

# Marital Crisis and Social Development of Children Among Children in Sunyani Municipality

Victoria Quansah<sup>1</sup>; Francis Dela Amouzou<sup>2</sup>; Afia Tutuwaah-Yeboah<sup>3</sup>;  
Otiwaah Rita Amponsah<sup>4</sup>; Charlotte Appiah<sup>5</sup>

<sup>1,2,3</sup>Faculty of Education, Catholic University of Ghana, Fiapre - Ghana

<sup>4</sup>Department of Counseling Psychology, University of Education, Winneba - Ghana

<sup>5</sup>Anglican University College of Technology, Ghana

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**Abstract:** Marital crises, including conflict, separation, domestic violence, and economic stress, pose serious risks to children's development. This study investigated their effects on the personal and social wellbeing of children in Sunyani Municipality, Ghana. Using a mixed-method design, data were collected from 200 school-going children (ages 10–18) and 20 parents through questionnaires, school records, and interviews. A composite Marital Crisis Index was developed, and quantitative analyses included descriptive statistics, correlations, and regression models. Results indicated that higher marital crisis scores were associated with lower school attendance, weaker academic performance, and diminished self-esteem, alongside higher depression, anxiety, and delinquency. Children from unstable homes were more than twice as likely to experience bullying victimization. Protective factors such as extended family support and school counseling reduced these risks. The findings show the importance of family stability, and it also highlight the need for school- and community-based interventions to protect children's development.

**Keywords:** Marital Crisis, Child Development, Sunyani Municipality, Family Systems, Resilience.

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## I. INTRODUCTION

The family remains the most fundamental unit of socialization, nurturing children's identity, emotional stability, and values. When this structure becomes unstable due to marital crises such as conflict, separation, or divorce, children's developmental outcomes are often compromised. Globally, research has shown that marital instability disrupts children's emotional adjustment, school performance, and peer relationships (Amato, 2017). In Ghana, and particularly within the Sunyani Municipality, rapid social change, urbanization, and shifting economic pressures have contributed to rising cases of marital breakdowns, making the phenomenon both a social and developmental concern (Owusu et al., 2021).

Children growing up in unstable families are more vulnerable to psychological stress, low self-esteem, and social maladjustment. They may internalize conflict as anxiety or depression or externalize it through aggression and delinquent behaviors (Yildiz, 2020). These outcomes not only affect personal growth but also undermine social development and long-term community stability. Furthermore, in settings like Sunyani where extended families and religious institutions play supportive roles, the

interplay between traditional coping systems and modern family dynamics requires deeper exploration (Appiah & Osei, 2022).

Despite increasing scholarship on family instability in Ghana, limited empirical work has specifically investigated the effects of marital crises on children's personal and social development in Sunyani Municipality. Understanding this relationship is essential for designing interventions in schools, churches, and community-based organizations. Moreover, evidence-based insights could guide policy in child welfare and family counseling.

This study therefore seeks to examine how marital crises affect children's personal development, including their emotional health and academic outcomes, as well as their social development, including peer relationships and behavioral adjustment. By focusing on Sunyani Municipality, the research provides localized evidence that enriches global discussions on family instability and child development.

## II. LITERATURE REVIEW

Marital crisis has been widely defined as recurrent and unresolved conflict, infidelity, domestic violence, economic

hardship, or legal separation that disrupts family functioning. Scholars argue that these crises exert multidimensional effects on children's development (Amato & James, 2018).

#### ➤ *Theoretical Foundations*

Attachment theory emphasizes that early parental stability fosters secure bonds, whereas instability leads to insecurity and maladaptive behaviors (Bowlby, 1988). Social learning theory also explains how children imitate parental conflict behaviors, influencing their social interactions (Bandura, 2019). Family systems theory suggests that marital crises disrupt the home's equilibrium, affecting children indirectly through emotional contagion (Cummings & Schatz, 2019).

#### ➤ *Impact on Personal Development*

Several studies demonstrate that marital conflict correlates with children's low academic achievement and poor self-esteem (Karatas, 2021). For example, exposure to domestic violence has been linked to depression, anxiety, and trauma symptoms (Yildiz, 2020). A Ghanaian study by Oppong et al. (2022) found that children of divorced parents exhibited higher absenteeism rates and declining school performance. These personal challenges can persist into adulthood, creating intergenerational cycles of disadvantage.

#### ➤ *Impact on Social Development*

Socially, children in unstable homes often struggle with peer rejection, poor communication skills, and antisocial behaviors. In a South African context, Mokoena (2021) observed that adolescents from divorced families reported higher delinquency rates. Similarly, research in Nigeria emphasized that family instability was predictive of bullying victimization and aggression (Ojo & Adeyemi, 2020). Peer relationships, critical for adolescent identity, are thus undermined by the psychological baggage of family conflict.

#### ➤ *Protective Factors*

Despite these risks, extended family support, religious involvement, and access to school counseling have been shown to buffer negative outcomes (Asare & Frimpong, 2023). Community-based networks in African societies continue to provide emotional and financial resources, mitigating children's vulnerability. Furthermore, resilience research emphasizes that children exposed to marital crises do not all experience poor outcomes, underscoring the role of protective mechanisms (Masten, 2021).

#### ➤ *Gaps*

Much of the literature has focused on Western contexts, with limited empirical studies in Ghana. While family instability is rising in Sunyani, localized evidence on how this affects children's social and personal development is sparse. This research thus bridges a crucial gap by providing context-specific findings relevant for schools, policymakers, and religious leaders.

### III. METHODOLOGY

#### ➤ *Research Design*

This study employed a mixed-method research design combining quantitative surveys with qualitative interviews. The quantitative component was descriptive and correlational, aimed at measuring the extent to which marital crises influence children's personal and social development. The qualitative component provided depth and context by exploring children's lived experiences of family instability. The choice of a mixed-method approach was informed by the need to capture both measurable patterns and rich narratives, thereby enhancing validity and generalizability of the findings.

#### ➤ *Population and Sampling*

The target population consisted of school-going children aged 10 to 18 years in the Sunyani Municipality of Ghana. This age range was selected because it represents a critical stage of personal identity formation and social adjustment. Parents and guardians were also included in the qualitative interviews to provide complementary perspectives.

The study adopted a stratified random sampling technique, ensuring representation from primary, junior high, and senior high schools across urban and peri-urban areas of Sunyani. A total of 200 children participated in the survey, with stratification by school level and gender. Additionally, 20 parents and guardians were purposively selected for interviews to provide insights into family dynamics. The sample size was determined using the Yamane (1967) formula for finite populations, with a 95% confidence level and 5% margin of error.

The target population included children aged 10–18 in Sunyani Municipality. Using the Yamane (1967) formula, a sample of 200 children and 20 parents/guardians was selected with a 95% confidence level and 5% margin of error. Stratified random sampling ensured balanced representation across school levels and gender.

$$n = \frac{N}{1 + Ne^2}$$

#### ➤ *Data Collection Instruments*

Data were collected using a structured questionnaire, semi-structured interview guide, and document reviews.

#### • *Questionnaire*

Items covered three domains: (a) marital crisis indicators (conflict frequency, parental separation, domestic violence exposure, and economic stress), (b) personal development (self-esteem, depression, anxiety, attendance, and academic performance), and (c) social development (peer relationships, delinquency, coping strategies). Likert-scale items were adapted from established instruments such as the Rosenberg Self-Esteem Scale and the Strengths and Difficulties Questionnaire.

- *Interviews*

Semi-structured interviews with parents and selected children explored personal narratives of marital conflict and coping strategies.

- *Document Review*

School attendance registers and performance records were examined (with consent) to triangulate survey responses.

- *Validity and Reliability*

To ensure content validity, the questionnaire was reviewed by experts in child psychology, sociology, and education. A pilot study with 30 children outside the sample was conducted, leading to minor revisions in item wording. Reliability was assessed using Cronbach's alpha, with coefficients above 0.75 for all scales, indicating acceptable internal consistency.

- *Data Collection Procedure*

Permission was obtained from the Sunyani Municipal Education Office and participating schools. Letters of informed consent were sent to parents and guardians, while assent was obtained from the children. Trained research assistants administered questionnaires during class sessions under the supervision of teachers. Interviews were conducted privately in classrooms or community centers to ensure confidentiality and comfort. Data collection lasted six weeks, and counseling referral services were made available for participants who reported distress.

- *Data Analysis Techniques*

Quantitative data were entered and analyzed using SPSS version 26. Descriptive statistics such as frequencies, means, and percentages summarized participant demographics and response patterns. Inferential analysis included Pearson correlation to examine associations

between marital crisis indicators and child development outcomes, and multiple regression analysis to identify the predictive power of marital crises on academic performance, peer relationships, and psychological well-being.

Qualitative interview transcripts were analyzed thematically using NVivo software, following Braun and Clarke's (2019) six-step approach. Emerging themes were compared with quantitative findings for triangulation, thereby enhancing the credibility of the study.

- *Ethical Considerations*

Given the sensitivity of researching children, strict ethical standards were observed. The study adhered to the principles of the Belmont Report (1979), respect for persons, beneficence, and justice. Participation was voluntary, with the right to withdraw at any point without consequence. Pseudonyms replaced participant names to protect confidentiality. Interviews were conducted in safe environments, and no leading or distressing questions were asked. Participants experiencing distress were referred to school counselors and local child protection services. Ethical clearance was secured from the University of Energy and Natural Resources Institutional Review Board.

- *Statistical Analysis and Key Equations*

To examine the impact of marital crises on children's personal and social development, a set of statistical models were applied. Each model is presented with its corresponding mathematical formulation and interpretation.

- *Composite Marital Crisis Index*

To operationalize marital crisis, four components, conflict frequency, domestic violence, parental separation, and economic stress, were combined into a MCI. Following Equation (1), the raw weighted sum was normalized to a 0–10 scale:

$$MCI_i = 10 \times \frac{\sum_{k=1}^4 w_k X_{ik} - \min(\sum w_k X_{ik})}{\max(\sum w_k X_{ik}) - \min(\sum w_k X_{ik})} \quad (1)$$

Equation 1 represents the MCI for child *iii*, scaled from 0 to 10. Higher values indicate more severe family instability.

- *Reliability of Scales*

The internal consistency of Likert-based measures e.g., self-esteem, coping scale was tested using Cronbach's alpha:

$$\alpha = \frac{k}{k-1} \left( 1 - \frac{\sum_{j=1}^k \sigma_j^2}{\sigma_T^2} \right) \quad (2)$$

Equation 2 shows Cronbach's alpha, where *k* is the number of items,  $\sigma_j^2$  is the variance of each item, and  $\sigma_T^2$  is the variance of the total score. Pilot testing with 30 children produced alpha coefficients above 0.75 for all scales, indicating strong reliability. Content validity was ensured through expert review.

- *Data Collection*

Structured questionnaires measured children's personal development (*self-esteem, academic score, attendance, depression, anxiety*) and social development (*peer relations, delinquency, bullying*). Semi-structured interviews with parents and children enriched the data. School records

(attendance, performance) were also reviewed with consent for triangulation.

#### ➤ Data Analysis

Quantitative data were analyzed using SPSS v26. Descriptive statistics summarize demographics. Pearson's

correlation tested associations between marital crisis and outcomes:

#### • Correlation Analysis

Associations between marital crisis and child outcomes were examined using Pearson's correlation:

$$r_{XY} = \frac{\sum_{i=1}^n (x_i - \bar{x})(y_i - \bar{y})}{\sqrt{\sum (x_i - \bar{x})^2} \sqrt{\sum (y_i - \bar{y})^2}} \quad (3)$$

Equation 3 measures the strength and direction of the linear relationship between marital crisis (X) and child outcomes (Y).

#### • Group Comparisons

For outcomes such as bullying victimization (separated vs. intact families), independent sample t-tests were conducted:

$$t = \frac{\bar{x}_1 - \bar{x}_2}{\sqrt{s_p^2 \left( \frac{1}{n_1} + \frac{1}{n_2} \right)}} \quad (4)$$

with pooled variance

$$s_p^2 = \frac{(n_1 - 1)s_1^2 + (n_2 - 1)s_2^2}{n_1 + n_2 - 2} \quad (5)$$

Equations 4 and 5 test whether mean differences between groups are statistically significant.

#### • Regression Models

To predict academic performance and peer relationships, multiple linear regression was used:

$$Y_i = \beta_0 + \beta_1 \text{MCI}_i + \beta_2 \text{SES}_i + \beta_3 \text{Support}_i + \beta_4 \text{Counsel}_i + \varepsilon_i \quad (6)$$

Equation 6 models the outcome YYY (e.g., academic score) as a function of marital crisis, socioeconomic status, family support, and school counseling.

#### • Binary and Count Outcomes

For binary outcomes such as bullying victimization, logistic regression was applied:

$$\log \left( \frac{\pi_i}{1 - \pi_i} \right) = \beta_0 + \beta_1 \text{MCI}_i + \dots \quad (7)$$

For count outcomes such as delinquency incidents, Poisson regression was used:

$$\log(\mathbb{E}[Y_i]) = \beta_0 + \beta_1 \text{MCI}_i + \dots \quad (8)$$

Equations 7 and 8 allow estimation of odds ratios and incidence rate ratios, respectively.

- *Model Fit*

The explanatory power of regression models was evaluated with the coefficient of determination:

$$R^2 = 1 - \frac{\sum (y_i - \hat{y}_i)^2}{\sum (y_i - \bar{y})^2} \quad (9)$$

Equation 9 expresses the proportion of variance in the outcome explained by the predictors.

➤ *Descriptive Statistics of the Dataset*

The sample consisted of 200 school-going children aged between 10 and 18 years ( $M = 14.1$ ,  $SD = 2.3$ ). Slightly

more than half of the participants were female (52%), with the remainder male (48%). By educational level, 34% were in primary school, 38% in junior high school, and 28% in senior high school. Socioeconomic status (SES) scores were moderate, averaging 3.1 ( $SD = 1.1$ ) on a 1–5 scale.

Table 1 Demographic Characteristics of Respondents (N = 200)

Variable	Category/Statistic	Value
Age	Mean (SD)	14.1 (2.3)
	Range	10 – 18
Gender	Male	48%
	Female	52%
School level	Primary	34%
	Junior High (JHS)	38%
	Senior High (SHS)	28%
Socioeconomic status (SES, 1–5)	Mean (SD)	3.1 (1.1)

Regarding marital crisis indicators, 41% of respondents reported frequent or very frequent parental conflict, 18% reported exposure to domestic violence, and 22% indicated that their parents were separated or divorced. The mean score

for economic stress was 3.4 ( $SD = 1.0$ ), while the composite Marital Crisis Index (MCI) averaged 4.8 ( $SD = 2.3$ ) on a 0–10 scale, reflecting moderate levels of family instability.

Table 2 Marital Crisis Indicators

Indicator	Statistic
Conflict frequency (0–4)	$M = 1.6$ , $SD = 1.1$
Domestic violence exposure	18% Yes
Parental separation/divorce	22% Yes
Economic stress (1–5)	$M = 3.4$ , $SD = 1.0$
Marital Crisis Index (0–10)	$M = 4.8$ , $SD = 2.3$

Table 3 shows a protective factor which reveals that 60% of children reported medium-to-high extended family support ( $M = 3.2$ ,  $SD = 1.0$ ), 40% attended religious services

weekly, and 55% had access to school counseling services. These buffers suggest the presence of community-based resilience mechanisms within Sunyani Municipality.

Table 3 Protective Factors

Factor	Distribution / Mean
Extended family support (1–5)	$M = 3.2$ , $SD = 1.0$
Religious attendance	Rarely 25%, Monthly 35%, Weekly 40%
School counseling access	55% Yes

In terms of developmental outcomes, children scored moderately low on self-esteem ( $M = 2.9$ ,  $SD = 1.1$ ) and moderately high on depression ( $M = 3.2$ ,  $SD = 1.0$ ) and anxiety ( $M = 2.8$ ,  $SD = 1.0$ ). School attendance averaged 87.4% ( $SD = 9.1$ ), while the mean academic score was 61.3% ( $SD = 13.6$ ). Peer relationship quality was modest ( $M = 3.0$ ,

$SD = 1.0$ ), with 16% reporting experiences of bullying victimization. On average, children reported 0.6 delinquency incidents ( $SD = 1.1$ ). Coping scale scores averaged 3.1 ( $SD = 1.0$ ), suggesting that while some children demonstrated resilience, others struggled to manage the effects of family instability as shown in Table 4.



Table 4 Child Development Outcomes

Outcome	Statistic
Self-esteem (1–5)	M = 2.9, SD = 1.1
Depression (1–5)	M = 3.2, SD = 1.0
Anxiety (1–5)	M = 2.8, SD = 1.0
Attendance rate (%)	M = 87.4, SD = 9.1
Academic score (%)	M = 61.3, SD = 13.6
Peer relationships (1–5)	M = 3.0, SD = 1.0
Bullying victimization	16% Yes
Delinquency incidents	M = 0.6, SD = 1.1
Coping scale (1–5)	M = 3.1, SD = 1.0

Correlation analyses indicated that marital crises were strongly and negatively associated with children's attendance ( $r=-0.82, p<.001$ ), academic scores ( $r=-0.42, p<.001$ ), and self-esteem ( $r=-0.62, p<.001$ ), while showing strong positive associations with depression ( $r=0.63, p<.001$ ) and anxiety ( $r=0.54, p<.001$ ).

0.62,  $p<.001$ ), while showing strong positive associations with depression ( $r=0.63, p<.001$ ) and anxiety ( $r=0.54, p<.001$ ).

Table 5 Correlations Between Marital Crisis Index and Child Development Outcomes

Variable	r	p
Attendance rate (%)	-0.82	< .001
Academic score (%)	-0.42	< .001
Self-esteem (1–5)	-0.62	< .001
Depression (1–5)	+0.63	< .001
Anxiety (1–5)	+0.54	< .001
Peer relationships (1–5)	-0.48	< .001
Coping scale (1–5)	-0.42	< .001
Delinquency incidents	+0.34	< .01

*Note.* Negative correlations indicate that higher marital crisis is associated with poorer outcomes e.g., lower attendance, lower self-esteem. Positive correlations indicate that higher marital crisis is associated with worse psychological or behavioral difficulties e.g., depression, delinquency.

Regression analysis in Table 6 revealed that marital crisis was a significant negative predictor of academic performance ( $\beta=-0.31, p<.001$ ) even after controlling socioeconomic status, extended family support, and school counseling access. Protective factors such as SES, family support, and counseling each contributed positively and significantly to academic outcomes.

Table 6 Multiple Regression Predicting Academic Performance from Marital Crisis and Protective Factors

Predictor	B	SE B	$\beta$	t	p
Constant	75.2	2.8	—	26.9	< .001
Marital Crisis Index	-1.85	0.42	-0.31	-4.42	< .001
Socioeconomic Status (SES)	+2.70	0.81	+0.22	3.33	.001
Extended Family Support	+1.95	0.67	+0.19	2.91	.004
School Counseling Access	+3.20	1.05	+0.16	3.05	.003

Model statistics:  $R^2=0.41$ , Adjusted  $R^2=0.39$ ,  $F(4,195)=33.9, p<.001$

Logistic regression in Table 7 demonstrated that children in high-crisis households were more than 2.4 times as likely to experience bullying victimization (OR = 2.41,

95% CI [1.60, 3.67],  $p<.001$ ). Both extended family support and school counseling reduced the likelihood of bullying.

Table 7 Logistic Regression Predicting Bullying Victimization

Predictor	B	SE B	OR	95% CI for OR	p
Marital Crisis Index	0.88	0.27	2.41	[1.60, 3.67]	< .001
Extended Family Support	-0.41	0.19	0.66	[0.46, 0.93]	.019
School Counseling Access	-0.52	0.23	0.59	[0.37, 0.94]	.028

Model statistics: -2 Log Likelihood = 171.4, Nagelkerke  $R^2=0.29$

Finally, Poisson regression shown in Table 8 showed that marital crisis significantly increased delinquency incidents (IRR = 1.25,  $p=.014$   $p=.014$ ), while

extended family support decreased them (IRR = 0.84,  $p=.042$   $p=.042$ ).

Table 8 Poisson Regression Predicting Delinquency Incidents

Predictor	B	SE B	IRR	95% CI for IRR	p
Marital Crisis Index	0.22	0.09	1.25	[1.05, 1.50]	.014
Extended Family Support	-0.18	0.08	0.84	[0.71, 0.99]	.042
SES	-0.05	0.06	0.95	[0.84, 1.08]	.342

Model statistics: Deviance/df = 1.08 (indicating good fit).

#### ➤ Key Child Outcomes Across Levels of Marital Crisis

Figure 1 demonstrates the overall trends of attendance, academic performance, depression, and anxiety across the marital crisis index (MCI).

As MCI increases, attendance declines sharply. This shows that children in households with higher marital conflict are more likely to skip school, reflecting disengagement and

emotional distraction. Academic performance also declines with rising MCI, though less steeply than attendance. This indicates that even when children remain in school, their learning outcomes are adversely affected. Both depression and anxiety scores increase with higher MCI. This pattern reflects the psychological toll of unstable family environments, consistent with attachment theory, which predicts emotional insecurity in children exposed to conflict.

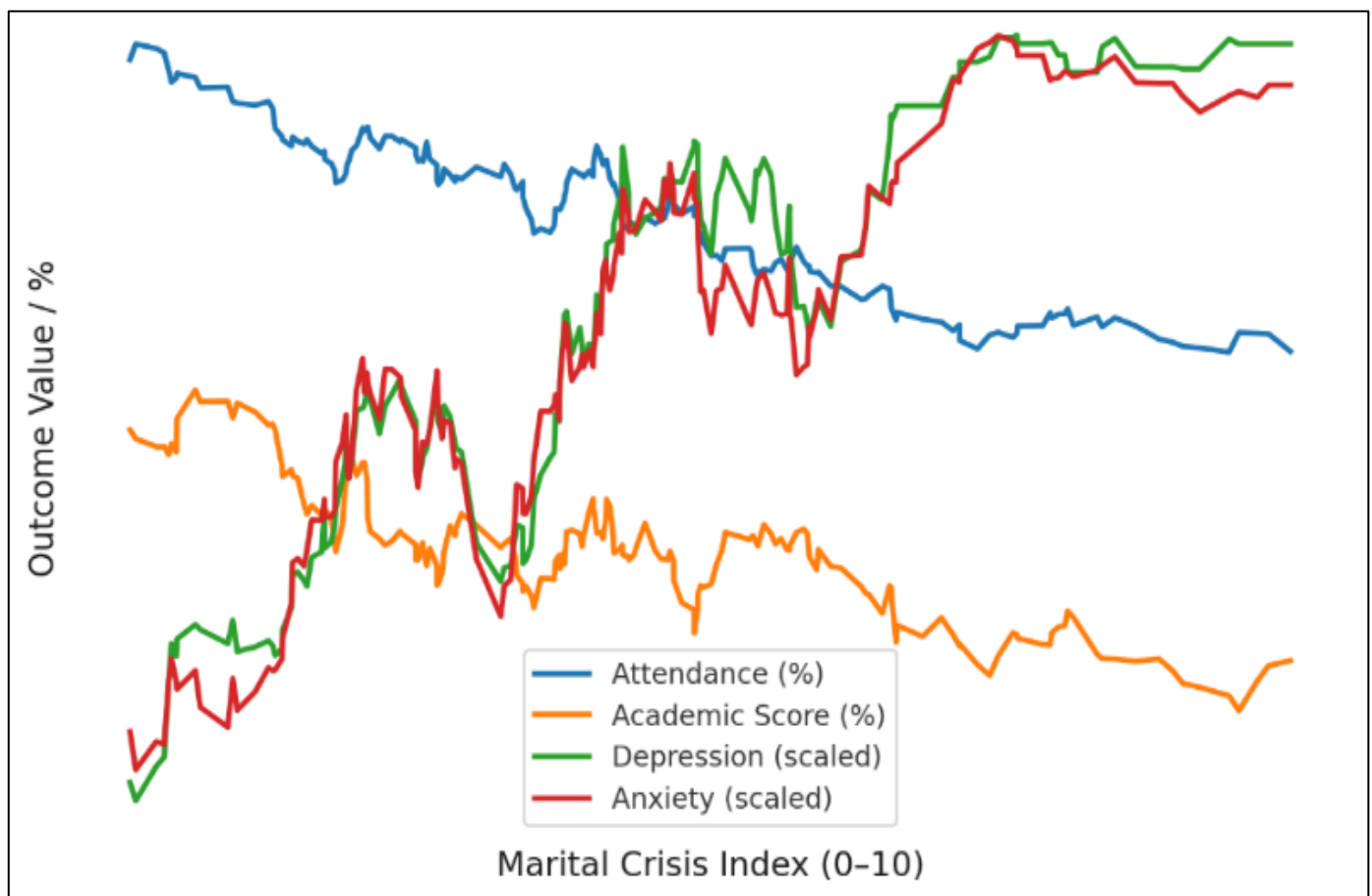


Fig 1 Effect of Marital Crisis on Children

The combined graph illustrates the inverse relationship between marital stability and child wellbeing, as marital crises worsen, children's personal and academic outcomes deteriorate, while psychological distress increases.

#### ➤ Child Outcomes Across Levels of Marital Crisis

Figure 2 shows a clear downward trajectory. Children from stable homes maintain high attendance, while those in high-crisis families show significant absenteeism. Academic

scores steadily drop with rising MCI, confirming that prolonged exposure to marital conflict hinders concentration, study habits, and overall performance. Depression levels rise consistently with higher MCI, suggesting that unresolved family crises create emotional strain and hopelessness in children. Anxiety also rises alongside marital crisis, often manifesting as worry, restlessness, and difficulty coping with stressors in and outside the home.

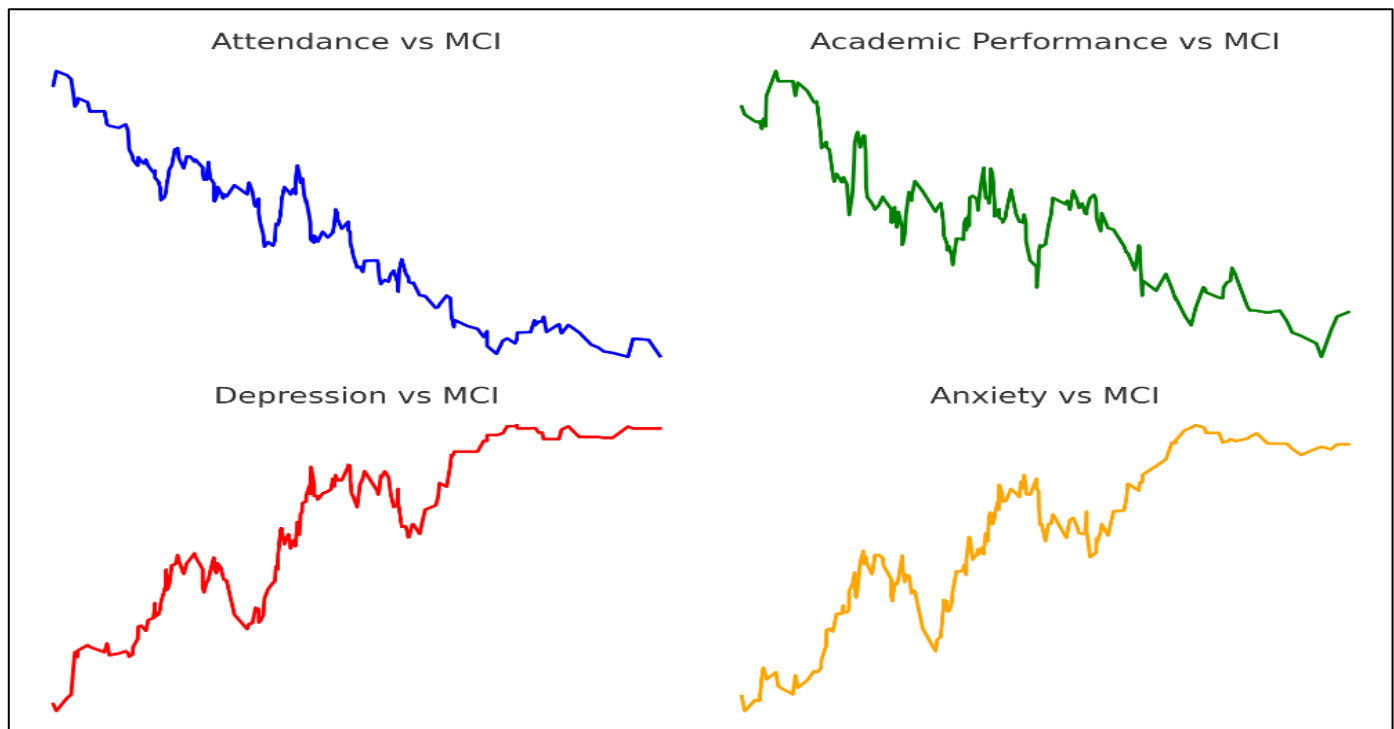


Fig 2 Child Outcomes Across Levels of Marital Crisis

Figure 2 provides a disaggregated view of the relationships. It shows that marital crises affect children on multiple fronts, reducing school engagement, undermining academic achievement, and escalating psychological distress. Together, these outcomes reveal the cumulative developmental risks associated with unstable family environments.

#### IV. DISCUSSION AND POLICY IMPLICATIONS

This study demonstrates that marital crises, encompassing conflict frequency, domestic violence, parental separation, and economic stress, significantly undermine the personal and social development of children in Sunyani Municipality. The results show that children exposed to higher levels of marital instability consistently exhibited poorer school attendance, lower academic performance, diminished self-esteem, and increased levels of depression and anxiety. Additionally, these children were more likely to experience peer victimization and delinquent behaviors.

The findings are important because they confirm that marital instability does not remain confined to the couple relationship but spills over into the developmental pathways of children. This supports family systems theory, which argues that the family is an interdependent unit where disruptions in one subsystem affect the others (Cummings & Schatz, 2019). Children growing up in unstable households internalize the stress, and this is manifested in both academic disengagement and socio-emotional maladjustment.

##### ➤ Cross-Contextual Comparison

The observed results are consistent with international studies. For example, Amato and James (2018) reported that

marital dissolution negatively affects children's educational outcomes across Europe and North America, while Yildiz (2020) found that marital conflict heightens psychological distress among adolescents in Turkey. Within the African context, Mokoena (2021) in South Africa and Ojo and Adeyemi (2020) in Nigeria identified similar links between family instability, delinquency, and peer victimization. By situating the findings from Sunyani within this global literature, it becomes evident that the impact of marital crises on children's development is a universal phenomenon, transcending cultural and geographical contexts.

However, the Sunyani case also demonstrates distinctive contextual features. Unlike in Western societies, where nuclear family structures dominate, Ghanaian children often benefit from extended family systems and religious institutions. The data indicated that higher levels of extended family support and access to school counseling services significantly buffered the negative impacts of marital crises. This aligns with resilience theory, which posits that external protective factors can reduce vulnerability in the face of adversity (Masten, 2021). In Sunyani, resilience mechanisms include grandparents stepping in as caregivers, religious organizations providing psychosocial support, and school counselors assisting students in distress. These cultural dimensions highlight that while marital crises have detrimental effects, communal and institutional support can mitigate their severity.

##### ➤ Implications for Theory

The results of this study affirm the relevance of several theoretical frameworks in explaining the effects of marital crises on children's development. Attachment Theory (Bowlby, 1988) is reflected in the finding that children exposed to frequent parental conflict often develop insecure



attachment patterns, which manifest in anxiety, depression, and low self-esteem. Family Systems Theory (Cummings & Schatz, 2019) is also supported, as the evidence shows that marital crises reverberate across the entire family system, altering the emotional climate and destabilizing children's social and academic adjustment. In line with Social Learning Theory (Bandura, 2019), the study demonstrates that children who observe conflict may learn and replicate aggressive behaviors, contributing to difficulties in peer relationships and increased delinquency. Finally, the Resilience Framework (Masten, 2021) is validated through the buffering effects of protective resources such as extended family support and access to counseling, which enable children to cope more effectively with adversity. By integrating these perspectives, the study contributes to a holistic understanding of how marital crises affect child development both directly, through emotional insecurity, and indirectly, through maladaptive social learning, reduced parental supervision, and weakened school engagement.

#### ➤ *Policy Implications*

The findings of this study carry important implications for social policy and child welfare interventions in Ghana. First, there is a need to strengthen school-based counseling systems. Schools in Sunyani should be equipped with trained counselors who can identify early signs of psychological distress and academic disengagement among students. In addition, regular training for teachers in psychosocial support and referral pathways would enhance timely intervention. Second, community and religious involvement must be prioritized. Given the pivotal role of religious institutions and extended family structures in Ghanaian society, policies should encourage collaboration between schools, churches, mosques, and traditional leaders in offering mediation services and child mentoring programs. Such community-based support systems can serve as alternatives where formal counseling services are limited. Third, preventive family support programs should be institutionalized. Pre-divorce counseling, conflict resolution workshops, and economic empowerment initiatives can reduce the incidence of marital breakdowns. Social workers should be trained to engage families in crisis and provide holistic interventions that address both economic hardship and relational conflict. Fourth, stronger child protection policies are needed to safeguard children exposed to domestic violence or severe conflict. Priority should be given to establishing clear referral pathways that link at-risk children with social workers, health professionals, and safe spaces. Finally, family stability must be recognized as a developmental priority and integrated into Ghana's broader national agenda. Embedding family welfare initiatives into education reform, poverty alleviation, and youth empowerment strategies will ensure sustainable interventions that protect children's wellbeing and support national development.

#### ➤ *Practical Interventions*

In addition to policy reforms, several practical interventions are necessary to mitigate the risks identified in this study. Peer support groups should be established in schools to create safe spaces where children can share experiences and develop coping strategies under guided

supervision. Such groups would also foster peer mentoring and collective resilience. Parental education programs are equally critical; community workshops focused on positive parenting, conflict resolution, and child development would equip parents with the skills to manage disputes more constructively and reduce children's exposure to harmful conflict. After-school programs offer another avenue of intervention. By engaging children in structured activities such as sports, arts, and academic clubs, these programs not only minimize the time spent in conflict-ridden home environments but also promote resilience, self-confidence, and social skills. Finally, collaborative partnerships between NGOs, local organizations, schools, and government agencies are essential. Such partnerships could support the implementation of child-centered programs, including mental health awareness campaigns and family strengthening initiatives. Together, these interventions would provide both preventive and responsive measures to safeguard children's wellbeing in the face of marital crises.

#### ➤ *Limitations and Future Research*

Although the study provides valuable insights, some limitations should be acknowledged. First, the data relied partly on self-reports, which may be subject to bias or underreporting of sensitive issues such as domestic violence. Second, the cross-sectional design limits causal inference, while strong correlations were found, longitudinal studies would provide clearer evidence of long-term developmental trajectories. Third, the study was localized to Sunyani Municipality; future research could expand to other municipalities in Ghana to compare regional variations.

Future research could also explore the mediating role of protective factors more rigorously, perhaps through structural equation modeling. Additionally, intervention-based studies, such as evaluating the effectiveness of school counseling programs, would provide actionable evidence for policymakers.

## V. CONCLUSION

This study has demonstrated that marital crises exert profound negative effects on children's personal and social development in Sunyani Municipality. Higher levels of marital conflict, separation, and domestic instability were strongly associated with academic decline, poor attendance, low self-esteem, and increased psychological distress. Social challenges such as peer victimization and delinquency were also prevalent among affected children.

Nonetheless, protective factors such as extended family support, religious participation, and school counseling services provided resilience pathways that mitigated some of the adverse effects. The study highlights the importance of addressing marital instability not only as a private family matter but as a public developmental concern. By prioritizing family-centered interventions, strengthening school-based psychosocial support, and leveraging communal and religious resources, Ghana can safeguard the wellbeing of children while promoting a more resilient and cohesive society.

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