

UNIVERSITY OF CAPE COAST

MARITAL SATISFACTION AMONG CHURCH LEADERS IN THE
KUMASI METROPOLIS

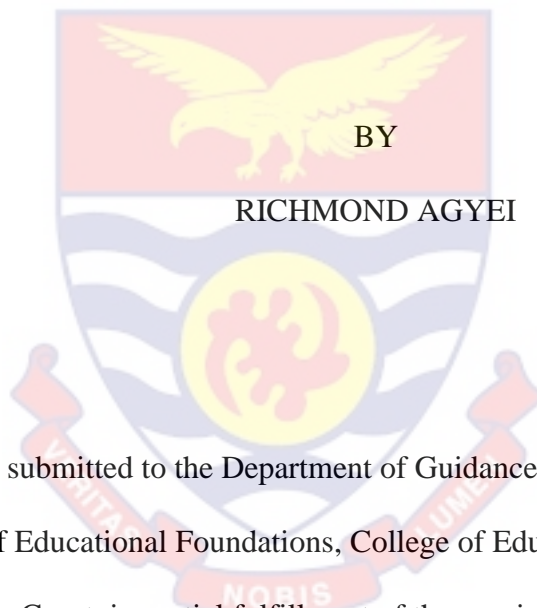


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2025

UNIVERSITY OF CAPE COAST

MARITAL SATISFACTON AMONG CHURCH LEADERS IN THE
KUMASI METROPOLIS



Thesis submitted to the Department of Guidance and Counselling of the
Faculty of Educational Foundations, College of Education Studies, University
of Cape Coast, in partial fulfillment of the requirements for the award of
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DECLARATION

Candidate's Declaration

I hereby declare that this thesis is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature..... Date.....

Name:

Supervisor's Declaration

I hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

Supervisor's Signature..... Date.....

Name:

ABSTRACT

The purpose of the study was to examine marital satisfaction of church leaders in some selected churches in the Kumasi Metropolis. Descriptive survey research design was adopted for the study. The population comprised married church leaders in the Kumasi Metropolis. A sample of 235 respondents selected using proportional stratified sampling procedure was used for the study. Data were collected using Essuman's (2010) Marital Satisfaction Inventory. Data were analysed using mean and standard deviation, independent samples t-test and one way-ANOVA. The study revealed that the respondents were satisfied across all the scales of the marital satisfaction inventory (MSI). Also, the study revealed that, the respondents were satisfied with the fact that their spouses sought for their opinions and conversed with them, and were also sexually satisfied in their marriages. Further, the study found that male and female church leaders differed in their marital satisfaction in terms of character issues, temperament issues, marital roles issues and the overall satisfaction. Having found church leaders in the Kumasi Metropolis to be satisfied in their marriages, it was recommended that church leaders continue to pursue their marital goals so that their level of marital satisfaction can be maintained or even improved.

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DEDICATION

To my wife, Cynthia Senkyire Boateng and my children, Kime Agyei and
Joycelyn Agyei.

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LIST OF ACRONYMS

GSS	Ghana Statistical Service
KMA	Kumasi Metropolitan Assembly
MSI	Marital Satisfaction Inventory

CHAPTER ONE

INTRODUCTION

The success of marriages can positively impact on the lives and wellbeing of the couple and the society as a whole. Marriage is a legal contract between a man and a woman in which they commit to live together and support one another in all aspects of their lives, including but not limited to physical, emotional, social, financial, and spiritual. According to Olayinka, (2001), marriage is a social institution for uniting a man and a woman as one flesh and soul. Individuals enter into marriage for certain reasons, which include financial, legal, emotional, social, spiritual and religious purposes (Ansah-Hughes, Akyina & Oduro-Okyireh, 2015).

Couples could be confronted by uncertainties and life experiences at any time in their marriages which may drain their emotional and spiritual strength. Common examples of problems that can threaten marriages include the death of a loved one, tensions between parents and children, financial difficulties, and marital strife. Marital satisfaction has always been one of the key ingredients for marriages that last long but the consistent rate of divorce shows that not much is known about sustaining marriages because of its associated problems that could emanate from the relationships to make it successful. This study thus sought to examine marital satisfaction of church leaders in the Kumasi Metropolis.

Background to the Study

Marriage is regarded as the most important of all relationships. An individual has the chance to be married at least once in his or her lifetime (Berscheid & Regan, 2005). Marriage is not only for the individuals involved

but it is a social institution that affects the lives of everyone around them. Marriage leads to the continuity of the human race through procreation and upbringing of children (Ponzetti & Mutch, 2006) as it lawfully permits sexual intercourse and encourages trustworthiness between the couples (Rao, 2002; Stutzer & Frey, 2006).

Marriage is good for the individuals involved, their offspring, and the larger society (Kiuna & Kiuna, 2012). Married people are much healthier compared to those who are not married (Fincham, 2003). Both physical and mental well-being improve with the presence of a healthy marriage. In spite of its value, some marriages sometimes put couples mentally, economically, emotionally and physically in danger (Lundbald & Hansson, 2005).

Some of the factors that lead to satisfaction in marriages are fidelity, trust, dependability and love (Kaslow & Robinson, 1996). Additionally, social support, words of encouragement, regular conversation, specific marital roles, and sexual intercourse are also deemed essential for a happy marriage (Bradbury, Fincham, Frank, Beach, & Steven, 2000; Kaslow & Robinson, 1996).

Generally, there is a growing trend of people deciding to stay unmarried (U.S. Census Bureau, 2017). Cohabiting with a partner happens to make many people satisfied and happy (Rosenfeld & Roesler, 2019). Interestingly, the higher percentage of divorce rate also makes people to remain unmarried (Cohen, 2016). Regardless of these, there is still a great desire among people all over the world to get married (Kuo & Raley, 2016). Generally, about 90% of people marry at least once in their life time (Kiersz, 2017).

Generally, marriage has become a norm and as such most young people enter just for the sake of it being a norm. Unsatisfactory marriage could lead to divorce and subsequently remarriage. In spite of married people yearning for a satisfactory marriage, divorce continues to be on the horizon as one of every three marriages in the United States of America ends in a divorce especially in the first 10 years of marriage (Bramlett, & Mosher, 2002). Young adults have a variety of responsibilities, including picking a life partner, deciding how they will raise a family, building a home, and sharing domestic chores (Yeşilyaprak, 2003).

Research has been extensively conducted both in social and psychological sciences on issues related to satisfaction and wellbeing of people. These concepts are subjective in nature from a psychological standpoint. According to Diener and Lucas (1999) there is a difficulty in understanding the actual determinants of marital satisfaction even though marital satisfaction is considered significant in the health and general wellbeing of people.

According to Williams (2003), those who report higher levels of marital satisfaction report lower levels of depressive symptoms. Also, those who have high marital satisfaction report better overall health (Umberson, Williams, Powers, Liu, & Needham, 2006). Successful marriages are usually marriages which are stable and bring joy and satisfaction to the couples. One of the things that affects the health and longevity of a marriage is the level of happiness each partner experiences in it (Li & Fung, 2011). In addition to influencing the health of marriage, couples' satisfaction in their marriages has a significant impact on the marriage's longevity as well.

Research has confirmed that satisfaction in marriage is difficult to attain due to a variety of factors which can affect the couples in terms of their behaviour, thinking, feelings and communication (Rosen-Grandon, Myers & Hattie, 2004). Some of the factors could be psychological and socio demographic. Having a fulfilling and satisfying marriage and family life is also a major determinant of a person's quality of life (Shek, 1995; Stutzer & Frey, 2006). Both partners' physical and mental well-being may be affected by how satisfied they are in their marriage (Holt-Lunstad, Birmingham, & Jones, 2008). Children's growth, happiness, academic success, social development, and interpersonal relationships are all influenced by the quality of their parents' marriages (Cummings & Davies, 2010).

To some extent, a person's level of satisfaction in their marriage is reflective of the benefits and problems they see in their marital relationship. Generally speaking, the more problems a spouse causes, the less satisfied one is with the marriage and also the less satisfied the spouse is with the one who caused the problem. Similarly, one's level of marital and relationship satisfaction increases in proportion to the value they place on the union (Cummings & Davies, 2010).

The origin of marriage makes it essential for all church leaders to remain married. According to Ng'ang'a and Wasanga (2010), marriage is a union based on God's intention of a man and woman living together as a family (Genesis 2:18-26). From a Biblical point of view, God designed marriage for three reasons including "companionship", "pleasure" and "procreation" but marital dissatisfaction seems to create worrying situations for individuals of all ages, racial and cultural backgrounds mostly leading to

marriage breakdown or divorce (Baker, 2019). For church leaders, they are faced with a variety of obligations, including spiritual nourishment of their members, psychological engagements, general care and their family responsibilities (Grosch & Olsen, 2000; Turton & Francis, 2007). These obligations can sometimes create a lot of stress for church leaders (Norley, 2019). On the basis of this, their marriages can sometimes be affected negatively.

Some existing research works have shown that marital satisfaction is an issue of concern for church leaders across the world. For instance, Wolery (2015) identified that most church leaders are currently beginning to see the need to consult a professional counsellor when they have marital issues because their satisfaction in marriages are affected negatively. Teachman (2003) also noted that most church leaders struggle in their marriages and are usually at a higher risk of marital breakdown. It is clear therefore that marital satisfaction is an issue of concern among church leaders.

Despite the wealth of research on marital satisfaction, marriage and family counsellors still consider the satisfaction of couples with their marriages to be a significant issue to address (Bradbury, Fincham, & Beach, 2000). This is most particular among church leaders. One of the most important aspects of a happy marriage is the partners' level of satisfaction with one another. The degree to which a couple is content is measured by the concept of marital satisfaction. The success of a marriage is often gauged by how satisfied the couple is with each other. People get married in the hopes of having a happy marriage, which is a proxy for a successful marriage. As a result, it is crucial to investigate the factors that predict marital satisfaction in

order to identify the factors that can best predict the success of a marriage. Although the concept of marital satisfaction may appear vague, the expanding body of research in this area, as emphasised by Spanier (1976), warrants serious consideration.

Statement of the Problem

Some marriages start happily and later end in divorce when marital problems are unresolved. These marriages could often break down out of frustration rather than a happy ending (Karney & Bradbury, 1995). Even though there are marriages that are satisfactory to the couples, other marriages experience marital tension and inconsistency which on many occasions lead to divorce. Amato and Booth (2001) noted that, parents' marital friction is transmitted to their children's marriage. This transmission leads to a decrease in marital happiness and satisfaction. As children observe some of these negative interpersonal styles from their parents, they tend to learn from them consciously or unconsciously. This makes it difficult for them to learn positive thoughts about marriage.

The marriage ceremony is considered sacred to Christians, yet the increasing rate of marital dissatisfaction in churches leading to divorce or marriage breakdown is something that demands research attention. Recent statistics have revealed that globally, almost 25% of marriages within the Christian faith end in divorce (Longworth, 2023). This is relatively high considering the fact that Christians are supposed to avoid divorce.

Many researches in Ghana have been done on marital satisfaction. Ahene (2010) carried out a study to find out the extent of marital satisfaction among members of Pentecostal and Charismatic churches in Cape Coast. His

study revealed a high percentage of marital satisfaction. Dabone (2014) also researched to find out the degree of marital satisfaction of married people in the Sunyani Municipality of Ghana and found that the respondents were generally satisfied in their marriages. His study was a general investigation into marital satisfaction but he did not consider churches specifically. Arthur-Norman (2015) also carried out a study on marital satisfaction, with a focus on church leaders in the Church of Pentecost, Cape Coast Area. His study also showed that the couples in his study were satisfied with their marriages. It appeared from my search that most of the studies done on marital satisfaction have been carried out in other regions but little attention has been given to the church leaders in the Kumasi Metropolis. This creates a gap in the literature that the current study bridges.

Also, information from the head of marriage and divorce in the Kumasi Metropolitan Assembly (KMA) revealed that there has been a significant rise in the number of divorces in Kumasi, and Christian marriages made up the largest percentage of divorce cases (Okyere, 2015). Also, church is the focus of the study because as shown in the study of Odoi (2015), divorce cases keep rising in churches in Kumasi even though the churches and their leaders know all about the dangers of divorce.

From the forgoing, it appears that divorce issues are rising in Kumasi, especially among Christians. This makes the current study important in assessing the level of marital satisfaction in the Metropolis. Data from the Kumasi Metropolitan Assembly (KMA) (2022) shows that among the divorce cases coming through the Metropolis, those who identify as Christians make up about half of them. Additionally, information obtained through interactions

with some clergy in churches like Assemblies of God Church and the Methodist Church brought to the attention of the researcher that church leaders usually bring their marital issues to the pastors for support (Personal Observation, 2022). The clergy indicated that the marital issues affect their church leaders not only in their church duties but in their overall wellbeing. There is however is no empirical evidence to support this. This current study thus seeks to provide evidence for this personal observation.

From the forgoing, it has been established that divorce is a prevalent phenomenon among churches in Ghana and in the Kumasi Metropolis as shown from the evidence of cases Okyere (2015), Odoi (2015) and the KMA (2022). For church leaders, personal interactions with the clergy have shown the existence of marital problems even though there has not been empirical evidence to support this since no empirical study in the Kumasi Metropolis has focused purely on church leaders' marital satisfaction. The current study is therefore important to make a further investigation to find out the extent of satisfaction some selected church leaders in the Kumasi Metropolis have in their marriages.

Purpose of the Study

Generally, the study sought to examine marital satisfaction of church leaders in some selected churches in the Kumasi Metropolis. In terms of specifics, the study sought:

1. To investigate the level of marital satisfaction of church leaders in the Kumasi Metropolis,
2. Examine the determinants of marital satisfaction of church leaders in the Kumasi Metropolis,

3. Find out the difference in marital satisfaction of male and female church leaders in the Kumasi Metropolis,
4. Identify the difference in marital satisfaction of church leaders in the Kumasi Metropolis on the basis of age,
5. Identify the difference in marital satisfaction of church leaders in the Kumasi Metropolis on the basis of educational qualification.

Research Questions

The following research questions were answered in the study:

1. What is the level of marital satisfaction of married church leaders in the Kumasi Metropolis?
2. What are the factors that influence the level of marital satisfaction of married church leaders in the Kumasi Metropolis?

Hypotheses

- H₀1: There is no statistically significant difference in the levels of marital satisfaction of male and female church leaders in the Kumasi Metropolis.
- H₁1: There is a statistically significant difference in the levels of marital satisfaction of male and female church leaders in the Kumasi Metropolis.
- H₀2: There is no statistically significant difference in the levels of marital satisfaction of married church leaders in the Kumasi Metropolis on the basis of age.
- H₁2: There is a statistically significant difference in the levels of marital satisfaction of married church leaders in the Kumasi Metropolis on the basis of age.

H₀₃: There is no statistically significant difference in the levels of marital satisfaction of married church leaders in the Kumasi Metropolis on the basis of educational qualification.

H₁₃: There is a statistically significant difference in the levels of marital satisfaction of married church leaders in the Kumasi Metropolis on the basis of educational qualification.

Significance of the Study

The study focused on marital satisfaction of church leaders in some selected churches in the Kumasi Metropolis. The study would bring to light the degree of satisfaction of married people with their marriages. As such, the results would provide additional information on marital satisfaction. The findings of the study would also expose religious leaders to some of the determinants of marital satisfaction among church leaders and through this religious leaders can put in place measures to assist their church leaders and membership as a whole.

Further, the results of the study would benefit counsellors in their provision of pre-marital counselling. They would know which areas to focus on to improve the degree of marital satisfaction of church leaders. Finally, the findings of the study would contribute to the existing body of research on satisfaction in marriage of church leaders in Ghana.

Delimitations

This study covered selected churches in the Kumasi area in the Ashanti Region. The scope of the study was delimited to married church leaders who have registered their marriages. The study also focused on level of marital satisfaction, determinants of marital satisfaction, and differences in marital

satisfaction on the basis of gender, age and educational qualification. The churches included in the study were Methodist Church, Assemblies of God, Roman Catholic Church and Presbyterian Church Main.

Limitations

The study had some limitations. In the first place, the use of questionnaire in collecting data for the study limited the study in terms of obtaining depth in the data as would have happened if an interview was used. As a result, the data gathered, even though, was large, did not have much depth.

Also, in terms of the instrument, using questionnaire limited the responses that respondents could give. They could not freely express any issues they had in their marriages. This was a limitation. Additionally, the use of the quantitative approach produced brought along the limitation of not capturing the feelings of the respondents.

Definition of Terms

The main terms in the study are defined as they are used in the study:

Church Leaders: In this study, church leaders refer to the elders or deacons/deaconesses of the church.

Marital satisfaction: The extent to which a person's wants, needs, and expectations are being met within their marriage.

Marriage: The act of formally uniting in law a man and a woman in the roles of husband and wife, with sexual activity serving to consummate the marriage.

Married people: A man and a woman who have been legally wed under Ghanaian custom, legislation, or religious law. In this study, married people were treated individually and not as couples.

Organisation of the Study

The study has five chapters. Chapter one presents the background to the study, statement of the problem, purpose of the study, research questions, research hypotheses, significance of the study, delimitation, limitation and definition of terms.

Chapter two reviews literature related to the study. It covers the theoretical framework, conceptual frame work and the empirical review. Chapter three gave a detailed outline of the research methods that was used in the study. It covers the research design, study area, population, sample and sampling procedures, data collection instrument, data collection procedures and the data processing and analysis.

Chapter four focuses on the results and discussion of the study. Finally, Chapter five deals with the summary of research findings, conclusions, recommendations, implications for counselling and suggestions for further studies.

CHAPTER TWO

LITERATURE REVIEW

Introduction

The purpose of the study was to examine marital satisfaction of church leaders in some selected churches in the Kumasi Metropolis. This chapter focuses on the literature review of the study. The review covers the theoretical framework, conceptual framework, conceptual review and empirical review.

Theoretical Framework

In this section, some of the theories related to the study are discussed. These theories include the Dynamic Goal Theory, Behavioural Theory (Interpersonal Theory of Marriage), Role Theory and the Self-Efficacy Theory of Family Relations.

The Dynamic Goal Theory

The Dynamic Goal Theory of marital satisfaction was propounded by Li and Fung (2011). Li and Fung proposed that a major factor in satisfied marriages is the presence of mutually shared goals between the partners. The dynamic goal theory of satisfaction in marriage places a premium on the importance of marital goals. If the couple's top priorities for their marriage are met, they will feel more fulfilled and satisfied in their union. Li and Fung further indicated that in most cases, the goals of marriage are three: companionship, personal growth and instrumental goals. People's desires to feel loved and accepted in their marriage are at the heart of companionship goals in marriage. On the other hand, personal growth goals reflect the willingness of the partners to learn and advance in the course of their marriage. The instrumental goals of a marriage focus on the more functional

aspects of the union, such as the division of labour and obligations within the household, including taking care of the children, managing the family budget, and doing the housekeeping. Generally, newlywed couples prioritise personal development goals, middle-aged couples prioritise instrumental goals, and elderly couples prioritise companionship goals in their relationship (Li & Fung, 2011).

This theory was selected because it has a long-term, evolutionary perspective on marital happiness. According to this theory, couples enter into marriage with a number of different objectives in mind. These marital goals can be classified into three categories: personal goals, companion goals and instrumental goals. At various points in adulthood, each of these three goals may rise or fall in importance relative to the others. Whether or not the couple's priorities are met is a key factor in the level of satisfaction they experience in their union.

Marital satisfaction might also be determined by other things. Both personal growth and exposure to new cultures are examples of such elements. They have the potential to shift the emphasis of certain marital objectives. However, other aspects of married life, such as modes of communication, approaches to problem-solving, sources of blame, and roles played by each partner, can help couples reach their goals.

For church leaders, the theory explains marital satisfaction in the sense that when the two spouses share a common goal and work towards it then they are likely to be satisfied in the end. The collaboration to achieve the shared or mutual goal makes the couple feel a sense of connection and affection for each

other. All of these are likely to make church leaders feel satisfied in their marriages.

Behavioural Theory of Marriage (Interdependence theory)

Behavioural theory related to marriage is called the Interdependence theory. Interdependence theory is the theoretical foundation for behavioural theory of marriage and was propounded by Thibault and Kelley (1959). According to the interpersonal theory, a couple's level of satisfaction in marriage is contingent on the kind and quality of their behavioural interactions with one another. The core idea is that a satisfying marriage can be fostered through the interchange of positive, supportive behaviours, while a dissatisfying one can be fostered through the exchange of negative, punishing ones (Kelly, Fincham & Beach, 2003). According to this point of view, troubled couples are more likely to engage in negative behaviours than non-distressed partners while attempting to solve problems together.

Interdependence theory posits that the tendency for relationships to develop and persist depends not only on the personal characteristics of the two individuals but on the interdependence that develops between the two partners (Stanley, Rhoades & Whitton, 2010). The level of interdependence in a relationship is determined by partners' level of satisfaction with the relationship and their perceptions of the quality of alternatives to the relationship (Thibaut & Kelley, 1959).

The interdependence theory also addresses how two individuals come to develop an identity as a couple. Stanley et al. (2010) posited that those in developing and continuing relationships begin to take into account long-term goals for the relationship as an entity additional to the needs and desires of the

two individuals. They called the process of moving from acting based on self-interest to acting based on preferences for joint outcomes the transformation of motivation. In economic and exchange theory terms, this transformation produces an exchange market (between partners) that is noncompetitive, where the goal is to maximize joint outcomes (Kelly et al., 2003). Although one partner should not lose his or her identity in the other, couples develop a degree of “we-ness” (Agnew, Van Lange, Rusbult & Langston, 1998) or “couple identity” (Stanley & Markman, 1992). Combining the intention to be together, to have a future, and to share an identity as a couple, the state of being committed can be thought of most simply as having a sense of a future.

Bradbury and Fincham (1991) delved deeper into the connection between behaviour and satisfaction by taking into account the interpretations partners place on one another's overt actions. These mental operations are not typically related with marital satisfaction, but they are hypothesised to alter the kinds of behaviours engaged in during interactions, which in turn affect marital satisfaction (Bradbury & Fincham, 1991). A spouse is likely to behave in a way that is proportional to how the other spouse behave towards him or her, even without much thoughts. However, when a spouse perceives the behaviour of the other to be negative, he or she begins to evaluate whether the partner was intentional or not in the behaviour. This kind of thinking affects how people act in the future. Couples' happiness, both now and in the future, is thought to be affected by this situation.

The theory is relevant in this study because it gives insight into how people can be satisfied in their marriages. From the theory, the behaviour of each spouse towards each other can either make them satisfied in the marriage

or not. This means that essentially, the interactions and actions between the couple will affect their marital satisfaction. For instance, among church leaders, if a spouse treats the other with love and respect and gives support, then there will be some satisfaction within the marriage.

Role Theory

Role theory proposed by Baldwin, Ellis and Baldwin (1999) gives a good description of marital satisfaction. According to this theory, spouses' satisfaction in marriage differs on the basis of whether the roles played by the spouses are considered salient or significant. When both partners show dedication to the same activity, or when one partner shows dedication to an activity and receives significant role support from the other, the couple is more likely to be satisfied in their marriage (Baldwin et al., 1999).

Again, role theorists argue that the degree to which a marriage is satisfying depends on the ways in which both partners understand and fulfil their respective roles within it (Thompson, 2001). The primary tenet of the theory is that people act in ways with the intention of achieving the outcomes that they believe will fulfil their motivations. In giving insight into why human behaviour can follow some social pattern, role theorists argue that most human actions are in response to the actions of other people around them. Roles are seen to be socially created and as such, what a husband or a wife does is related to each other. This means that the behaviours of men and women are not isolated but are connected to what each other does (Thompson, 2001).

Researchers such as Barnett (2014) opined that attempting to change sex or gender roles can significantly affect marriage and family structure. He noted however that changes in gender roles have arisen because of financial

issues and issues with jobs. According to Van der Horst (2016), role expectation and behaviour have undergone the most drastic shifts in modern marriage.

Marital roles, which had previously been culturally dictated, are now a topic for debate inside each marriage (Glen, 1994). Akinade (1997) noted how contemporary gender roles for spouses are less rigidly defined. He argued that such fluid positions promote equality. Langford (2022) expressed some disagreement with this claim, dismissing it as nothing more than a wishful statement. The argument was that the public view that a wife is not legally considered to be "owned" by her husband does not necessarily mean that the wife is on par with the husband. Thus, the assumption that husband and wife roles complement each other's and therefore husbands and wives are equal cannot be valid. This is because women have been given lower-paying, riskier, and lower-ranking jobs that need more dependence.

The role theory is relevant in the study because it speaks of the fact that if married people play their respective roles, there is likelihood that the marriage relationship will be fulfilling. In this sense, role theory depicts that marital satisfaction is possible if each spouse plays their expected roles. In this study, it can be said that church leaders are likely to be satisfied in their marriages if they play the roles expected of them. For instance, if a male church leader takes care of his home and provides for his spouse, the spouse is likely to have a sense of happiness and satisfaction in the marriage. In the same vein, if a female church leader ensures that the house is managed well and gives the spouse the needed respect then the possibility of satisfaction in the marriage will be high.

Self-Efficacy Theory

Bandura (1977) propounded the Self-Efficacy Theory. The theory believes that when it comes to life decisions and behaviour, personal, cognitive and environmental factors are all intertwined. The self-efficacy theory is based on the main assumption that the beliefs of an individual are the most significant predictor of human behaviour. These beliefs are used by an individual to judge the control they have over their actions and the environment in which they live (Gainor & Lent, 1998).

The theory of self-efficacy is related to the role of a personal cognitive factor in the reciprocal process with events and behavior (Suwartini, 2016). Self-efficacy denotes someone's tenacity and perseverance determined by the assessment and expectations of the environment to be able to go through challenges and fulfill their duties (Noviawati, 2016). The theory of self-efficacy explains that if the individual beliefs in his/her own ability to achieve the desired result or expectation, then he/she will conduct an act intensively in facing any obstacle (Djauhari & Wardani, 2018).

It is established that self-efficacy is the confidence a one feels in his or her own capacity to bring about desired outcomes in meaningful situations (Bandura, 1994). Beliefs in one's own ability to accomplish a task influence the way a person experiences the world emotionally, mentally, and behaviourally. In general, there are four mechanisms by which such beliefs cause their various impacts. These processes are cognitive, motivational, affective and selection. The early development of social and cognitive competence relies heavily on the individual's ability to successfully navigate

challenging situations involving the exercise of personal control (Bandura, 1994).

Further, according to Bandura's theory, self-efficacy means the person's judging his ability to perform an action, which can enable people to adopt health-promoting behaviors and leave harmful health behaviors, as well as, self-efficacy can play a role in managing distress (Bandura, 1977; Cross, March, Lapsley, Byrne & Brooks, 2006). In this sense, self-efficacy theory can explain some problems or psychological issues that individuals go through.

In relation to marriage, any individual who decides to enter into a marital relationship, certainly wants to have a successful relationship by feeling a sense of pleasure and satisfaction to the marriage relationship being undertaken (Mashal pour fard, Kavooosi, Ebadi & Mousavi, 2016). Self-efficacy applied to marital relationships is a way to conceptualize an individual's confidence in his/her ability to perform relationship-affirming behaviours such as openly communicating with one's partner, providing support and nurturance, and/or controlling feelings of hurt and anger (Lopez, Morúa & Rice, 2007).

Self-efficacy related to marital relationship is considered to emerge and affect the marital satisfaction on couples, so that they may be able to survive and maintain their married life (Fatmawati, Nurviani & Ilham, 2018). Therefore, the self-efficacy theory is relevant in this study because it gives insight into how the beliefs of married people to sustain and enjoy their marriages can affect how they work to make their marriages better. This ultimately would improve the marital satisfaction of the couples. Being in a

satisfying marriage has consistently been associated with better physical health, mental health, and overall life satisfaction (Fincham & Beach, 2010).

Conceptual Framework

The conceptual framework upon which the study is based is shown in Figure 1.

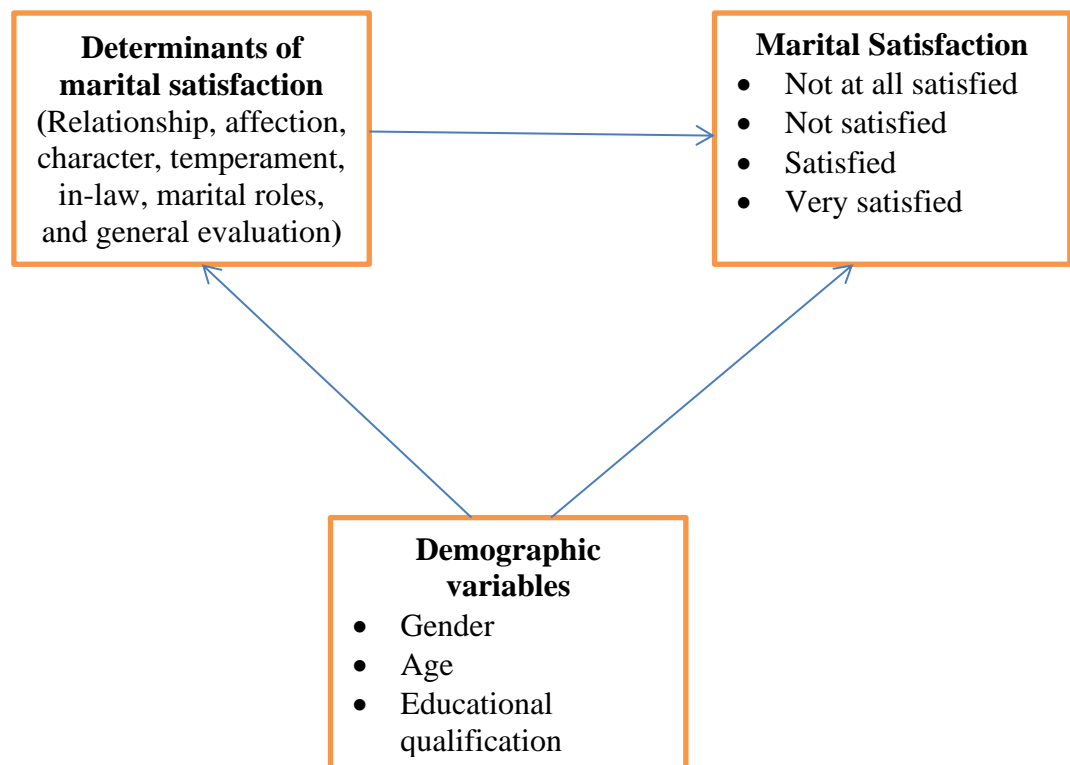


Figure 1: Conceptual Framework

Source: Author's Own Construct

From Figure 1, it can be seen that marital satisfaction based on the Marital Satisfaction Inventory (MSI) of Essuman has four different levels. These include: not at all satisfied, not satisfied, satisfied and very satisfied. The level of satisfaction can be caused by some determinants. In the MSI, there are subscales which have some determinants under them. These

subscales are relationship, affection, love and appreciation, character, temperament, in-law issues, marital roles, and general evaluation.

It can also be seen in the figure that demographic variables including gender, age and educational qualification can have an influence on the marital satisfaction levels and even on the determinants. This means that the level of marital satisfaction can differ among people on the basis of gender, age and educational qualification.

Conceptual Review

The main concepts in the study are discussed in this section. These include the concept of marriage and the concept of marital satisfaction.

The Concept of Marriage

Marriage is an important social institution that serves as a cornerstone around which the rest of society is built. It involves two people (male and female) living together, with the two people coming from relatively different backgrounds (Karina, 2011). Marriage is a strong legal and social institution that protects and sustains close family relationships by bestowing upon its members a one-of-a-kind package of rights, benefits, and duties. It symbolises a commitment on many fronts, including those of the couple themselves as well as their friends and families (Kepler, 2015).

Marriage is relationship bound, which involves mutual rights and duties and are allowed to establish a family on their own. Marriage is socially accepted in all societies (Haviland, Prins, McBride & Walrath, 2011). Olson and DeFrain (2000) have also socially defined marriage. According to them, marriage is a legal and social contract between two individuals to share their lives, including domestic and financial responsibilities, as well as their

emotional and physical selves. This definition has come under contention as a result of countries legalizing same sex marriage.

Biblically and throughout cultures, marriage is seen as a lifelong commitment, and in some places, it is legally binding (Bagarozzi & Sperry, 2012). Marriage is the institution best adapted to maintaining a society's norms, beliefs, and aspirations into the next generation because of the stability it provides in the form of a lifelong pledge to remain together (Vail, 2012). Marriage and having children are so closely linked in some cultures that a couple's ability to conceive is considered an indicator of marital longevity (Baker, 2019).

According to Kepler (2015), families are "ordinary social systems" with their own roles, rules, means of communication, power structure, problem-solving skills, and negotiating techniques that allow for the efficient completion of a wide range of duties. The breakdown of marriages and the inability to offer the necessary level of healthy nurture has repercussions not only for the couple involved, but also for the communities in which they are located; this suggests that everybody bears the cost of dysfunctional marriages.

A family unit is more than the sum of its parts. Thus, due to differences in behaviour outside the family, it is impossible to form a complete picture of the family by getting to know its members individually (Gilles, 2014). The best way to get to know a person is to learn about their family, because they are shaped by them in profound ways. When one person has a problem, not only does it have an effect on their family, but it also brings the entire community together in solving the problem. This supports the popular opinion

that: “it takes a couple to bear a child but it takes a whole village to raise the child”.

Types of Marriages in Ghana

In Ghana, there are different types of marriages that are permitted by law. Three main types of marriage according to Adusei (2018), are recognized by law in Ghana. These types of marriages recognisable by law in Ghana include: Traditional/Customary, Marriage under Ordinance and Islamic/Mohammedan Marriage. Marriage which is recognized by the laws of Ghana are also protected by the laws.

Customary/ Traditional marriage

This type of marriage practiced in Ghana existed long before ordinance (white or wedding) and Islamic marriage (Adusei, 2018). Customary marriage in Ghana involves the performance of certain traditions and customs for the man and the woman who are to be joined as couples (Agboklu, 2017). These rites that performed during the ceremony may differ from one ethnic group to the other. Apart from the uniqueness of some ceremonies, the payment of bride-price and the gathering of families are common through all ethnic groups in Ghana.

In customary marriages, couples will have to register the union under the Customary Marriage and Divorce Registration Law, 1985 (PNDCL 112) (Agboklu, 2017). Polygamy is the norm in traditional marriage arrangements. It gives the man the opportunity to wed more than one woman.

Islamic marriage

Islamic marriage as practiced in Ghana is made in agreement to Islamic rules concerning marriage (Agboklu, 2017). Islamic marriage accepts

polygamy. A man can marry up to four women at the same time. For this type of marriage to be backed by law, the couples will have to register the marriage under the appropriate authorities.

Marriage under Ordinance

Marriage under ordinance according to Adusei (2018), is registered with the Registrar General Department in various districts or municipalities. This type of law is recognized by law. Unlike the Islamic and customary marriages where polygamy is permitted, ordinance marriage permits monogamy.

Registration with the Registrar General Department begins before the marriage ceremony is performed. This is to make sure that monogamy is protected. A notice is given to the office about the intended marriage. A notice is therefore published for twenty-one days before a certificate is issued. This certificate is given to the church or licensed marriage officer to perform the white colour marriage of wedding in a registered church (Entsie, 2023).

Concept of Marital Satisfaction

Marriage is a crucial institution in every human society because it emphasizes on the reproduction and continuity of the human race. It is also quite important in the society for it helps bring together people from different backgrounds together as well as families. It is therefore important that couples that engage this institution, protect the sanctity of the institution of marriage as it is regarded as sacred to all societies.

According to Farnam, Pakgohar and Mir-Mohammadali (2011), marital satisfaction is the individual's contentment in the marriage based on one's own ideas and values. Religion has been a good resource for the stability

and satisfaction of couples in marriages (Duba, Hughey, Lara & Burke, 2012). Wilmoth and Smyser (2010) have also argued that good marriage preparations aids in marital contentment as it builds up a person's commitment to his or her partner, which normally leads to lower likelihood of divorce. Kepler (2015) agrees with the above statement as he also states that marital discontentment can bring about divorce irrespective of the age, race or culture of the person.

According to Schoen, Astone, Rothert, Standish and Kim (2002), marital satisfaction is a measure of both the quality and the health of a couple's relationship. Satisfaction in one's marriage can be seen as a psychological state governed by processes that keep track of the pros and cons of marriage for a certain individual, according to an evolutionary approach (Schakelford & Buss, 2000). Mathews (2002) argued that the preservation of the marriage is import and that's why couples have to attach seriousness to marriage. Again, marriage brings personal benefits to couples and the society as a whole if deemed important. Researchers have identified several factors as contributing to marital satisfaction. Noticeable ones among the many factors include sexual satisfaction, intimacy, demographic, faith (sharing the same faith) and personality traits (Greitemeyer, 2007).

Empirical Review

Some of the previous related studies to this current one are reviewed in this section. The review covers topics like

Marital Satisfaction Levels among Church Leaders

It is possible to classify or quantify marital satisfaction on a scale. Religious practices, such as regular prayer, are predictors of marital happiness (Bradbury, Fincham & Beach, 2000). It stands to reason that the religious

pursuits in which church leaders engage have an effect on their marital satisfaction, given that these leaders are themselves religiously committed. Similarly, Bradbury, Fincham, and Beach discovered that religious leaders had very satisfied marriages.

Additionally, Chinitz (2002) investigated the impact of religious homogamy on Jewish and Christian marriages. He discovered that Christian couples were more likely to be satisfied and committed in their marriages if they were religiously homogamous than Jewish couples. Sorenson (2000) also discovered that religious leaders had greater marital satisfaction and low level of divorce. The religious leaders in the study of Sorenson believed this was due to their consistent attendance at the same church. Larson and Goltz (1989) found that married people who regularly visited church had a stronger sense of marital satisfaction and commitment. Teachman (2003), on the other hand found that leaders in religious institutions who saw religion as central to the success of their marriages were more likely to experience marital discord. This was blamed on the fact that religion was more important than anything else to them.

Further, Broman (2002) found that the level of marital satisfaction predicted divorce among Caucasians but not African Americans. Specifically, when lower levels of marital satisfaction led to divorce while higher levels of marital satisfaction prevented divorce. Marriages in which the husband is less content than the wife have a higher likelihood of breaking up when the partners express disagreements regarding their level of satisfaction in the union (Gager & Sancez, 2003). If a wife is less content than her husband, the couple nevertheless faces the same likelihood of divorce as when either

partner is unhappy. In Western societies, people generally believe that a couple's level of contentment is a determining factor in how the couple moves on in their relationship.

Aman, Abbas, Nurunnabi and Bano (2019) investigated the impact of spirituality and religiosity on marital satisfaction among Pakistani Muslim couples, and how religious dedication and practice increases the bond between spouses. Data were collected using the “Kansas Marital Satisfaction scale (KMSS)”, the “Religious Commitment Inventory (RCI-10)” and the “Religious Practice Scale” to assess marital satisfaction. The sample consisted of 508 participants, 254 males and 254 females. The findings demonstrated the importance of religious dedication and religious practice for marital satisfaction. This means that individuals who are religious were satisfied with their marriages. The findings also showed that a strong religious commitment and religious practice increased and enhanced satisfaction in marriage.

Karney and Bradbury (2020) evaluated past research to identify the degree of marital satisfaction among married people. It was found after the review that, marital satisfaction does not reduce or go down during the period of marriage for most married persons. The level of marital satisfaction was discovered to be comparatively stable for longer period. Also, it was revealed that negative interactions between spouses even though could affect marriages, may not necessarily bring satisfaction in marriages when changed. This means poor communication would not always lead to marital distress.

Luminita and Salceanu (2020) evaluated the levels of marital satisfaction among couples. A sample size of 30 married couples, residing in Constanta County was measured. The study found a significant linkage in the

couple's duration of marriage and marital satisfaction. A significant correlation was also realized in the couple's marital satisfaction and the level of marital adjustment. Finally, socio-economic status and conflicts in marriage were also significantly correlated.

In Ghana, satisfaction with one's spouse was studied by Dabone (2012) in the Sunyani Municipality in Ghana's Brong-Ahafo Region. Variables used for the research include religion, age and educational levels of respondents. The participants studied were found not to be satisfied with their marriages. Another finding of the research was that, people with higher education were not satisfied with their marriages compared to those with low level of education. Also, it showed that married people of all ages in the municipality were not satisfied with their spouses. Again, both the old and young couples were not satisfied with their marriages. Also, both husbands and wives were not satisfied with their marriages.

Holm (2018) using the descriptive and experimental research designs, this study sought to find out the levels of marital satisfaction of Christian couples in the Accra Metropolis, and to investigate the effects of transactional analysis and solution-focused brief therapy sampled for the initial survey. The study found that Christian married men and women in Accra Metropolis were relatively satisfied in their marriages.

Arthur-Norman (2015) investigated the extent to which married people were satisfied with their marriages by focusing on Church of Pentecost leaders in the Cape Coast Area. The study sampled 340 leaders and data collection was done using the "Marital Satisfaction Inventory (MSI)" developed by Essuman (2010). It was found that majority of those who took part in the study

were 'very satisfied' in their marriages. While over half of respondents said they would visit a counselor if their marriage was having trouble, the vast majority said they had not talked to anyone about their issues. Significant differences also existed in how satisfied the participants were on the basis of their gender, age level of education and length of marriage.

Again, in Ghana, Aikins (2016) examined the extent of marital satisfaction of married people in Orthodox and Pentecostal Churches in the Cape Coast Metropolis which has different setting. The study found out that, married people in Orthodox and Pentecostal Churches in the Cape Coast Metropolis were satisfied and that, men and women did not differ significantly in how satisfied they were with their marriages. The study also found out that married men in Orthodox and Pentecostal Churches were satisfied with their marriages.

The evidence is clear from the studies reviewed that marital satisfaction levels are varied across different societies. In some situations, marital satisfaction was high and in other situations marital satisfaction was low. In relation to the current study, it can be said that marital satisfaction is not static. Thus, essentially, the sampled respondents in the current study could be satisfied or not. It is therefore difficult to predict until the study is done. Also, in most of the studies discussed, the respondents were Christians, however, in the current study, the respondents are church leaders and it remains to be seen if the fact that they are church leaders would make any difference in their marital satisfaction.

Determinants of Marital Satisfaction

Literature has shown that a variety of factors can be related to marital satisfaction. Bradbury et al. (2000) conducted a comprehensive review of literature on marital satisfaction and identified two common ideologies. These were “interpersonal processes” and “microcontexts/macrocontexts”. Cognitive processes, emotional processes, physiological processes, patterned behaviors, aggressive acts, and social support are all examples of interpersonal processes. Microcontexts cover the situations which have direct connections with issues in the marriage while macrocontexts cover situations which have indirect connections with issues in the marriage.

The decision to start a family is one of the most life-altering events that may happen to a married couple. There is no denying that having children changes a couple's dynamic, with research showing that having kids increases marital stability but decreases satisfaction in marriage (e.g., Belsky, 1990; Waite & Lillard, 1991). On the other hand, some research works have shown that major life events can strengthen the bond between couples and increase their satisfaction with marriages (Gritz, Wellisch, Siau, & Wang, 1990). However, financial difficulties may affect marriages and reduce the extent to which couples are satisfied with their marriages (Conger, Rueter, & Elder, 1999). Additionally, studies have shown that divorce and separation are more common among parents who have lost a child (Najm, 2005). Exposure to multiple possible partners, high rates of geographic mobility, and large numbers of single women in the labor force are all additional macro contextual risk factors for marriage failure (South & Loyd, 1995).

The elements that affect marital satisfaction were studied by Stoker (2004). The sample involved 28 couples and data gathered using questionnaire. After inferentially analysing the data, it was found that for most of the married people, when their satisfaction is high in their marriage, it is likely that they are able to work together and be flexible. Also, it was shown that higher levels of both cohesion and adaptability were related with greater happiness in the marriage. In particular, it was discovered that wives' marital satisfaction was linked to their ability to keep up positive family interactions, collaboration, and optimism. Additionally, among women, the desire to maintain family interactions, along with the feeling of hope positively correlated with how satisfied they were in their marriages. For men, their extent of satisfaction was not related to their coping mechanisms.

Based on their analysis of the research works on marital satisfaction, Bradbury et al. (2000) concluded that many different variables influence satisfaction in marriage. It has been shown that feelings of love, trust, respect, faithfulness, and commitment are necessary for a successful marriage that lasts a long time and brings its partners a lot of happiness (e.g., Kaslow & Robinson, 1996; Rosen-Grandon, 1998). These elements are connected to Essuman's (2010) first two sub-scales. These are Relationship and Affection, Love and Appreciation sub-scales.

Some of the other elements are social support, equality in responsibilities, gender assigned tasks, and sexual intercourse (Bradbury et al., 2000). These are also related to Essuman's (2010) sub-scales of Marital Roles and Affection, Love and Appreciation sub-scales. Bradbury et al. further discovered that interpersonal dynamics and communication play a crucial role

in the success of marriages. These are related to Essuman's Relationship sub-scale.

Kaslow and Robinson (1996) discovered that a couple's level of pleasure in their marriage increased when they shared interests in how they spend their time and in their children. These are in line with Essuman's (2010) first two sub-scales; Relationship and Affection, Love and Appreciation sub-scales. Similarities in one's religious views, one's philosophy of life, and one's mental processes are also important components of a long-lasting, satisfied marriage (Greeff, 2000).

Yeh, Lorenz, Wickrama, Conger and Elder (2006) have also conducted a research which showed that physical affection, frequency of sex, and the quality of the couple's sexual relationship played greater role in marital satisfaction and, in turn, facilitated the reduction in marital dissatisfaction.

Ayub and Iqbal (2011) studied the factors which influenced marital satisfaction as well as difference between males and females in marital satisfaction in Pakistan. They concluded that communication, level of education, sexual satisfaction, financial standing, relationship with in-laws and understanding of each other affected marital satisfaction. These were in line with the sub-scales of 'Relationship', 'Affection, Love and Appreciation', and 'Marital Roles' in Essuman's (2010) marital satisfaction inventory.

Zaheri, Dolatian, Shariati, Simbar, Ebadi, and Azghadi (2016) conducted a survey to determine the elements that have the most impact on the level of marital satisfaction experienced by Iranian men and women. This was a comprehensive review of literature from 2005 to 2015. According to the findings of the study, characteristics related to spirituality and religion,

sexuality and interpersonal relationships, as well as mental health, all had a favorable influence on marital satisfaction. All of these were related to the sub-scales in Essuman's (2010) Marital Satisfaction Inventory. Specifically, they were related to the sub-scales of Relationship and Affection, Love and Appreciation. Additionally, it was found that demographic elements such as job, duration of marriage, number of children, and finances affected satisfaction in marriage.

The difference between the study of Zaheri et al. (2016) and the current study is that the study of Zaheri et al. was a systematic review of literature relying on secondary data while the current study is a descriptive survey conducted using primary data. Regardless, both studies have similar objectives of finding out factors or determinants of marital satisfaction.

From the forgoing, it can be seen that marital satisfaction can be determined by a wide array of factors. This means that studies on factors or determinants of marital satisfaction should be contextualised. In the current study, they have been contextualized in the sense that the studies reviewed have been connected to the sub-scales of Essuman's (2010) marital satisfaction inventory which was the framework for the study. In most of the studies, the determinants were mostly related to the first and second sub-scales which are the Relationship and Affection, Love and Appreciation sub-scales.

Gender and Marital Satisfaction

Gender is an additional crucial factor in determining marital satisfaction. Results on gender variations in marital happiness have been recorded, although they are contradictory. Some research suggests that male partners enjoy their marriage more than their female counterparts (Rogers &

Amato, 2000). There have been several reports of disparities between the sexes in various areas that have been linked to marital satisfaction. For example, Rhoades (1994) revealed that factors influencing satisfaction in marriages among men in order of priority, included relationship with their children, parental and peer approval concerning the marriage, communication and emotional strength. On the hand, marital satisfaction among women was influenced by communication first before parental and peer approval, emotional strength and relationship with children.

According to Koehne's (2000) research, male marital satisfaction is best predicted by a man's level of intimacy with his partner, where intimacy is defined as a willingness to be close to one's partner but still maintaining clear limits to the self. For women, marital satisfaction was determined mainly by commitment in the marriage. The definition of a committed relationship is one in which there is no need for either partner to constantly evaluate and adjust their behavior toward one another.

Holm (2018) investigated the levels of marital satisfaction of Christian couples in the Accra Metropolis. The study found that there were no gender differences with regard to marital satisfaction. However, generally, males reported better marital satisfaction than females. with regard to the scales of 'Relationship' and 'Marital Roles' both males and females reported dissatisfaction.

Schachtner (2017) found in her study on marital satisfaction among newly-wed couples that, having frequent conversation with a partner before marrying the person can bring about satisfying marital relationship in the marriage later on. The researchers used panel survey to analyze data from 707

newly wedded couples over their first four years of been married. Results from the study showed that women had higher marital satisfaction than men after engaging in exhaustive self-disclosure before marriage.

A study was conducted by Clements and Swensen (2000) to highlight the difference in marital satisfaction of males and females. In this study, 7,261 couples were used for the study and it was found that there was a marital satisfaction difference among men and women. According to the data, men reported higher levels of marital satisfaction than women. This is supported by research from Mickelson, Claffey, and Williams (2006), which found that males, on average, are more content in their marriages than women. Mickelson et al. noted also that affectionate and emotional support from one's partner tends to predict a more fulfilled marriage. They reasoned that this was because women offered greater emotional support to their husbands than men did in marriage, which would explain why married men were happier overall.

Women according to Jackson et al. (2014) report less happiness than men in marriage. This according to happen especially when they are in their middle-age. Another factor according to Jackson et al. is also because of the labour force of women in the home. These make them more emotional in marriage and are always more likely to encounter problems in relationship and also initiate marital counselling or probably divorce. Ottu and Akpan (2011) reported that male spouses are more dissatisfied in relationships and marriage and this makes them more likely to divorce than their female counterparts.

Ayub and Iqbal (2011) studied the factors which influenced marital satisfaction as well as difference between males and females in marital satisfaction in Pakistan. They found difference in the way men and women

perceive marital satisfaction. Last but not least, Teachman (2003) discovered a gender difference in marital satisfaction levels, but he found that male church leaders who think religion is vital in marriage have a greater chance of marital breakup than other males. He added that men's lower levels of marital satisfaction were due, in large part, to their lack of participation in the upkeep of the household.

Studies examining the connection between marital satisfaction and perceptions of gender roles and expectations within the home have generally found that the degree to which a couple is content within their marriage is correlated with how they each regard their own gender. In a nutshell, it seems that the degree to which a married couple is satisfied is directly correlated with the degree to which each partner's expectations for their gendered role are met. This is the position of the researcher that generally, marital satisfaction can depend on the gender roles of couples and as such, it is possible to find gender difference in marital satisfaction.

Age and Marital Satisfaction

In terms of how age affects marital satisfaction, research suggests that younger couples, who have yet to experience the challenges of a midlife crisis, may be more content than their older counterparts (Jose & Alfons, 2007). Bradbury, Fincham and Beach (2000) examined age issues in marital satisfaction. They revealed that decline in divorce rates was caused mainly increase in the ages of couples. Also, they found that marital satisfaction differed on the basis of age of couples.

Jose and Alfons (2007) carried out a study on how age affected marital satisfaction and revealed that people who married at an older age would be

more satisfied and stay married compared to those who married at younger age. Also, they found that those who married at a young age had high likelihood of divorce but also high likelihood of remarriage. Jose and Alfons concluded that age was significantly correlated with adjustment in marriage. The researchers found that the spouse's age was the most significant predictor of marital discord. Therefore, the age of the bride or groom at the time of their wedding was the most important factor in determining their likelihood of remaining happily married.

On the other hand, Adler's (2010) study aimed to investigate whether or not age and marital satisfaction (as judged by the Dyadic Adjustment Scale; Spanier, 1976) are related. However, individuals' age at the time of marriage was inversely related to their level of marital satisfaction.

Holm (2018) investigated the levels of marital satisfaction of Christian couples in the Accra Metropolis. The study found that there were no significant age differences with regard to marital satisfaction.

Using panel data on Australian households, Lee and McKinnish (2018) analyzed the impact of an age difference on marital happiness over a period of time. What they discovered was that males were happier with younger wives and less happy with older wives. Women are similarly happier with younger husbands than with older ones. It was also found that both men and women in heterosexual partnerships with a significant age gap are less satisfied with their marriages over time than those in homosexual unions of the same length.

Matsumoto, Ghellere, Cassepp-Borges and Falcão (2017) revealed that middle-aged married people had higher degree of marital satisfaction than young-adult married people. In a study on the “relationship between age,

gender and satisfaction in long-term marriages”, Levenson, Carstensen, and Gottman (1993) revealed that in comparison with middle-aged (40-50years) married people, older married people (60-70years) had high level of satisfaction in their marriages. The researchers showed that older married people had: “(a) reduced potential for conflict and greater potential for pleasure in several areas (including children), (b) equivalent levels of overall mental and physical health, and (c) lesser gender differences in sources of pleasure”.

Charles and Carstensen (2004) found that on the average, older married people may have more happiness in their marriages than younger married people. They noted additionally that even those married people who were unhappy reported that they are happier than when they were young. Furthermore, older married couples did not encounter arguments and had fewer conflicts in their marriages than those who were young. The older married couples were interested and enjoyed their conversations and recreational activities while indicating that erotic connections are not very important to them in old age but rather friendship and companionship are important to them.

Li and Fung (2012) examined differences in age affected quality of marriages. The sample comprised 56 couples. The study found that differences age differences between husbands and wives influenced marital quality. From the results, the researchers concluded that that couples' elevated relationship quality stems in large part from each member's enhanced understanding of their other.

It was investigated by Piechota, Ali, Tomlinson, and Monin (2022) whether or not social engagement in middle-aged and older couples was related to higher levels of marital satisfaction. In all, the sample comprised 98 middle-aged and 196 older-adults and data were gathered using questionnaire. The results showed clearly that being a member of a social group or organisations and actively participating in social organisations led to greater marital satisfaction.

In a study on the “effect of age on marital satisfaction of married people in Sunyani Municipality”, Dabone (2014) found that older participants indicated their satisfaction with five of the seven scales of the Marital Satisfaction Inventory which was utilised in the data collection. The five scales were; “relationship, affection, love and appreciation, character, temperament and marital roles”.

In Ghana, Mohammed (2014) also investigated marital satisfaction among Christian couples in the Bawku East municipality and Bawku West district. Mohammed found that there was a little difference between those who married late and those who married early in relation to the level of marital satisfaction. It also revealed that those who married below 20years had the least of marital satisfaction. However, those who married at age of 21 to 30 years had the best of marriage.

In some of the studies reviewed, age happens to be a major factor in marital satisfaction while in other studies, age is not a factor. This means that more and more research may be needed to gain some consistency regarding the role of age in marital satisfaction. In the current study, the age categorisations were 20 to 35 years, 36 to 50 years and over 50 years. These

age groups are compared to examine whether their marital satisfaction levels are same or different. This will help establish whether age difference exist in the marital satisfaction of the respondents in the study.

Educational Level and Marital Satisfaction

Several researchers have conducted studies to find out how related marital satisfaction is to educational level of couples. Heaton (2002) in his study has found that marital dissatisfaction is however low for women who are highly educated. He also found out that marriages were more unwavering and sustaining if the husband was highly educated than when the wife is highly educated. Based on these findings, he concluded that marital satisfaction among husbands and wives are based on educational level of couples. Similarly, Tucker and O'Grady (1991) found that spouses with higher levels of education were more content in their marriages. They also found that women with greater levels of education tend to be less content in marriages where the gender education gap exists.

Researchers Agha Mohammadian, Payan, Matboe, and Rostayi (2006) also discovered a correlation between marital contentment and formal education. Similarly, Mirghafourvand, Alizadeh, Asghari, Tavananezhad, and Karkhaneh (2013) found that couples with different levels of education had different levels of marital satisfaction.

Allendorf (2013) investigated what factors contributed to successful marriages in Nepal's Chitwan Valley. Five variables of marital quality were identified by exploratory factor analysis, and these were satisfaction, communication, togetherness, issues, and conflicts. After the study, Allendorf revealed that the most significant factors influencing these aspects of marriage

quality are gender, level of education, and partner selection. In particular, men who are more educated, take part in, and are involved in the process of choosing a spouse, tend to have more satisfying unions. Marriage quality is not correlated with factors like caste, occupation, age at marriage, length of marriage, or number of children. In this light, primary factors of marriage quality are revealed to include gender, education, and partner choice; nonetheless, the vast majority of marital quality variance is still unexplained. This means that in the view of Allendorf, it was concluded that the majority of elements responsible for marital quality may still be unknown.

Contrary to some of the findings above, a study conducted by Attari, Amanollahy, and Mehrabizade (2007) revealed that academic achievement has no bearing on marital contentment. Again, Zare, Golmakani, Shareh, Taghi Shakeri and Khadem (2014) also carried out a research to examine the elements that are connected to marital satisfaction. No significant relationship existed in their findings between marital satisfaction and educational level of the couples. They concluded by stating that educational level of couples has no bearing on marital satisfaction.

It appears from the studies reviewed that there are inconsistencies regarding the role that education plays in marital satisfaction. This is because in some studies, educational level was influential on marital satisfaction while in other studies, educational level had no influence on marital satisfaction. In this sense, the researcher realizes that different studies have to be examined based on the educational levels they used in their study. For instance, in the current study, the educational levels were no schooling, basic, secondary and tertiary levels.

Summary of Literature Review

From the literature review, some key issues were realized. Firstly, it was noticed that marital satisfaction levels are varied across different societies. In some situations, marital satisfaction was high and in other situations marital satisfaction was low.

Secondly, it was observed in the literature review that marital satisfaction can be determined by a wide array of factors. These factors were mostly related to the sub-scales of Essuman's (2010) marital satisfaction inventory which was the framework for the study. In most of the studies, the determinants were mostly related to the first and second sub-scales which are the Relationship and Affection, Love and Appreciation sub-scales.

Additionally, most of the literature examining the connection between marital satisfaction and gender showed that generally, marital satisfaction can depend on the gender roles of couples and as a result, gender differences mostly existed in marital satisfaction levels. The literature review also pointed out that in some of the studies reviewed, age happens to be a major factor in marital satisfaction while in other studies, age was not a factor. Similar observation was made regarding the role that education plays in marital satisfaction.

CHAPTER THREE

RESEARCH METHODS

Introduction

The purpose of the study was to examine marital satisfaction of church leaders in some selected churches in the Kumasi Metropolis. This chapter presents the methodology for the study. The areas covered are the research design, study area, population, sample and sampling procedure, data collection instrument, data collection procedure and data processing and analysis.

Research Design

The descriptive survey design for this study was employed. Creswell (2014) explains that a descriptive survey collects factual information on a topic, then sorts, tabulates, illustrates, and summarizes the results. Descriptive survey design according to Creswell aims to draw conclusions or establish links between variables. This design is commonly used to learn about people's attitudes, personalities, and patterns of behavior in the past and the present from the people who interact with them in a survey or interview setting.

Descriptive survey research design is generally useful for describing and interpreting data about ongoing events or circumstances. This means it is useful for the current study in describing the issue of marital satisfaction of church leaders. Descriptive survey design was selected also because it allows for a more accurate generalization of results, which may then be used to predict the behavior/attitudes of an entire population (Agbevade, 2017). In relation to the current study, the descriptive survey design helped to gather data from church leaders about their marital satisfaction so that predictions can be made concerning marital satisfaction among church leaders in the future.

There are a few benefits to using descriptive survey designs. Descriptive surveys, as outlined by Morrison (1993), are useful for collecting data in a single sitting; they are also cost-effective and time-efficient; they yield numerical data; and they record information gleaned from questions with multiple answers or tests with multiple choice answers. In this study, descriptive survey helped to highlight the level of marital satisfaction among church leaders who are married.

In spite of the merits, a major limitation of the descriptive survey design is that there is a risk of bias introducing inaccuracies to the data collected using this design (Amedahe & Asamoah-Gyimah, 2003). The bias may come because this design mostly relies on self-reported information from respondents. As a result, some respondents may not be completely honest in their responses and this may affect the study. To deal with this limitation, I encouraged respondents to be as honest as possible so that accurate conclusions can be drawn from the data gathered.

Study Area

The capital of the Ashanti region of Ghana, Kumasi, was the area for the study. Kumasi is the second largest city in Ghana. The Kumasi Metropolitan Assembly (KMA) is among the 260 Metropolitan, Municipal and District Assemblies (MMDAs) in Ghana. The city under study is the administrative capital of the region. Kumasi has about 90 suburbs because of its expansion in terms of population and physical expansion. Kumasi has population increase of 5.47 percent annually (Regional Statistical Service, 2022).

Kumasi is approximately 500 kilometers (300mi) north of the Equator and 200 kilometers (100mi) north of the Gulf of Guinea. The city features a tropical wet and dry climate, with relatively constant temperatures throughout the course of the year. The wealth of the city of Kumasi is derived from its location at the junction of Ghana's main roads and from cocoa farming (Ghana Statistical Service (GSS), 2021).

Religiously, Kumasi Metropolis is dominated with Christians though there are other religious believers like Muslims and Traditional believers. Most of the churches in the Kumasi Metropolis include orthodox, Pentecostal, charismatic and protestant churches (Regional Christian Council, 2022). These churches have leaders who mostly lead members and church activities within and outside church services. This study concentrated on church leaders within some selected churches that are married.

Population

According to the definition provided by Polit and Hungler (1996), a population consists of all of the individuals who meet a specific set of characteristics. The target population was married church leaders within the Kumasi Metropolis. The number of churches registered and in good standing with the Metropolitan Christian Council at the time of the study was 39. Thus, married church leaders from these 39 churches formed the target population.

The accessible population comprised married church leaders from four selected churches within the Kumasi Metropolis. Selection of four churches was justified because it is documented that in selecting from a population, a minimum of 10% is acceptable (Singh & Masuku, 2014). On this basis,

selecting four churches was suitable since it was about 10% of the target population of 39 churches.

From the forgoing, the accessible population comprised married church leaders in these four selected churches: Presbyterian Church of Ghana, Methodist Church of Ghana, Assemblies of God Church of Ghana and Roman Catholic Church. I selected the four churches because I was interested in churches with large numbers of church leaders (greater than 100). This was because large number of married church leaders would give me larger sample frame. In essence, the criterion for inclusion in the study as a church was a church with a larger number of married leaders. Thus, above 100 married church leaders.

The number of married church leaders in the four selected churches according to their gender are presented in Table 1. These numbers were provided by the various churches.

Table 1: Population Distribution of Churches in the Study Area

Church	Population		
	Male	Female	Total
Methodist Church	84	81	165
Assemblies of God	72	70	142
Roman Catholic Church	89	82	171
Presbyterian Church Main	63	61	124
Total	308	294	602

Source: Data from Churches

Sampling Procedure

According to Omona (2013), a sample is a sub-group of the population that is carefully selected for a study. It is representative of the population for the study. A total of 235 married church leaders was used as the study's

sample. The sample size was determined using the table created by Gill, Johnson, and Clark (2010). According to their Table, a sample of 234 is suitable for a population of 600 with a margin of error of 5%. However, since the accessible population for the current study is 602, a sample size of 235 was appropriate.

The sample was chosen via proportional stratified sampling. This sampling procedure involves selecting a sample after putting the population into sub-groups which is usually referred to as strata (Sarantakos, 2005). The advantage of using proportional stratified sampling was that it made sure that every demographic subgroup was included in the sample that was taken in the end.

In using proportional stratified sampling, the first stratification was to put the sample into their church groups. This was to help determine the number to take from each church. The formula below was used in getting the sample for each church:

$n / N \times S = s$, where

n = population of specific church

N = Total population

S = Sample Size

s = sample for specific group (churches).

The sample for Methodist church was arrived at as follows:

$$165/602 \times 235 = 64.$$

The sample for Assemblies of God church was arrived at as follows:

$$142/602 \times 235 = 55.$$

The sample for Roman Catholic church was arrived at as follows:

$$171/602 \times 235 = 68.$$

The sample for Presbyterian church main was arrived at as follows:

$$124/602 \times 235 = 48.$$

There was no accurate and readily available data on the ages of the married church leaders from the pastors and as a result, it was impossible to do stratification on the basis of age. Similarly, there was no accurate and readily available data on the educational levels of the married church leaders and so I could not do stratification of the sample on the basis of their educational levels. This means that the ages and the educational levels of the respondents were only known after they had responded to the questionnaire.

Regarding gender, data was available from the pastors and so after stratifying on the basis of the churches, the sample for each church was also stratified on the basis of gender. The following shows how the sample for males and females were arrived at:

$$n / N \times S = s$$

where

n = population of specific gender in the church

N = Total population of church

S = Sample Size for the church

s = sample for specific gender.

The sample for males and females in Methodist church was arrived at as follows:

$$\text{Males: } 84/165 \times 64 = 33.$$

$$\text{Females: } 81/165 \times 64 = 31.$$

The sample for males and females in Assemblies of God church was arrived at as follows:

$$\text{Males: } 72/142 \times 55 = 28.$$

$$\text{Females: } 70/142 \times 55 = 27.$$

The sample for males and females in Roman Catholic church was arrived at as follows:

$$\text{Males: } 89/171 \times 68 = 35.$$

$$\text{Females: } 82/171 \times 68 = 33.$$

The sample for males and females in Presbyterian church was arrived at as follows:

$$\text{Males: } 63/124 \times 48 = 24.$$

$$\text{Females: } 61/124 \times 48 = 23.6 = 24.$$

The sample distribution of the respondents is shown in Table 2.

Table 2: Sample Distribution of Churches

Church	Population			Sample		
	Male	Female	Total	Male	Female	Total
Methodist	84	81	165	33	31	64
Assemblies of God	72	70	142	28	27	55
Roman Catholic	89	82	171	35	33	68
Presbyterian	63	61	124	24	24	48
Total	308	294	602	120	115	235

Source: Personal Calculations

After obtaining the number to be selected from each church on the basis of their gender. The actual respondents who participated in the study were selected using simple random sampling. I obtained a list of the names of the married church leaders from the pastors in each of the churches. The numbers were written on small sheets of paper and folded into two separate

boxes of males and females. I used the lottery method to pick the number of males and females needed from each box. This is how the actual respondents from each were selected.

Data Collection Instrument

A questionnaire was used to gather information in the study. According to Sharma (2022), questionnaire is a prepared form distributed to ascertain information or responses from them. It is a list of questions planned out in advance and sent out to a representative sample of the population. The usage of a questionnaire was chosen due to its low opportunity cost and low monetary investment (Osuala, 2005). This means in the current study I did not spend a lot of money in the printing of the questionnaire as well as its administration.

The Marital Satisfaction Inventory (MSI) developed by Essuman (2010) was adopted for the study. The MSI was adopted because it was designed to identify the level of marital satisfaction of married couples in the Ghanaian setting and so the items were appropriate for the study and did not need any modification. The inventory is made up of 30 items. The 30 items have been grouped into seven scales. A married person's level of marital satisfaction can be assessed with the use of the many scales provided. The scales covered:

Scale 1: Relationship (six items; items 2, 5, 10, 20, 21, 25)

Scale 2: Affection, Love and Appreciation (five items; items 3, 4, 16, 23, 27)

Scale 3: Character (six items; items 6, 12, 18, 19, 22, 28)

Scale 4: Temperament (three items; items 13, 14, 29)

Scale 5: In-law Issues (three items; items 11, 17, 24)

Scale 6: Marital Roles (three items; items 9, 15, 26)

Scale 7: General Evaluation (four items; items 1, 7, 8, 30).

In the making of the inventory, there were both positive and negative items or statements. The negative items were 15 and the positive items were also 15. The blend of both positive and negative statements is advantageous in questionnaires because it helps reduce bias which happens when participants typically get into a "auto-pilot" condition in which they indicate agreement to all statements. Therefore, with a blend of both positive and negative items, respondents need to consider the question carefully before answering thereby reducing biases. The MSI was adopted for the study because it covers everything related to marital satisfaction and it is also Ghanaian developed with the Ghanaian in mind.

Pilot Test

A pilot study was conducted in order to ascertain both the reliability and practicability of the Marital Satisfaction Inventory in the Anglican Church in the Kumasi Metropolis of the Ashanti Region. Forty married church leaders made up of 20 men and 20 women were conveniently sampled and used for the test. It is documented by some researchers that generally, 10–20% of the main sample size is a reasonable number for conducting a pilot study (Baker 1994). This was supported in the writings of Hazzi and Maldaon (2015). On this basis, the use of 40 respondents for the pilot test which correspond to 17% of the sample size was appropriate since it was within the acceptable range.

Cronbach Alpha was used to analyse the data collected from the 40 married persons in order to arrive at a reliability index for the instrument. The

instrument's reliability could not have been established without the pilot testing that confirmed its usability and highlighted areas for improvement.

Validity of Instrument

The Marital Satisfaction Inventory (MSI) was taken through face and content validity assessment. Since the MSI was adopted, the validity established by the original developer was relied on. According to Essuman (2010), in developing the instrument, content validity was ensured. Also, Essuman stressed that the items were examined and studied by several researchers to enhance the content and ensure clarity in the language. In this current study, my supervisor checked the instrument to establish that the instrument met all the objectives of the study. This helped to establish face validity of the instrument. No changes were made in the inventory.

Reliability of Instrument

When doing a reliability test on an inventory, the Cronbach alpha coefficient can be used (Essuman, 2010). The reliability of the MSI has been tested in different studies. Dabone (2012) conducted a study to determine the reliability of the MSI and also the feasibility of the inventory. His study found a coefficient of 0.86 for the 30 items. Holm (2018) also found an overall reliability coefficient of the MSI to be 0.89.

In the current study, the reliability of the instrument was established using the internal consistency method. Thus, reliability was determined by calculating the Cronbach alpha co-efficient. This was done after the pilot testing. After the pilot test, I entered the data obtained into the SPSS and analysed using Cronbach alpha. I obtained an overall Cronbach alpha co-efficient of 0.82. This means that the instrument was reliable for the study.

The reliability for the various sections were relationship (0.79), affection, love and appreciation (0.81), character (0.78), temperament (0.82), in-law issues (0.83), marital issues (0.78), and general evaluation (0.77).

Data Collection Procedure

In collecting data for the study, I obtained ethical clearance from the Institutional Review Board of the University of Cape Coast. After this, I obtained an introductory letter from the Department of Guidance and Counseling. The selected churches were contacted with this letter in order to gain approval for the collection of the data.

To collect the data, I agreed with the church leaders on specific dates to collect the data. The agreed dates were between 1st April to 30th April 2022. I met the married church leaders on Sundays and those sampled to be a part of the study were made to wait after Church service. Before administering the instrument, I explained to respondents that the process was an academic exercise and as a result their honest responses would be appreciated. I also assured them that their responses cannot be traced back to them and no one would know what exactly a particular respondent wrote on the questionnaire. These were done to prepare them for the data collection exercise.

I collected the data from the participants using the MSI. All completed questionnaires were taken back the same day and this ensured a 100% return rate. Four weeks was used in the data collection.

Data Processing and Analysis

Statistical analysis of the data collected was performed using SPSS, version 22.0. A score of four (4) indicated Very True, three (3) indicated True, two (2) indicated Not True, and one (1) indicated Not At All True for each

positive item on the MSI. For negative items, a score of one (1) indicated that the statement was Very True, two (2) indicated that it was True, three (3) indicated that it was Not True, and a score of four (4) indicated that the statement was Not at All True.

In analysing the data, frequencies and percentages was used for the demographic data. Means and Standard Deviations were used to analyse the data for Research Questions One and Two. Hypothesis one was tested using independent samples t-test whilst hypotheses two and three were tested using the One-Way Analysis of Variance (ANOVA). The independent samples t-test is useful in comparing two independent groups on one dependent variable while the One-Way ANOVA is useful in comparing more than two independent groups on one dependent variable (Pallant, 2010).

Ethical Considerations

I ensured several ethical considerations during the conduct of the study. To make sure that the study is ethically sound, an ethical clearance was obtained from the Institutional Review Board (IRB) of the University of Cape Coast. The ethical clearance confirmed that issues like consent, autonomy, confidentiality, and anonymity had been taken into consideration by the researcher. Aside this, the consent of the those who took part in the study was obtained prior to the collection of data.

After establishing consent, autonomy of the participants was established. Here, the participants were not forced but given the freedom to answer to the questionnaire according to their own views, although, within the framework and not deviate from the purpose of the study. Further, the

researcher made sure anonymity was guaranteed for the participants. This means that participants' name and identities were not disclosed.

Another important ethical issue considered in the study was confidentiality. Participants were assured of keeping information collected confidential and strictly for academic purpose. Information collected were not shared with any third party.

Chapter Summary

This chapter focused on the methods involved in carrying out the study. Descriptive survey research design was adopted for the study. The population comprised married church leaders in the Kumasi Metropolis. The sample was 235 selected using proportional stratified sampling procedure. Data were collected using Essuman's (2010) Marital Satisfaction Inventory. Data were analysed using descriptive and inferential statistics.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

The study examined marital satisfaction of church leaders in some selected churches in the Kumasi Metropolis. This chapter presents the results and discussion of the study.

Demographic Data

The demographic data of the respondents include gender, age, years of marriage and level of education of the respondents and are presented in Table 3.

Table 3: Demographic Data of Respondents

Item	Frequency (f)	Percentage (%)
Gender		
Male	120	51.1
Female	115	48.9
Age		
20-35 years	78	33.2
36-50 years	127	54.0
Over 50 years	30	12.8
Years of Marriage		
0-10 years	120	51.1
11-20 years	74	31.5
Over 20 years	41	17.4
Level of Education		
No schooling	6	2.6
Basic	30	12.8
Secondary	96	40.8
Tertiary	103	43.8

Source: Field survey (2022)

Table 3 shows the demographic data of the respondents in the study. In terms of gender, it is shown that 51.1% of the participants were males while 48.9% were females. Thus, there were more males in the study compared to females. Concerning age, it can be seen in the table that 54% of the participants were between the ages of 36 and 50 years while 33.2% were between the ages of 20 and 35 years. The remaining 12.8% of the respondents were over 50 years of age.

It is revealed in Table 3 also that 51.1% of the participants were married for up to 10 years while 31.5% had been married for 11 to 20 years. The remaining 17.4% were married for over 20 years. The implication is that majority of those in the study were married for up to 10 years. Also, the data shows that the respondents have enough experience in marriage based on the number of years of marriage and as such could provide rich data for the study.

Finally, it can be observed in Table 3 that most of the participants (43.8%) had tertiary level of education while only 2.6% had no formal education at all. The rest of the respondents either had secondary (40.8%) or basic (12.8%) levels of education.

The demographic data of the participants are considered relevant in the study because they give a good description of who the participants are. Also, the demographic data gives an insight into whether the marital satisfaction of the participants can be influenced by the demographic data.

The use of the proportional stratified sampling helped in stratifying for only gender as already established in the chapter three. It was difficult to stratify on the basis of the other demographic variables because data on the ages, years of marriage and educational level were not readily available from

the pastors of the churches and only came to light after the respondents had answered the questionnaire. This explains the many variations in the demographic data.

Results for Main Data

The Marital Satisfaction Inventory (MSI) used in the data gathering had seven sections or scales comprising a total of 30 items. The scales are as follows:

Scale 1: Relationship (six items; items 2, 5, 10, 20, 21, 25)

Scale 2: Affection, Love and Appreciation (five items; items 3, 4, 16, 23, 27)

Scale 3: Character (six items; items 6, 12, 18, 19, 22, 28)

Scale 4: Temperament (three items; items 13, 14, 29)

Scale 5: In-law Issues (three items; items 11, 17, 24)

Scale 6: Marital Roles (three items; items 9, 15, 26)

Scale 7: General Evaluation (four items; items 1, 7, 8, 30).

The MSI comprised positive items (15 items) and negative items (15 items). In assessing the level of satisfaction of respondents, the MSI was scored as follows: for a positive item, “a score of four (4) was for Very True, three (3) for True, two (2) for Not True and One (1) for Not At All True”. However, for a negative item, “one (1) was for Very True, two (2) for True, three (3) for Not True and four (4) for Not At All True”.

The MSI scoring is interpreted as follows:

Not at all satisfied= 1.0 – 1.5

Not satisfied= 1.6 – 2.5

Satisfied= 2.6 – 3.5

Very satisfied= 3.6 – 4.0

Research Question 1: What is the level of marital satisfaction of married church leaders in the Kumasi Metropolis?

This research question aimed at finding out the level of marital satisfaction of married church leaders in the Kumasi Metropolis. In answering this research question, the respondents completed the Marital Satisfaction Inventory (MSI). The level of satisfaction of the respondents with the various sections of the MSI and the overall MSI was ascertained. The data were analysed using mean and standard deviations. The results obtained are presented in Table 4.

Table 4: Level of Marital Satisfaction

Scale	N	Mean	Std. Deviation
Relationship	235	3.18	0.33
Affection	235	3.19	0.37
Character	235	3.24	0.33
Temperament	235	3.33	0.39
In-law	235	3.43	0.49
Marital roles	235	3.42	0.37
General evaluation	235	3.33	0.39
Overall MSI	235	3.30	0.38

Source: Field survey (2022)

It is shown in Table 4 that the respondents were satisfied across all the scales of marital satisfaction. This is because from the scoring of the MSI, scores between 2.6 and 3.5 indicate satisfaction. Specifically, the respondents were satisfied with in-law related issues ($M=3.43$, $SD=0.49$) more than all the other aspects. The other areas where the respondents were satisfied in descending order are marital roles ($M=3.42$, $SD=0.37$), temperament ($M=3.33$, $SD=0.39$), and general evaluation ($M=3.33$, $SD=0.39$). Finally, the overall

MSI scale mean score indicated that the respondents were generally satisfied with their marriages ($M=3.30$, $SD=0.38$).

The standard deviations of all the scales can be seen to be less than 0.50. Thus, they are all low and as such it can be said that the scores of the respondents were not far from each other. Practically, it can be said that most of the respondents shared similar views.

Research Question 2: What are the determinants of marital satisfaction of married church leaders in the Kumasi Metropolis?

This research question was raised to find out the determinants of marital satisfaction of married church leaders in the Kumasi Metropolis. The specific determinants under each of the MSI scales were assessed. The data were analysed using mean and standard deviations. Mean scores above 2.6 while mean scores below 2.6 indicate dissatisfaction. For positive items, satisfaction implies that the respondents experienced those issues. However, for negative items, being satisfied implied that respondents did not experience such negative issues. The results obtained are presented in Tables 5 to 11.

The determinants of satisfaction with relationship are shown in Table 5.

Table 5: Determinants of Satisfaction with Relationship

Statement	Mean	Std. Dev.
I like the way my wife/husband converses and shares her/his experiences with me.	3.23	0.67
We quarrel over petty disagreements and hurt each other's feelings very often.	2.90	0.74
My wife/husband always seeks my opinion on important issues concerning our marriage. I like this.	3.43	0.52
Our conversation always ends in a quarrel.	3.00	0.74
I and my spouse accept disagreement without hurting each other's feelings.	3.08	0.64
I like the way my spouse keeps in touch when away.	3.41	0.66
Mean of Means	3.18	0.66

Source: Field survey (2022)

From Table 5, it can be seen that all the mean scores were above 2.6. This implies that the respondents were satisfied with all of the relationship-based issues. Specifically, the respondents were satisfied with the fact that their spouses sought their opinions on important issues concerning their marriage and this was a good thing for them ($M=3.43$, $SD=0.52$). Also, the respondents were satisfied with the way their spouses kept in touch when they were away ($M=3.41$, $SD=0.66$). Additionally, the respondents liked the way their spouses conversed and shared experiences with them ($M=3.23$, $SD=0.67$). These were all positive.

For negative items, as already indicated, being satisfied implied that respondents did not experience such negative issues. The statement on quarreling over petty disagreements and hurting each other's feelings very often recorded a high mean score of 3.08 indicating that satisfaction. This implied that the respondents did not experience quarreling and hurting each other's feelings. The respondents also indicated that they were satisfied when it comes to conversations ending in a quarrel ($M=3.00$, $SD=0.74$). This means that their conversations did not end in a quarrel.

Generally, the mean of mean score of 3.18 shows that the respondents were satisfied with the relationship issues in their marriages. From the results in Table 5, it is clear from the respondents that their spouses sought for their opinions, kept in touch when they were away and conversed with them. Also, the respondents did not quarrel and did not hurt each other's feelings. The views of the respondents on the determinants of marital satisfaction in terms of affection, love and appreciation are presented in Table 6.

Table 6: Determinants of Satisfaction with Affection, Love and Appreciation

Statement	Mean	Std. Dev.
I am satisfied sexually with my marriage.	3.45	0.64
I am very disturbed because my wife/husband does not appreciate all the sacrifices I put in my marriage	2.97	0.71
I notice that my wife/husband is becoming more attractive to me. I am growing to love her/him more and more.	3.02	0.71
My spouse appreciates very much how I help in the home.	3.20	0.74
My spouse respects and admires me very much.	3.29	0.73
Mean of Means	3.19	0.71

Source: Field survey (2022)

Table 6 shows the main determinants influencing affection, love and appreciation in marriage. The respondents were of the view that they were sexually satisfied in their marriages ($M=3.45$, $SD=0.64$). It can be seen that the respondents indicated that their spouses respected and admired them ($M=3.29$, $SD=0.73$). The participants also noted that their spouses appreciated how they helped in the home ($M=3.20$, $SD=0.74$).

Additionally, the respondents noticed the attractiveness of their spouses and this was giving them more love for their spouses ($M=3.02$, $SD=0.71$). The mean of means (3.19) also shows that the respondents were satisfied with issues relating to affection, love and appreciation in marriage. The results concerning the determinants of marital satisfaction in terms of character issues are presented in Table 7.

Table 7: Determinants of Satisfaction with Character Issues

Statement	Mean	Std. Dev.
My wife/husband cannot be trusted. S/he is very cunning, not reliable.	3.36	0.57
I am fed up with my wife/husband because s/he is stubborn, never ready to change her/his bad ways (like keeping bad friends).	3.35	0.50
One thing I like about my wife/husband is that s/he admits her/his faults and apologises.	3.05	0.78
My wife/husband is insolent, speaks with disrespect.	3.31	0.64
My spouse nags almost every day and makes my life very uncomfortable.	3.15	0.54
My spouse complains too much. Nothing I do at home pleases her/him.	3.23	0.70
Mean of Means	3.24	0.62

Source: Field survey (2022)

It can be seen in Table 7 that all the negative statements recorded high mean scores in the range of satisfaction. Since negative items were reverse coded, satisfaction implies that the respondents did not have the negative experiences. It was shown that the statement that spouses cannot be trusted recorded a mean of 3.36 and a standard deviation of 0.57. Since the mean score was above 2.6, it can be said that the respondents did not experience this issue.

Also, it can be seen that the respondents were of the view that their spouses were not insolent and did not speak with disrespect ($M=3.31$, $SD=0.64$). The respondents also indicated that their spouses did not complain too much ($M=3.23$, $SD=0.70$). From the results in Table 7, it is clear that the respondents did not experience any of the negative character issues. The mean

of mean score of 3.24 confirms therefore that the respondents were satisfied with the character issues of their spouses.

The results obtained from the views of the respondents concerning determinants of marital satisfaction in terms of temperament are presented in Table 8.

Table 8: Determinants of Satisfaction with Temperament Issues

Statement	Mean	Std. Dev.
My wife/husband is too cold for my liking. I do not enjoy her/his company.	3.11	0.43
My wife/husband is indifferent. S/he does not care about what I do with my life.	3.37	0.50
My spouse is fond of hitting me with objects to harm me when angry. I feel unsafe because of the violence.	3.51	0.73
Mean of Means	3.33	0.55

Source: Field survey (2022)

In Table 8, all the negative items recorded high mean scores implying satisfaction. Since the data was reverse coded for negative items, being satisfied implied that respondents did not experience such negative issues. This gives the indication the respondents did not have those issues in their marriages and as such were satisfied.

In terms of specifics, it is shown that the statement on spouses hitting respondents with objects recorded the highest mean score of 3.51. This implies that the respondents did not have this experience. Similarly, with a mean score of 3.37, it could be seen that the spouses of the respondents were not indifferent. The last statement on the spouses being too cold for their liking recorded a mean of 3.11. This means that the spouses of respondents were not

too cold. The mean of means score of 3.33 showed that the respondents were satisfied by issues relating to the temperament of their spouses.

The results on the determinants of marital satisfaction in terms of in-law issues are presented in Table 9.

Table 9: Determinants of Satisfaction with In-Law Issues

Statement	Mean	Std. Dev.
My in-laws are very helpful and give me respect.	3.39	0.83
My in-laws are my worst enemies in my marriage. They make my life miserable.	3.50	0.57
My spouse does not like my relatives.	3.14	0.95
Mean of Means	3.34	0.78

Source: Field survey (2022)

From Table 9, it can be seen that the statement “My in-laws are my worst enemies in my marriage. They make my life miserable” recorded a mean score of 3.50 and a standard deviation of 0.57. This was in the range of satisfaction and as such implied that the in-laws of the respondents were not their worst enemies in their marriages. Similarly, the respondents indicated satisfaction with the statement “My spouse does not like my relatives” with a mean of 3.14 and a standard deviation of 0.95. This implies that the spouses liked their relatives. This is because for negative items, being satisfied implied that respondents did not experience such negative issues.

On the positive side, the respondents indicated their satisfaction with the statement that their in-laws were very helpful and gave them respect. This was shown with a mean of 3.39 and a standard deviation of 0.83. The mean of means obtained was 3.34 which indicated that the respondents were generally satisfied with issues relating to in-laws.

The results on the determinants of marital satisfaction in terms of marital role issues are presented in Table 10.

Table 10: Determinants of Satisfaction with Marital Role Issues

Statement	Mean	Std. Dev.
I like my wife/husband a lot for her/his financial support in the marriage.	3.31	0.79
My wife/husband keeps her/his money to herself. S/he does not contribute to the upkeep of the home and family.	3.21	0.72
My spouse takes good care of the home. I love her/him for this.	3.75	0.48
Mean of Means	3.42	0.66

Source: Field survey (2022)

The results in Table 10 show that the spouses of the respondents took good care of the home ($M=3.75$, $SD=0.78$). In a similar light, the respondents indicated that their spouses provided financial support in the marriage ($M=3.31$, $SD=0.79$). Finally, the negative statement ‘My wife/husband keeps her/his money to herself. S/he does not contribute to the upkeep of the home and family.’ recorded a mean score of 3.21 indicating satisfaction. This means that the spouses of respondents did not keep their monies to themselves. This is because for negative items, being satisfied implied that respondents did not experience such negative issues. The mean of means was 3.42 which implied that there was a general level of satisfaction with marital roles among the respondents.

The final part of the MSI is general evaluation. The results on the determinants of marital satisfaction in terms of general evaluation are presented in Table 11.

Table 11: Determinants of General Evaluation of Marriages

Statement	Mean	Std. Dev.
I always feel fulfilled, happy when I have my wife/husband by me.	3.59	0.52
I will feel much happier if I move out of my present marriage.	3.14	0.88
My wife/husband is the best I can ever have.	3.42	0.68
I enjoy my spouse's company most times.	3.17	0.69
Mean of Means	3.33	0.69

Source: Field survey (2022)

Table 11 reveals that the respondents always felt fulfilled and happy when they had their spouses by them ($M=3.59$, $SD=0.52$). Also, the respondents indicated that their spouses are the best they could ever have ($M=3.42$, $SD=0.68$). Additionally, the respondents enjoyed the company of their spouses most of the time ($M=3.17$, $SD=0.69$). These were all positives with means scores in the range of satisfaction and indicated that the respondents generally evaluated their marriages positively. The mean of means score of 3.33, confirmed the view that the respondents were satisfied with issues relating to general evaluation of their marriages.

From the results in Tables 5 to 11, it can be realized that satisfaction with 'Relationship' was determined by spouses seeking opinions of each other, keeping in touch and conversing with each other. Also, satisfaction with 'Affection, Love and Appreciation' was determined by sexual satisfaction, spouses respecting, admiring and appreciating each other, and noticing attractiveness of spouses. In terms of 'Character Issues', the determinants were not being insolent and disrespectful and not complaining.

The 'Temperament' subscale was also affected by determinants such as not hitting each other with objects, not being indifferent and not being too cold. For 'In-Law Issues', spouses liking relatives and in-laws being very helpful and respectful were the main determinants. Also, the determinants for satisfaction with 'Marital Roles' were spouses taking good care of the home, providing financial support and contributing to upkeep of the home and family. Finally, regarding 'General Evaluation', satisfaction was determined by feeling fulfilled and happy in the marriage and enjoying the company of spouses.

Testing of Hypotheses

There are seven sub-scales on the marital satisfaction inventory

Scale 1: Relationship (REL)

Scale 2: Affection, Love and Appreciation (AFF)

Scale 3: Character (CHA)

Scale 4: Temperament (TEM)

Scale 5: In-law Issues (INL)

Scale 6: Marital Roles (MAR)

Scale 7: General Evaluation (GEN)

The hypotheses were tested for all the seven sub-scales and the overall scale (OVE).

Hypothesis One

H₀1: There is no significant difference in the levels of marital satisfaction of male and female church leaders in the Kumasi Metropolis.

H₁1: There is a significant difference in the levels of marital satisfaction of male and female church leaders in the Kumasi Metropolis.

This hypothesis sought to test the significant difference in the levels of marital satisfaction of male and female church leaders in the Kumasi Metropolis. The data were analysed using independent samples t-test. The dependent variable was marital satisfaction while the two independent groups were males and females. The Levene's test was used to assess the homogeneity of variances. Table 12 summarizes the findings.

Table 12: Levene's Test for Equality of Variances

	F	Sig
Relationship		
Equal variances assumed	0.136	.713
Equal variances not assumed		
Affection		
Equal variances assumed	0.253	.615
Equal variances not assumed		
Character		
Equal variances assumed	2.573	.110
Equal variances not assumed		
Temperament		
Equal variances assumed	0.285	.594
Equal variances not assumed		
In-law Issues		
Equal variances assumed	0.008	.931
Equal variances not assumed		
Marital Roles		
Equal variances assumed	4.555	.084
Equal variances not assumed		
General evaluation		
Equal variances assumed	0.510	.476
Equal variances not assumed		
Overall MSI		
Equal variances assumed	8.609	.064
Equal variances not assumed		

Source: Field survey (2022)

From Table 12, it is shown that that the significant values of all the sections of the MSI are greater than .05 significant level. The results imply

that equal variances can be assumed for the data. The results of the independent samples t-test are shown in Table 13.

Table 13: Gender Difference in Marital Satisfaction

Gender	N	Mean	SD	Df	t-value	Sig.
Relationship						
Male	120	3.17	0.31	233	-.467	.641
Female	115	3.19	0.36			
Affection, Love and Appreciation						
Male	120	3.17	0.36	233	-.614	.540
Female	115	3.20	0.38			
Character						
Male	120	3.18	0.32	233	-2.871*	.004
Female	115	3.30	0.33			
Temperament						
Male	120	3.27	0.37	233	-2.568*	.011
Female	115	3.39	0.39			
In-Law Issues						
Male	120	3.28	0.51	233	-1.890	.060
Female	115	3.41	0.49			
Marital Roles						
Male	120	3.31	0.38	233	-5.022*	.000
Female	115	3.54	0.33			
General Evaluation						
Male	120	3.36	0.36	233	1.144	.254
Female	115	3.29	0.42			
Overall MSI						
Male	120	3.23	0.20	233	-2.532*	.012
Female	115	3.31	0.24			

Source: Field survey (2022)

*Significant, $p < .05$

The results of the independent samples t-test are shown in Table 13. Male and female church leaders were compared in their level of marital satisfaction across the seven scales. These seven scales are relationship; affection, love and appreciation; character; in-law issues; marital roles; and general evaluation. Finally, the male and female church leaders are compared on the total or overall marital satisfaction scale.

From Table 13, it is evident that there was a significant difference between male and female church leaders in terms of their satisfaction with character issues [$t(233) = -2.871, p < .05$]. Males had a mean score of 3.18, while females had a score of 3.30. This implies that even though both males and females were satisfied, female church leaders were more satisfied with character issues compared to male church leaders. There was also a significant difference between male and female church leaders in terms of their satisfaction with temperament issues [$t(233) = -2.568, p < .05$]. Females had higher mean score (3.39) compared to males (3.27), giving the indication that females were more satisfied than males.

Further, male and female church leaders differed significantly in terms of their satisfaction with issues relating to marital roles [$t(233) = -5.022, p < .05$]. Specifically, females ($M=3.54$) were more satisfied than males ($M=3.31$). Finally, it can be seen there was a significant difference between male and female church leaders in their overall marital satisfaction [$t(233) = -2.532, p < .05$]. Females were more satisfied ($M=3.31$) compared to males ($M=3.23$).

From the results, it was observed that male and female church leaders differed in their marital satisfaction in terms of character issues, temperament

issues, marital roles issues and the overall satisfaction. Specifically, females were significantly more satisfied than males across all the areas of marital satisfaction. However, no significant difference was observed between male and female church leaders in terms of relationship issues, affection, love and acceptance issues, in-law issues, and general evaluation.

Hypothesis Two

H₀₂: There is no significant difference in the levels of marital satisfaction of married church leaders in the Kumasi Metropolis on the basis of age.

H₁₂: There is a significant difference in the levels of marital satisfaction of married church leaders in the Kumasi Metropolis on the basis of age.

This hypothesis sought to identify the significant difference in the levels of marital satisfaction of married church leaders in the Kumasi Metropolis on the basis of age. In testing this hypothesis, One-Way Analysis of Variance (ANOVA) was used. This is because the respondents were put into three age groups.

The age groups involved in the study were 20-35 years, 36-50 years and over 50 years. These three age groups were compared in terms of their levels of marital satisfaction.

The descriptive statistics of the various age groups are shown in Table 14.

Table 14: Descriptive Results of Different Age Groups

MSI	Age (in years)	N	Mean	Std. Dev.
Relationship	20-35	78	3.12	0.33
	36-50	127	3.23	0.33
	Over 50	30	3.07	0.28
	Total	235	3.18	0.33
Affection, Love, Appreciation	20-35	78	3.05	0.33
	36-50	127	3.29	0.34
	Over 50	30	3.07	0.49
	Total	235	3.19	0.37
Character	20-35	78	3.26	0.31
	36-50	127	3.22	0.32
	Over 50	30	3.26	0.41
	Total	235	3.24	0.33
Temperament	20-35	78	3.27	0.38
	36-50	127	3.38	0.38
	Over 50	30	3.26	0.43
	Total	235	3.33	0.39
In-law Issues	20-35	78	3.33	0.55
	36-50	127	3.38	0.44
	Over 50	30	3.20	0.61
	Total	235	3.34	0.49
Marital Roles	20-35	78	3.45	0.37
	36-50	127	3.45	0.34
	Over 50	30	3.26	0.47
	Total	235	3.42	0.37
General Evaluation	20-35	78	3.37	0.36
	36-50	127	3.35	0.36
	Over 50	30	3.22	0.56
	Total	235	3.33	0.39
Overall MSI	20-35	78	3.24	0.21
	36-50	127	3.31	0.19
	Over 50	30	3.18	0.34
	Total	235	3.27	0.23

Source: Field survey (2022)

It is revealed in Table 14 that, there are obvious differences in the mean scores of the different age groups in terms of marital satisfaction. It is evident from the table that respondents of different age groups recorded mean scores above 3.0. This means that respondents of different ages were satisfied

with their marriages. Additionally, across all the areas of marital satisfaction, it can be seen that the respondents aged between 36 and 50 years recorded higher mean scores than all the other age groups except in terms of general evaluation. This means they were more satisfied with their marriages compared with the other age groups. In the ANOVA table, following abbreviations used refer to: REL (Relationship), AFF (Affection, Love and Appreciation), CHA (Character Issues), TEM (Temperament Issues), INL (In-Law Issues), MAR (Marital Issues), GEN (General Evaluation), and OVE (Overall Marital Satisfaction).

The results of the ANOVA test are shown in Table 15.

Table 15: ANOVA for Differences in Marital Satisfaction on the basis of Age

		Sum of Squares	Df	Mean Square	F	Sig.
REL	Between Groups	1.009	2	.504	4.739*	.010
	Within Groups	24.696	232	.106		
	Total	25.705	234			
AFF	Between Groups	3.328	2	1.664	13.082*	.000
	Within Groups	29.509	232	.127		
	Total	32.836	234			
CHA	Between Groups	.071	2	.036	.321	.726
	Within Groups	25.650	232	.111		
	Total	25.722	234			
TEM	Between Groups	.810	2	.405	2.767	.065
	Within Groups	33.697	232	.146		
	Total	34.777	234			
INL	Between Groups	.862	2	.431	1.740	.178
	Within Groups	57.449	232	.248		
	Total	58.310	234			
MAR	Between Groups	.977	2	.489	3.646*	.028
	Within Groups	31.086	232	.134		
	Total	32.063	234			
GEN	Between Groups	.430	2	.215	1.408	.247
	Within Groups	31.086	232	.153		
	Total	32.063	234			
OVE	Between Groups	.553	2	.277	5.629*	.004
	Within Groups	11.400	232	.049		
	Total	11.953	234			

Source: Field survey (2022)

*Significant, $p < .05$

Even though differences were observed in the mean scores, there was the need to statistically test the significance of the differences. The results of the One-Way ANOVA test are shown in Table 16. It can be observed that there was a significant difference in the marital satisfaction of the respondents on the basis of age in terms of relationship [$F(2, 232) = 4.739, p < .05$]. Similarly, regarding affection, love and appreciation, a significant difference in satisfaction was observed on the basis of age [$F(2, 232) = 13.082, p < .05$].

Further, it is revealed that in terms of marital roles, there was a significant difference in the satisfaction of the respondents on the basis of age [$F(2, 232) = 3.646, p < .05$]. Similar difference was observed in the overall marital satisfaction on the basis of age [$F(2, 232) = 5.629, p < .05$]. No significant differences were however observed in terms of character issues, temperament issues, in-law issues and general evaluation.

Since significant differences were found for some of the areas of the MSI, there was the need for a post-hoc analysis in order to determine which of the age groups caused the significant difference obtained in the ANOVA results. The post-hoc was done using Tukey HSD Multiple Comparisons test. Tukey's test is considered the most appropriate post-hoc tool since it helps in comparing mean scores of various groups to be able to identify the differences in them. The post-hoc test was done for only the areas where significant differences were shown. This includes the areas of relationship, affection, love and appreciation, marital roles and overall MSI. The results of the Multiple Comparisons test are shown in Table 16.

Table 16: Tukey HSD Multiple Comparisons

Depend Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
REL	20-35	36-50	-.11180*	.04694	.047	-.2225	-.0011
		Over 50	.05513	.07009	.712	-.1102	.2205
	36-50	20-35	.11180*	.04694	.047	.0011	.2225
		Over 50	.16693*	.06623	.033	.0107	.3232
	Over 50	20-35	-.05513	.07009	.712	-.2205	.1102
		36-50	-.16693*	.06623	.033	-.3232	-.0107
AFF	20-35	36-50	-.24222*	.05130	.000	-.3632	-.1212
		Over 50	-.01282	.07662	.985	-.1936	.1679
	36-50	20-35	.24222*	.05130	.000	.1212	.3632
		Over 50	.22940*	.07240	.005	.0586	.4002
	Over 50	20-35	.01282	.07662	.985	-.1679	.1936
		36-50	-.22940*	.07240	.005	-.4002	-.0586
MAR	20-35	36-50	-.00010	.05266	1.000	-.1243	.1241
		Over 50	.19316*	.07864	.039	.0077	.3787
	36-50	20-35	.00010	.05266	1.000	-.1241	.1243
		Over 50	.19326*	.07431	.027	.0180	.3685
	Over 50	20-35	-.19316*	.07864	.039	-.3787	-.0077
		36-50	-.19326*	.07431	.027	-.3685	-.0180
OVE	20-35	36-50	-.07441	.03189	.053	-.1496	.0008
		Over 50	.05838	.04762	.439	-.0540	.1707
	36-50	20-35	.07441	.03189	.053	-.0008	.1496
		Over 50	.13278*	.04500	.010	.0266	.2389
	Over 50	20-35	-.05838	.04762	.439	-.1707	.0540
		36-50	-.13278*	.04500	.010	-.2389	-.0266

*. The mean difference is significant at the 0.05 level.

Source: Field survey (2022)

*Significant, $p < .05$

The results in Table 16 show that in terms of relationship, significant difference was observed in marital satisfaction among the respondents aged 20 to 35 years and those aged 36 to 50 years ($p=.047$). Also, significant difference was observed between respondents aged 36 to 50 years and those over 50 years (.033). In terms of affection, love and appreciation, significant difference was observed in marital satisfaction among the respondents aged 20 to 35 years and those aged 36 to 50 years ($p=.000$). Similarly, significant

difference was observed between respondents aged 36 to 50 years and those over 50 years (.005).

Further, in terms of marital roles, significant difference was observed between the respondents aged 20 to 35 years and those over 50 years ($p=.039$). In the same vein, significant difference was observed between the respondents aged 36 to 50 years and those over 50 years ($p=.027$). Regarding the overall marital satisfaction, significant difference was observed between the respondents aged 36 to 50 years and those over 50 years ($p=.010$).

From the results in Table 16, it can be seen that the age groups (36-50 years and over 50 years) had significant differences across all the areas of marital satisfaction.

The Tukey Homogeneous subsets for the various areas of marital satisfaction are shown in Tables 17 to 20.

Table 17: Tukey HSD^{a,b} for Relationship

Age	N	Subset for alpha = 0.05	
		1	2
Over 50 years	30	3.0667	
20-35 years	78	3.1218	3.1218
36-50 years	127		3.2336
Sig.		.647	.170

Source: Field survey (2022)

From Table 17, it is shown that the respondents within the ages of 36 to 50 years recorded a mean score of 3.23 which was higher than the other age groups. This means that those who were within the ages of 36 to 50 years were the most satisfied with relationship issues.

The homogeneous subsets for affection, love and appreciation are shown in Table 18.

Table 18: Tukey HSD^{a,b} for Affection, Love and Appreciation

Age	N	Subset for alpha = 0.05	
		1	2
20-35 years	78	3.0538	
Over 50 years	30	3.0667	
36-50 years	127		3.2961
Sig.		.980	1.000

Source: Field survey (2022)

From Table 18, it is evident that the respondents aged 36 to 50 years were the most satisfied with issues relating to affection love and appreciation (M=3.29). Younger respondents (20-35 years) were however the least satisfied.

The homogeneous subsets for marital roles are shown in Table 19.

Table 19: Tukey HSD^{a,b} for Marital Roles

AGE	N	Subset for alpha = 0.05	
		1	2
Over 50 years	30	3.2556	
20-35 years	78		3.4487
36-50 years	127		3.4488
Sig.		1.000	1.000

Source: Field survey (2022)

It is shown in Table 19 that respondents aged 36 to 50 and those aged 20 to 35 years were the most satisfied with issues relating to marital roles (M=3.45). However, older respondents (over 50 years) were the least satisfied with issues relating to marital roles.

The homogeneous subsets for overall marital satisfaction are shown in Table 20.

Table 20: Tukey HSD^{a,b} for Overall Marital Satisfaction

AGE	N	Subset for alpha = 0.05	
		1	2
Over 50 years	30	3.1767	
20-35 years	78	3.2350	3.2350
36-50 years	127		3.3094
Sig.		.349	.182

Source: Field survey (2022)

In Table 20, it can be seen that respondents aged 36 to 50 were the most satisfied with issues relating to overall marital satisfaction ($M=3.31$). This was followed by the respondents aged 20 to 35 years ($M=3.24$). Older respondents (over 50 years) were however the least satisfied.

Hypothesis Three

H₀₃: There is no significant difference in the levels of marital satisfaction of married church leaders in the Kumasi Metropolis on the basis of educational qualification.

H₁₃: There is a significant difference in the levels of marital satisfaction of married church leaders in the Kumasi Metropolis on the basis of educational qualification.

This hypothesis was intended to find out the significant difference in the levels of marital satisfaction of married church leaders in the Kumasi Metropolis on the basis of educational qualification. In testing this hypothesis, One-Way Analysis of Variance (ANOVA) was used. The educational qualification of the participants was put into four groups.

The descriptive statistics of the various age groups are shown in Table 21. It can be seen that differences exist in the mean scores of the different age groups in terms of marital satisfaction. In terms of relationship issues, respondents with secondary education recorded the highest mean ($M=3.25$,

SD=0.36) while respondents with basic education recorded the lowest mean (M=3.04, SD=0.27). Additionally, in terms of affection, love and appreciation, respondents with no education recorded the highest mean (M=3.40, SD=0.15) while respondents with basic education recorded the lowest mean (M=3.07, SD=0.28).

Table 21: Descriptive Results of Different Qualifications

MSI	Qualification	N	Mean	Std. Dev.
Relationship	No School	6	3.17	0.10
	Basic	30	3.04	0.27
	Secondary	96	3.25	0.36
	Tertiary	103	3.15	0.32
	Total	235	3.18	0.33
Affection, Love, Appreciation	No School	6	3.40	0.15
	Basic	30	3.07	0.28
	Secondary	96	3.14	0.36
	Tertiary	103	3.24	0.40
	Total	235	3.19	0.37
Character	No School	6	3.50	0.10
	Basic	30	3.26	0.29
	Secondary	96	3.26	0.28
	Tertiary	103	3.21	0.39
	Total	235	3.24	0.33
Temperament	No School	6	3.67	0.10
	Basic	30	3.38	0.37
	Secondary	96	3.23	0.40
	Tertiary	103	3.39	0.36
	Total	235	3.33	0.39
In-law Issues	No School	6	3.33	0.10
	Basic	30	3.13	0.63
	Secondary	96	3.32	0.47
	Tertiary	103	3.42	0.49
	Total	235	3.34	0.49
Marital Roles	No School	6	4.00	0.00
	Basic	30	3.31	0.45
	Secondary	96	3.44	0.31
	Tertiary	103	3.40	0.38
	Total	235	3.42	0.37
General Evaluation	No School	6	3.25	0.10
	Basic	30	3.38	0.42
	Secondary	96	3.27	0.38
	Tertiary	103	3.37	0.39
	Total	235	3.33	0.39
Overall MSI	No School	6	3.43	0.10
	Basic	30	3.20	0.24
	Secondary	96	3.26	0.17
	Tertiary	103	3.28	0.27
	Total	235	3.27	0.23

Source: Field survey (2022)

Table 21 shows further that regarding character issues, respondents with no education recorded the highest mean ($M=3.50$, $SD=0.10$) while respondents with tertiary education recorded lowest mean ($M=3.21$, $SD=0.39$). Similarly, respondents with no education recorded the highest mean in terms of temperament issues ($M=3.67$, $SD=3.23$). However, respondents with secondary education recorded the lowest mean ($M=3.23$, 0.40).

Further, Table 21 reveals that in terms of in-law issues, respondents with tertiary education had the highest mean score of 3.33 and a standard deviation of 0.10. However, respondents with basic education had the lowest mean score of 3.13 and a standard deviation of 0.63. In terms of marital roles, respondents with no education had the highest mean score (4.00) while respondents with basic education had the lowest mean score (3.31).

Concerning general evaluation, the respondents with tertiary education recorded the highest mean ($M=3.37$, $SD=0.39$) while the respondents with no education had the lowest mean ($M=3.25$, $SD=0.10$). Finally, in terms of the overall marital satisfaction, the respondents with no education had the highest mean score ($M=4.3$, $SD=0.10$) while respondents with basic education had the lowest mean score ($M=3.20$, $SD=0.24$). From the results in Table 21, it is obvious the mean scores of the various age groups differ across the various areas of the MSI.

To verify whether the differences are statistically significant, the results of the ANOVA test are shown in Table 22.

Table 22: ANOVA for Differences in Marital Satisfaction on the basis of Educational Qualification

		Sum of Squares	Df	Mean Square	F	Sig.
REL	Between Groups	1.082	3	.361	3.384*	.019
	Within Groups	24.623	231	.107		
	Total	25.705	234			
AFF	Between Groups	1.276	3	.425	3.114*	.027
	Within Groups	31.560	231	.137		
	Total	32.836	234			
CHA	Between Groups	.546	3	.182	1.671	.174
	Within Groups	25.175	231	.109		
	Total	25.722	234			
TEM	Between Groups	2.048	3	.683	4.819*	.003
	Within Groups	32.729	231	.142		
	Total	34.777	234			
INL	Between Groups	2.033	3	.678	2.782*	.042
	Within Groups	56.277	231	.244		
	Total	58.310	234			
MAR	Between Groups	2.452	3	.817	6.376*	.000
	Within Groups	29.611	231	.128		
	Total	32.063	234			
GEN	Between Groups	.665	3	.222	1.453	.228
	Within Groups	35.230	231	.153		
	Total	35.895	234			
OVE	Between Groups	.317	3	.106	2.098	.101
	Within Groups	11.636	231	.050		
	Total	11.953	234			

Source: Field survey (2022)

*Significant, $p < .05$

Table 22 shows the results of the ANOVA test. It can be seen that there was a significant difference in the level of marital satisfaction of the respondents on the basis of educational qualification in terms of relationship [$F(1, 231) = 3.384, p < .05$]. Also, regarding affection, love and appreciation, a significant difference in level of marital satisfaction was observed on the basis of educational qualification [$F(1, 231) = 3.114, p < .05$]. Table 24 shows also that there was a significant difference in the level of marital satisfaction of the

respondents on the basis of educational qualification with regard to temperament [$F(1, 231) = 4.819, p < .05$].

Further, it is revealed that in terms of in-law issues, there was a significant difference in the level of marital satisfaction of the respondents on the basis of educational qualification [$F(1, 231) = 2.782, p < .05$]. Similar results are observed regarding marital roles [$F(1, 231) = 6.376, p < .05$]. Aside these areas above, no significant difference was observed in terms of character issues, general evaluation and overall marital satisfaction on the basis of educational qualification.

Since significant differences were found for some of the areas of the MSI, there was the need for a post-hoc analysis in order to determine which of the educational groups caused the significant difference obtained in the ANOVA results. The post-hoc was carried out using Tukey HSD Multiple Comparisons test. Tukey's test is considered the most appropriate post-hoc tool since it helps in comparing mean scores of various groups to be able to identify the differences in them. The post-hoc test was done for only the areas where significant differences were shown in the ANOVA test. This includes the areas of relationship, affection, love and appreciation, temperament, in-law issues, and marital roles. The results of the Multiple Comparisons test are shown in Table 23.

Table 23: Tukey HSD Multiple Comparisons

Depend Variable	(I) Qualification	(J) Highest Qualification	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
REL	No Schooling	Basic	.12222	.14601	.837	-.2556	.5001
		Secondary	-.07986	.13739	.938	-.4354	.2757
		Tertiary	.01942	.13711	.999	-.3354	.3742
	Basic	No schooling	-.12222	.14601	.837	-.5001	.2556
		Secondary	-.20208*	.06829	.018	-.3788	-.0254
		Tertiary	-.10280	.06773	.429	-.2781	.0725
	Secondary	No schooling	.07986	.13739	.938	-.2757	.4354
		Basic	.20208*	.06829	.018	.0254	.3788
		Tertiary	.09928	.04632	.143	-.0206	.2191
	Tertiary	No schooling	-.01942	.13711	.999	-.3742	.3354
		Basic	.10280	.06773	.429	-.0725	.2781
		Secondary	-.09928	.04632	.143	-.2191	.0206
AFF	No schooling	Basic	.33333	.16530	.185	-.0944	.7611
		Secondary	.25625	.15554	.354	-.1463	.6588
		Tertiary	.15146	.15523	.763	-.2503	.5532
	Basic	No schooling	-.33333	.16530	.185	-.7611	.0944
		Secondary	-.07708	.07731	.751	-.2772	.1230
		Tertiary	-.18188	.07669	.085	-.3803	.0166
	Secondary	No schooling	-.25625	.15554	.354	-.6588	.1463
		Basic	.07708	.07731	.751	-.1230	.2772
		Tertiary	-.10479	.05244	.192	-.2405	.0309
	Tertiary	No schooling	-.15146	.15523	.763	-.5532	.2503
		Basic	.18188	.07669	.085	-.0166	.3803
		Secondary	.10479	.05244	.192	-.0309	.2405
TEM	No schooling	Basic	.28889	.16834	.318	-.1467	.7245
		Secondary	.43403*	.15840	.033	.0241	.8439
		Tertiary	.27508	.15808	.305	-.1340	.6842
	Basic	No schooling	-.28889	.16834	.318	-.7245	.1467
		Secondary	.14514	.07873	.256	-.0586	.3489
		Tertiary	-.01381	.07809	.998	-.2159	.1883
	Secondary	No schooling	-.43403*	.15840	.033	-.8439	-.0241
		Basic	-.14514	.07873	.256	-.3489	.0586
		Tertiary	-.15895*	.05340	.017	-.2971	-.0208
	Tertiary	No schooling	-.27508	.15808	.305	-.6842	.1340
		Basic	.01381	.07809	.998	-.1883	.2159
		Secondary	.15895*	.05340	.017	.0208	.2971
IN	No schooling	Basic	.20000	.22074	.802	-.3712	.7712
		Secondary	.01042	.20771	1.000	-.5271	.5479

MAR	Basic	Tertiary	-.09061	.20729	.972	-.6270	.4458
		No schooling	-.20000	.22074	.802	-.7712	.3712
		Secondary	-.18958	.10324	.259	-.4568	.0776
	Secondary	Tertiary	-.29061*	.10240	.025	-.5556	-.0256
		No schooling	-.01042	.20771	1.000	-.5479	.5271
		Basic	.18958	.10324	.259	-.0776	.4568
	Tertiary	Tertiary	-.10103	.07002	.474	-.2822	.0802
		No schooling	.09061	.20729	.972	-.4458	.6270
		Basic	.29061*	.10240	.025	.0256	.5556
	No schooling	Secondary	.10103	.07002	.474	-.0802	.2822
		Basic	.68889*	.16012	.000	.2745	1.1032
		Secondary	.55556*	.15066	.002	.1657	.9454
	Basic	Tertiary	.59547*	.15036	.001	.2064	.9846
		No schooling	-.68889*	.16012	.000	-1.1032	-.2745
		Secondary	-.13333	.07489	.285	-.3271	.0605
	Secondary	Tertiary	-.09342	.07428	.591	-.2856	.0988
		No schooling	-.55556*	.15066	.002	-.9454	-.1657
		Basic	.13333	.07489	.285	-.0605	.3271
	Tertiary	Tertiary	.03991	.05079	.861	-.0915	.1714
		No schooling	-.59547*	.15036	.001	-.9846	-.2064
		Basic	.09342	.07428	.591	-.0988	.2856
		Secondary	-.03991	.05079	.861	-.1714	.0915

*. The mean difference is significant at the 0.05 level.

Source: Field survey (2022)

*Significant, $p < .05$

The results in Table 23 show that in terms of relationship, significant difference was observed in marital satisfaction among the respondents with basic education and those with secondary education ($p=.018$). In terms of affection, love and appreciation, specific significant difference was not observed in any of the groups. This is probably due to the conservative nature of the Tukey test. Tukey test being conservative means that Tukey attempts to control the overall alpha, particularly when the samples are unequal. In this sense, Tukey test would only confirm significant difference if the difference is quite big.

Further, in terms of temperament issues, significant differences were observed between respondents with basic education and those with secondary

education ($p=.033$) as well as between respondents with secondary education and those with tertiary education ($p=.017$). Regarding, in-law issues, significant difference was only observed between respondents with basic education and those with tertiary education ($.025$). Finally, concerning marital roles, significant difference was observed between the respondents with no education and those with basic education ($p=.000$), secondary education ($p=.002$), and tertiary education ($p=.001$).

From the results in Table 23, it can be seen that respondents with secondary education differed significantly from the other groups across the MSI. The Tukey Homogeneous subsets for the various areas of marital satisfaction are shown in Tables 24 to 28.

The homogeneous subsets for relationship are shown in Table 24.

Table 24: Tukey HSD^{a,b} for Relationship

Educational Qualification	N	Subset for alpha = 0.05
		1
Basic	30	3.0444
Tertiary	103	3.1472
No Schooling	6	3.1667
Secondary	96	3.2465
Sig.		.246

Source: Field survey (2022)

In Table 24, it is shown that respondents with secondary education were the most satisfied with issues relating to relationship ($M=3.25$). The least satisfied were the respondents with basic education ($M=3.04$).

The homogeneous subsets for affection, love and appreciation are shown in Table 25.

Table 25: Tukey HSD^{a,b} for Affection, Love and Appreciation

Educational Qualification	N	Subset for alpha = 0.05	
		1	2
Basic	30	3.0667	
Secondary	96	3.1438	3.1438
Tertiary	103	3.2485	3.2485
No Schooling	6		3.4000
Sig.		.449	.160

Source: Field survey (2022)

From Table 25, it can be seen that respondents with no education had the highest mean score (M=3.40) which implies that they were the most satisfied with affection, love and appreciation. However, respondents with basic education were the least satisfied with affection, love and appreciation (M=3.07).

The homogeneous subsets for temperament issues are shown in Table 26.

Table 26: Tukey HSD^{a,b} for Temperament

Educational Qualification	N	Subset for alpha = 0.05	
		1	2
Secondary	96	3.2326	
Basic	30	3.3778	3.3778
Tertiary	103	3.3916	3.3916
No Schooling	6		3.6667
Sig.		.581	.098

Source: Field survey (2022)

It is revealed in Table 26 that respondents with no education were the most satisfied with issues relating to temperament (M=3.67). However, the least satisfied group was the respondents with secondary education (M=3.23).

The homogeneous subsets for in-law issues are shown in Table 27.

Table 27: Tukey HSD^{a,b} for In-Law Issues

Educational Qualification	N	Subset for alpha = 0.05	
		1	
Basic	30		3.1333
Secondary	96		3.3229
No Schooling	6		3.3333
Tertiary	103		3.4239
Sig.			.288

Source: Field survey (2022)

Table 27 shows that respondents with tertiary education were the most satisfied with in-law issues as shown by the highest mean score (M=3.42). The respondents with basic education however had the least mean score (M=3.13) which implies that they were the least satisfied.

The homogeneous subsets for marital roles are shown in Table 28.

Table 28: Tukey HSD^{a,b} for Marital Roles

Educational Qualification	N	Subset for alpha = 0.05	
		1	2
Basic	30	3.3111	
Tertiary	103	3.4045	
Secondary	96	3.4444	
No Schooling	6		4.0000
Sig.		.676	1.000

Source: Field survey (2022)

The results in Table 28 give the indication that respondents with no education had the highest mean score (M=4.00) which implies that they were the most satisfied with issues relating to marital roles. However, the respondents with basic education had the least mean score (M=3.31) which implies that they were the least satisfied.

Discussions

The results obtained in the study are discussed in relation to existing literature in this section. The discussion is done under sub-headings relating to the objectives of the study.

Marital Satisfaction Levels of Church Leaders

The study aimed at finding out the marital satisfaction levels of church leaders in the Kumasi Metropolis. The study revealed that the respondents were satisfied across all the scales of the marital satisfaction inventory (MSI). In terms of specifics, the respondents were satisfied with in-law related issues ($M=3.43$) more than all the other aspects of the MSI. The other areas where the respondents were satisfied in descending order are marital roles ($M=3.42$), temperament ($M=3.33$), and general evaluation ($M=3.33$). Finally, the overall MSI scale mean score indicated that the respondents were generally satisfied with their marriages ($M=3.27$).

From the results, it can be seen that contrary to most popular opinion that most Christians have unsatisfactory marriages, the church leaders in the current study were satisfied with their marriages. In the literature, there have been some studies which have found similar results. For instance, Bradbury, Fincham and Beach (2000) found that the level of marital satisfaction of church leaders was high. Similarly, It was discovered by Sorenson (2000) that religious leaders had greater rates of marital satisfaction and fewer divorces. They believed that their regular church attendance was the reason for this.

The findings are also in line with that of Aman, Abbas, Nurunnabi and Bano (2019) who found in Pakistan that people who were religious or had religious commitment were mostly satisfied in their marriages. Even though

the study of Aman was focused on Muslims, it had relevance to the current study.

Similarly, in Ghana, Aikins (2016) found that married people in Orthodox and Pentecostal (Christian) Churches in the Cape Coast Metropolis were satisfied with their marriages. Also, the results of the current study are similar to those of Holm (2018) that Christian married men and women in Accra Metropolis were relatively satisfied in their marriages.

The finding of the current study is however contradictory in relation to the finding of Dabone (2012) that married people in the Sunyani Municipality in Ghana were found not to be satisfied with their marriages. This contradiction could be because the study of Dabone was focused on the general population while the current study focused on church leaders.

Generally, the findings discussed have shown that married church leaders and religious leaders to a large extent are satisfied with their marriages. This is good for Christian marriages in Ghana. In connection to the theories which were reviewed, it can be said that the findings of the current study are in line with the view of the dynamic goal theory. The dynamic goal theory gives the indication that couples are likely to be satisfied in their marriages if work towards their marital goal of being together (Li & Fung, 2011). Thus, this could explain why the respondents in the study were satisfied with their marriages.

Determinants of Marital Satisfaction of Church Leaders

The study sought to find out the determinants of marital satisfaction of church leaders in the Kumasi Metropolis. The determinants for each sub-scale of the MSI were ascertained. The study revealed that concerning the scale of

relationship, the respondents were satisfied with the fact that their spouses sought for their opinions, kept in touch when they were away and conversed with them. Also, the respondents did not quarrel with their spouses and did not hurt each other's feelings. The findings confirm the findings of Schachtner (2017) that, having frequent conversation with a partner before marriage can bring about satisfactory marriage in the future. This was similar to the study of For the vast majority of married people, Stoker (2004) found that higher levels of both cohesion and adaptability were related with greater happiness in the marriage. In particular, it was discovered that wives' marital satisfaction was linked to their ability to keep up positive family interactions, collaboration, and optimism.

Concerning, determinants of affection, love and appreciation in marriage, the respondents revealed that they were sexually satisfied in their marriages, their spouses respected and admired them and their spouses appreciated how they helped in the home. They also noticed the attractiveness of their spouses and enhanced their love for their spouses. These findings support the findings of Yeh, Lorenz, Wickrama, Conger and Elder (2006) that physical affection, frequency of sex, and the quality of the couple's sexual relationship played greater role in marital satisfaction and, in turn, reduced marital dissatisfaction. Similarly, Ayub and Iqbal (2011) revealed that communication, sexual satisfaction, dual earning, understanding and compromise contributed to marital satisfaction.

In terms of character, the respondents indicated that they could trust their spouses, their spouses were not insolent and did not speak with disrespect, and that their spouses did not complain too much. These were all

negative experiences that the respondents indicated that they did not have such experiences. In line with the findings of the study, other studies have shown that long-term satisfying marital relationships are usually determined by having love, trusting, respecting, being trustworthy and showing commitment (Kaslow & Robinson, 1996; Rosen-Grandon, 1998).

The results of the current study also supported the results from the study of Holm (2018) Holm's study revealed that feeling fulfilled and enjoying the company of their partners and showing love, affection and appreciation to partners determined marital satisfaction.

Additionally, in terms of temperament, the respondents indicated that their spouses did not hit them with objects, were not indifferent, and were not too cold. The results send the signal that the respondents were satisfied with issues relating to the temperament of their spouses. The findings support the findings of Zaheri, Dolatian, Shariati, Simbar, Ebadi and Azghadi (2016) that communication and interaction had positive impact on marital satisfaction.

In relation to in-law issues, it is revealed by the respondents that their in-laws were not their worst enemies in their marriages and that their in-laws were very helpful and gave them respect. The respondents added that their spouses liked their relatives. All of these contributed to the satisfaction of respondents concerning in-law issues. In line with these results, Ayub and Iqbal (2011) revealed that in-law relationships contribute greatly to marital satisfaction.

Moreover, concerning marital roles, the respondents indicated that their spouses took good care of the home, provided financial support in the marriage and contributed money to the upkeep of the home and family. These

factors contributed to the marital satisfaction of the respondents. In line with these findings, Sandu and Salceanu (2020) revealed that the level of financial status and support contributed to marital satisfaction. Also, factors such as social support, equality in duties, gender-based tasks, and sexual intercourse have been found to contribute to marital satisfaction (Bradbury et. al., 2000). The role theory reviewed in the study has also been confirmed. Role theory proposes that there are some marital roles which when understood and performed can bring about marital satisfaction (Glen, 1994).

In relation to the final part of the MSI, general evaluation, the respondents always felt fulfilled and happy when they had their spouses by them and that their spouses are the best they could ever have. This was supported by the view of the respondents that they enjoyed the company of their spouses most of the time. These results show that generally, the respondents saw their spouses as the best for them. The findings support the findings of Karney and Bradbury (2020) that for most couples, their level of marital satisfaction was good because they felt that their spouses were the best.

From the discussion, it can be seen that there are several determinants of marital satisfaction. Under each of the sub-scales, the determinants identified in the current study have been supported by most of the previous studies.

Difference in Marital Satisfaction on the basis of Gender

The study aimed to find out if differences existed in the marital satisfaction of church leaders on the basis of gender. It was shown from the study that male and female church leaders differed in their marital satisfaction

in terms of character issues, temperament issues, marital roles issues and the overall satisfaction. Specifically, females were significantly more satisfied than males across these specific areas of marital satisfaction. This means that females were more satisfied in terms of character issues, temperament issues, marital roles and overall satisfaction. However, no significant difference was observed between male and female church leaders in terms of relationship issues, affection, love and acceptance issues, in-law issues, and general evaluation.

The difference between males and females in terms of marital satisfaction could be because men and women approach situations differently. Thus, what males would deem to be satisfactory would be different from what females would deem to be satisfactory. The findings of the current study are in line with the findings of Schachtner (2017) that women had higher marital satisfaction than men. In a similar vein, Ottu and Akpan (2011) reported that male spouses are more dissatisfied in relationships and marriage and this makes them more likely to divorce than their female counterparts. This means that females were more satisfied in their marriages than males. Teachman (2003) also showed that males and females differed in marital satisfaction levels indicating specifically that men church leaders had high likelihood of experiencing divorce. He noted that men were not satisfied in marriages because they did not do much in improving the marriage relationship.

Additionally, the findings of the current study support the findings of Ayub and Iqbal (2011) who found that in Pakistan, marital satisfaction differed on the basis of gender. This is because according to them, the way men and women perceive marital satisfaction differs. Unlike all the studies

mentioned, the findings of Mickelson et al. (2006) revealed that men report higher marital satisfaction than women do.

Further, in contrast, Holm's (2018) study found that there were no gender differences with regard to marital satisfaction. This was not supported by the findings of the current study where significant gender differences were found.

Overall, studies on gender and marital happiness have found that a couple's outlook on gender roles and expectations has a significant impact on the satisfaction in their marriage. Therefore, it can be said that gender is an important demographic variable in the study of marital satisfaction.

Differences in Marital Satisfaction on the basis of Age

The study sought to find out the differences in marital satisfaction of church leaders on the basis of age. It was revealed that there was a significant difference in the marital satisfaction of the respondents on the basis of age in terms of relationship, affection, love and appreciation, marital roles, and overall marital satisfaction. No significant differences were however observed in terms of character issues, temperament issues, in-law issues and general evaluation.

After the post-hoc tests, it was shown that respondents within the ages of 36 to 50 years were more satisfied with relationship issues than other age groups. In terms of affection, love and appreciation, it was revealed that the respondents aged 36 to 50 years were the most satisfied compared to the other age groups. Similarly, respondents aged 36 to 50 and those aged 20 to 35 years were the most satisfied with issues relating to marital roles. Relating to overall marital satisfaction, respondents aged 36 to 50 were the most satisfied.

From the results, the evidence shows that middle-aged respondents (36-50 years) were more satisfied in their marriages compared to younger and old-aged respondents. A significant conclusion therefore is that age is of importance in marital satisfaction. The findings support the findings of Jose and Alfons (2007) that age was influential in marital satisfaction. They indicated specifically that age of individuals when they were getting married strongly predicted the stability of the marriage.

Similarly, the findings are in line with the findings of Dabone (2014) in Sunyani Municipality that age difference existed in marital satisfaction of married people. Mohammed (2014) also found that among Christian couples in the Bawku East municipality and Bawku West district in Ghana, there was a difference in marital satisfaction on the basis of age.

Additionally, Matsumoto, Ghellere, Cassepp-Borges, and Falco (2017) discovered that middle-aged couples experienced a greater rate of marital satisfaction when compared to younger couples. This was confirmed specifically in the current study. Levenson, Carstensen, and Gottman (1993) found that elderly (60-70 year) couples experienced higher levels of satisfaction in their marriages than middle-aged (40-50 year) couples. All of these are similar to what was found in the current study.

The results of the current study however contradicted those of Holm (2018). Holm found that there were no significant age differences with regard to marital satisfaction. This appears to be the only contradiction identified in the study.

From the findings discussed, it has become evident that age difference exists in the marital satisfaction of married people. This could be because as

people grow, the issues that matter to them may change while at the same time, the more people stay together, the more the issues of marital satisfaction changes.

Differences in Marital Satisfaction on the basis of Educational Qualification

The study was targeted at identifying the differences in marital satisfaction on the basis of educational qualification. The study revealed that there was a significant difference in the level of marital satisfaction of the respondents on the basis of educational qualification in terms of relationship, affection, love and appreciation, temperament, in-law issues, and marital roles. No significant difference was however observed in terms of character issues, general evaluation and overall marital satisfaction on the basis of educational qualification.

After the post-hoc test, it was revealed that respondents with secondary education were the most satisfied with issues relating to relationship. Also, it was shown that respondents with no education were the most satisfied with affection, love and appreciation, issues relating to temperament, and issues relating to marital roles. Finally, respondents with tertiary education were the most satisfied with in-law issues.

From the results, it can be inferred that respondents with no education were satisfied in their marriages across most of the subscales of the MSI compared to other respondents. The general impression from the results is that marital satisfaction of church leaders differed on the basis of their educational qualifications.

The findings of this study also confirmed the findings of Mirghafourvand, Alizadeh, Asghari, Tavananezhad, and Karkhaneh (2013) that there are variances in marital satisfaction between partners with different levels of education. Also, the findings are line with those of Tucker and O'Grady (1991) that there is a correlation between education and marital satisfaction. They found that among couples where one spouse has a higher level of education than the other may be less satisfied in their marriages. In Ghana, Dabone (2012) revealed that people with high level of education were not satisfied with their marriages compared to those with low level of education.

Even though most of the literature have been confirmed in the current study, there are some studies with findings that are contradictory to the findings of the current study. For instance, Attari, Amanollahy, and Mehrabizade (2007) found no correlation between spouses' levels of education and their satisfaction in their marriages. Also, Zare et al. (2014) revealed that the association between marital satisfaction and educational level of couples was not significant. They concluded by stating that educational level of couples has no impact at all on marital satisfaction.

From the findings discussed, it is clear that there are some inconsistencies in the findings regarding educational level difference in marital satisfaction. Some studies have found educational level difference in marital satisfaction while other studies have found no educational level difference in marital satisfaction.

Chapter Summary

This chapter focused on the results and discussion of the study. Two research questions were answered in the study along with three hypotheses. The results showed that the respondents in the study were satisfied in their marriages. The determinants for their satisfaction varied under each of the seven subscales of the MSI. Also, differences were observed in the marital satisfaction of the church leaders on the basis of gender, age and educational qualification.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter focuses on the summary, conclusions and recommendations of the study. Additionally, implications for counselling and suggestions for further research are provided in this chapter.

Summary of Study

The purpose of the study was to examine marital satisfaction of church leaders in some selected churches in the Kumasi Metropolis. Two research questions were answered in the study while three hypotheses were tested. These were:

1. What is the level of marital satisfaction of married church leaders in the Kumasi Metropolis?
2. What are the factors that influence the level of marital satisfaction of married church leaders in the Kumasi Metropolis?

Hypotheses

H₀₁: There is no significant difference in the levels of marital satisfaction of male and female church leaders in the Kumasi Metropolis.

H₁₁: There is a significant difference in the levels of marital satisfaction of male and female church leaders in the Kumasi Metropolis.

H₀₂: There is no significant difference in the levels of marital satisfaction of married church leaders in the Kumasi Metropolis on the basis of age.

H₁₂: There is a significant difference in the levels of marital satisfaction of married church leaders in the Kumasi Metropolis on the basis of age.

H₀₃: There is no significant difference in the levels of marital satisfaction of married church leaders in the Kumasi Metropolis on the basis of educational qualification.

H₁₃: There is a significant difference in the levels of marital satisfaction of married church leaders in the Kumasi Metropolis on the basis of educational qualification.

Literature related to the study were also reviewed. The review covered theoretical framework, conceptual framework, conceptual review and empirical review. Descriptive survey research design was adopted for the study. The population comprised married church leaders in the Kumasi Metropolis. The sample was 235 selected using proportional stratified sampling procedure. Data were collected using Essuman's (2010) Marital Satisfaction Inventory. Data were analysed using mean and standard deviation, independent samples t-test and one way-ANOVA.

Major Findings

The study revealed that the respondents were satisfied across all the scales of the marital satisfaction inventory (MSI). In terms of specifics, the respondents were satisfied with in-law related issues more than all the other aspects of the MSI. This was followed by satisfaction with marital roles, temperament and general evaluation subscales. The overall MSI mean score also indicated that the respondents were generally satisfied with their marriages.

Also, the study sought to find out the determinants of marital satisfaction of church leaders in the Kumasi Metropolis. The determinants for each sub-scale of the MSI were ascertained. The study revealed that concerning the scale of relationship, the respondents were satisfied with the fact that their spouses sought for their opinions, kept in touch when they were away and conversed with them.

Concerning, determinants of affection, love and appreciation in marriage, the respondents revealed that they were sexually satisfied in their marriages, their spouses respected and admired them and their spouses appreciated how they helped in the home. In terms of character, the respondents indicated that they could trust their spouses, their spouses were not insolent and did not speak with disrespect, and that their spouses did not complain too much. These were all negative experiences that the respondents indicated that they did not have such experiences.

Additionally, in terms of temperament, the respondents indicated that their spouses did not hit them with objects, were not indifferent, and were not too cold. In relation to in-law issues, it was revealed by the respondents that their in-laws were not their worst enemies in their marriages and that their in-laws were very helpful and gave them respect. Concerning marital roles, the respondents indicated that their spouses took good care of the home, provided financial support in the marriage and contributed money to the upkeep of the home and family. In relation to the final part of the MSI, general evaluation, the respondents always felt fulfilled and happy when they had their spouses by them, felt that their spouses are the best they could ever have, and enjoyed the company of their spouses most of the time.

Further, the study aimed at finding out if differences existed in the marital satisfaction of church leaders on the basis of gender. It was shown from the study that male and female church leaders differed in their marital satisfaction in terms of character issues, temperament issues, marital roles issues and the overall satisfaction. Specifically, females were significantly more satisfied than males across all the areas of marital satisfaction. However, no significant difference was observed between male and female church leaders in terms of relationship issues, affection, love and acceptance issues, in-law issues, and general evaluation.

The study also sought to find out the differences in marital satisfaction of church leaders on the basis of age. It was revealed that there was a significant difference in the marital satisfaction of the respondents on the basis of age in terms of relationship, affection, love and appreciation, marital roles, and overall marital satisfaction. No significant differences were however observed in terms of character issues, temperament issues, in-law issues and general evaluation. After the post-hoc tests, it was shown that respondents within the ages of 36 to 50 years were more satisfied with issues relating to relationship, affection, love and appreciation, marital roles, and overall marital satisfaction.

Finally, the study aimed at finding out the differences in marital satisfaction on the basis of educational qualification. The study revealed that there was a significant difference in the level of marital satisfaction of the respondents on the basis of educational qualification in terms of relationship, affection, love and appreciation, temperament, in-law issues, and marital roles. No significant difference was however observed in terms of character issues,

general evaluation and overall marital satisfaction on the basis of educational qualification. After the post-hoc test, it was revealed that respondents with no education were satisfied in their marriages across most of the subscales of the MSI compared to other respondents.

Conclusions

From the results, it can be concluded that married church leaders in the Kumasi Metropolis were generally satisfied with their marriages. In the data gathered, it was realized that unlike what society believes that religious people are not satisfied in their marriages, the church leaders in the Kumasi Metropolis are satisfied with their marriages. This could mean that churches are probably doing some things right regarding the marriages of their members and leaders.

It is also concluded that there are several determinants of marital satisfaction among church leaders in the Kumasi Metropolis which are related to relationship, affection, love and appreciation, character, temperament, in-law issues, marital roles and general evaluation. The evidence from the data gives the indication that the determinants relating to these specific areas have to be fulfilled for married church leaders to be satisfied in their marriages.

Further, it is concluded that female church leaders are more satisfied in their marriages compared to male church leaders. Their satisfaction is due to issues relating to the character, temperament and marital roles of their spouses. In connection to existing literature, the conclusion confirms what has been known already.

In terms of age, it can be concluded that marital satisfaction is usually high for married church leaders who in their middle ages. In essence, as

married people grow they are likely to be more satisfied in their marriages. This conclusion is not new as it confirms other existing studies.

Finally, it is concluded from the data obtained that the educational qualification or level of married church leaders are significant in the satisfaction of their marriages. In most cases, those with no education or some level of education were satisfied in their marriages than the highly educated. In the general conversation on marital satisfaction, educated people have been deemed to be less satisfied and this what was confirmed by this conclusion. Thus, the conclusion of the study is not new.

Overall, the study contributes life in general because the issue of marital satisfaction is universal and every married person would like to be satisfied in the marriage. This means that essentially, the findings can be applied for every one who is married and even those who are not yet married so that they can have fulfilling marriages. This can ultimately reduce the number of divorces in society.

Recommendations

The following are recommended on the basis of the findings:

1. Having found church leaders in the Kumasi Metropolis to be satisfied in their marriages, it is recommended that church leaders continue to pursue their marital goals so that their level of marital satisfaction can be maintained or even improved.
2. Churches should consistently organize marriage seminars which would focus on the elements relating to relationship, affection, love and appreciation, character, temperament, in-law issues and marital roles so that all church members and leaders would be equipped to have

successful marriages. This is because the study found that the determinants of marital satisfaction were related to the sub-scales in the MSI.

3. Since the study found that females were more satisfied in their marriages than males, it is recommended that church leadership provide counselling assistance to both male and female church leaders but much more to the males can improve their marital satisfaction at least to the level of the females.
4. Younger married church leaders should be given more counselling assistance by churches so that their level of marital satisfaction would improve since the study found them to have low level of marital satisfaction compared to middle-aged and older church leaders.
5. As church leaders, prepare for marriage, churches should address difficulties which could show up in marriage due to educational level differences. For example, marriages may suffer if church leaders disrespect their spouses because of their educational background. By addressing these things, married church leaders can gain satisfaction with their marriages irrespective of their educational levels.

Implications for Counselling

The findings of the study have some implications for counselling. Firstly, churches in the Kumasi Metropolis should make marital satisfaction a goal for all marriages within the church. This goal should be highlighted during marriage counselling sessions in the churches. Thus, through their marriage committees, churches can pay attention to the various aspects of the

MSI and ultimately ensure that marriages achieve their goal of marital satisfaction.

Secondly, in the training of counsellors, marital counselling should not be ignored. This is because the training on marital counselling can help position counsellors to be useful for the satisfaction of marriages. In the literature, this has already been advocated and considering the findings of the study, it is clear that marital satisfaction does not just happen but depends on several factors or determinants (Wilmoth & Smyser, 2010). In this regard, training counsellors on marital issues is an advantage, particularly for church since they are a key part of the institution of marriage.

Finally, the Marital Satisfaction Inventory (MSI) developed by Essuman (2010) as used in the current study should not just be a tool used in research, but a tool incorporated in the training of counsellors in Ghana. This would make counsellors more knowledgeable about elements relating to marriage relationship, affection, love and appreciation, character, temperament, in-laws, marital roles and general view of marriage. With such knowledge, counsellors can effectively deliver their duties when it comes to marriage.

Suggestions for Further Research

The following suggestions are made for further research:

1. Since the current study focused on only church leaders and some previous studies have focused on only church members, it is suggested that future researchers consider a comparative study of church leaders and members. This can help identify issues related to marital satisfaction which are peculiar to either church leaders or members and

issues which are common to both groups and recommend proper measures to address them.

2. Future research can also expand the scope of the study to involve more churches and even other regions since the current study appeared to be narrow in scope. This can help make general recommendations applicable to people everywhere in Ghana.
3. Future research can adopt a qualitative approach to help obtain in-depth information on the marital satisfaction of church leaders. A qualitative approach would give participants the freedom to make their views known on issues in their marriages.

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APPENDICES

APPENDIX A**UNIVERSITY OF CAPE COAST
DEPARTMENT OF GUIDANCE AND COUNSELLING
MARITAL SATISFACTION INVENTORY**

Marital satisfaction may be seen as the degree to which one feels fulfilled or satisfied in his/her marriage. This questionnaire seeks to obtain information from married church leaders in the Kumasi Metropolis on their level of marital satisfaction. This is for academic purposes. Please respond in all honesty because your views are very important. Please read the questions carefully and answer them appropriately.

Please tick (✓) the appropriate answer where boxes are provided. Thank you.

SECTION A: BACKGROUND INFORMATION

1. **Sex:**
Male []
Female []
2. **Age:**
20 – 35years []
36 – 50 years []
Over 50 years []
3. **Educational Qualification:** No Schooling []
Basic []
Secondary []
Tertiary []

SECTION B: MARITAL SATISFACTION

There are 30 statements in this section. Please read each item and respond accordingly. Indicate in one of the boxes a tick (✓) to show how true the item applies to you.

No.	Items	Very True	True	Not True	Not At All True
1	I always feel fulfilled, happy when I have my wife/husband by me.				
2	I like the way my wife/husband converses and shares her/his experiences with me.				
3	I am satisfied sexually with my marriage.				
4	I am very disturbed because my wife/husband does not appreciate all the sacrifices I put in my marriage				
5	We quarrel over petty disagreements and hurt each other's feelings very often.				
6	My wife/husband cannot be trusted. S/he is very cunning, not reliable.				
7	I will feel much happier if I move out of my present marriage.				
8	My wife/husband is the best I can ever have.				
9	I like my wife/husband a lot for her/his financial support in the marriage.				
10	My wife/husband always seeks my opinion on important issues concerning our marriage. I like this.				
11	My in-laws are very helpful and give me respect.				
12	I am fed up with my wife/husband because s/he is stubborn, never ready to change her/his bad ways (like keeping bad friends).				
13	My wife/husband is too cold for my liking. I do not enjoy her/his company.				
14	My wife/husband is indifferent.				

	S/he does not care about what I do with my life.				
15	My wife/husband keeps her/his money to herself. S/he does not contribute to the upkeep of the home and family.				
16	I notice that my wife/husband is becoming more attractive to me. I am growing to love her/him more and more.				
17	My in-laws are my worst enemies in my marriage. They make my life miserable.				
18	One thing I like about my wife/husband is that s/he admits her/his faults and apologises.				
19	My wife/husband is insolent. S/he speaks to me with disrespect.				
20	Our conversation always ends in a quarrel. So we scarcely converse these days.				
21	I and my spouse accept disagreement without hurting each other's feelings.				
22	My spouse nags almost everyday and makes my life very uncomfortable.				
23	My spouse appreciates very much how I help in the home.				
24	My spouse does not like my relatives.				
25	I like the way my spouse keeps in touch when away from home.				
26	My spouse takes good care of the home. I love her/him for this.				
27	My spouse respects and admires me very much.				
28	My spouse complains too much. Nothing I do at home pleases her/him.				
29	My spouse is fond of hitting me with objects to harm me when angry. I feel unsafe because of the violence.				
30	I enjoy my spouse's company most times.				

APPENDIX B**RELIABILITY OUTPUT**

Reliability Statistics

Cronbach's Alpha	N of Items
.821	30