILA NEGE

NGOHILE NEGE

I wish to express my thanks and deep appreciation to the following persons whose various contributions culminated in the production of this work.

I wish to thank Dr. Mrs. A. Addo, my supervisor, whose foresight and constant guidance saw me through this study and whose interest in reading all the scripts (at short notices) contributed immensely to the quality of the final product.

My thanks are due to all my lecturers, colleagues, friends, Mr. Fulkerson, who helped especially with the collection of data and data analysis.

I also thank my head of department Mrs. G.U. Sule of College of Agriculture-Yandev, Gboko who gave me encouragement to continue and allow me ample chance to visit my supervisor from time to time.

I appreciate all the understanding showed me by my children especially my first daughter Iveren Nege, who took charge of all her brothers and sisters in my four years of absence from home due to this course.

My thanks are due to my beloved mother Icanwua Ishember for her tireless effort in helping to take care of my children in my absence.

Finally, I appreciate the love and dedication showed to me by my beloved husband Mr. J.T. Nege in his relentless encouragement given to me and by his understanding in

allowing me stay away from my matrimonial home all these years.

May God bless you all.

Thank you all.

Mrs. Rebeccah Ashirishima Nege

Department of Vocational and Technical
Education,
Faculty of Education,
Ahmadu Bello University,
Zaria.

February, 1988

ABSTRACT

The study evaluates decision making patterns among Tiv families in Gboko, Benue State. Combining random and stratified sampling techniques, 150 respondents from various socio-economic groups were selected for the study. A pre-tested questionnaire seeking information on socio-economic conditions, decision-making patterns, food purchase and consumption, clothing and housing as well as assignment of house-hold chores and other major family decisions was administered. Data collected were tested using frequencies and percentages.

Pearson's Correlation Coefficient was used to determine the relationship between decision making patterns and socio-economic characteristics. Four Null hypotheses were formulated to test level of significance between the variables. Over half (51.3%) of the respondents felt that housewives provide food money since they decide what the family eats, a decision influenced by social interaction, although the level of education was inversely related to food consumption. This relationship was however not significant ($r = -0.0264$; $s < 0.05$).

Clothing decision was perceived as that of the home maker while her decision was affected by increased income, fashion, changing status, family lifestyle and mobility. Decision on clothing was inversely correlated to level of education and length of marriage, though their correlation

was not significant, $S < 0.05$. The results also showed that Tiv people save at least one tenth of their earnings for housing. Values rated important for housing are family income, privacy, comfort, health, convenience, beauty and leisure-related values.

Forty-eight percent (48.7%) perceived that the home-maker assigned household chores though a high percentage (38.7%) felt it should be a dual responsibility between husband and wife. Fifty-eight percent (58%) choose their work-free time for leisure. Eighty-six (57.3%) have their leisure activities at home occasionally.

Sixty (40.0%) of the respondents felt that husbands alone should take final decisions on savings, investments and insurance while decisions on marriage, and outside employment for wife should be taken jointly as both will be affected.

Education and Length of Marriage

The two major factors which affect decision making in Tiv families are education and length of marriage. As the level of education increases, families become more liberal in their choice of food, involving children in food decision making, in leisure and other major family decisions. As the length of marriage also increases, families become more liberal in involving all members in decision making on purchase of family clothing.

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DEFINITION OF TERMS

The term and their definitions used in conducting this research are as follows:-

1. Low Income Families - Those on salary grade level 01 - 05.
2. Intermediate - Those on salary grade level 06 - 07.
3. Middle Income - Those on salary grade level 08 - 12.
4. High Income - Those on salary grade level 13 and above.
5. Decision making - Choosing or resolving the available alternatives.
6. Home-maker - A woman who manages a home. She manages the home with or without the help received from other members of the family.
7. Household - Are those who dwell under the same roof, and they live and eat together.
8. Household work - Purposeful activities performed in each household to provide goods and services which enable the family to meet its needs.

9.	Extended Family	-	It is a system in which members of family belonging to several generations live under one roof, sharing common purse.
10.	Head of the family	-	A member of the family who bears the responsibilities of the family irrespective of age, sex, and relation. He/She leads the family in any decision making.
11.	Leisure	-	Spare time, time free from work.
12.	Kwaghir	-	A special folk tale. This is similar to puppet theatre demonstrated with many visual aids.
13.	Ate	-	It is similar to the modern living room. In Tivland, it is a place for receiving and entertaining visitors.

Chapter 1

THE PROBLEM

1.1 Introduction

Perhaps no sound in any language stirs more heartfelt emotions than the word 'home' which are the thoughts that enter your mind when you think of home and which is also the base or seat of home management.

From other fields of study such as social studies, and family relations study, we have learnt that basically all human beings share basic physical needs of love and security also social need for friendship and companionship.

According to Morton (1970), a true home provides at least three essentials:

1. A physical shelter for family living
2. An emotional climate which respects individual differences and encourage positive personal growth.
3. A setting where good social habits are formed.

As the centre for family living, a home is the place where family members retreat to refresh themselves to eat, sleep, dress, and care for personal needs. The home is also the place where, day to day, the same house-keeping

tasks must be performed so that the family's health, comfort, and safety can be maintained.

There are many definitions of Home Management which are common to many authors. Gross et al (1963) states that home management is "using what you have to get what you want". "What you want" - means the family's goals. "What you have" consists of the resources of the family members. These resources include:-

(a) Time
(b) Energy
(c) Money
(d) Material goods
(e) Knowledge
(f) Interests
(g) Abilities
(h) Skills
(i) Attitudes of family members
(j) Community facilities.

Therefore in a nutshell, home management consists of a series of decisions, making up the process of using family resources to achieve family goals. The process consists of three more or less consecutive steps. Planning, controlling and evaluation.

Gross et al (1963) went on to say that decision making is not unique to management but is crucial to it. That is why this study is centred on decision making patterns of families.

Bratton (1955) has called a decision the smallest unit in management and likens it to the atom in physical science. So when we are talking about Management we are talking about series of decision making concerning the resources we are going to manage. It also shows that home management is a mental process and that the process has definite successive steps.

Bratton (1971) went on to say that "home management is the use of family's resources to achieve the kind of a home the family wants". When somebody is described as a good manager, it may imply that an individual uses management to manipulate other people for his or her own purposes. It could also mean that she is able to keep the house neat and clean at all times and doesn't get behind in her work, housekeeping jobs are done on schedule. That is why we have good managers and poor managers too.

1.1.1 When Do We Manage?

According to Bratton (1971) we manage when there is something we wish to achieve and it does not come automatically. We need to manage when there are too many wants or conflicts of wants which place demands on a scarce resource for example (e.g), there may be a good Television program you want to see, but you may also need to study. Here is a conflict of wants requiring the use of the same resource, time. You may just drift into a solution, or you may put some thought on other possible resources and other plans

for the use of time, and then make a thoughtful decision This is making use of management to resolve a conflict as goals.

We can decide to use a resource for one course of action and let another go, or we can decide to have some of each and give up some of each, when it is possible. This is one aspect of management. We need to manage when we realize that we are not achieving something we want, and we decide to make a change in order to try to achieve all or part of it.

In summary we need to manage when:-

a. There is a problem to solve.

b. There is a conflict of wants.

c. There is a shortage of resources.

d. There is something we wish to achieve and which we are not achieving.

e. We see a need for a change.

1.2 Statement Of The Problem

Home Management as an art has probably existed as long as there have been homes to be managed. Its beginnings *therefore are lost in the midst of prehistoric times.* Management is therefore the decision making process of using resources to attain goals. Effective decisions cannot be made except under specific conditions.

Various studies: Adole (1980) Bamgbose (1980) and Tor et al (1982) indicated that there was correlation between the level of education, age, occupation of the head of the family, family size, and the pattern of decision making on the goal priorities of the families. The higher the educational status of the heads of families the more involved the wives and children in decision making. Even though these studies have been done in various parts of the country, none of them paid a particular attention to the Tiv tribe.

1.3 Objectives

1. To find out the decision-making pattern of Tiv families in Benue state in the following areas:-
   (a) Food purchase and consumption
   (b) Clothing and housing purchase
   (c) Assignment of household tasks
   (d) Choice and use of leisure time
   (e) Major family decision.
2. To discover the role played by various members of the family in relation to different activities in home making.

3. To determine the factors affecting the decision making pattern of the family.

1.4 Research questions

The researcher will seek answers to the following questions.

1. What are the decision making patterns of Tiv families in Benue State.
2. What are the roles played by various members of the family in various decision related to different activities in home making.
3. Which factor(s) are mostly responsible for family decision making patterns.

1.5 Hypotheses

1. There is no significant correlation between decision making pattern on food consumption and the level of education of the respondents.
2. There is no significant correlation between the level of education of the respondents and children's involvement in the type of food to cook.
3. There is no significant correlqtion between the family member who buys clothing for the family and the level of education of the respondents.

4. There is no significant correlation between the level of education, length of marriage of the respondents and the family say or not in the purchase of family clothing.
5. There is no significant correlation between the level of education, age, family size, length of marriage of the respondents and reading as a leisure activity.

1.6 Significance Of The Study

1. This study will provide much needed information on decision making patterns of Tiv families.
2. It will be useful in curriculum development in Home Economics especially as preparations for family life education.

1.7 Scope And Limitations

It is a very vast thing to study decision-making patterns of all the Tiv families in Benue state. So an attempt is made in this study to limit the study to Tiv families in Gboko Town - Gboko Local Government Area of Benue State. It would have been a very interesting thing to cover other families of the town. also, if this researcher had time, money and support to do so.

Chapter 2

REVIEW OF RELATED LITERATURE

The concepts of decision making is an important concern in the home economic field. The concepts can even be extended to areas beyond Home Economics, as decision making is what happens when an individual tries to choose between alternatives whether he is conscious of the art of decision making or not.

In most developing countries especially in Nigeria, women generally make very little contributions in running the home, due to the authoritarian pattern prevailing in the socio-cultural setting of the said homes yet the role of other members of the family in giving serious thought out opinion to various family problems cannot be ruled out. Little research seemed to have been done in Nigeria to study the role of family members in decision-making related to household activities.

A review of related research work done abroad and in Nigeria which might have direct or indirect bearing on the problem has been done in this part of the treatise.

This research paper critically review the related literature under the following headings:-

(i) Meaning of family

(ii) Functions of the family

(iii) Family decisions

(iv) Types of decisions

(v) Decision-making patterns

(vi) Decision-making styles.

(vii) Purchasing decisions - food, clothing and housing.

(viii) Marital decisions

(ix) Family roles

(x) Leisure time

(xi) Recent research findings on decision making patterns in Nigeria.

(xii) A critical review of the methodology used in some Nigerian studies.

(xiii) Summary.

2.1 Meaning of Family

According to the World Encyclopedia Volume 7, (1968), family is the oldest human institution. In many ways it is the most important. It is society's most basic unit. Families make up the basic of every society because they serve three vital human needs found everywhere.

The source went further to enumerate the three vital human needs as:-

(i) The family is the means for producing children and continuing the human race.

(ii) The family provides for the protection and early training of infants. Human infants are perhaps the most helpless of all living creatures. They must be fed, washed, and dressed. They cannot move far by themselves. As they grow older, they must be trained to become responsible members of the society.

(iii) The family sets up a division of labor so that each member contributes something. The man usually earns the living while the woman looks after the household. Both parents care for the children, who gradually assume responsibilities as they become able to do so.

This researcher holds the same view with the above points that both parents should care for the children although most Nigerian men leave the care of children into only the hands of their wives.

The New Encyclopedia Britannica Volume 7, (1975) says that almost all human beings have grown up in some kind of "family" but families have from one era to another and from one culture to another but also within eras, within cultures. In a culture the form of the family changes or disappears, giving way to others. All these many aspects of the family constitute an important part of social change.

2.1.1 Forms Of Families

The New Encyclopedia Britannica Volume 7, (1975) went further to enumerate different forms of families. These are:-

Corporate Family: The corporate family is organized around a number of important activities such as:-

(i) Hunting in its territory

(ii) Cultivating its land

(iii) Trading its products

(iv) Performing important rituals and rites.

(v) Rearing its children.

Extended Family: The extended family includes not only the parents and unwed children but also married children and their wives or husbands and offspring. Extended families of good economic standing may include as many as four generations, at least for a short period of time.

In most parts of Nigeria including Benue state and Tivland in particular, this type of family abonds. The father will even expect the child to know at least four to ten of his extended relations.

Conjugal Family:- A husband and a wife almost always come from different families (the incest taboo), and therefore their bond, as a conjugal family, is not consanguine, or blood related. But the children in the conjugal family, of course, have consanguine bonds with their parents.

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Nuclear Family:- The nuclear family consists only of parents and their children. This type of family is universal, it forms the nucleus of the corporate as well as the extended family and, of course, constitutes the first stage in both.

Lippeatt and Brown (1965) reported that the word family is of Latin derivation, which originally denoted a group consisting of parents, children, servants and slaves.

They went further to say that families respond with resilience to changing social conditions. Rapid industrialization throughout the twentieth century has been accompanied by many changes in American family life and elsewhere, e.g.

- More men and women get married and at younger ages.
- More families have three or four children.
- More women work outside the home.
- Families have moved off farms and into cities and suburbs.
- Families have shifted from production to consumption.
- Families have more resources.
- Family members have more leisure and higher education.
- Family roles have changed.
- Family instability has increased.
- Individual family members have more freedom.

This researcher seems to agree with Lippeath and Brown (1965) on the above points because here in Nigeria too there have been several changes in family life, e.g. more divorces in recent times, role changes and so on.

Aldous (1970) viewed the family system as its positions. He said that positions specific to the family are:-

husband - father
wife - mother
son - brother
daughter - sister.

He narrated it by saying that positions are filled by individuals who in their interaction with other family members create the structure that makes the family a system. In some societies, however, the joint family is the house hold unit for more affluent groups at various stages in the family life cycle.

Also in a heavy majority of the world's societies surveyed by Murdock (1967), seven hundred and twenty (720) out of eight hundred and fifty-seven (857) families recognized polygamy rather than monogamy. He also gives us the paired positions in the family as:

The marital relations:- Husband - wife
Sibling relations:- Brother - sister

Parent-child relations:-

Father - daughter

Father - son

Mother - daughter

Mother - son

Deacon (1975) defined family as a "system". She said that one writer defined system as "interrelated elements or parts having a boundary and functional unity within a larger system".

Churchman (1968) contributed to this system approach by saying that a system is closed when factors outside the system do not affect it. It is open when it both affects and is affected by the environment. He stressed that primarily, the individuals who comprise a family unit work together to each goals. The life-styles of the members may vary widely. One may be an avid reader who surrounds himself with books, another may be an enthusiastic sportsman who lives largely outdoors, and still another may be involved in civic and social events. Yet within the household, they all function to maintain the home. This then leads us to discuss the functions of the family.

2.2 Functions Of The Family

Deacon (1975) pointed out the major functions that society experts of families which include the following; although

not all are possible or even accepted to the same degree by individuals units:

(i) The provision of food, clothing, and shelter for the physical maintenance of each individual.

(ii) An increase in family size through reproduction or the adaption of children and the release of children when they have matured.

(iii) Socialization of children for adult roles in the family and in other social groups.

(iv) Maintenance of order within the family and between the family members, and outsiders.

(v) Maintenance of family morale and motivation to carry out tasks in the family and in other groups.

(vi) Production of goods and services necessary to carry out tasks in the family and in other groups.

The New Encyclopedia Britannica Volume 7, (1975) classified the functions into two major ones:- Personal or Individual functions and Social functions.

2.2.1 Personal or Individual Functions

These are again divided into three:-

(i) Psychological security

(ii) Sexual satisfaction

(iii) Physical security

Psychological Security: An important function of the family - especially in Western societies where there is much tension - is emotional or psychic security.

Sexual Satisfaction: In all cultures an important marital reward, in addition to companionship and certain social previleges afforded married people, is the gratification of sexual relations.

Physical Security: An individual feels a sense of physical security because of the family's willingness or duty to protect one another, to care for the sick or injured, to provide one with shelter, warmth, food and clothes. With the usual distribution of tasks in the family, The husband might hunt game, tend cattle, or work in the field or in a quarry, while the wife in most cultures remained in the vicinity of the home, carrying water, collecting roots, and barries, making, mending, and washing clothes, tending the fire, and bringing fuel for it, thus contributing her important share to the well-being and security of the family.

2.2.2 Social Functions

These functions include:

Procreation And Child Socialization: A society cannot be stable unless it has acceptable provision for procreation and child socialization. Societies that are unable to educate or socialize their children in traditional fashion

under go change, lose some cultural traits, and probably invent or borrow other traits.

Regulation of Sexual Behaviour: Because behaviour may disrupt the regulated behaviour pattern in the family, all cultures have found it necessary to control sexual relations between men and women, whether married or not. According to Murdock there are seven categories of sexual relations.

(i) Marital sexuality
(ii) Adultery
(iii) Incest
(iv) Mismaking
(v) Status unchastity
(vi) Incontinence
(vii) Fornication

Contribution to Social and Economic Life

The family is the most common economic unit, involving a relatively efficient division of labour between husband wife, and children. They almost always form a part of a larger group, a community, in close contact with one another, probably because such a community make it easier to produce food, to introduce a more advanced division of labour, to enjoy social intercourse, and to get help when injured, ill, or temporarily without means.

Contribution to Order in Society: The type of family, the social organization and the sources of livelihood all depend on one another. Hunting, gathering, or herding creates or favours small migratory bands consisting of a few families.

Fleck and Louise (1959) listed what a family home's activities should be. These activities are food preparation, meal preparation, child care, making clothes, selecting clothes, taking care of the sick, good nutrition, helping around the home, having friends, increasing your income and so forth.

2.3 Family Decisions

Gross and Crandall (1963) defined decision-making as: "the heart or crux of management"

Bratton (1955) considered a decision as the smallest unit in management and likened it to the atom in physical science.

The making of a decision, or choice-making is the selecting of one action from a number of courses of action or the choosing of no action. Values are the motivation underlying decisions and at the same time, decisions implement values. The making of decisions implies the existence of objectives toward which decisions are oriented.

Schlater and Vincent (1962) gave the definition of management as "a dynamic or going process which encompasses those human actions directed towards the realization of values and goals; the prime feature of such goal-directed activities is the systematic series of actions which constitute the making and implementing of interrelated decision under conditions of uncertainty and limited resources".

Deacon and Firebaugh (1975) revealed that decision making is an increasing important aspect of daily living-beginning with what to wear in the morning, what food to take in the cafeteria line, what to do when an appointment is cancelled, and ranging to what gasoline to buy for the car. Not only are we confronted with a wide range of problems, but we are also aware of the extensive possibilities for solutions within each problem area.

A popular columnist comments on this situation: "Personally, I think people are on the brink of aggravation and despair because we are plagued by decisions".

Bombeck (1972) noted that "I go to buy a box of cracker The clerk says "soda, saltine, cheeseflavored, smoked, better, round, square, triangle, garlic, pizza, chicken, taco or onion. "Just a plain cracker, I say, lady, there is no such thing as a plain cracker". "This is just to show how complex decisions have become.

In conclusion, Deacon and Firebough (1975) have this to say, that decision making process may be stated in various

ways, but it generally contains these steps.

a) Recognizing that a decision is needed

b) Identifying and weighing appropriate alternatives.

c) Choosing among or resolving alternatives.

2.4 Types Of Decisions

Decisions can be categorized in a number of ways. According to Deacon and Firebough (1975) these are:

a) Programmed or Non-Programmed decisions

b) Social and Economic decision

c) Central and Satellite decisions.

2.5 Decision-Making Patterns

According to Deacon and Firebough (1975) there is much research on who makes certain decisions and on how many decisions are made within the household setting. Most research focuses on who makes the final decision.

There was a Detroit study in (1960), in which a number of cross-cultural studies in Tokyo, Louvain, Paris, and Athens. The study found many similarities, even with sampling differences and modifications in questions about decisions due to cultural differences:- The husband's job is conspicuously his business; whether the wife should leave home and go to work is more of mutual concern. Life insurance is a question of high finance with a masculine cost. Food budgets, clothes, and the children's spending

money, on the other hand, are questions of low finance, which fall in the wife's domain along with child rearing questions generally. The overall pattern suggest a division of labour between husband and wife in decision relevant to their roles in the household structure. However, the family vacation and the family home affect both partners heavily and are essential joint decisions.

A number of factors that influence husband-wife decision making include:- Husband's power or role in decision-making (generally increases with his educational level,) occupational religious Catholics are above average in husband's decision power. Among races, the husband's power is greater in oriental couples and least in black families. The husband's decision power decreases with his age (except for 60-69 years) and, therefore, with length of marriage. The average number of major financial decisions decreases with length of marriage, from 0.97 decisions per year for 0-4 years of marriage, with an inturn to 0.48 decisions yearly in marriages of 45 and more years. Decisions concerning the husband's occupation constitute the major portion of decisions in each of the groups by years of marriages.

Couples interviewed every six months since 1968 have changed who looks the payment of bills, who keeps track of expenditures, and who decides on the use of money at the end of the pay period. The shift was predominantly from joint action of the wife.

Hammod in Oeser and Hammod (1954) reported on various activities and authority patterns in the family and show their relationship to the father's position at work. The important patterns which they found were:-

a) Autonomic - Husband acts and decides independently in a number of areas; wife acts and decides independently in a number of areas.

b) Syncratic - Husband and wife tend to act and decide in a number of areas together.

c) Husband autocratic - Husband decides and acts or his wife act in a number of areas.

d) Wife Autocratic - Wife decides and acts or has the husband act in a number of areas.

In general they found that employers and self employed almost all have autocratic family pattern and that two thirds of the skilled workers have the syncratic pattern. There was some tendency for the husband autocratic type or predominate in the semi-skilled group.

Dube (1956) observed that in all ideal homes all major decisions were taken by husbands in consultation with their

wives and grown up children, but the final say in all matters connected with family was that of the husband or of the male head of the family.

Deacon and Firebaugh (1975) concluded their study on family decision patterns by saying that, on the whole, patterns of decision making of husbands and wives are remarkably similar in different countries and under given circumstances. Major financial decisions tend to be the husband's or joint decisions, and those relating to household operation tend to be the wife's. The husband's power increases with years of marriage. They went further to say that within these general patterns there is wide variation, however, and many additional evidence of equality and/or non patterning to decision roles. Growth in managerial decision-making suggests that roles based on internal factors -- skills, available time, workload, and interest will reduce such patterning.

2.6 Decision Making Styles

Price (1973) in her article on decicion making styles and self actualization, stated that the concept of decision making, both process and products, is an important concern throughout Home Economics. She said that little attention has been focussed on the effects of decision making process on persons involved in making the decisions. For this

reason, she conducted a research: forty family groups participated in decision making, based on simulated situations. The possibility of a relationship between decisions making style and psychological health, as measured by level of self-actualization was explored. Those tested were classified as low, normal, or high, by using self-actualization scores. Two decision-making styles were apparent. A traditional decision-making approach was generally used by participants who scored at a low level of self-actualization. Focus tended to be strongly task-oriented, centering on maximizing resources and seeking "best" or right answers. The decision-making style generally used by persons at higher levels of self-actualisation, tended to centre on the effect of the process on the individuals involved. The author suggested that it may be that decision making style can in itself, have a positive or negative effect on individual growth and development, and may offer a way for families, to foster of all individuals, while simultaneously solving specific problems.

Vroom and Jago (1974) in their articles on Decision making as a social process. Normative and Descriptive models of leading behaviour, stated that Normatic or Descriptive models of decision making process are concerned with how to improve the decisions made. Descriptive models

are based on the consequencies of choice among alternatives; descriptive models are based on the determinants of these choices. Decision making is viewed as a social process. The effectiveness of decision is thought to be function of three classes of outcomes, each of which may be expected to be affected by the process used: rationality, commitment to carrying out the decision, and time requiring. A taxonomy showing increasing opportunity for others to influence the process, ranges through autocratic, consultative, group and delegated decisions. Research using standardized cases and normative rules, indicates the decision making process, that effects one individual, and that affecting a group. See some of the decision making patterns of families below.

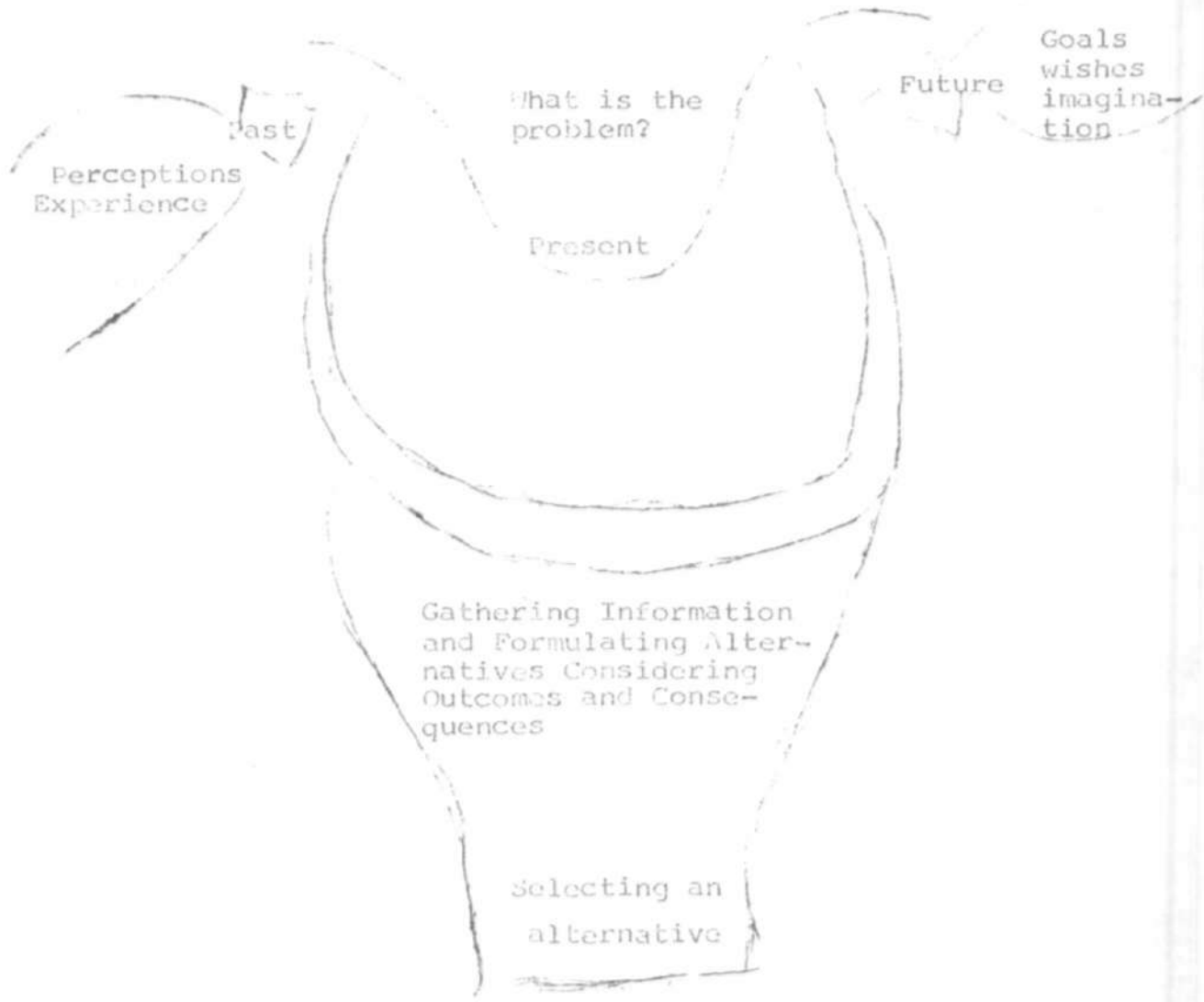
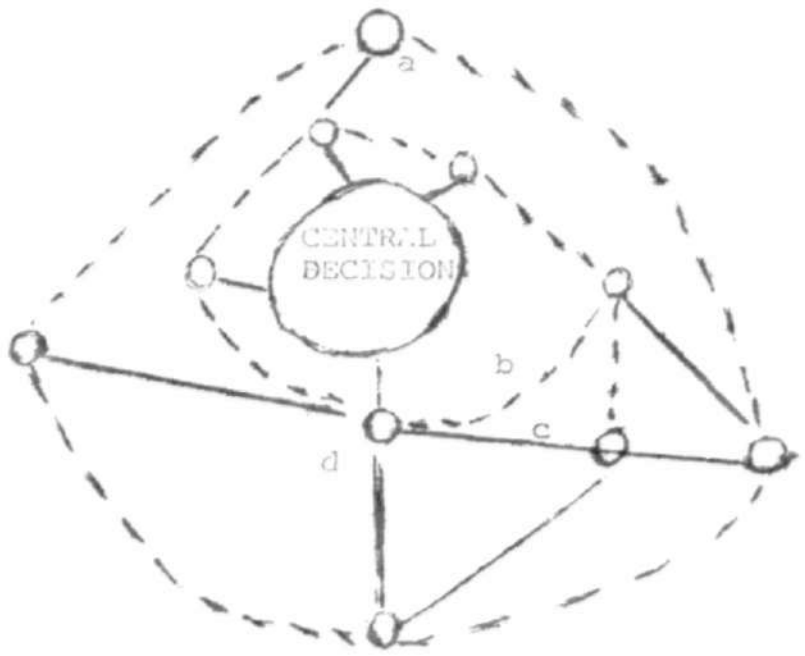


CHART 4: DECISION MAKING COMPONENTS: A NORMATIC TAKEN FROM MANAGEMENT IN FAMILY LIVING MODEL
by NICKELL, RICE, TUCKER, PAGE 90

Decision-making components: A Normative model: The Normative model is illustrated as a process used to limit the selection from alternatives based: on understanding of past experiences, the present situation, and future expectations. The arrangement of decision-making components is a general one that applies human resources to the selection of a course of action.



0 = Satellite decisions

a = Simple chain

b = Simple radial

c and b = Combinations of chain and radial

Band 1

Band 2

FIGURE 6-3 DECISION LINKAGE-CENTRAL SATELLITE
Taken from Management for Modern Families by Gross (1973) page 227-228

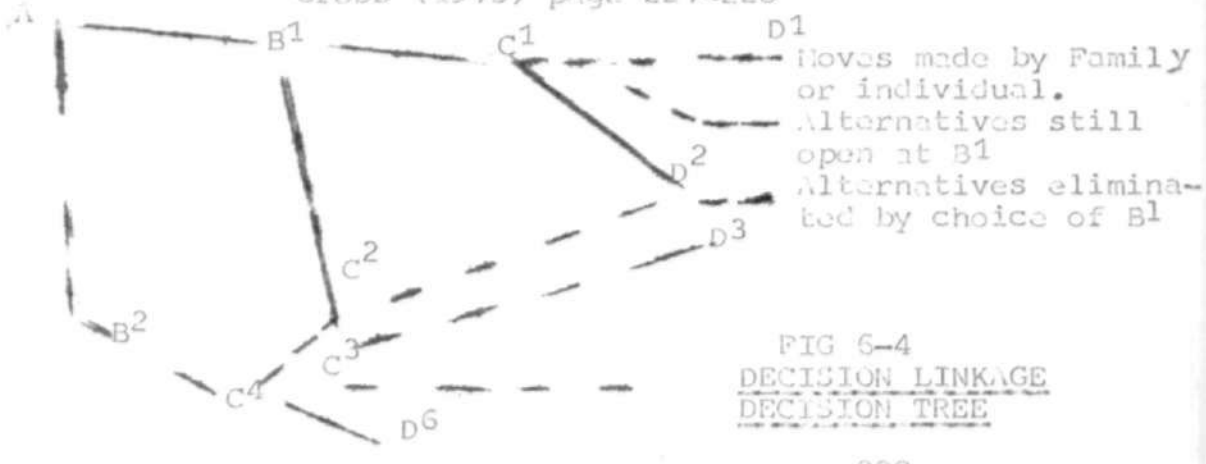


FIG 6-4
DECISION LINKAGE
DECISION TREE

page 228.

2.7 Purchasing Decisions

Boston and Miffin (1976) in their article on choices and decisions focus on the understanding of decision making rational consumer choices. Subject areas covered include credit, shelter, buying food and clothing, transportation, saving, insurance and consumer agencies and fuel.

Green and Cunningham (1976) conducted research on Feminine Role Perception on Purchasing decision making patterns among two hundred and seventy-six (276) families, under different conditions of female-role perception. Differences were greatest for major appliances automobiles and vacations. In each of these product areas, husbands of liberal women made fewer decisions than husbands of moderate or conservative women. Joint decisions were generally the most frequent. Decisions on groceries, insurance, furniture, savings and housing were similar, regardless of the wife's role perception. To the extent that higher income can be associated with greater flexibility, families in these groups may be more capable of making role adjustments that correspond with the contemporary view. With regard to age, husband-wife roles appear to be easier to change in young families than in established families.

Hansen, Weber (1975) in their article on Joint Home Purchasing Decisions by husbands and wives, reported on an

investigation into housing decisions made by married couples. They stated that although there was considerable variance in the role played by husband and wife, in the different elements of the decisions, the partner generally agreed in their perceptions of these roles. For each element of the decision, a majority of both husbands and wives reported that they had equal influence.

Food - Calvert (1975) investigated cognitive styles of thinking in certain nutrition opinions and behaviour, of "health" food consumers. Data were obtained from a self administered questionnaire from three hundred and seventy nine (379) persons living in Southern Califonia. All respondents indicated that they consumed at least occassionally special "health" foods or various types of dietary supplements. Results of the investigation showed that, the pattern of some "health" foods practices varied among those with rational verses dogmatic basic convictions. Those with more dogmatic convictions ate health foods and supplements more frequently, had been on "health" food for a greater number of years, and consumed larger quantities, and a greater variety of vitamins.

Fleck and Fernandez (1959) contributed by saying that if you are careless about the food you eat, you may be tired, dull, cranky, or easily worried. In contrast, if you choose nutritious foods, you will look healthy, be peppy, have shiny hair and clearer skins. You may consider

yourself healthy because you are seldom sick. They went on to say that money influences family food e.g. when your family wishes to save for some purpose, the kind of food you eat may be dirrerent during the period of saving. It will still be very nutritious, no doubt, but you will see less expensive foods on the table.

On the other hand, they said that the family may splurge to celebrate a happy event. If you bring home an especially good report card , your mother may decide to make your favorite dessert for you. Or if the father had a raise in pay, the family may mark the occasion with a steak or turkey dinner.

Goodyear and Klohr (1954) viewed that factors which contributed to food purchasing decisions were:-

(a) Advances in science and technology have had profound effects on the production and maketing of food, which in turn, have a direct relationship to food management in the home. Food technology has made outstanding progress in the processing and packaging of foods to enhance nutritive value and retain freshness.

(b) Super market meat counters devote as much space to ready-cooked meats as to fresh cuts which are prepackaged for consumer inspection. Meat is available from the frozen food counters, on the canned goods shelves, and packaged with the freeze dried products.

The homemaker who has little time or interest in cooking may purchase canned, frozen, or freeze-dried food

that is ready to heat and serve.

They further revealed that the consumer in the modern food market is faced with a bewildering array of items (6,000 on the average in 1960) from which to choose. Her family can be well fed without long hours spent in the kitchen. To replace these hours of labour, her skills today must be developed in the areas of wise choices in the market. A knowledge of nutrition, awareness of basic principles of meal planning, and understanding of comparative costs all help in filling the market basket intelligently.

The consumer-food manager (usually the home-maker) is faced with a number of possible choices in providing for daily nutritional needs best met through the use of milk and milk products.

Clothing

According to the World Book Encyclopedia volume 4 (1975), clothing includes all the different garments accessorces, and ornaments worn by people throughout the world.

Regarding family clothing decisions, Tate et al (1961) revealed that the socio-economic factors affecting clothing decisions are:-

Increased Income - Research indicates that there is an important relationship between income and wardrobe content. As the income increases, the quantity of garments purchased usually increases, as well as the unit price paid for each item.

A study according to Tate et al (1961) reported by the Institute of Home Economics in 1956 revealed that husbands in the income class of ₦4,000 to ₦5,999 buy 75 per cent more clothing a year than do the husbands of families with incomes of ₦2,000 - ₦3,999. The former also spend more than twice as much for their clothing.

In Nigeria, the situation is worse because an average Nigeria wage-earner will spend half of his earnings in buying expensive clothesin order to be like the Jones's.

Changing Status of Women - The importance of clothing in the family budget has been affected by women's employment. Tate (1971) argued that today, at least nine out of every ten women work outside the home in America at some time during their lives, and they continue working for much longer.

In Nigeria too, more and more women are working outside the home, thus increasing their wardrobe.

Family Mobility - Tate (1971) went on to say that families today are becoming increasingly mobile. If the

move is associated with higher income, the family members may have fewer but better clothes.

Family Cycle - As the life of the individual is a cycle of growth, development, maturation, and decline, so too is the life of the family cycles, each cycle having its characteristic pattern of clothing wants and meals. These family stages or cycles may be referred to as:-

The beginning family

The expanding family

The contracting family

The family of later years.

Tate et al (1971) went further to list other socio-economic factors which affect clothing decisions. These are:-

- Population changes
- Family location and occupation
- Housing changes
- Consumer credit
- Philosophy of clothing
- Clothing heritage
- Physiological needs
- Social and psychological values
- Attitudes toward clothing

Mc Call (1975) in his article on what your clothes say about you, stated that what you wear and contents of

your wordrobe can reveal more than just your taste in clothing.

Jekins, Dickay (1976) on their article on life styles and clothes buying criteria, classified consumers according to standards they themselves use in making clothing choice. Four life style profiles were developed according to consumers own clothing selection criteria, the fashion advocate, quality seeker, the frugal aesthetic and concerned pragmatic. She stated that the fact that buyers can be classified into four homogenous segments open up the possibility that business, government and education, may be able to design products, to better feel the needs of the four groups.

Housing Decisions

According to Gross and Crandall (1963) housing is the second largest budget item and buying a house is the most expensive single item purchased by most families.

Goodyear and Klohr (1954) commented that the values and goals responsible for choices in housing are usually more complex than those determining the purchase of any other material resource. This is true, first, because housing provides the physical environment for family living. It is the one place where family members are together for any extended period of time. All .. activities shared by the family are influenced by some

degree by the place of residence. Some housing encourages family harmony, maximum development of the individual members, and efficiency in housekeeping through well-designed areas of work, rest and recreation.

They went further to enumerate the hierarchy of values responsible for choices in housing which varies from family to family and for one family at different periods. These values are:-

a) Privacy
b) Comfort
c) Health
d) Family income
e) Values related to leisure-time activities
f) Prestige
g) Convenience
h) Congenial neighbors
i) Beauty.

Lewis et al (1969) identified factors influencing housing choices. They said that some factors are within the family's control while others are beyond it. Income is probably the most important factor to limit housing choices. Because housing is a regular budget expense, the dependability of income is as important as the amount that a family can spend to rent or purchase housing. These factors are:-

Costs To Consider: Because housing is a major expenditure you must be very realistic concerning the cost of rent or purchase when you enter into any housing agreement. Whether you rent, build, or buy, good housing will probably be expensive.

Attitudes Toward Housing - Not all families share the same attitudes toward housing. Some feel strongly that a home should be a show place with the "latest" and the "best" on display at all times. Other families are willing to overlook high style in favour of comfort, convenience, or economy. Some people prefer to rent and others to buy their homes.

The Housing Shortage - Although the number of dwelling units in the united states has tripled since 1900, there are limitations both as to quantity and qualify for those seeking good housing. Why there is housing shortage lies partly in the fact that the number of new families moving into or needing housing in a given area often increases more rapidly than the amount of available housing in that area. Not only do more people marry younger and start their families sooner, but more housing must be provided to meet the retirement needs of aging citizens who live together.

Standard of Living - with so many types of housing on the market today, a family must agree on the living standard it is striving for before decisions concerning housing can be made. A family's standard of living is the mental picture of goods, services, and satisfactions it would most wish to secure and is least willing to give up. This includes your performance with respect to color, style, location, and other elements concerning the home.

Style of Living - Individuals and families have different ideas about what they think are the most important activities in a home. These ideas may have been formed in their parent's home and later influenced by the opinions of others and the messages of advertisers. To some, a home is a haven removed from the hectic pace of the outside world. It is the place where family members enjoy each other and also where each may pursue special interests, sometimes in solitude and at other times with one or more family members or friends. For other families it is always "open house", time without advance planning or preparation. Many variations in style of living can be found between these extremes.

A family's style of living is greatly influenced by its stage in the family cycle as they move from one stage to another, they may favour one or another style of living.

2.8 Marital Decisions

Another aspect of decision making which is vital to the family is marital decisions.

Burr et al (1976) in their article on marital satisfaction and marital dominance, stated that most research in marital satisfaction has found that couples are happier when there is either equal marital control or slight husband dominance in the relationship. The question this study investigated was whether the correlation between marital satisfaction and marital dominance exists, because the distribution of control actually influences satisfaction, or because the congruence of expectation and the behaviour influences satisfaction.

The study's results indicate that, both factors play important but separate roles. Agreement between husband and wife, as to who should have most marital control, did facilitate satisfaction. Apart from this finding, however, independent findings arose that were consistent with those of earlier studies. Satisfaction increases when control approaches equality, and decreases when control approaches the extremes of either a husband or wife dominated marriage.

Financial Problem - Williams et al (1976) in their study of financial problems of urban families hypothesized that rising expectations and rising prices place strains on

families as they attempt to manage their economic resources. The study answers the questions of how often urban families experience specific problems, how financial problems are related to income and family characteristics and how they influence family well being. The problem most often experienced by families was that of not being able to save money. Some other problems listed as occuring frequently were inability to buy special things for children, inability to purchase new clothing and insufficient funds for medical services. The study also found correlations between specific problems and family income (index and dependability), ethnicity and socio-economic class.

Bratton (1971) said that money is a resource we can use to buy many other resources for home management. It is a multi-use resource. Many families are willing to use resources for certain goals because they place a high value on security. This is why many families are willing to use some of their money resources for insurance. The way families manage their money resource is the concern of the home managers.

Deacon and Firebaugh (1975) concluded by saying that on the whole, patterns of decision making of husband and wives are remarkably similar in different countries and under given circumstances. Major financial decisions

tend to be the husband's or joint decisions and those relating to household operation tend to be the wife's. The husband's power increases with his education and occupational status, but decreases with years of marriage.

2.9 Family Roles

According to Fleck and Fernandez (1959) a good motto for today's family might be: "If a job needs to be done, it doesn't matter who does it." They went on to show us how a mother of six children and a large house to care for solved the problem of dividing the work (division of labour), by lining the six children up on monday morning and assigning jobs for the week. Thus:-

- you carry water
- you wash dishes
- you dry
- you pack the lunches
- you make the beds
- you dust upstairs
- you dust downstairs

The next monday everyone moved up one position and she assigned jobs again, thereby rotating the chores. It made no difference whether the jobs fell to boys or girls. What was important was to get the work done, and she simply devised an interesting system to achieve her goal.

The Encyclopedia Britannica (1975) revealed that, as regards to household tasks and their distribution, interview data show that husbands are taking over more and more households tasks, especially in young middle class families in town. Probably the husbands accept their fair share of the household tasks, and this share naturally grows considerably if the wife has a job. What are the husband's new tasks. To begin with, they have taken over such jobs as using household machines, polishing their shoes, making their beds. They also often try their hands at cooking and buying the food. In modern families, the husband might cope with the baby, changing its diapers and preparing its bottles.

Working wives spend less time on cooking and washing up, because of new machines and more rationalized tasks. They also spend less time on their children, mending clothes, sewing, sleeping, and so forth as their time is too short.

In large families the source indicated that, the older children are expected to take over some tasks.

Steidle and Bratton (1968) say that the traditional patterns of the home maker as the main worker seems to be shifting in recent years. This is due to the entrance of married women into the paid labor force outside the

home and the decrease in number of adult females in the household have been major factors in the shift toward a greater involvement of husbands in household task performance.

They propose that the most complex of three levels of task organization based on number of tasks and persons involved is that in which one person, the manager, arranges the efforts of other for the performance of one or more tasks. They suggest six components of this organizational process: assign, authorize, actuate, supervise, coordinate, and evaluate. This conceptualization agrees with our ideas of the potential for homemaker's greater mental input with helpers.

Walker (1973), whose study reveals that employed women work 66 to 70 hours a week at combined job and household duties, thinks it is time for both men and women to reexamine priorities and to seek new patterns of sharing the household work load.

She further stated that, in today's affluent world, we have expanded our goals and our reasons for doing housework, to encompass more and more that we want, more acquisitions to be cared for, more rooms to be cleared; a bigger yard to mow, and plants to prune, more clothes to care for, more foods to choose from, in the market,

and more exotic recipes to prepare, to tempt our more cosmopolitan palates. We are indeed in Burenstarn Linder's words "for a variety of reasons, it takes a good deal of time, contributed by all family members, mother, father, children for a family to operate successful as a household".

The next topic that follows is Leisure Time.

2.10 Leisure Time

According to Gross et all (1973) definitions of leisure time depend upon the angle from which it is defined. In the broadest sense, as in the work - leisure-rest division of time, it covers all nonwork hours. This is residual definition - all working hours not spent at work. A clearer understanding of these nonwork hours sees them as falling into two classes: free time occupied, for example, in case of physical needs, transportation of family members, and travelling to and from work; and true discre tionary time, available for creative activities and for doing things for their own sake.

Free time is really committed time as opposed to discre tionary time, which is uncommitted reveals Fulton (1964). She further stated that, when a family

moves from a location closer to the breadwinner's work to the suburbs, it has thereby committed a definite amount of his time per day to travel, lessening his discretionary time.

Gross et al (1973) argued further that conscious decision making for the use of time becomes more and more important at the number of choices grows. There is need to become acquainted with many kinds of alternatives and to become critical of common present uses of uncommitted time. Some of these uses stem from the symbols of conspicuous consumption: the bigger and better boots, the deluxe travel tours. Some leisure-time activities stem from a genuine desire to be of service to one's community-the hours spent stuffing envelopes for the promotion of causes, the jobs accepted and faithfully done in churches and voluntary organizations. Some activities grow out of the urge of creativity in the crafts, artwork, writing, perhaps gournment cooking.

Another classification of uses of leisure time by Sorokin's and Berger's (1939) offers a general criterion. They grouped leisure activities into: societal (emphasizing interaction with others and performance of

altruistic acts, religious, intellectual, artistic, love and courting, and pleasurable. His subjects had above five hours per day of leisure. They gave over 85 percent of it to societal intellectual, and pleasurable pursuits, about equally divided among the three.

Gross et al (1973) added to Sorokin's and Berger's (1939) criterion by saying that other criteria may be helpful in choosing within many possibilities. One of them is that they "must be activities delight in symbols and ceremonies, a love of nature, and a feeling for the endless variety and mystery of human relationships". Another criterion is that active pursuits generally rank higher than passive ones. Examples are working with materials like wood or leather, using one's body in physical exercise, or creating relationships with people. There is however a great difference in the quality of the passive pursuits, such as watching or listening. Some of these may, besides releasing tension, deepen appreciations. When a Television program arouses discussion or opens up a new interest, it becomes a creative activity. One technique in the use of leisure, in addition to acquainting oneself with many possibilities, is recognizing that certain skills may be developed which make familiar activities more inviting. Learning to enjoy

reading may come from having a supply of interesting books around a house, reference books to look up what is not understood, and from developing the ability to know when to read carefully and when to skim; Gilbreth (1951) concluded.

Gross et al (1973) lamented that a valuable by-product of leisure time, not always recognized, is the opportunity it offers to develop, expand, or enrich family relationships. It is chiefly in uncommitted time that most family members can have association with each other.

Goodyear and Klohr (1954) in their contribution on how leisure time is spend, revealed that this leisure varies not only from individual to individual but also for the same individual at different periods of the week, the year, and his life span. The young child and the elderly adult, for example, have more free time than the mother of young children or the civic-minded businessman. Weekends and vocations provide concentrated periods of leisure for employed adults and students.

De Grazia (1962) in his lengthy study of Time, Work and Leisure, has divided the 24 hours of the day into four categories:-

(i) work

(ii) work-related time

(iii) Subsistence time

(iv) Free time.

The category "subsistence time" includes sleeping eating, cooking, shopping, healthcare, housework, and maintenance.

Many choose to use some of their free time to enhance these subsistence activities; the preparation of exotic foods, beauty care in addition to healthcare, choice of fashionable as well as basic clothing needs.

Goodyear and Klohr (1954) revealed to us how leisure patterns are changed. That the leisure class in the early years of our history were few who had sufficient wealth to hire someone to do their labourious tasks. Supervision of their household staff and properties took time, yet left hours and energy free to devote to reading, music, needlework, social life, and contemplation. In contrast, they went on, the leisure class of the twentieth century is composed largely of those workers whose wages or salaries are high and whose working hours are short to leave much free time and sufficient money for other pursuits. While the unemployed have free time, they have no money to enjoy it as true leisure.

Leisure in America has become increasingly available in recent decades, yet there have been few opportunities to prepare for it adequately.

Leisure in Nigeria has become such that men and women will abandon their homes in search of beer parlours. In Tiv land, beer drinking is becoming so common that the old generation are saying that drinking beer is a mark of an educated person in Nigeria. The so called educated elite spend hours of their leisure time drinking beer and discussing "matters of the moment". Such they termed: as "enjoyment" or they are having "fun". Therefore commercial entertainment has taken over the task of filling free time for many, with this result; recreation tend to be regarded as a commodity to be purchased rather than an experience to be achieved.

2.11 How Leisure Is Spent

Many studies have been carried out about how families spent their leisure time as reported by Goodyear and Klohr (1954). The following are some of the reports.

A study done by Alfred C. Clarke of the leisure - time activities of 2,500 people in Columbia, Ohio in the 1950's revealed that those he designated as the upper prestige level group attended plays, concerts, played bridge, visited art galleries, entertained at home, and read for pleasure. He found that the lowest prestige

level group played poker, attended drive-in theatres, visited the tavern, went to the zoo, and to baseball games. From his study Clarke concluded that the appeal of commercialized leisure declined with the increase in income and prestige. Worth noting is the fact that several of the activities chosen by the upper prestige group depend for enjoyment on the higher educational level they had achieved, family environment, and pleasant home surroundings. The lower prestige group sought recreation in places outside their own homes. This pattern is often seen in crowded European cities where except for the wealthy, housing facilities are inadequate to provide space for leisure pursuits.

Studies showed that college women spend their free time differently from those who never enter college. College women tend to have a liking for music, active sports, and membership in civic and cultural clubs. They are more traveled outside the United States, take longer vacations, and have higher income, and more are employed.

Reports of a study made of the social life of Sarah Lawrence college women students in the early 1950's included favourite hobbies: 35 percent mentioned reading; 30 percent, music; and 28 percent; sports. Seventeen percent indicated they had no hobbies. In answer to a questionnaire about how they used free time at home and

on the campus, 72 percent engaged in bull sessions; 71 percent listened to records, 64 percent wrote letters, 52 percent listened to radio, 45 percent attended movies. Only 19 percent watched television but at that time there were only two television sets on the campus. It will be noted that the preferences of these young women were largely for private activities with small groups of friends.

Studies at Harvard University indicated that social, athletic, and intellectual activities combined to form the world of leisure. Students tended to take up individual sports they can continue into adult life rather than competitive team sports. One observer reported that the dining halls on the Harvard campus offered the best opportunities to develop ability to carry on stimulating conversions. Here scientists and humanists could come together and share ideas.

On the large coeducational campus leisure activities are available for every test: the browsing room in the main library and the shelves of recreational reading material in branch art exhibits, sound proof booths for listening to recordings; lending libraries for picture, films, and records as well as books; the campus theatre, sports facilities, game rooms in residence halls, union

there is private transportation available. The automobile is also the key to low-cost vacations for many families. Federal and state parks and recreation areas provide camping sites and low-cost lodging for weekend periods and longer.

In Nigeria too, there are many parks and other recreational centres provided for camping and also for sight seeing.

The second important technological development of the twentieth century affecting leisure time is Television viewing. According to Goodyear and Klohr (1954) since television became widely available in the early 1950's television viewing has become the most important leisure-at-home activity for all age groups. Television ownership was reported by 89 percent of United States households in May, 1981. For households with 3 to 5 members, the percentage owning television sets increased to 95 percent.

They lamented that in 1960 census showed that in New York State there were more television sets in homes than there were washing machines, clothes dryers, food freezers, and air-conditioning system together. There were more homes in the state with at least one television set than

homes with telephones or homes with automobiles. Surveys have shown that those groups with the least education watch television the most. As a result, they see more of the news and documentary programs than the better educated audience which professes to favour this type.

Thorstein Veblen's thesis published at the beginning of the twentieth century in The Theory of the Leisure Class still applies to many. Veblen believed that people do not use the surplus that society has given them for useful purpose; they do not seek to expand their own lives, to live more wisely, intelligently, and understanding.

Among certain groups today, Goodyear and Klohr (1954) concluded that conspicious consumption seems evident in such status-type activities as "collecting" sports cars, renovating classic old cars, collecting early phonograph recordings, works of art, and antiques; attending foreign movies, becoming a connoisseur of commercial dining places and foreign foods. The skiur whose jacket is covered with emblems from famous ski resorts around the world is a modern-day version of the traveler with his luggage plastered with stickers from other countries. As with any of these leisure activities, foreign travel may be a personally rewarding, self-enriching experience or it may be undertaken because it is "the thing to do".

Factors which influence the use of leisure effectively are the person's interests, choice, his friends, and the time and energy he has, as well as by cost and opportunity to pursue the activity. Other factors include:- One's age, state of health, and financial resources, the place of residence and the opportunities provided in the home, neighborhood, community, and surrounding country side also enter into it.

The typical home owner provides in many ways for his free hours at home. The family room may have television, a record player, tape recorder, movie and slide projectors, games and hobby equipment. A piano or organ and other musical instruments may be found here or elsewhere in the home. A well equiped workshop, artist's materials, a loom for weaving, an indoor greenhouse, all suggests ways the family uses its free time. The "Library" with its shelves of books, newspapers, and magazines, fireplace, and comfortable reading chair and light may not be found as a separate room in many homes, but some spot in most homes is devoted to this leisure-time pursuit, which ranks among the top five in popularity. Outdoors, the home owner may have a garden and a yard with its patio, grill, picnic table, and other outdoor furniture. There may be a private swimming pool, a campaign trailer, a boat, and stored somewhere on the premises water and snow skis, fishing equipment, hunting

equipment, and all the special clothing these activities call for.

The next topic that follows is the review of recent research findings on decision making patterns in Nigeria.

1.12 Recent Research Findings On Decision Making Patterns In Nigeria.

There are a few studies done on decision making patterns in Nigeria.

Adole (1980) revealed that there was a relationship between the decision making patterns of the families and their level of education. It was observed that the families who had post-secondary education were more literal in their decision-making than those with lower level of education. She further stated that, on the whole, the families with post-secondary education favoured the involvement of wives and children in their decision-making than those with lower education. This shows that the more educated a head of the family is, the more enlightened he becomes, the more he becomes aware of the right of each individual in the family, and involves the members of the family in decisions concerning their affairs.

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Some of the respondents with primary education already stated that apart from approving the family's decisions they would persuade the other members of the family to believe and accept their own point of view. This indicates that decision making is dominated by the heads in the families with low level of education. Also there was prof that decision-making patterns of the families were influenced by external forces. All the families in the sample responded in favour of parents and friends of both husband and wife having influences on the family's decisions. However, she concluded that 60 percent of the total families in the sample believed that external influences on a family's decisions could lead to conflicts among the members of the family.

She went on to say that the research findings failed to prove the hypothesis which stated that there was a relationship between the family's decision-making patterns and their levels of income. The respondents did not indicate any difference between the decision-making patterns of families with high income level and those with low income levels. The

findings also failed to agree with the hypothesis that there was a relationship between the decision-making patterns of the families and their occupation and types of religion because there were no sufficient responses from the business group and the moslem group.

Bamgbose (1980) findings were as follows:-

(i) That there was no correlation between the types of family and the education of the heads of the families.

(ii) That there was correlation between the total income of the family and the education of the family heads.

(iii) That the higher the education of the family head, the more liberal his wife was in sharing decisions with him, and the lesser the education of the family head, the more conservative the home-maker was, and less decisions she made.

(iv) That families neither made decision nor consultation on how much to spend on clothing

and shoes. They rather engaged in activities of their choice to meet their individual needs, goals and values:-

(vi) That families did not make decisions on health fuel and lighting, nor did they decide on how much money to spend on health, fuel or lighting. They engaged in health activities when they were ill, and bought fuel when they were in need of it, depending on the type of heating system they use.

(vii) That the family's decision on recreation, social and religious activities were based on non decision of the family.

(viii) That the employment of servants and drivers had correlation with higher income of the family and the education of the family heads.

(ix) That tasks to be performed by the husband depended on their family background, individual differences, type of home, type of employment and hours of employment.

She concluded that higher education and salary increases were related to high standard of living, which consequently resulted in more housework load. There was also correlation between the participation of members of the family Her population size was one hundred and seventy-four families, from which the sample was selected which narrowed down to forty-three respondents.

In the same year Andi (1980) carried out another study of 'decision making pattern of families at Aka-Uyo Cross River State. She classified families into three categories namely:- the farmers, employed and others. She came up with a sample of one hundred respondents.

Her Findings

(i) That husbands played the dominant role in all forms of family decision making e.g. in economic, social and political.

(ii) That the homemaker played very little role in the political decisions and so did the son's and daughter's in the family.

(iii) That home-makers from employed families also played outstanding and dominant role over the husbands in social decisions. Even homemakers in families of petty workers and farmers still exerted their influences ir this special form of decision making; though not as

much as those of home-makers of the employed families.

(iv) That the educational level of members in the employed families was higher than those of farmers and petty workers. Negative and significant relationship was found between the level of education and decision making score in case of husbands. With increased level of education of husbands, they developed democratic attitude in decision making structure by involving members of the family in the process of family decisions.

Tor et al (1982) carried out another study on decision making patterns of families in Nigeria.

Her Findings

(i) It was observed from the study that, the family size influenced the family priorities, as such it was seen that the respondents who fell within the family size of twelve and above placed more importance on education of children, health space, energy and knowledge than those from the family size of 0-5 and 6-11.

(ii) The result has shown that in all major decisions among the farmers, businessmen and women, teachers, civil servants, traders and other professional families, husbands played greater role in decision-making on investment, building houses, saving and insurance-, while wives almost dominated in minor decision-making on food and daily household activities.

(iii) It was also discovered that on insurance, parties, and wedding days decisions arose when there was need for them.

(iv) It was noticed that very few husbands participated in household tasks. But on the other hand, there was variance in the activities performed by husbands in all levels of education, hence it was revealed that contributions of husbands to most household tasks increased as their level of education increased.

It was therefore concluded from the result that there was correlation between the level of education, age, occupation of the head of the family, family size and the pattern of decision making on the goal priorities of the families.

There was correlation between the level of education of the head of the family and his participation in the household tasks, and that tasks performed by husbands decreased with increase in age.

There was also relationship between the level of education, age of the head of the family, family size and the participation of children in the household tasks.

There was relationship between the occupation of the family and the pattern of decision-making in the family. Major decisions were mostly dominated most of the minor decisions. Children in most cases were not allowed to participate in decision making in the family.

2.13 Critical Review of the Methodology Used in Some Nigerian Studies

The issue of who makes family decisions, who has the largest share in the process-husband or wife, the kinds of decisions made and how patterns of decisions were made and how pattern of decisions-making changed throughout the stages in the family life cycle had been a major concern of researchers in the field of home management, sociology,

education and economics.

Adole (1980) in her study on decision making patterns of families in Makurdi, Benue state of Nigeria used questionnaire and interview methods.

She stated that only one questionnaire was given to the head of the family. In this researcher's view, this created a limitation of the study, hence there was no true representation of the heads of the families, because this factor could influence the entire decisions of the family. For, it is assumed that since the head of the family is the breadwinner, he or she should know how the family's resources are spent and distributed. Because of the importance of this factor, this researcher has directed that the questionnaire should only be filled out by the head of the family inorder to correct Adole's error. Not only that, according to her, only a few filled questionnaires were collected at the appointed dates, which also created poor representation of the whole study. Therefore, this researcher actually doubts the validity of Adole's (1980) study. Not only that, the specific statistical methods were not mentioned in Adole's study because she concluded that the responses of the sections were tabulated and analysed to test the hypothesis. But in her chapter four of the study, the researcher discovered that she used percentages to analyse her findings.

Adole (1980) remarked on her findings that there was no remarkable difference in the decision making pattern adopted by the heads of families of different levels of income. As to the question of who should have the greatest influence in family decision-making, sixty eight (68%) precent of the respondents were in favour of the husband having the greatest influence. Will there be any significant difference in the results of this study?.

The second study was that of Damgbese's (1980): A study on the decision-making patterns of families in Anthony Village, Ikorodu Road, Lagos, employed the following procedure in administering, collecting, and analysing her data.

The Sample Used

The sample size was forty three (60.56%) of the selected sample. This sample size could be tolerated in social sciences like education since the least sample size accepted in the social sciences is 25%. But to have a very good representation of the total population more families could have been represented in the study.

Construction of Questionnaire

The research questionnaire on the whole was, in this researcher's view, sketchily constructed. There was no clear demarcation at all. Only four questions were asked.

Also, the main factors, (for example, family size, level of education, age, family income etc), affecting decision-making patterns were not identified in the said questionnaire, where this researcher feels that the factors mentioned above should have been clearly identified, for they have great influence on the decision making patterns of the family members.

Collection of Data

She used both questionnaire and interview schedules in her study. She went further to state that the same questionnaire was used to interview few illiterates who could neither read nor write. Why she decided to choose only few illiterates in the study was best known to her. But to this researcher's opinion, she should have used stratified sampling to get equal representation of the whole sample size. She further revealed that, several attempts were made before adequate responses were achieved. In the opinion of this study, she should have trained some clerks to help administer both interview and questionnaire schedules because such an important study could not miss out clerks, as they will contribute effectively in administering both if they are trained. This researcher strongly believes that in her said study, clerks would be involved in the process.

Analysis of Data

Bamgbose (1980) went further to classify and categorise her results according to the educational level of the family heads, and percentages were calculated. In this researcher's own case, she will use computer and the services of computer analyst to help her analyse her data.

Findings of the Study

Bamgbose (1980) concluded that there was correlation between the level of education of the head of the family and the decision making pattern of the family. She also confirmed that, there was correlation between the total income of the family head. The study also found correlation between the participation of members of the family head.

It is very important that there should be some form of shared decision making in the family because family members are more willing to implement decisions if they have some say in the process. Also there is the need to consider individual preferences when making decisions. Many researcher's such as Gross, Crandall, Nickel, Knoll agree that there is need for family members to establish some patterns of influence, that are agreable to those in the family.

The third study on decision making patterns of families at Aka-Uyo Cross River State was carried out by Andi (1980). She also used the following procedure in her study.

Objective of the Study

Two main objectives were identified.

(a) To find out the patterns of decision-making of families relating to the management of their homes.

(b) To discover the role played by various members of the family in various decisions related to different activities in home-making.

According to Andi (1980), for the above objectives, to be achieved a systematic procedure was followed to carry out the research. She went on to say that the most important criterion for judging the value of any scientific research is the procedure followed in the investigation. This consciousness helped the investigator to design and conduct the study in a scientific way.

Locale of the Study

The investigation was conducted in Uyo town where people of various occupation was found.

Selection of the Sample

According to her, a list of all the families in selected area was prepared with the help of instructors in adult education centre at Uyo. The families were classified into three categories: the farmers, employed and others. This researcher is of the opinion that it could be difficult to compare the list of the families, because in a crowded town, where the tenents are not constant, but keep on moving from one section of the town to another, it will be very difficult to do so. From a population of 380 families, she got 100 (28.8%) as her sample size.

Selection of Personal Traits

According to Andi (1980), it was considered necessary to collect demographical information of the home maker, her husband, eldest son and daughter. She identified the following variables:- age; (could influence positively or negatively ideas to be contributed by the participant members of the family); income (affects economic decision of the family e.g. a family member with extra income always prepared proposals that may call for extra expenditure, knowing quite well that the money is there but another member with even nobler and sounder ideas may not be able to put forth his ideas knowing too well that he

cannot back them up financially). It is assumed that the money is available to the executive of such economic decisions.

Occupation is another factor in decision making. It is believed that the nature and type of occupation, its working hours set limit to decision on family picnic times, visits and shopping times, indoor or outdoor game times.

Selection of Activities

Andi (1980) studied the following activities:-

(i) Education of children
(ii) Selection of occupation
(iii) Expenditure pattern
(iv) Construction of house
(v) Marriage of children
(vi) Farm Related Tasks
(vii) Taking and giving loans
(viii) Home improvement
(ix) Household tasks
(x) Health and Hygiene Practices

(xi) Religious practices

(xii) Family planning

(xiii) Litigation

(xiv) Political decision.

She explained that the activities were grouped under economic and social decisions headings on the basis of personal factors and information available in literature.

In this researcher's view, the areas covered were too many. She could have limited the areas to three or four to ensure thorough coverage.

Selection Of The Instrument Of Observation

According to her, as majority of the respondents were not well educated, so it was considered appropriate to collect data by interviewing the respondents.

Construction Of The Instrument Of Observation

Her interview schedule consisted of mainly two parts. The first part was for collecting general information from the respondents and other members of the family - their family type, income of the family, age and education of the home maker, educational level of her husband. The second part of the questionnaire consisted of three major decision areas i.e. economic, social, and political decisions.

Collection of the Data

Andi (1980) visited the areas many times to establish rapport with the people to collect reliable data. The

information was collected in the respective homes of the respondents. The same questionnaires were given to the educated respondents who completed them themselves. Both interview and questionnaire schedules have been used by previous studies reviewed. This has established the fact that most educational researchers used the two methods in carrying out their study. This is the justification for this researcher's decision to use the two methods also.

Tabulation of Data.

Andi (1980) further stated that the data collected regarding all the items in the interview schedule were tabulated for precise and systematic analysis of the findings of the study. The decision making average role score of an individual member was calculated.

Findings

Andi (1980) in her study, confirmed that generally in all homes major decisions are taken by the husband in consultation with the wife and grown up children. But that the final say in all matters of the family is that of the husband. Sometimes a domineering wife effectively interferes in the management of outside affairs and in such occasions the husband learns not only to take her advice but to depend on her.

The fourth Nigerian study to be reviewed by this researcher is the study done by Tor et al (1982). This

was the broadest study done which covered the whole country. The study was also an effort to explore the pattern of decision making in the family. Specific effort was made towards the attainment of the following objectives.

(i) To find out the factors that influence the decision making patterns of families.

(ii) To find out the participation of family members in making major and minor decisions.

The study comprised the following steps:

Locale of the Study

According to Tor et al (1982) the research project was planned in the department of Vocational and Technical Education, Ahmadu Bello University, Zaria. This was to cover both urban and rural areas of Nigeria. The objectives of both studies were quite different.

Selection of the Sample

Tor et al (1982) stated that in order to gather relevant data for the study, the country was divided into four zones on the basis of social, and cultureal patterns of families.

Zone A:- Sokoto, Kaduna, Kano, Bauchi and Borno States

Zone B:- Niger, Plateau, Gongola and Benue States.

Zone C:- Lagos, Ogun, Oyo, Ondo and Kwara States.

Zone D:- Bendel, Rivers, Anambra, Imo and Cross River States.

In the end, only ten out of nineteen states responded to the questionnaires.

This researcher has earlier noted that the researchers will encounter so many problems because of the extent of the coverage. Little wonder that they could not get responses from all the states. They also stated that proportionate stratified random sampling technique was used.

Two villages and two towns were selected from each of the ten states, through area random sampling technique and other criteria. Further, a sample of fifty families was selected randomly from all the four places which were the two towns and two villages. Thus a sample of 250 families from various levels of education, occupation, age and family size, and from rural and urban areas was selected from each zone. However, the data collected from 400 families were used for reporting because the rest of the questionnaires were not properly completed.

From the above, we can see that too many steps were involved in selecting the final sample size which could be confusing to readers of the study.

Questionnaire

Tor et al (1982) stated that the modified questionnaire, (the Nigerian Institute of Social and Educational Research was consulted for the adequacy of the questionnaire) included various sections such as biographical detail, family size, participation husband, children, and steward/ servants in performing various activities in the house. Also setting of goal, major resources, frequency of making plans as well as major and minor decisions were covered.

According to them, interviewers and field assistants were trained. The selected families were first visited to establish rapport, and gradually questions based on the schedule were introduced to them.

They stated that the data obtained through questionnaire and interview schedules from the four zones was coded and tabulated on coding - sheets. Simple percentages were applied to the analysis.

This researcher notes here that this was the only study among the four reviewed that:-

(i) used coded sheets

(ii) trained interviewers and field trip personnel.

(iii) wrote letters to the appropriate authorities.

(iv) used stratified sampling methods.

(v) divided the study area in zones.

Therefore such a systematic approach guided this research.

Findings

Tor et al (1982) on decision-making concerning the goals of the family revealed that family size influenced the family priorities, and as such it was seen that the respondents who fell within the family size of 12 and above placed more importance on education of children, health, space, energy and knowledge than those from the family size of 0-5, and 6-11.

The study also revealed that occupation played an important role in the pattern of decision making. It was discovered that wives from the farming and business families were only involved in minor decision-making on food and daily household activities, while those from the teaching, civil service, trading and professional families were to an extent involved in joint decision-making both in major and minor decisions.

They concluded that, on the whole, there was correlation between the level of education, age, occupation of the head of the family, family size, and the pattern of decision making on the goal priorities of the families. There was also relationship between the occupation of the head of the family and the pattern of decision-making in the family.

Similarities In The Four Studies Reviewed

(i) All the four studies were done in Nigeria

(ii) All the four used both interview and questionnaire schedules.

(iii) All has reviewed relevant literature.

(iv) All used simple percentages to analyse their information.

(v) Three out of four identified the factors that could affect family decisions.

(vi) Two out of four presented their procedure in a systematic way.

(vii) Two out of four constructed the questionnaires in detail to cover the aspects of decision-making they would like to find out. Only one had a sketchy questionnaire which did not reveal much.

(viii) Only one out of four wrote letters to the authorities, trained interviwers and field trip personnel and also divided the study area into zones.

(ix) The findings were similarily reported as in the four cases reviewed.

2.14 Summary

From the few studies done in Nigeria, the review has really justified the researcher's study which she intends to carry out. The following reasons were considered:-

First that the topic is an adequate research topic and therefore should be studied.

Secondly, that both questionnaire and interview schedules were used in all the four studies reviewed. This researcher feels strongly that they are the most popular methods used in collecting data in the social sciences especially education.

Thirdly, that the review has given a strong basis to anticipate the results of the study. Whether there will be a relationship between the level of education, age, occupation of the heads of the family, family size and the pattern of decision-making on the goal priorities of families in Gboko Town is what this study will establish. Will the anticipatal result also prove the assumption that major decisions are mostly dominatal by the husbands while the home makers dominate most of the minor decisions as proven in the studies reviewed?.

In conclusion,this researcher is encouraged to carry out this study now that all doubts about the rationale for the research topic have been cleared. This researcher

will now study decision making patterns of Tiv families in Oboko Town, Benue state, Nigeria, as none of the study reviewed has shown that a study of this area has been done before.

The next chapter that follows is Chapter III. That is Methodology of this study.

Chapter 3

3.1 METHODOLOGY

In this chapter, the background information of the study area, the design of the instrument and procedure used in collecting data are presented.

The main objective of this study is to find out decision making patterns among fiv families in Gboko Town, Benue State. The research study was conducted in Gboko Town, Benue State of Nigeria. This research was conducted between May and August nineteen eighty six (1986).

3.2 Background Information of the study area

According to Benue state information Bulletin (1981) Benue state of Nigeria lies between 60,30N and 60s and has a population of 2,427,018 in 1973 census projected to about 4,712,000 in 1986. Benue state derives her name from the river Benue which has been its pride from time immemorial. The state is also bounded by four states of the federation thus: Plateau on the North, Anambra and Cross River to the South, and Gongola state to the East. The area falls between 200-600 metres above sea level and has a generally rolling topography. The Benue River runs from east to west along the Northern boundary on the west. There is also the Katsina-Ala big

tributary to the Benue River.

The whole state is terraced with many small rivers and streams, The climate falls within the temperature range of 10^{o}C minimum and 40^{o}C maximum with an average of 36^{o}C.

There are marked wet and dry seasons, the former extending from April-October and the latter from November to March. The average mean annual rainfall is 180 centimetre. The state lies within the Guinea Savannah zone and with pockets of forest vegetation to the West and along the hilly area, trees like mahogany, mangoes, etc are grown, various grasses and water plants flourish well with this climate and type of soil, fish are abundant in the river Niger, Benue, Katsina Ala and other smaller streams.

There is also a wide variety of animals even though they are gradually diminishing.

The Composition of the State

The main ethnic groups in the state are Tiv, Igala, Idoma, Igede, Bassa-Nge, Hausa, and Etulo. Other groups include Bassa Komo, Jukun, Agatu, Nupe Kotonkarfe, Utonkon, and Akwanga. The Tiv (the study group) people form 2/3 of the total population.

Local Government Areas of the State

The state is now made up of thirteen local government areas. These are:- Makurdi, Gboko, Katsina-Ala, Kwande, Gwer, Vande-Ikya, Oturkpo, Ida, Dekina, Ankpa, Okpokwu, Bassa and Oju.

Industries

The state is endowed with mineral wealth like coal, found at Okaba at Ankpa, limestone in Mbayion - near Gboko (site of Benue Cement factory) which produces Lion Brand Cement. There is also salt at Ugba area near Katsina-Ala.

Other industries such as Benue Bottling Company, and Benue Brewery Company, Federal Rice Mill all are sited at Makurdi. Others include:- Bricks company at Oturkpo, pfizer Company (Poultry feeds) at Gboko Town, and other minor ones yet to start production which are sited here and there.

Gboko Town

This is one of the biggest town in Benue state. The research was conducted here in Gboko Town. It has also been the traditional town throughout the history of Tiv people. It is also Gboko local government area headquarters. His Highness, the Tor Tiv is residing there with a very big palace built for him. Other attraction in Gboko town include:- The home of Lion Brand Cement factory, the Tiv

traditional council chamber, Gboko temporary stadium and many others.

Schools

There are ten primary schools in Gboko town, six nursery schools, seven secondary schools, one teacher's college and one college of agriculture. There is also an agricultural research centre at Yandev.

Hospitals and Clinics

There are two big hospitals in Gboko Town and many private hospitals, clinics and chemists. Those cater for the people's health problems.

Banks and Markets

Up till the time of writing this research, there are only three banks in Gboko town (mainly commercial banks), which cater for the people's banking needs. Apart from banks there are also numerous super markets, central market square which has assorted cheap food items such as yams, tomatoes and other provisions etc. There are also two motor parks.

Occupants of the Town

Just like other towns in Nigeria, Gboko town now comprises heterogeneous groups of people all over the country and outside. This is due to the fact that there

are many secondary schools here which have attracted teachers from all over the country and elsewhere. Apart from other tribes, the majority of these occupants are from Tiv tribe. The Tivland with an estimated population of 1,244,185 (1973) census) are the largest tribe in Benue state occupying an area of 25,630 square kilometres. In both the population and land area, the Tiv people (the study group) make-up more than 50% of Benue state.

The origin of the Tiv tribe probably traces back to the ancient times of the Congo Hills which they could not turn to arable lands. They therefore migrated to their present settlement area in the lower Benue River. They came in contact with the Jukum, Hausa and Fulanis, the latter with which they are most friendly even today.

Generally, the Tiv people of this area have the same way of life including culture, tradition and one language. The official language of communication is Tiv and almost all the dialects of the Tiv are spoken locally.

Socially, the people are friendly, harmonious and renowned for their traditional hospitality. The people are mostly christians because the Tiv people have an open society and are willing to adopt anything new. The traditional animistic religion of the Tiv people have now given way gradually to christianity. The Tiv people are believed

to have been relieved from the powers of witchcraft.

Occupation Of The Tiv People

The Tiv people are mostly farmers. They produce large quantities of yams, coco-yams, cassava, rice, millet and sweet potatoes. They also produce tomatoes in large quantity for sale.

They rank highest in the production of beniseed, soya-beans in Nigeria today. They also grow guinea corn and a variety of citrus fruits such as guava, oranges, mangoes, and pawpaw. For the fact that Tiv people are proud of farming, it is a common statement of a Tiv farmer to say that, "I feed myself", as it is regarded the height of disgrace for a man to be unable to feed his family.

The cultivation of cash crops such as soyabeans, groundnuts, yams, millet etc has put substantial cash incomes at the disposal of the people, it has also aided in putting up the land with lorries seeking for the produce to buy and in turn bringing goods for sale.

The Tiv farmers have evolved a dispersed settlement pattern. This allows for effective ownership of land. It's settlements range from a hut, occupied by a man, his wife/wives and children, to a large village made up of two or more generations .. brothers, cousin, grandmother,

grandfather, and nephews/nieces. The houses themselves are arranged in a circular form. Usually, at the centre of a large compound there is 'Ate' (a sort of a living room for meeting and receiving guests).

In a big town like Gboko, there are obviously other occupations that Tiv people could also do. With the advent of western civilization, some Tiv people took up other jobs. These jobs include teaching/lecturing,carpentary work, masonry blacksmithing, welding, nursing/midwifery and a host of white collar jobs which include administration, lawyers etc. It is paramount in every Tiv family that even though a Tiv man or woman may be employed by the government, despite the huge earnings, they may still decide to have a yam farm.

Family Relation

Generally speaking, the Tiv people value family relationship and it is the duty of a parent to teach his children to learn direct geneological chronology of many of his male ancestors.

They have pride in having as many children and wives as possible. Only on this basis is a Tiv man termed a great rich man. This therefore accounts for the fact that, they have generally large families. As such they will like their children to know their family members as much as two or

three generations. For it is assumed that, when such is done, their children will never fall into trouble and if they do, there will always be someone who bears the same family lineage that could help her or him out of the trouble.

Social Interactions

The Tiv people share common festivals like fishing, burial, naming ceremony, marriage ceremony and yam festivals together.

They mourn when their neighbours mourn and laugh when their neighbours laugh.

The women are generally very skillful in weaving clothes, weaving baskets of all kinds, dyeing clothes and pots. They also practice some pottery at small and large commercial markets where one can buy these pots in abundance. They also dye their traditional clothes according to their traditional taste and costume. They are also great folk-talers in Nigeria. Recently, the "Kwaghir" group of Gboko Local Government won an award, a world wide cultural festival in London, England. The films were even shown on N.T.A. around March and April 1985. Back home in Nigeria, during the 1985 T.V. 25 years (Silver Jubilee) celebrations, a Tiv woman from Mbayion - Gboko became the best Nigerian woman dancer and many National awards were received.

The Tiv men are generally hunters/fishermen. Hunting and fishing along the Riverine areas of the state. They even hunt for hippotamus at Katsina-Ala river, and there is abundance of fresh fish and bush meat in Gboko Town.

Religion

Tiv people are mostly christians nowadays. These christians are made up of different denominations. Thus, they are Catholics, Nongo U Kristu U Sudan Nen Tiv (N.K.S.T), Christian Reformed Church Mission (C.R.C.), Baptists, Ekwa, Anglican and a host of many other churches spraging up now and then.

There are still some pagans among Tiv people and also a few moslems.

3.3 Sampling Technique

The Tiv families in Gboko Town were the people who participated in the study. The families were selected from both literate and non-literate groups, head of families both men and women participated in the study. This research used both random and stratified sampling methods in selecting the respondents. Thus Gboko Town was divided into zones namely:-

(i) Gboko North

(ii) Gboko East

(iii) Gboko West

(iv) Gboko South

(v) Gboko Central

Not only that, thirty (30) respondents representing various socio-economic groups were selected from each zone giving a total of one hundred and fifty (150) respondents.

3.4 Method of Data Collection

The pre-tested questionnaire was used in collecting data from one hundred and fifty respondents. The questionnaire (appendix one) sought information on socio-economic factors and decision making patterns of families concerning foods, clothing, housing, household and leisure activities.

3.5 The Pilot Study

The pilot study for this research was conducted in April 1986 using only a sample of twenty-four respondents selected from the study area.

Participants in this pilot study comprised five respondents selected from Gboko North, South, West, East, and Central.

The study showed that some items in the questionnaire which didn't appear before were included, e.g. marital status of the respondents was necessary, so question 6 was included.

Question 26 and 29 were exchanged. Therefore there was the need to rewrite and rearrange the order in which

the questions appeared and with this, this researcher had to conduct another pilot study with another sample of thirty respondents. This time the question became simpler and easy to administer.

Problems Encountered

This researcher has to repeat the visit two or more times (in some cases) before the questionnaires were filled.

Question 19 and 21 took more time to interpret to the understanding of some respondents than others.

Question 22, some respondents in giving the answers argued that these determinants of housing can not be met in the Nigerian context of housing because of inadequacy of the government to meet the demands of occupants regarding housing.

3.6 Data Analysis

The data collected regarding decision making patterns among Tiv families in Gboko Town, were coded accurately and transferred to the computer - readable punch cards. These together with Statistical Package for Social Sciences (S.P.S.S.) control cards were fed into the computer and analysed to obtain frequencies/percentages for each value taken by each variable and computed correlations of each variable with every other variable. Finally, percentages were used to interprete findings too.

Note:- (i) Pearson's correlation coefficient was used to test the relationship among variables.

(ii) To test the null hypothesis of no significant correlation, a t-statistic was calculated, using the formula

$$t = r\sqrt{\frac{n-2}{1-r^2}},$$

where r is the sample correlation coefficient, n the number of observations.

(iii) The significance level, s, is defined as the probability with which we can accept this null hypothesis. The computer routine arrived at the t-probability for a given number of degrees of freedom (n - 2 in this case) and value of the t - statistic by way of the incomplete beta function, which, in turn, it evaluates by a series expansion.

(iv) Obviously, if we are to accept a value of the sample correlation coefficient as significant, s must be small. The researcher had decided to accept as significant only correlations for which $s \leq .05$.

(v) It is also obvious from the formula for the t - statistic that only the magnitude of the correlation matters, not its sign. 'r = .470' means that there is a strong direct relationship between the subject variables; 'r = -.670' means that there is a strong inverse relationship.

Chapter 4

RESULTS AND DISCUSSIONS

This research was conducted in Gboko Town--Benue state to find out the decision making pattern of Tiv families.

The results are presented in four sections as follows: demographic characteristics, food purchasing decision clothing and housing, household activities and leisure time and major family decisions.

4.1 Demographic Characteristics

These variables include sex, age, residential area, occupation, level of education of the respondents, marital status, family size, length of marriage, total number of children in each age group, religion and number of wives.

Sex

The sex of the heads of families is shown in Table 4.1 Thus seventy--six (50.7%) of the respondents were males and seventy four (49.3%) were females bringing the total number of respondents to one hundred and fifty (150). The sex factor was evenly distributed as seen above.

Age

The age of the head of the family could reflect the stage in family life cycle and could affect decision-making patterns. Table 4.1 shows that the respondents range from

above 50 years of age. Thus fifty-four (36.1%) come from age 31-40 years of age while nineteen (13.5%) which represented the least figure were more than fifty years of age.

Residential Area

Table 4.1 shows that the respondents were distributed equally among the five residential areas of the study namely Gboko East, Gboko West, Gboko South, Gboko Central, and Gboko North.

TABLE 4.1: DISTRIBUTION OF RESPONDENTS ACCORDING TO SEX, AGE, AND RESIDENTIAL AREAS

SEX	NO OF RESPONDENTS	PERCENTAGE	CUMULATIVE FREQUENCY
Male	76	50.7	50.7
Female	74	49.3	100.0
Total	150	100.0	
AGE			
20-30	40	26.7	26.7
31-40	54	36.1	62.7
41-50	37	24.7	87.3
Above 50	19	13.5	100.0
Total	150	100.00	
RESIDENTIAL AREA			
GBOKO EAST	30	20.0	20.0
GBOKO WEST	30	20.0	40.0
GBOKO SOUTH	30	20.0	60.0
GBOKO CENTRAL	30	20.0	80.0
GBOKO NORTH	30	20.0	100.0
Total	150	100.0	

Level of Education

The level of education of the respondents is shown in Table 4.2. Literacy level was high (84%) among the sample. Educational attainment ranged from primary school (16.0%) to post graduate (3.3%). This proved that Tiv people are becoming highly educated.

TABLE 4.2 DISTRIBUTION OF RESPONDENTS ACCORDING TO LEVEL OF EDUCATION

LEVEL OF EDUCATION	NO OF RESPON-DENTS	PERCENTAGE	CUMULATIVE FREQUENCY
No formal education	24	16.0	16.0
Primary School	27	18.0	34.0
Secondary School	24	16.0	50.0
Grade Two	25	16.7	56.7
Nigerian Certificate of Education	18	12.0	78.7
Technical College Diploma	7	4.7	83.3
University Degree	20	13.3	96.7
Post Graduate	5	3.3	100.0
	150	100.0	

Occupation

Occupation of the respondents also is an important factor for contructive decision making. The pattern of response to this question showed that teaching/lecturing profession is the predominant occupation among the respondents (28.0%). This is followed by civil servants (26.0%),

farming (13.3%) business (4.7%),other artisans such as welders, masons, carpenters etc. Still, there were (2.7%) unemployed respondents who agreed that after their studies they didn't have any job to do yet. They were still on the waiting list for employment.

Family Size

The size of the family would determine the type of decisions made on food, clothing, housing, mental as well as personal issues. The data in Table 4.3 shows that generally, Tiv people have large families which range from two to as many as above eleven members in one family. In fact some respondents when questioned, did not know all their children's names. It was only with the help of their wives that they could remember. The families were divided into three categories namely:- small, medium, and large families.

Marital Status

For the purpose of this study only married, separated, divorced, and widowed families were interviewed. This researcher felt that since they had or once had a family it would be appropriate for them to participate in this family decision study.

Thus out of one hundred and fifty respondents seventy-six (50.7%) men were married and were living with their

wives. Forth-three (28.7%) women were separated from their husbands and were living in a separate area, while seven (4.7%) women were divorced from their husbands. Twenty-four (16.3%) were widowed and as such had only their children to themselves to help them with the family's decision, (see table 4.3).

TABLE 4.3 DISTRIBUTION OF RESPONDENTS ACCORDING TO OCCUPATION, FAMILY SIZE, AND MARITAL STATUS

OCCUPATION	NO OF RESPONDENTS	PERCENTAGE	CUMULATIVE FREQUENCY
Civil Service	39	26.0	26.0
Trading	19	12.7	38.7
Farming	20	13.3	52.0
Business	7	4.7	56.7
Unemployed	4	2.6	59.3
Teaching/Lecturing	42	28.0	87.3
Others	19	12.7	100.0
Total	150	100.0	
FAMILY SIZE			
Small 0-5	80	53.3	53.3
Medium 6-9	54	36.0	89.3
Large--above 10	16	10.7	100.0
	150	100.0	
MARITAL STATUS			
Married	76	50.7	50.7
Seperated	43	28.7	79.3
Divorced	7	4.7	84.0
Widowed	24	16.0	100.0
Total	150	100.0	

Family Type

The data shows that out of one hundred and fifty respondents one hundred and thirteen (75.3%) were at one time in their lives living in a nuclear family, while thirty-seven (24.7%) respondents were living in polygamous families. It is interesting to note here that even women who were either separated, divorced or widowed answered for their former types of families, (see table 4.4).

Length of Marriage

The length of marriage of the respondents ranged from zero (22.7%) to over eighteen (30%) years of marriage. Table 4.4 shows that, they were more respondents who were married for over eighteen years (30.0%) than those who reported from zero to five years of marriage. On the whole, more than (70.0%) of the respondents were married for over six years. This may affect their level of decision making in their family, for it is assumed that, the more years of marriage of the respondents, the more material decision could be made.

Religion

The religion of the respondents is another vital factor that may influence food, clothing, housing, choice of leisure time activities and choice of determinants of responsibility for household tasks. Out of one hundred

and fifty respondents, one hundred and forty (93.4%) were christians and only ten (6.6%) were traditional worshippers. There was no moslem among the respondents, see table 4.4.

TABLE 4.4 DISTRIBUTION OF RESPONDENTS ACCORDING TO TYPE OF FAMILY, LENGTH OF MARRIAGE AND RELIGION

TYPE OF FAMILY	NO OF RESPONDENTS	PERCENTAGE	CUMULATIVE FREQUENCY
Nuclear	113	75.3	75.3
Polygamy	7	24.7	100.0
Total	150	100.0	
LENGTH OF MARRIAGE			
0-5 years of marriage	4	22.7	22.7
6-11 " "	5	30.0	52.7
12-17 " "	29	19.3	72.0
Over 18 " "	42	28.0	100.0
Total	150	100.0	
RELIGION			
Christianity	140	93.4	93.4
Islam	-	-	-
Traditional Religion	10	6.6	100.0
Any other	-	-	
	150	100.0	

Number Of Children Among Respondents In Each Group

Most of the families studied had more children in the range of one of ten years of age. Table 4.5 summarized the children's years. Thus seventy-four (49.4%) had children

between one to five years of age, fifty (33.3%) families have had children between six to ten years old and twelve (8.0%) families had children above twenty-six years old. This result has revealed that most families who participated in this study were relatively young people and only a few respondents were advanced in age.

Number of Wives

It is a common belief that Tiv people generally marry more than one wife, but this result showed that Tiv people were gradually shifting from polygamy to monogamy. This could also be because of the austere period Nigerians are passing through and so many people are limiting their number of wives to just one, as table 4.5 below has shown.

TABLE 4.5 DISTRIBUTION OF RESPONDENTS ACCORDING TO NUMBER OF CHILDREN AND NUMBER OF WIVES

Number of Children Among Respondents	No.of Respondents	Percentage	Cumulative Frequency
1-5 years	74	49.4	49.4
6-10 years	50	33.3	82.7
11-15 years	14	9.3	92.0
above 16 years	12	8.0	100.0
Total	150	100.0	
Number of Wives			
Male: One	70	46.6	46.6
Two	3	2.0	48.6
above Three	3	2.0	50.6
Female - Non	74	49.4	100.0
Total	150	100.0	

4.2 Decision Making Pattern

According to Deacon and Firebaugh (1975), there is a great zeal among educators to conduct research on family decisions. The most common topic researched upon included:- 1. who makes the final decision in the family; (2) How many decisions are made within the household setting; (3) should the wife leave home and go to work; (4) who takes care of family bills on food, clothing, and household requirements; (5) factors that influence husband-wife decision pioneers in this area of study include De Grazial (1962). No wonder this researcher is also interested in the study of family decisions.

In this section, therefore, this researcher wants to find decision,making patterns among Tiv families in Gboko Town-Benue State concerning the following areas:- food, clothing, housing, household chores, leisure time and major family decisions.

4.2.1 Decision Making Concerning Food

Decision on which food to eat is a daily affair hence this researcher attached great importance to finding out which food items are consumed most among Tiv families in Gboko Town. This is because it is believed that the type of food one eats influences the health status of a

group. From the data available, it has been revealed that pounded yam was the most frequently eaten food item as indicated by (90%) of the respondents. This food item was rated so high that s.. respondents agreed that they took pounded yam three times a day.

They further revealed why pounded yam was rated so high by giving the following reasons:-

(1) Yams are the most popular food item grown in this area.

(2) The soil in the area is suitable for the growth of yams.

(3) Almost all Tiv people in Gboko Town have yam farms of varying sizes.

(4) Yams are the cheapest food item found in the area.

With the above reasons, it was therefore easy for families to prepare pounded yams.

Other food items considered were boiled yam, yam pottage, vegetable, meat, eggs, etc. It was discovered that foods that were eaten most often were vegetable and meat. Out of one hundred and fifty respondents that filled the questionnaire, one hundred and thirty (86.7%) agreed that vegetables were eaten often, while seventy-one (47.3%) said that meat was eaten very often too. Roasted sweet potatoes, cakes, beans, jallof rice, white rice,

moimoi, were occassionally eaten among Tiv families in Gboko Town. From this result one can explain the reason why vegetables were rated as high as 86%. This is due to the fact that pounded yam cannot be taken alone. (see table 4.6).

The Level of Education, Residential Area and The Frequency Of Eating Pounded Yam

Education makes the individual become a better choice maker. Thus in this study, the researcher wants to know if the level of education, residential area of an individual affect these food decisions.

From the data available

$r = -0.0264$

$s = 0.374$

310015

A weak inverse correlation was observed between frequency of eating pounded yam and level of education of the respondents.

Table 4.7 indicates that Gboko Town is divided into five areas namely; Gboko East, Gboko North, Gboko West, Gboko South, and Gboko Central. There were thirty respondents in each of these areas, making a total of one hundred and fifty.

In Gboko North, twenty-eight (93.3%) of the respondents agreed that they ate pounded yam often while only two (6.6%)

of them said that they didn't eat pounded yam often.

In Gboko East, twenty six (86.6%) of them agreed that they do eat pounded yam often and only four (13.3%) disagreed with the rest of them.

In Gboko South, twenty-seven (90%) of the respondents agreed that they ate pounded yam often while only three (10%) of them disagreed.

In Gboko Central, twenty-eight (93.3%) of the respondents agreed that they eat pounded yam often while only two of them disagreed with them.

From the above result one can conviently say that, there is no relationship between the level of education, residential areas of the respondents and the frequency of eating pounded yam. This shows that whether one is educated or one is living in a different location, since one is a Tiv man he still eats pounded yam often. Thus Table 4.7 indicates that in all areas of the study, more than three quarters of the respondents ate pounded yam often.

The Level of Education, Residential Area Of The Respondents Vs The Frequency Of Eating Meat and Vegetables

Looking at Table 4.6 critically almost all the graduates in all these areas of study said that they ate meat often while those with N.C.E. level and below are saying that, sometimes, they did, while at times they did not. It is shown clearly here that the more educated one

is, the more often one eats meat. While on the other hand, the level of education of the respondents does not affect the frequency of eating vegetables. Since out of one hundred and fifty respondents, one hundred and thirty-nine (92.6%) of them agreed that, they ate vegetable often, while only eleven (7.3%) of them disagreed with the above point. This result therefore indicates that on the whole, more than three quarters of the respondents ate vegetables very often. Whether one is educated or not, one still eats vegetable very often, (see table 4.6).

This result agrees with what Goodyear and Klohr (1954) reported that there are factors which contribute to food purchasing decisions which include level of education of the respondents and advances in science and technology. These have had profound effects on the production and marketing of food which in turn have a direct relationship to food management in the home.

Calvert (1975) gave different reasons why people consumed different type of food, by viewing that those with more dogmatic convictions ate health foods and supplements more frequently had been on "health" food for a greater number of years, and consumed larger quantities and a great variety of vitamins.

Fleck and Fernandez (1959) lent validity to this result by saying that if you are careless about the food

you eat, you may be tired, dull, cranky, or easily worried, on the other hand, if you choose nutritious foods, you will look healthy, be peppy, have shiny hair, and cleaner skin.

Involvement Of Children In The Choice Of a Dish Or Menu

The respondents were asked to state whether children in the families had any say in the choice of a menu/dish or not. Out of one hundred and fifty respondents, seventy-two (48.0%) indicated that children should have a say in any type of food they cook while seventy-eight (52%) of them felt that there was no need to consult children before preparing any food especially when children are very young and not matured enough to take wise decisions. It could also mean that since the majority of the respondents had children between one and five years old, these children were too young to contribute.

For the fact that seventy two (48.0%) of them agreed of the involvement of children in the choice of a dish, it was therefore at variance with what Hilbrand and Peolucci (1974) said, that parents should involve children in family decisions to encourage them to learn how to decide things that were closely related to themselves and to keep the child in self discovery.

The Level Of Education, Residential Area Of The Respondents Vs Children's Involvement In The Type Of Food To Cook

The children's involvement in the type of food the family should cook could be affected by one's level of education. Therefore this researcher sought to know whether in this case there was any relationship between these variables.

Variable 32 = children's involvement verses

Variable 5 = level of education

r = - .3230

s - 0.001 (150)

From this result available, one could see clearly that there was an inverse relationship between the level of education and the children's involvement in the family's choice of a dish.

Table 4.6 also indicated that when you look at all the areas of the study, those respondents with primary school level and below were saying that children should have no say at all, while respondents with above secondary school level were saying that children should be involved in the choice of a dish. Thus the more educated one was the more children's involvement in the type of food to cook, while the less the level of education, the less the children's involvement in the choice of a family dish.

One can therefore conclude that there is a stong relationship between the level of education of the respondents, and children's involvement in the type of food to cook for the family. But on the other hand there was no relationship between the residential areas. It does not matter which residential area one came, their views did not differ much (See table 4.6).

This result of strong relationship between the level of education of the respondents and children's involvement in a family choice of a dish was at variance with what Bamgbose (1980) reported when she asserted that the higher the education of the family head, the more liberal his family was in sharing decisions with him, and the lesser the education of the family head, the more conservative the family members were and the less decisions. This could mean that educated people's brains were more developed and they were exposed to liberal situations than less educated people who were confined to their environment, and thus had reserved minds which were not open. The differences between the two studies could be due to the sample used, and also it could be that, the social, ecological and cultural factors of the groups were different in nature.

Some Sources That Aid In Making Decision On Which Food To Cook

Some sources that aid cooking decisions were investigated. These are:- Level of education, cook books, grand-mother's idea, a friend's idea and finally the

family's liking for a particular food. The results showed that nineteen (12.7%) respondents were influenced by their level of education to select different dishes for their families, eight (5.3%) used various cook books to select their recipes, forth-three (28.7%) respondents had no other idea or had no training in food preparation. They therefore used their grand mother's idea of cooking and selecting dishes to select and cook for their family. Eight (5.3%) of them said that they borrowed menus from their friends, while seventy-two (40.0%) agreed that the choice of their menus entirely depended on their family's liking for that particular meal. This could mean that they were so much blended with their tradition that it was difficult for them to get away. Also, it could mean that the girls might have been very close to their mothers when they were young, (See table 4.7).

TABLE 4.7 DISTRIBUTION OF RESPONDENTS ACCORDING TO RESOURCES THAT AID IN CHOOSING WHICH TYPE OF FOOD TO COOK AND WHO PROVIDES FOOD MONEY

Resources That Aid in Making Decision on which Food to Cook.	No.of Respondents	Percentage.	Cumulative Frequency
Level of Education	19	12.7	12.7
Cook books	8	5.3	18.0
Grand Mother's Idea	43	28.7	46.7
A friend's idea	8	5.3	52.6
My family's liking for food	72	48.0	100.0
Total	150	100.0	

Provision Of Food Money

The responses to the question on provision of food money is shown in Table 4.6. Seventy-nine (52.6%) of the respondents agreed that wives in the families should provide food money, while thirty-four (22.6%) of them felt that it should be the responsibility of the husband to provide food money and thirty-seven (24.6%) felt that the provision of food money should be a dual responsibility and not that of one person. Therefore on the whole the majority of the respondents (52.6%) felt that wives in the families should provide money for food.

This result has therefore proved what Deacon and Firebaugh (1975) asserted that pattern of decision making of husband and wives were remarkably similar under given

circumstance. Thus the major financial decisions tended to be the husband's or joint decisions and those relating to household operation (like buying of food) tended to be the wife's. They added by saying that the husband's power increases with his education and occupational status but decreases with years of marriage.

This result has also proved the assumption that women are now becoming breadwinners for most Tiv families in Gboko Town--Benue State too.

The Level Of Education, Residential Area Of The Respondents Vs The Family Member Who Provides Food Money

It is assumed in this study that the level of education, residential area of the respondents could influence the family member who should provide food money. Thus these variables were investigated.

Results indicated that there was no relationship between these variables at all. Whether one was educated or not, it was still the wife that provided money for food and whether one lives in Gboko North, or South, it was still the wife that provided money for food in the family. Thus in all areas the wife outweighed the husband in the provision of food money for the family even though quite a reasonable number felt that it should be a dual responsibility of the woman and husband, (See table 4.6).

4.2.2 Decision Making Patterns Concerning Clothing and Housing Purchase

In this section, purchasing decision concerning clothing and housing are examined.

Buying Clothes For The Family

This researcher wanted to know the particular family members who paid the bills for buying clothing for family members. The responses to this question are shown in table VIII. Thus out of one hundred and fifty respondents that filled the questionnaire, thirty-two (21.3%) of them indicated that only fathers/husbands bought clothes for their family and no one else; sixty-one (40.7%) of them indicated that only mothers/wives bought clothes for their family members while fifty-five (36.7%) of them agreed that the buying of family clothing should be a dual thing and not of any individual alone shouldering the responsibility. From the above result it had proved once again that among Tiv families in Gboko Town mothers/wives bought clothes for their total family members, although quite a number (36.7%) felt that it should be a dual responsibility.

This result differs from what Green and Cunningham (1976) reported in their study, where they emphasised that in each of the product areas, husbands of liberal women made fewer decisions than husbands of moderate or conservative women. For them, joint decisions were generally the most frequent.

There are also two factors here that influence who should buy family clothing. These are level of education and the family size.

The Level Of Education Of The Respondents Vs The Family Member Who Buys Clothing For The Family

As it has earlier been said, the level of education of the family member could assist him in making bett choices.

Thus:-

(1) Level of education = r = 0.3230 (150)

= = 0.001

There is a direct relationship between the level of education and buying clothes for the family. Thus the more education people had the more they were involved in buying clothes for their family, because the educated ones were more aware of the importance of clothing their family members than the less educated ones.

The Family Say or Not In the Purchase of Clothes

There is a wide belief that when family members choose their clothes for themselves, they will choose the colours, design, and styles they like. They can also consider their wardrobe and as such avoid duplication of colours, designs and styles. Therefore this study sought to know whether Tiv families in Gboko Town were consulted over the choice of clothes to be bought or not.

The investigation revealed that out of one hundred and fifty respondents sixty-six (44.0%) of them agreed

that family members should have a say in the type of clothings purchased for them, eighty-four (56.0%) of them disagreed with the above view and said that it was not necessary for the family members to have any say in the type of clothing purchased for them; (See table 4.8).

The Level of Education, Length of Marriage, The Respondents Vs The Family Say or Not In The Purchase of Family Clothes

In order to find out whether there is effect of education of the respondents and family say or not in the purchase of family clothing, Pearson correlation coefficient was used. Two factors were thus identified here as being significantly related. These are:-

(i) Level of Education r = 0.2432 (150)
s = 0.001

(ii) The length of marriage = 0.202 (150)
s = 0.007

From the above result, it has proved that there is a direct relationship between the level of education, the length of marriage of the respondents and the family's say in the purchase of clothes. Therefore as the level of education increases, the more say the family members have, while the less the level of education of the respondents, the less say the family members may have in the purchase of their clothing. So also the length of marriage. As the years of marriage become more, the more say the family members have, while the less the number of years in marriage, the less say the family members have in the purchase of their clothes.

Therefore as the level of education increases, the more say the family members have, while the less the level of education of the respondents, the less say the family members may have in the purchase of their clothing. So also the length of marriage. As the years of marriage become more, the more say the family members have, while the less the number of years in marriage the less say the family members have in the purchase of their clothes.

One can conveniently conclude that, this result confirms one's experience in life. Because the more one stays with one another, the more the person will know one's likes and dislikes and as such they can choose their clothes for themselves, choose better colours, design and styles that they like best.

Factors That Influence Buying of Clothing

The five factors identified in this study were:- (1) increased income; (2) changing status; (3) family cycle; (4) family mobility and (5) fashion. The respondents were to agree or disagree whether these factors influence their choice of clothes. In their ranking order, increased income was ranked the highest (56.0%), fashion was ranked second (28.2%), changing status was placed third, family cycle was ranked fourth, while family mobility was ranked the least, (see table 4.8).

This result shows that all the factors above influence buying of clothing among Tiv families in Gboko Town.

The findings also agrees with the results obtained by Tate et al (1961) that there is an important relationship between income and wardrobe content. As the income increases, the quantity of garments purchased usually increases as well as the unit price paid for each item.

Fashion also was a high rated factor. They believe that it is the nature of man to copy new fashions appearing from time to time.

Other factors identified by Tate et al (1961) which affect clothing decisions are:-

- Population changes
- Family locations and occupation
- Housing changes
- Consumer credit and
- Attitudes towards clothing.

TABLE 4.8 DISTRIBUTION OF RESPONDENTS ACCORDING TO BUYING CLOTHES FOR THE FAMILY, THE FAMILY SAY OR NOT IN THE PURCHASE OF CLOTHES AND FACTORS THAT INFLUENCE BUYING OF CLOTHING IN ORDER OF IMPORTANCE

Buying Clothes for the Family	No. of Respondents	Percentage	Cumulative Frequency
Father only	32	21.3	21.3
Mother only	61	40.7	62.0
Both	55	36.7	98.7
Any other	2	1.3	100.0
	150	100.0	
The Family say or not in the purchase of Family clothes			
Yes	66	44.0	44.0
No	84	56.0	100.0
	150	100.0	
Factors in Ranking Order			
1st Increased income	84	56.0	
2nd Fashion	56	37.3	
3rd Changing status	50	33.3	
4th Family cycle	49	32.7	
5th Family mobility	42	28.2	

Amount of Money Saved For Housing

Despite the economic hardships being experienced by families, housing is still recognised as vital, and as such, different percentages of the family's total income are voted for housing. Out of one hundred and fifty respondents, twenty-two (14.7%) saved as much as one half of their total income for housing, seven (4.7%) saved one third for this; thirty five (23.3%) saved one fifth; fifty-seven (38.0%) of them saved one tenth of their total earnings for housing, while three (2.0%) saved one eighth of their total earnings, (See table 4.9).

This result has agreed with most family's housing budgets which usually give one tenth of the total savings as an ideal thing for the family to do. The respondents who saved as much as one half of their total income for housing argued that when there are housing disasters (flood, wind storm etc), damaging their houses, they have to sacrifice every kobo for housing since according to them housing provides a base for family life.

This result has confirmed what Gross and Crandall (1963) said that housing is the second largest budget item, and a house is the most expensive single item purchased by most families. Therefore families

have to save a reasonable amount of their total money in order to own a house.

Lewis et al (1969) concluded by saying that income is probably the most important factor to limit housing choices. Because housing is a regular budget expense, the dependability of income is as important as the amount that a family can spend to rent or purchase housing.

Therefore this result confirms that more educated people can save a greater part of their money for housing (since they valued housing as a vital property to have), than less educated people. Also, the residential areas of respondents have influenced this decision.

Respondents living in Government Residential Area (GRA) (Gboko North) are highly educated and as such have complex housing designs and as such should save more money for housing than other people living in other residential areas.

TABLE 4.9 DISTRIBUTION OF RESPONDENTS ACCORDING TO AMOUNT OF MONEY SAVED FOR HOUSING AND VALUES THAT FAMILY CONSIDERS WHEN BUILDING/RENTING OR BUYING A HOUSE IN RANKING ORDER.

Amount of Money Saved for Housing	No. of Respondents	Percentage	Cumulative Frequency
½ -	22	14.7	14.7
1/3 -	7	4.7	19.3
¼ -	26	17.3	36.7
1/5 -	35	23.3	60.0
1/6 -	3	2.0	62.0
1/10 -	57	38.0	100.0
Total	150	100.0	

Values that Family Considers when Building, Renting or Buying a House		
1st Family income	80	53.3
2nd Privacy	46	30.7
3rd Comfort	43	28.7
4th Health	41	27.3
5th Beauty	41	27.3
6th Convenience	37	24.7
7th Values Related to leisure time activities	35	23.3

Values The Family Considers When Building, Renting or Buying a House

The values considered in this study when building/ renting or buying a house were:- Privacy, comfort, health, family income, beauty, values related to leisure time activities and convenience. These were shown in Table 4.9. The respondents ranked family income (53.3%) very high while values related to leisure time activities was rated very low.

The findings of this study agree with what Lewis et al (1969) reported that family income is probably the most important factor to limit housing choices.

Housing is a major expenditure and therefore one must be very realistic concerning the cost of rent or purchase when you enter into any housing agreement. They argued that whether you rent, build, or buy, good housing will probably be expensive, because some families feel strongly that a home should be a show place with the "latest" and the "best" on display at all times and therefore needs a lot of money to achieve these goals.

This result has once again proved that in whatever decision money is involved, money is regarded as a prime factor in achieving whatever we do. The respondents argued that if you do not have money, you can not build, rent or buy a standard home. Therefore, family income was ranked first.

Secondly, privacy as a value was ranked next. This supported what most families say, that if housing did not provide for privacy, then it was not a proper shelter for family members.

Thirdly, comfort as a value was ranked number three. They argued that yoy could only build, rent or buy a house for comfortable living standard. Therefore, if housing does not provide for this, then the family should find an alternative.

Fourthly, health was ranked number four. This result reaffirms what Klohr and Goodyear (1954) reported that health and safety were very important values to consider when building, renting, or buying a house. They asserted that for this reason, much attention should be given to sanitary water supply and sewage disposal, removal of refuse, control of rodents and insects, residential streets with controlled traffic, provision for sunlight and fresh air, and police and fire protection. Only then can one consider any housing as appropriate for shelter.

Other values also considered by the respondents included:- beauty, and values related to leisure time activities. It was also noted here that where there was insufficient housing, like in Nigeria, one is bound to make

do with what one has.

Determinants That Influence Housing Decisions

This researcher seeks to know whether the following determinants influence housing decisions. These include:- family size, quality of the house, distance from work, size of the house, availability of basic facilities and climate. The respondents were asked to indicate their ideas as to whether the above determinants influence building/renting or buying decisions. The responses are shown in Table 4.10.

From this result we can see clearly that all the above determinants were highly rated by the respondents. It can be comfortably said that for Tiv families in Gboko Town to build, rent or buy a house, they always have to consider all the above determinants.

TABLE 4.10 DISTRIBUTION OF RESPONDENTS ACCORDING TO DETERMINANTS THAT INFLUENCE BUILDING/ RENTING OR BUYING A HOUSE.

Determinants That Influence Building/ Renting or Buying a House.	No. of Respondents	Percentage	Cumulative Frequency
1st Family size			
Yes	147	98.0	98.0
No	3	2.0	100.0
Total	150	100.0	
2nd Size of the House			
Yes	146	97.4	97.4
No	4	2.6	100.0
Total	150	100.0	
3rd Availability of Basic Facilities			
Yes	145	96.7	96.7
No	5	3.3	100.0
Total	150	100.0	
4th Distance from Work			
Yes	139	92.7	92.7
No	11	7.3	100.0
Total	150	100.00	
5th Quality of house			
Yes	138	92.0	92.0
No	12	8.0	100.0
Total	150	100.00	
6th Climate			
Yes	121	80.7	80.7
No	29	19.3	100.0
Total	150	100.0	

4.3 Household Activities

In this section the researcher seeks to find out whose responsibility it is in the family for assigning household chores to family members and what factors are considered in the allocation of activities on individual family members.

Responsibilities For Assigning Household Chores To Family Members

The respondents were asked to indicate whose responsibility it was in the family for assigning household chores. The responses are shown in Table 4.11.

From this result, the majority of the respondents indicated that the wives should be the only family members to assign household chores to family members. A good number of the respondents (38.7%) indicated that assigning household chores to members of the family should be a dual responsibility between the wife and the husband.

The above result has agreed with studies done by Fleck and Fernandez (1959) that a good motto for today's family should be:-

"If a job needs to be done, it doesn't matter who does it".

The Encyclopedia Britanica (1975) revealed that, with regards to household tasks and their distribution,

husbands are now taking over more and more household tasks, especially in young middle class families if the wife has a job.

Steidle and Bratton (1968) also supported this by saying that traditional patterns of the home maker as the main worker seems to be shifting in recent years. This is due to the entrance of married women into the paid force outside the home and the decrease in number of adult females in the household which have been major factors in the shift toward a greater involvement of husbands in the household task assigning and performance. They further suggested six components of this organizational process. Thus:- To assign, authorize, actuate, supervise, coordinate and evaluate.

Burenstorn Linder (1973) advised family members by saying that, "for a variety of reasons, it takes a good deal of time, contributed by all family members, mother, father, children--for a family to operate successfully as a household".

All the above views are supporting the views of fifty-eight (38.7%) respondents that assigning household chores to members of the family should be an all family affair and not only that of the wife, as the seventy-three (48.7%) respondents have indicated in table 4.11.

Determinant Of Responsibility For Household Chores

This researcher seeks to know what factors are considered in the allocation of household chores to members of the family. The patterns of responses are shown in table 4.11

The majority of the respondents hold the view that before household chores are assigned to family members one should consider age, strength of individual, ability and skill to do work and membership of the family.

TABLE 4.11 DISTRIBUTION OF RESPONDENTS ACCORDING TO RESPONSIBILITY FOR ASSIGNING AND DETERMINANTS OF RESPONSIBILITY FOR HOUSEHOLD CHORES

Assigning Household Chores to Family Members	No. of Respondents	Percentage	Cumulative Frequency
Wife Alone	73	48.6	48.7
Husband Alone	18	12.0	60.7
Both	58	38.7	99.3
Others	1	0.7	100.0
Total	150	100.0	
Determinants For Assigning Household Chores			
Age	14	9.3	9.3
Strength of Individual	19	12.7	22.0
Ability and Skill to do work	23	15.3	37.3
The fact that he/she is a family member	20	13.3	50.7
All of the above	74	49.4	100.0
Total	150	100.0	

4.4 Decision On Leisure Time Activities

In this section, information is sought on what times are used for leisure among Tiv families in Gboko Town, where such activities are done and which facilities are available that influence the choice of such activities.

The Choice of leisure Times

The responses on choice of leisure times are shown in Table xii.

On the whole, it could be seen that this result corresponds with the findings of Sorokin and Berger (1939) who stated that leisure times were all working hours not spent at work. This was the view of the majority (eighty--four 56.0%) of the respondents.

It is also interesting to note that all of them regarded leisure times as important.

Choice of Recreational Venues

It is a vital thing for a person to consider carefully his recreational venues inorder to use his leisure time effectively. Table XII shows the responses on choice of recreational venues.

The findings of this study agreed with the results obtained by studies done by the students at Harvard University as reported by Goodyear and Klohr (1954), which included the dining halls on the campus (which offered the

best opportunities to develop ability to carry out stimulating convensation), other venues are:- the browsing room in the main library, sound-proof - booths for listening to recordings, sports facilities, game rooms in residence halls, union building, arts and crafts workshops for personal exploration and enjoyment free concerts and lecture halls, coffee shop, ball parks, amusement parks, night clubs, theatres, and concerts.

From this result it could be concluded that the more the recreational venues, the more the choice of recreational activities as illustrated by the Harvard university study.

Leisure-Time Activities

The most common leisure-time activities which were identified were:- reading, singing or listening to music, sewing letter writing, watching television, telling stories, dancing, hunting, making pottery, family outing, playing cards and weaving, (See table 4.12).

This result showed that more than three quarters of the respondents engaged in story telling, family outing, reading, and signing or listening to music.

The findings of this study were in close agreement with that study made of the social life of Sarah Lawrence

college students in the early 1950's as reported by Goodyear and Klohr (1954). They enumerated favourite hobbies which include:- reading, music, sports, listening to records, writing letters, listening to radio, watching Television and carrying out stimulating conversations.

They added to the list by enumerating outdoor recreational activities which are automobile riding, picnics, beach outings, hunting, fishing, and outing.

On the whole these activities were being practised by the respondents, but among the least practised included:- dancing, sewing, weaving, (See table 4.12).

Level of Education, Age, Family Size, Length of Marriage of the Respondents Vs Reading as a Leisure Activity

This researcher will like to find out the various factors that could influence the selection of the above mentioned leisure time activities. Computer result indicates that there are four factors that are closely related to reading as one's leisure activity. These are:-

(i) Level of Education = r = .4750
s = 0.001

(ii) Age of the Respondents r = 0.3254
s = 0.001

(iii) Family size r = 0.3084
s = 0.001

(iv) Length of Marriage r = 0.2873

t = 0.001

From this result one could confidently say that there was positive relationship between reading as a leisure activity and the factors mentioned above.

This result therefore confirms the findings of Tor et al that there was a high correlation between the level of education, age, family size, length of marriage and the selection of some leisure-time activities such as seen above. Therefore it can be concluded that more educated people write letters, watch Television, and read books. Not only that, better educated people value their family outing, for they feel that the family members need a change of environment outside their matrimonial home, while less educated people weave, play cards, hunt and tell stories, see table 4.12.

Frequency Of Carrying Out Leisure Activities

Out of one hundred and fifty respondents, nine (6.0%) agreed that they did theirs everyday because it was necessary for the upkeep of their health. Twenty-six (17.3%) agreed that they did theirs two times a week, while three (2.0%) agreed that they did theirs only when there was moonlight. The majority, that is one hundred and twelve (74.7%), indicated that leisure activities should be done occasionally when they are free, (see table 4.13).

Available Facilities That Influence Leisure Time Activities

The available facilities that are identified in this study include the following:different games courts, hunting equipment, family's library, family income, weaving equipment, public library and television set. The patterns of responses are shown in Table 4.12.

From this result it is established that the most highly rated facility among them is family income. The respondents realized that one can do nothing without money.

This result confirms what Bratton (1971) said that money is a resource we can use to buy many resources for home management. Therefore, the way families manage their money resource is the concern of home managers.

The study of Williams et al (1976) supported this by saying that fanacial problems are related to income and family characteristics and how they influence family well being and decisions.

It is also interesting to find out that most Tiv families own Television sets,as seventy-one (47.3%) respondents had it. Other reasons could be because of the availability of electricity. This shows that more educated people find it easier to own Television sets because they have the money and also they know the value.

Th. Level of Education, Age, Length of Marriage of The Respondents and Owning of Family's Library

This researcher wants to know whether there is any effect of the level of Education, Age, Length of Marriage of the respondents on owning of the family's library.

The following variables were strongly related.

(i) Age: r = 0.2431
s = 0.001

(ii) Level of education: r = 0.455
s = 0.001

(iii) Length of marriage r = 0.300
s = 0.001

From the above result one can see that there is strong relationship between the level of education, age, length of marriage and owning of the family's library. The higher the level of education of the respondents the higher the number of books the family has. The lower the level of education of the respondents the lower the number of books. This applies to the age and the length of marriage as well.

This result confirms what Bamgbose (1980) asserted that there is correlation between the length of marriage, marital status, age of the respondents and the owning of Television, books etc. Also the length of marriage of the respondents could influence their owning a family library

because if one has many books it will enable them to read during their leisure times too. Also the longer the marriage, the more free one could be to find time to read books, e.g. if all the children have grown up and they are married, one could find time to read books and as such there is need to have books.

TABLE 4.12 DISTRIBUTION OF RESPONDENTS ACCORDING TO LEISURE-TIME ACTIVITIES IN THEIR RANKING ORDER OF PERFORMANCE AND AVAILABLE FACILITIES THAT INFLUENCE LEISURE

Leisure Time Activities in Their Ranking Order of Performance	No. of Respondents	Percentage
Telling stories	138	92.0
Family outing	122	81.3
Reading	116	77.3
Singing/Listening to Music	89	59.3
Letter writing	78	52.0
Watching Television	58	38.7
Playing cards	27	18.0
Sewing	27	18.0
Dancing	27	18.0
Making pottery	13	8.7
Hunting	9	6.3
Weaving	6	4.3
Facilities For Leisure		
Family income	135	90.0
Family's library	99	66.0
Television sets	71	47.3
games court	55	37.7
Hunting equipment	16	10.7
Weaving equipment	14	9.3
Public library	52	34.7

TABLE 4.13 DISTRIBUTION OF RESPONDENTS ACCORDING TO CHOICE OF LEISURE TIMES, CHOICE OF LEISURE VENUES, AND FREQUENCY OF CARRYING OUT LEISURE ACTIVITIES

Choice of Leisure Times	No. of Respon-dents	Percen-tage	Cumulative Frequency
When there is moonlight	8	5.3	5.3
In the evening when women have finished cooking	45	30.0	35.3
When there is community recreational activities	6	4.0	39.3
Work free time	84	56.0	95.3
Dry season	7	4.7	100.0
Total	150	100.0	
Choice of Leisure Venues			
At home	86	57.3	57.3
at school	4	2.7	60.0
At the club	35	23.3	83.3
At a friend's house	11	7.3	90.7
At the playground	14	9.3	100.0
Any other	-	-	
Total	150	100.0	
Frequency of Carrying Out Leisure Activities			
Everyday	9	6.0	6.0
Twice a week	26	17.3	23.3
Until when there is moon-light	3	2.0	25.3
Occassionally	112	74.7	100.0
Total	150	100.0	

4.5 Major Family Decisions

This research seeks to know the family members who take major decisions in the home. It is believed that husbands and wives do not contact each other on such decisions. This lack of communication has brought about many quarrels. And because of this, this researcher feels that without finding out this information, this study will not be complete. Who then are

those family members taking these decisions among Tiv families in Gboko Town. For Gross and Crandall (1963) asserted that decision making is the crux or heart of home management.

Patterns of responses on major family decisions are shown in table 4.14;such answers included:-

INVESTMENT

Out of one hundred and fifty respondents who filled the questionnaire thirty-four (22.6%) indicated that final decision on investment was made by the wife, sixty (40.0%) of them agreed that such a vital decision was taken by the husband while fifty-six (37.3%) of them said such an important decision like that of investment should be a dual thing and not that of one person. Thus most of the respondents indicated that husbands alone should take that decision; (See table xiv).

SAVINGS

Table 4.14 shows that thirty-four (22.6%) of the respondents agreed that only the wife should take a final decision on saving in the family, sixty-three (42.0%) said that only husbands should make their final decision on saving, while fifty-four (36.0%) of them indicated that such an important decision should be made by both the wife and the husband.

INSURANCE

Out of one hundred and fifty respondents participated in this study, forty-one (27.3%) of them indicated that only the wife should have her final say on this decision, sixty-two (41.3%) of them said that only the husband should take that decision, while forty-seven (31.3%) of them considered that, such an important decision should be made by both the wife and the husband.

Marriages

It is an important occasion to give daughters in marriage. Therefore Table 4.14 reveals that giving children in marriage is an affair of all the family and not just that of the wife or husband. Therefore all the one hundred and fifty (100.0%) respondents indicated so.

Outside Employed Wife

This result reveals that nineteen (12.6%) of the total respondents agreed that this decision should be taken by the wife since she is the one most involved in the work outside the family, fifty-five (36.6%) felt that even though it concerned the wife mostly, the husband should have his final say on the matter while seventy (46.6%) of the respondent's felt that such an important decision should be taken by both the wife and

the husband, since all of them could be affected. From this result it is interesting to see the level of understanding between the wife and the husband in this case, because the majority of the respondents in this case felt that it should be a dual responsibility.

The findings therefore proved in summary that husband alone should take decision on investment, savings and insurance, however decisions on marriages, outside employment of wife should be a family affair and not that of the wife alone nor the husband.

Effect of Education, Residential Area on Major Family Decisions

Education makes the individual become a better choice maker. Thus in this study, this researcher wants to know if the level of education, residential area of an individual affects these family major decisions. It is therefore assumed in this study that the level of education, residential area of the respondents could influence the family member who takes final decision on investment, savings, insurance, marriages, and outside employed wife.

Looking at table 4.14, results indicate that there is strong relationship between level of education and major family decisions. Thus those respondents who had lower

than secondary education were saying that only the husband should take these decisions, while those respondents who had above secondary education were that it should be a dual responsibility and not that of only the wife or the husband. Thus in all these major family decision the higher the level of education, the more involved was the wife in these decisions, the lower the level of education the less the involvement of the wife in these decisions.

On the other hand, it was interesting to note here that there was no relationship between the residential area and major family decision. Results revealed that, no matter where a person in Gboko Town, their decision pattern was the same, since Table 4,14 does not say so.

In summary, the respondents felt that the husband should have final say on insurance, savings, investment while marriages and outside employed wife should be an all family affair. It is interesting to note that, nobody doubted the fact that in giving daughters into marriages all the family members should be involved in the process.

This result confirms what Deacon and Firebough (1975) asserted in their studies that life insurance was a question of high finance with a masculine cost. Food

budgets, clothings, and the children's spending money, on the other hand, were questions of low finance, which fell in the wife's domain along with child rearing questions generally. This overall pattern suggested a division of labour between the husband and wife in decisions relevant to their roles in the household structure.

Deacon and Firebough (1975) reported in their book studies carried out in (1968) that couples interviewed every six months had changed who looks after the payment of bills, who takes track of expenditures and who decides on the use of money at the end of the pay period. The result indicated that the shift was predominantly to action. This explains why quite a number of the respondents felt that all decisions should be a dual affair.

This result also confirms the result of Tor et al (1982) that major family decisions were mostly dominated by the husbands, while the homemaker dominated most of the household decisions.

4.6 Testing Null Hypothesis

In this section, this researcher wanted to find out whether the null hypotheses set at the beginning of this project were to be accepted or rejected. To be able to arrive at conclusions at significant level, a value of

the t - statistic and number of degrees of freedom were used. Thus:- the smaller the level of significance the better the relationship. Thus s = 0.001 means a very good relationship and s = 0.670 means a very poor relationship.

Therefore to test the null hypothesis t - statistic was calculated using the formula $t = r\sqrt{\frac{n-2}{1-r^2}}$, where n = number of observations = 150. The level of significance was calculated. The probability for rejecting the null hypothesis was 1 - s.

Hypothesis I

There will be no significant correlations between decision making pattern on food consumption and level of education of respondents.

$$\therefore \quad t = r\sqrt{\frac{n-2}{1-r^2}}$$

r = 0.4028 where r is the correlation coefficient.

N = number of observations = 150 t = calculated = 6.39

The level of significance of this correlation s = 0.001

$$p = 1 - .001$$
$$= .99$$

since $s < .05$ we rejected the hypothesis I that there is significant correlation between decision making pattern on food consumption and level of education of the respondents.

Hypothesis II

There will be no significant correlation between decision making patterns on family clothing and level of education of the respondents.

$$\therefore \quad t = r \sqrt{\frac{n-2}{1-r^2}}$$

$$\therefore \quad r = 0.2432$$

$$t = r \sqrt{\frac{150-2}{1-r^2}}$$

$$t = 0.2432 \sqrt{\frac{148}{1 - 0.2432^2}}$$

$$t = 3.04$$

$$s = 0.001$$

$$p = 1 - .001 = .999$$

The null hypothesis is rejected because S < .05. Therefore there is significant correlation between the level of education of the respondents and decision making patterns on family clothing.

Hypothesis III

There is no significant correlation between decisions making patterns on leisure and length of marriage of the respondents.

$$\therefore \quad t = r\sqrt{\frac{n-2}{1-r^2}}$$

$r \quad 0.2873$

$$\therefore \quad t = 0.2873\sqrt{\frac{150-2}{1-.2873^2}}$$

$$\therefore \quad t = 0.2873\sqrt{\frac{148}{1-.2873^2}}$$

$\therefore \quad t = 0.44$

$s = 0.001$

$p = 1 - .001 = .999$

$\therefore$ Since $S < .05$. Then we reject the null hypothesis III.

Hypothesis IV

There will be no significant correlation between decision making patterns on leisure and family size of respondents.

$$\therefore \quad t = r\sqrt{\frac{n-2}{1-r^2}}$$

$r = 0.3084$

$$\therefore \quad t = 0.3084\sqrt{\frac{150-2}{1-.3084^2}}$$

$$t = 0.3084 \sqrt{\frac{148}{1 - .3084^2}}$$

$\therefore$ $t = 4.35$

$s = 0.001$

$p = 1 - .001 = .999$

Therefore since $s < .05$ then reject hypothesis IV.

Chapter 5

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary

The aim of this study was to find out the decision making patterns of Tiv families in Benue state in the following areas:-

1. (a) Food purchase and consumption
   (b) Clothing and housing purchase
   (c) Assigning of household tasks
   (d) Choice and use of leisure time
   (e) Major family decision[5]
2. To discover the role played by various members of the family in relation to different activities in home making.
3. To determine the factors affecting the decision making pattern of the family.

To achieve these objectives this research was conducted in Gboko Town-Benue state in June 1986, using questionnaire. One hundred and fifty respondents were studied. They were asked to fill or give the information needed by the researcher. The data were then collected, analysed and tabulated.

5.2 Findings

The result of this study was analysed under five categories, namely:- Demographic characteristics, decision making concerning food, clothing and housing purchase; decision on leisure time activities, household activities and major family decisions.

From this, the following findings were identified in this study.

1. It was revealed that pounded yam was the most frequently eaten food item among Tiv families of Gboko Town as indicated by 90% of the respondents. Not only that, seventy-nine (52.0%) of them felt that the wives should buy food for the family.
2. Sixty-one (40.7%) of the respondents felt that home makers should buy clothes for their family members. They also considered the following factors important with regard to clothing purchase:- Increase of income, fashion, changing status, family cycle, and family mobility.
3. Fifty-seven (38.0%) of the respondents among Tiv families in Gboko Town saved one tenth of their total earnings for housing. Not only that, they also considered the following as values that influence their building, buying/renting houses. These were:-

family income, (53.3%), health (27.3%), beauty (27.3%), convenience (24.7%) and values related to leisure time activities (23.3%).

4. Seventy-three (48.7%) of the respondents indicated that the wives should be the only family member to assign household chores to members of the family. On the other hand, fifty-eight (38.7%) of them asserted that assigning household chores to members of the family should be a dual responsibility between the wife and the husband.

5. Eighty-four (56.0%) of the respondents choose their work-free time for their leisure times after closing hours. That eighty-six (57.3%) of the respondents did their leisure activities at their homes and that leisure activities were occas.ionally (74.7%) done . Results also indicated that, the availability of recreational venues was matched with leisure time activities in the area.

6. Among Tiv families living in Gboko Town, the result has clearly revealed that sixty (40.0%) of the respondents indicated that husbands alone should take decision on investment; sixty-three (42.0%) of them on saving; and sixty-two (41.0%) of them on insurance; while on the other hand, decision concerning marriages, the respondents (100%) felt

that such a vital decision should be carried out by all the family members concerned. Seventy (46.0%) of the respondents felt that the issue of outside employed wife should be a dual responsibility between the wife and the husband for both of them will be affected.

7. Factors affecting decision making patterns investigated above were:

The Level of Education of the Respondents:

1. There was no relationship between the level of education, residential area of the respondents and the frequency of eating pounded yam. This shows that whether one is educated or one is living in a different location, since one is a Tiv man/woman he still eats pounded yam often. This is proved by the fact that 95% of the total respondents ate pounded yam often.
2. There was a strong relationship between the level of education of the respondents and the frequency of eating meat. The more the level of education, the more frequent meat was eaten among Tiv families. While on the other hand there was no relationship between the level of education and the frequency of eating vegetables, because (92.6%) percent of the total respondents agreed that they ate vegetables often.

3. With regards to children's involvement in the type of food to cook, results indicate that there was strong relationship between the level of education and children's involvement in the type of food to cook.

4. With regards to the family member who provides food money the results indicate that, there was no relationship at all between the level of education, residential area of the respondents and the family member who should provide money for the family. Results proved that whether one is educated or not, whether he lives in Gboko North or East, it was still the wife that provided food money for the family among Tiv families living in Gboko Town. Thus drvrnty-nine (52.6%) of the respondents agreed that only the wife should provide food money for the family members.

5. Concerning clothing, results indicate that there was a direct relationship between the level of education of the respondents and the family member that bought clothing for the family. The higher the level of

education of the respondents the more aware of one responsibility in providing clothing for the family members. This therefore means that the more educated one is, the more aware the person could be in the provision of clothing for the family.

6. That there was direct relationship between the level of education, length of marriage of the respondents and the family say or not in the purchase of family clothes. Therefore as the level of education length of marriage increased the more say the family members have, while the less the level of education length of marriage of the respondents, the less say the family members may have in the purchase of their clothing.

Level of education	r	= 0.2432 (150)
	s	= 0.001
Length of marriage	r	= 0.202
	s	= 0.007

7. Results indicate that, there was strong relationship between the level of education, age, length of marriage of the respondents and reading as a leisure time activity. Thus there was a high correlation between the above mentioned variables. Therefore results indicate that more educated people read books than less educated people.

(i) Level of education r = 0.4750
s = 0.001

(ii) Age of the respondents r = 0.3254
s = 0.001

(iii) Length of marriage r = 0.287
s = 0.001

Age and length of marriage of the respondents, also influence reading as a leisure time activity.

8. Concerning major family decisions, results have proved that there is strong relationship between the level of education and all the major family decisions. Thus those respondents who had lower than secondary education were saying that only the husband should take these decisions, while those respondents who have above secondary education were saying that it should be a dual responsibility and not that of only the wife or the husband. The major family decisions were who should have a final say on investment, saying, insurance, marriages, and outside employment of wife, in the family. Not only that, results indicated that there was no relationship between the residential area of the respondents and major family decisions. It showed that Tiv families had rigid decision patterns which location

do not influence at all. What a Tiv man in Gboko North is saying, another Tiv man in Gboko west will say.

8. Results also indicate that location of the family house affects their leisure time activities of the families. Thus the available facilities in one's location affect his leisure time activities.

9. It was shown clearly that children were not allowed to take part even in minor decision (such as selecting clothes for themselves), or in any family decisions apart from that of giving the family member into marriage.

10. On choice of recreational venues, most of the respondents felt that leisure activities such as:- reading, sewing, letter writing, should be done in the home, while outside activities such as football, volley ball should be done in the field. Others still viewed that, they could effectively do their leisure activities at the club or hotels. Such leisure time activities mostly carried out by the respondents in ranking order include:- Telling stories, family outing, reading, singing or listening to music, letter writing, playing cards, dancing, sewing, weaving, making pottery and hunting for animals.

5.3 CONCLUSION

(i) That 90% of the respondents agreed that pounded yams was the most frequently eaten food item among Tiv families in Gboko Town.

(ii) Sixty-one (40.7%) of the respondents felt that homemakers should buy both food and clothes for their family members.

(iii) Seventy-three (48.7%) of the respondents indicated that the wives alone should be the only family members to assign household chores to members of the family.

(iv) Eighty-four (56.0%) of the respondents choose their work-free time for their leisure time after closing hours, and that leisure time activities were occassionally done.

(v) The most popular leisure time activities among Tiv families in Gboko Town in their ranking order include:- Telling stories, family outing and reading. Others include letter writing, weaving, playing cards, watching Television and hunting for animals along riverine areas (River Benue and Katsina Ala).

(vi) That children are not involved in family decisions, especially when they are very young.

(vii) That whenever Tiv families want to build/rent, or buy a house, they first and foremost consider the following factors. These are family income, privacy, comfort, health, beauty, convenience and values related to leisure time activities.

(viii) That among Tiv families in Gboko Town, husbands have a final say on all investments, insurance, and savings decisions, even though some strongly felt that such decisions should be a dual thing between the husbands and wives, on the other hand, husbands and wives should make a dual decision on marriages and outside employed wife:-

(ix) Factors affecting decision making patterns investigated above were:-

(1) There was strong relationship between the level of education of the respondents and the frequency of eating meat, but there was no relationship between the level of education of the respondents and the frequency of eating pounded yam.

(2) There were no significant correlations between the level of education children's involvement in the type of food to cook; the family member that bought clothing for the family; the family say or not in the purchase of family clothing; reading, owning

books, and the person who have a final say on major family decisions.

5.4 Recommendations

In light of the above findings, the following recommendations are made.

(i) It is recommended that children be helped in self discovery by involving them in decisions that are closely related to themselves. Their confidence will then be fostered in thinking through consequences of a choice before making it, Example is in the choice of school dresses, shoes and so on. If Tiv families will allow children to become decision makers, in future such children will become self disciplined citizens.

(ii) Tiv women should be allowed to take part in investments, insurance and savings decisions. This will make them matured home makers so that they may not be frustrated in taking such crucial decisions, especially when they become widowed in future. Therefore this researcher recommends that all family decisions should be a joint affair between family members.

Because if decisions are made wrongly this could affect all the family.

(iii) It is recommended for the home economists to educate families to develop better habits that will aid decision making for them, and thereby avoid frustration and conflicts in the home. This could be done through the presentation of seminars, lectures and tutorials concerning better family decisions during training and there after.

5.5 Suggestions For Further Research

1. The effect of family decision making and the rising costs of materials in Nigeria.
2. Decision making patterns among Idoma families in Otukpo Town-Benue State.
3. Family decision making and its effects on government policies in Nigeria.
4. Coping with poor family decisions in Nigeria.

5.6 Implications

The findings of this study show that education of the heads of families help their participation in all family decision-making process. This means that there is need to establish more educational opportunities especially for women who are directly involved in household

decisions. For this reason the Government should emphasize the training of women, and the proper programmes should be planned for education of family members in decision-making, in order to improve their skill in making rational family decisions in this age of scarcity and resources constraints.

There should be more dual family decisions and a proper understanding amongst the wives and husbands so that the quality of decisions as well as the relationship among the members of the family improve with their ability to participate in decision making.

Also before any family need is met and also before family can lead a satisfying life, members of the family should be able to participate in the family decision making.

Tiv families should try to involve children in their daily decisions. This will help them to grow up to be better decision makers in their future.

The result of this study will help the individual families in becoming aware of such problems and how best to solve them. This study will aid in no small way, as a major force in expressing the individuality but also a force that can make significant impact on the development of family members.

This study has also suggested ways in which the family members should solve such crises especially the home maker who would deal with the problems personally (now that it is proved that they are becoming the bread-winners of their homes) e.g. cutting down food, clothing and leisure time expenses.

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Appendix A

QUESTIONNAIRE ON THE TOPIC: DECISION MAKING PATTERNS AMONG TIV FAMILIES OF BENUE STATE NIGERIA

Dear Sir/Madam,

Educators are generally interested in what goes on in the family, and with the wave of austerity situation around us, educators feel that it is better to eliminate tensions and misunderstanding in the family. The removal will only be possible if families reorder their daily decisions affecting family life.

The researcher, therefore, is interested in finding out the decision making patterns among Tiv families, and how they have been coping with the socio-economic changes forced upon them now that bread winners, in their thousands, are unemployed in Nigeria.

This, obviously, is not a test but it is an academic exercise leading to the award of Masters in Education (Home Management). There are no right or wrong answers. We will be grateful if you attempt to answer all questions carefully. You have our guarantee that your answers will be treated as anonymous, no part of your answer will ever be held against you.

The results of this work, will be used for further studies and also for would-be home makers and present home makers in solving their numerous family problems.

We are really glad and proud that you are willing to contribute to this noble scheme.

Thank you very much. Please return the completed questionnaire to:

Rebeccah Ashirishima Nege (Mrs)
Department of Vocational and
Technical Education,
Ahmadu Bello University,
Zaria.

THIS QUESTIONNAIRE SHOULD BE FILLED OUT BY THE HEAD OF THE FAMILY ONLY

SECTION A

DEMOGRAPHIC FACTOR

1. Sex: Male ☐ Female ☐
2. Age: 20 - 30 ☐
   31 - 41 ☐
   42 - 52 ☐
   53 and above ☐
3. Residential Area:
   Gboko East ☐
   Gboko West ☐
   Gboko South ☐
   Gboko Central ☐

4. Occupation: .....

5. Level of Education:

No formal education ☐

Primary School ☐

Secondary School ☐

Grade Two ☐

H.C.E. ☐

Technical College Diploma ☐

University Degree ☐

Post Graduate Degree ☐

6. Marital Status:

Married ☐

Separated ☐

Divorced ☐

Widowed ☐

7. Family size (all members in the house): .....

8. Type of family: Nuclear ☐

Polygamy ☐

9. Length of marriage .....

10. Total number of Children in each age group

1 - 5 yrs ☐

6 - 10 yrs ☐

11 - 15 yrs ☐

16 - 20 yrs ☐

21 - 25 yrs ☐

26 and above ☐

11. Religion: Christianity [ ]

Islam [ ]

Traditional Religion [ ]

Any other (please specify) [ ]

12. Number of wives: None [ ]

One [ ]

Two [ ]

Three and above [ ]

SECTION B

DECISION MAKING CONCERNING FOOD

	5	4	3	2	1
1. Boiled yam					
2. Roasted yam					
3. White rice					
4. Jallof rice					
5. Yam pottage					
6. Pounded yam					
7. Roasted sweet potatoes					
8. Irish potatoes					
9. Eggs					
10. Chicken, Fish, Pork, Beef					
11. Beans/Cakes					
12. Moimoi					
13. Cakes					
14. Vegetable					

14. Do your children have any say in what type of food you cook?

Yes or No [ ]

15. Who decides on the budget for food?

The wife ☐

The husband ☐

Both ☐

16. Do you have any other resources that aid you in making decision on which food to cook?

a) Level of education ☐

b) Cook books ☐

c) Grand mother's knowledge and advice. ☐

d) A friend's idea ☐

e) My family's liking for food ☐

SECTION C

PURCHASING DECISIONS - CLOTHING AND HOUSING

17. Who buys clothes for the family members:

Father only ☐

Mother only ☐

Father and Mother ☐

Any other (please specify) ☐

18. Does any member of the family have any say in the type of clothes purchased for him or her? Yes ☐ No ☐

19. Kindly indicate five reasons in decreasing order of importance, using number one for the most important and five for the least important factors that influence your clothing purchases

a) Increased income ☐

b) Family cycle ☐

c) Family mobility ☐

e) Fashion ☐

20. How much of the total money goes into housing (please state in fractions of the total money e.g. ½ etc.

.....

21. Rank in order of preference the values that the family considers when building/renting/buying a house., assigning numbers in decreasing order. Number one for the highest and seven for the lowest.

	Variable	Rank
a.	Privacy	.....
b.	Comfort	.....
c.	Health	.....
d.	Family income	.....
e.	Beauty	.....
f.	Values related to leisure time activities	.....
g.	Convenience	.....

22. Do other determinants of housing influence your building/renting/buying decisions?

	Yes	No
Family size	☐	☐
Quality of house	☐	☐
Distance from work	☐	☐
Size of the house	☐	☐
Availability of basic	☐	☐
Facilities	☐	☐
Climate	☐	☐

SECTION D

HOUSE HOLD ACTIVITIES - WHO DOES WHAT?

23. Who assigns household task to members of the family?

Wife alone ☐

Husband alone ☐

Both ☐

Any other (specify please) ☐

24. Is the allocation of the activities based on:-

a. Age ☐

b. Strength of individual to do the work? ☐

c. Ability and skill of individual to do the activity ☐

d. The fact that he/she is a family member so he has to do some work? ☐

e. All of the above ☐

II. LEISURE TIME

25. What times are used for leisure?

a. When there is moonlight ☐

b. In the evening when women have finished cooking ☐

c. When there is community recreation activities ☐

d. Work free time ☐

e. Dry seasons ☐

26. Where do you carry out your leisure time activities

At home ☐

At School ☐

At the club ☐

At a friend's house ☐

At the play ground ☐

Any other (please specify) ☐

27. Tick the appropriate activities which you do

Reading ☐

Singing or listening to music ☐

Sewing ☐

Letter writing ☐

Watching Television ☐

Telling stories ☐

Dancing ☐

Hunting ☐

Making potter ☐

Family outing ☐

Playing cards ☐

Weaving ☐

28. How often do you play (your favorite game?)

a. Every day ☐

b. Twice a week ☐

c. Until when there is moonlight ☐

d. Occa sionally ☐

29. What are the facilities that are available that influence the choice of your leisure activities above?

1. Different games courts ☐
2. Hunting equipment ☐
3. Family's library ☐
4. Family income ☐
5. Weaving equipment ☐
6. Library ☐
7. Television ☐

30. 'Who makes the major decisions' by inserting the number for a suitable combination of persons against a specific particular decision.

1. Husband alone 01
2. Wife alone 02
3. Both husband and wife 03
4. Son 04
5. Daughter 05
6. All the family members 06

Major Decisions

Investment _____

Saving _____

Insurance _____

Marriages _____

Parties _____

Outside employed wife _____

APPENDIX B

TABLE 4.6 DISTRIBUTION OF RESPONDENTS ACCORDING TO LEVEL OF EDUCATION, RESIDENTIAL AREA AND FOOD DECISIONS

LEVEL OF EDUCATION / RESIDENTIAL AREA	No. Respon dent	Pounded Yam Yes No				MEAT Yes No				VEGETABLE Yes No				PROVISION OF FOOD MONEY WIFE		HUSBAND		BOTH		Children Involvement in type of food to coo YES		NO	
		No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
GBOKO EAST																							
No formal Edu.	5	5	16.6	-	-	4	13,3	1	3.3	5	16.6	-	-	-	-	4	13.3	1	3.3	2	6.6	3	10.0
Primary School	5	4	13.3	1	3.3	3	10.0	2	6.6	5	16.6	-	-	3	10.0	2	6.6	0.	-	1	3.3	4	13.3
Secondary School	5	3	10.0	2	6.6	5	16.6	0	-	5	16.6	-	-	3	10.0	2	6.6	0	-	3	10.0	2	6.6
Grade Two	4	4	13.3	0	-	3	10.0	1	3.3	4	13.3	-	-	2	6.6	1	3.3	1	3.3	0	-	4	13.3
N.C.E	2	1	3.3	1	3.3	0	-	2	6.6	2	6.6	-	-	1	3.3	0	-	1	3.3	0	-	2	6.6
Technical College Dip	3	3	10.0	0	-	2	6.6	1	3.3	3	10.0	-	-	1	3.3	1	3.3	1	3.3	1	3.3	2	6.6
University Degree	5	5	16.6	0	0	5	16.6	0	0	5	16.6	-	-	2	6.6	0	-	3	10.0	4	13.3	1	3.3
Postgraduate Degree	1	1	3.3	1	3.3	1	3.3	0	0	0	-	1	3.3	1	3.3	0	-	0	-	1	3.3	0	-
TOTAL	30	26	86.6	4	13.3	23	76.6	7	23.3	29	96.0	1	3.3	13	43.3	10	33.3	7	23.3	12	40	18	60
GBOKO NORTH																							
No. Formal Edu.	5	5	16.6	0	0	1	3.3	4	13.3	4	13.3	1	3.3	4	13,3	0	-	1	3.3	2	6.6	3	10.0
Primary School	6	6	20.0	-		2	6.6	4	13.3	6	20.0	-	-	3	10.0	3	10.0	0	-	1	3.3	5	16.6
Secondary School	4	3	10.0	1	3.3	3	10.0	1	3.3	4	13,3	-	-	3	10.0	1	3.3	0	-	0	-	4	13.3
Grade Two	7	7	23.3	0	-	5	16.6	2	6.6	4	13.3	3	10.0	5	16.6	1	3.3	1	3.3	2	6.6	5	16.6
N.C.E	0	0	-	0	-	-	-	-	-	0	-	-	-	0	0	0	-	0	-	-	-	-	-
Technical College Dip	2	2	6.6	0	-	2	6.6	-	-	2	6.6	-	-	2	6.6	0	-	0	-	2	6.6	-	-
University Degree	4	4	13.3	0	-	4	13.3	-	-	4	13.3	-	-	3	10.0	0	-	1	3,3	3	10.0	1	3.3
Postgraduate Degree	2	2	6.6	1	3.3	2	6.6	-	-	2	-	-	-	1	3.3	0	-	1	3.3	2	6.6	-	
TOTAL	30	28	93.3	2	6.6	19	63.3	11	36.6	26	86.6	4	13.3	21	70.0	5	16.6	4	13.3	12	40.0	18	60
GBOKO WEST																							
No. formal Edu.	4	3	10.0	1	3.3	1	13.3	3	10.0	4	13.3	-	-	3	10.0	1	3.3	-	-	3	10.0	1	3.3
Primary School	6	6	20.0	0	-	3	10.0	3	10.0	6	20.0	-	-	3	10.0	1	3.3	2	6.6	2	6.6	4	13.3
Secondary School	2	2	6.6	0	-	1	3.3	1	3.3	1	3.3	1	3.3	1	3.3	1	3.3	-	-	1	3.3	1	3.3
Grade Two	7	4	13.3	3	10.0	4	13.3	3	10.0	7	23.3	-	-	6	20.0	-	-	1	3.3	2	6.6	5	16.6
N.C.E	5	5	16.6	0	-	5	16.6	-	-	5	16.6	-	-	2	6.6	-	-	3	10.0	5	16.6	-	-
Technical College Dip.	1	1	3.3	0	-	1	3.3	-	-	-	-	1	3.3	-	-	-	-	1	3.3	1	3.3	-	-
University Degree	4	4	13.3	0	-	4	13.3	-	-	4	13.3	-	-	-	-	-	-	4	13.3	4	13.3	-	-
Postgraduate Degree	1	1	3.3	0	-	1	3.3	-	-	-	-	1	3.3	1	3.3	-	-	-	-	1	3.3	-	-
TOTAL	30	26	86.6	4	13.3	20	66.6	10	33.3	27	90	3	10.0	16	53.3	3	10.0	11	36.0	19	63.3	11	36.6
GBOKO SOUTH																							
No formal Education	6	6	20.0	0	-	2	6.6	4	13.3	6	20.0	-	-	3	10.0	1	3.3	2	6.6	4	13.3	2	6.6

APPENDIX C

TABLE 4.14: DISTRIBUTION OF RESPONDENTS ACCORDING TO LEVEL OF EDUCATION, RESIDENTIAL AREA, AND MAJOR FAMILY DECISIONS

RESIDENTIAL AREA	Level of Edu	INVESTMENT						SAVINGS						INSURANCE						MARRIAGE						OUTSIDE EMPLOYED WIFE					
		The Wife		The Husband		Both		The Wife		The Husband		Both		The Wife		The Husband		Both		The Wife		The Husband		Both		The Wife		The Husband		Both	
		NO	%	NO	%	NO	%	NO	%	NO	%	NO	%	NO	%	NO	%	NO	%	NO	%	NO	%	NO	%	NO	%	NO	%	NO	%
GBOKO EAST																															
No formal Edu.	5	4	13.3	-	-	1	3.3	4	13.3	1	3.3	-	-	4	13.3	-	-	1	3.3	-	-	-	-	5	16.6	2	6.6	-	-	3	10.0
Primary School	5	1	3.3	3	10.0	1	3.3	1	3.3	3	10.0	1	3.3	1	3.3	3	10.0	1	3.3	-	-	-	-	5	16.6	2	6.6	3	10.0	-	-
Secondary School	5	1	3.3	3	10.0	1	3.3	1	3.3	3	10.0	1	3.3	1	3.3	3	10.0	1	3.3	-	-	-	-	5	16.6	-	-	3	10.0	2	6.6
Grade Two	4	2	6.6	2	6.6	-	-	2	6.6	2	6.6	-	-	2	6.6	2	6.6	-		-	-	-	-	4	13.3	1	3.3	3	10.0	-	-
N.C.E.	2	2	6.6	-	-	-	-	1	3.3	1	3.3	-	-	-	-	1	3.3	1	3.3	-	-	-	-	2	6.6	-	-	-	-	2	6.6
Tech. College Dip.	3	1	3.3	-	-	2	6.6	1	3.3	-	-	2	6.6	-	-	-	-	3	10.0	-	-	-	-	3	10.0	-	-	-	-	3	10.0
University Degree	5	-	-	-	-	5	16.6	2	6.6	-	-	3	10.0	3	10.0	-	-	2	6.6	-	-	-	-	5	16.6	-	-	1	3.3	3	10.0
Postgraduate Degree	1	-	-	-	-	1	3.3	-	-	-	-	1	3.3	1	3.3	-	-	-		-	-	-	-	1	3.3	-	-	-	-	1	6.6
TOTAL	30	11	36.6	8	26.6	11	36.6	12	40	10	33.3	8	26.6	12	40	9	30	9	30.0	-	-	-	-	30	100	4	13.3	10	33.3	14	46.6
GBOKO NORTH																															
No formal Edu.	5	1	3.3	4	13.3	-	-	-	-	1	3.3	4	13.3	1	3.3	4	13.4	-	-	-	-	-	-	5	16.6	1	3.3	4	13.3	-	-
Primary School	6	1	3.3	3	10.0	2	6.6	1	3.3	3	10.0	1	3.3	1	3.3	3	10.0	2	6.6	-	-	-	-	6	20.0	1	3.3	3	10.0	2	6.6
Secondary School	4	-	-	2	6.6	2	6.6	1	3.3	1	3.3	2	6.6	2	6.6	1	3.3	1	3.3	-	-	-	-	4	13.3	-	-	2	6.6	2	6.6
Grade Two	7	1	3.3	4	13.3	2	6.6	1	3.3	4	13.3	2	6.6	1	3.3	3	10.0	3	10.0	-	-	-	-	7	23.3	3	10.0	2	6.6	2	6.6
N.C.E.	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tech. College Dip.	2	-	-	1	3.3	1	3.3	-	-	2	6.6	-	-	-	-	1	3.3	1	3.3	-	-	-	-	2	6.6	-	-	1	3.3	1	3.3
University Degree	4	-	-	2	6.6	2	6.6	1	3.3	2	6.6	1	3.3	1	3.3	2	6.6	1	3.3	-	-	-	-	4	13.3	-	-	2	6.6	2	6.6
Postgraduate Degree	2	-		-		2	6.6	-	-	-	-	2	6.6	-	-	-		2	6.6	-	-	-	-	2	6.6	-	-	1	3.3	1	3.3
TOTAL	30	3	10.0	16	53.3	11	36.6	4	13.3	14	46.6	12	40	6	20	14	46.6	10	33.3	-	-	-	-	30	100	5	16.6	15	50.0	10	33.3
GBOKO WEST																															
No formal Edu.	4	1	3.3	3	10.0	-	-	1	3.3	3	10.0	-	-	2	6.6	2	6.6	-	-	-	-	-	-	4	13.3	-		2	6.6	2	6.6
Primary School	6	2	6.6	3	10.0	1	3.3	1	3.3	3	10.0	2	6.6	2	6.6	3	10.0	1	3.3	-	-	-	-	6	20.0	1	3.3	4	13.3	1	3.3
Secondary School	2	-	-	-	-	2	6.6	-	-	1	3.3	1	3.3	-	-	1	3.3	1	3.3	-	-	-	-	2	6.6	-	-	-	-	2	6.6
Grade Two	7	-	-	4	13.3	3	10	1	3.3	4	13.3	2	6.6	1	3.3	5	16.6	1	3.3	-	-	-	-	7	23.3	-	-	4	13.3	3	10.0
N.C.E.	5	-	-	1	3.3	4	13.3	-	-	2	6.6	3	10.0	-	-	2	6.6	3	10.0	-	-	-	-	5	16.6	-	-	2	6.6	3	10.0
Tech. College Dip.	1	-	-	1	3.3	-	-	-	-	1	3.3	-	-	-	-	1	3.3	-	-	-	-	-	-	1	3.3	-	-	1	3.3	-	
University Degree	4	-	-	1	3.3	3	10.0	-	-	1	3.3	3	10.0	-	-	1	3.3	3	10.0	-	-	-	-	4	13.3	-	-	1	3.3	3	10.0
Postgraduate Degree	1	-	-	1	3.3	-	-	-	-	1	3.3	-	-	-	-	1	3.3	-	-	-	-	-	-	1	3.3	-	-	1	3.3	-	-
TOTAL	30	3	10.0	14	46.6	13	43.3	3	10.0	16	53.3	11	36.6	5	16.6	16	53.3	9	30.0	-	-	-	-	30	100	1	3.3	11	36.6	14	46.6
GBOKO SOUTH																															
																								6	20.0	3	10.0	2	6.6	1	3.3