UNIVERSITY OF CAPE COAST

MARITAL SATISFACTION OF CHURCH LEADERS IN THE CHURCH OF

PENTECOST, CAPE COAST AREA, GHANA

AUGUSTINE ARTHUR-NORMAN

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PENTECOST, CAPE COAST AREA, GHANA

BY

AUGUSTINE ARTHUR-NORMAN

Thesis submitted to the Department of Educational Foundations of the College of Education Studies, University of Cape Coast, in partial fulfilment of the requirements for award of Master of Philosophy Degree in Guidance and Counselling

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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: Augustine Arthur-Norman

Supervisors' Declaration

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

Principal supervisor's signature:……………………… Date:……………………

Name: Rev. Prof. Joseph K. Essuman

Co-supervisor's signature:……………………………. Date:…………………

Name: Rev. Kwasi Otopa Antiri

ABSTRACT

This study was carried out to find out the general marital satisfaction level of The Church of Pentecost leaders in the Cape Coast Area. A descriptive survey design was used for the study. A sample size of 340 was selected for the study through the stratified and simple random (lottery method) sampling procedures from a population of 1975 church of Pentecost leaders in the Cape Coast Area. Three research questions and four hypotheses were formulated to guide the study. Data from respondents were gathered by the use of the Marital Satisfaction Inventory (MSI) developed by Essuman (2012). The findings of the study revealed that most of the respondents were 'very satisfied' with their marriage. However, most of the respondents did not speak to anyone about their marital problems whiles more than half of the respondents would prefer to go to a counsellor when they had marital problems. There were statistically significant difference in the marital satisfaction levels of the respondents with regard to gender, age, educational level and duration of marriage. Based on the findings, it was recommended that couples be encouraged to talk to professional counsellors about their marital problems. Professional counselling services were also to be made available to church leaders. Finally, pastors should be taught counselling at the theological seminary.

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DEDICATION

In memory of my late grandmother Obaapanyin Ekua Esilifua

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CHAPTER ONE

INTRODUCTION

Background to the Study

The Wednesday, 18th 2011 edition of the Central Press newspaper carried a headline 'Cape Coast records high cases of divorce'. According to the writer Lisa Bogler, as the number of marriages per year is approximately constant, the amount of divorce is increasing. Lisa went on to say that, in 2008, 473 marriages were registered, 423 in 2009 and 493 in 2010. In the month of May 2011, 139 marriages have been registered. The number of registered marriages is therefore approximately constant. Most people get married at the age of twenty to thirty and it is usually the men who are older than the women rather than the other way around, says Edward Steele-Dadzie from the registration office in Cape Coast cited by Bogler in 2011. However, while there is a minimum age of 18, no age limit exists by law. Ghanaians can get married when they are seventy or older and they do, as the records show. For all the light-hearted, festive and glamorous celebrations, a worrying fact to note though is the increase in the number of divorces. It is difficult to determine the exact amount, as divorces are handled at the court, but Mr. Steele-

Dadzie's statement is that in 2010 the cases of 113 judicial separations were handled.

As reasons for these cases, the officer names the lack of maturity, preparedness, the understanding of marriage itself, compatibility and respect. It seems that the prospective couples storm into marriage, be it out of love or out of economic reasons, without thinking of the responsibility they are about to take on. Marriage is more than happy marital togetherness; it is full of new challenges and duties. This appears to have been over looked by many who are then getting divorced after a couple of years. He added that, missing maturity and preparedness mean that there is no real understanding of the implications of marriage.

After getting married, fresh couples might discover that they are not as compatible as they thought after all. They might realise that what they expected is not reality and the charm is broken. Respect is essential, but as expectations are not met, the former respect which stemmed from love, can cease. Of course, usually the traditional rites are performed before the marriage is registered by law. The families meet and get to know each other and the dowry is paid. Even with this consideration before the decision to pledge one's troth and the families' support, sometimes the bride and broom to be are not ready for this sensitive step yet. At the registration office, the officers therefore have a conversation with the prospective couple to find out whether this decision has been given good consideration. They cannot forbid anyone to get married though. All they can do is ask the man and woman to get professional council first and come back later.

The issue of increasing divorces is worrying. Marriage is a matter that should be taken seriously and only with very good consideration. As people get married easily and divorce after some time, children are left with broken families. This can lead to difficulties in the continuing of education or even to an identity crisis whereas guidance and counselling is what children need, especially in this rapidly accelerating and growing world. Perhaps it is exactly this speed of today's society that causes overhasty and unprepared marriages. Parents should guide their children through their own experience and tradition. Marriage is not only a magnificent celebration where all friends and the whole family gather to enjoy themselves. It involves responsibilities many young men and women appear to be unaware of.

Decisions are made every day in a man's life. Those decisions affect a man's life in positive or negative ways. According to McDowell and Hostetler (as cited in Ahene, 2010) the two most important decisions in a man's life are usually faced and resolved for better or worse in adolescence. To them, those two decisions are whether or not to follow Christ and whom to marry. Prince (1986), argued that choosing a mate in the most important decision one will make. Odukoya (2003) took it further and stated that "the choice of a marriage partner is the biggest decision one will ever make".

Hendriecks (as cited in Laryea, 2002) says that although marriage is one of the greatest human institution or relations, it is one for which people least prepare. The common belief among marriage counsellors is that individuals who are about to marry spend a considerable amount of time and money on the wedding; a

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ceremony which will last for few hours but spend little time and money for the marriage which is intended to last for a life time. Olson and DeFrain (2000) believe that divorce causes more pain than accident in America. Topics such as finances, in-laws and role relationship are hardly discussed with the fear that challenging topics like these will threaten and endanger the wedding. Only small percentages of couples take advantage of courses on marriage and family life.

Olson and DeFrain (2000) believe that pre-marital programmes can help couples lean to be realistic about marriage. They advise that couples need to know that marriage takes tremendous investment of time, effort and energy and that must work at this relationship throughout their life together. Rice (1999) is of the view that the need for such marriage preparation has long been recognized by professionals.

According to Ahene (2010), marital satisfaction is the subjective evaluation of experience in one's marriage. Subjective evaluation means that marital satisfaction can only be rated by each person in response to the question 'are you satisfied in your marriage?' The level of one's satisfaction cannot be determined by any other person. Gottman, (1999) hold the view that marital satisfaction is not a property of a relationship. It is subjective experience and opinion. Based on this belief one can say that what satisfies an individual in a marriage may not be the same in another person' marriage that is, what may satisfy a husband may not satisfy a wife.

According to Gyimah, Ofori-Yeboah and Anim, (2013) the term Pentecost is derived from 'Pantekoste' – the Greek name for the Jewish feast of weeks at the close of the grain harvest fifty days after Passover and unleavened bread. They said in the early church, Pentecost at first designated the whole period of 50 days from Easter. Only later did it refer particularly to the fiftieth day which became a feast in its own right. It was during this period of the festival when the Holy Spirit descended upon the believers in Act 2:1-4. Subsequently, Christians adopted the period as the day of Pentecost to commemorate the pouring down of the Holy Spirit.

According to Gyimah et al (2013), Pentecostalism is a movement of Christian renewal characterized by the first Christian Pentecost, when the Holy Spirit came down upon the apostles and early believers, empowering them to witness with signs and wonder following and the speaking of tongues. And also the Pentecostals place a strong emphasis upon a further experience after conversion, namely, the baptism in the Holy Spirit as an enduement of power signified by speaking in tongues and upon the gifts of the spirit as indicated in 1 Corinthians 12:8-10.

According to Gyimah et al (2013), Pentecostals may be put into two main groups, Classical Pentecostals and Neo-Pentecostal or Charismatics. Some also talk about a third stand often called the third wave movement. Where two classifications are used, it is considered that apart from Classical Pentecostals, Neo-Pentecostal or charismatics are the same movement, except that while Protestants use the term Neo-Pentecostalism, the Roman Catholics would use the term Charismatic to describe the same movement in their respective churches. Historically, classical

Pentecostals started in 1901 in a non-denominational bible school in Topeka Kansas, USA, where a Sunday school teacher, Agnes Ozman, first spoke in tongues after being prayed with for the baptism in the Holy Spirit, Gyimah et al (2013). They also said that in 1906 the movement gained popularity in Azusa under the leadership of William Seymour. The Charismatic movement or Neo-Pentecostalism began in the 1960s, whilst the third wave movement began around the 1980s, Gyimah et al (2013).

The church of Pentecost which the research is studying is a classical Pentecostal. The church of Pentecost, like most great institution, started in a small way. The Church of Pentecost had very humble beginnings dating back to the dedicated ministry of Pastor James McKeown (1900-1989), an Irish missionary sent by the Apostolic Church, Bradford, UK, to the then Gold Coast (now Ghana) in 1937. He came to nurture a group of believers of the Apostolic Faith yearning for the fruit and power of the Holy Spirit. The group was based in Asamankese in the Eastern Region of Ghana and led by one Peter Newman Anim. The group split in 1939 under doctrinal differences into the Christ Apostolic Church and the Apostolic Church, Gold Coast. The latter grew rapidly under Pastor James McKeown. A constitutional crisis in the church in 1953 led to the founding of the Gold Coast Apostolic Church with Pastor James McKeown as leader. On the country's attainment of independence in 1957 and its adoption of the name Ghana, the Gold Coast Apostolic Church was renamed the Ghana Apostolic Church. The split in 1953 did not end the crisis. New conflicts compelled the then His Excellency Dr. Kwame Nkrumah, to advise the leadership of the Ghana Apostolic Church, to

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adopt a new name in order to foster peace and harmony on the Pentecostal front. Therefore, on August 1, 1962, the new name, The Church of Pentecost, legally replaced the Ghana Apostolic Church. In Ghana as at 2012, the church of Pentecost is the fastest growing church (Baidoo, 2013).

Statement of the Problem

According to Markman, Stanley and Blumbery (as cited by Ahene, 2010), most marriages begin with married men and women having high hopes for long term successful marriages. Yet what still remains uncertain is which factors account for the differing degrees of marital satisfaction and the fluctuations in the marital quality that spouses experience over time? Why do so many marriages fail? Gottman (1999) indicated that 50% of people who get married in US end up in divorce courts. The statistics for second marriages are even worse, he added. Gottman explained that some people stay married not because they like being married, but for a variety of other reasons. Some of the reasons he gave are that, they don't want to leave their children, feel financially strapped, or are afraid to be on their own. Gottman wondered how many of the remaining marriages are all that successful. He believes that marital dissatisfaction is an increasing reality and it must be addressed head on if husbands and wives want to improve on their marital relationships. The problem can only be dealt with once it is acknowledged.

Even though the institution of marriage can offer lots of psychosocial benefits, separation and divorce have been associated with many negative health and psychological outcomes (Gottman, 1999). Marital distress and conflict have

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been proven to be significant risk factors for both physical and psychological problems (Gottman, 1999). In comparison to remaining single, marriage has been linked to such psychosocial benefits as decreases in mortality rates and risk-taking behaviours, compliance with medical issues, sexual satisfaction, financial saving (Rogers, 1995).

Separation and divorce, however, have been associated with decreases in psychological well-being, sexual satisfaction, happiness and self-acceptance; and increases in health problems, risk of mortality, social isolation, financial strain, negative life events, depression and alcohol use (Amato, 2000). The threat of marital conflict, divorce and out of wedlock births has also led to an increased risk for families to experience poverty, alienation and antisocial behavior (Stanley, Markman & Leber, 1995). Therefore, marital satisfaction is an important outcome to study, based on the large number of individuals who may experience separation and divorce and its consequential negative effects on physical and psychological health.

In Ghana, some works have been done on marital satisfaction. For instance a study carried out by Ahene (2010) to find out the level of marital satisfaction among Pentecostal and Charismatic churches in Cape Coast gave a good insight on the issue of marriage and marital satisfaction among churches in the Cape Coast Metropolis. However, Ahene's study did not consider the leaders of the churches. His study only looked at the members of the churches. Again, Dabone (2014) carried out a study to find out the level of marital satisfaction of married people in the Sunyani municipality of Ghana. His study also contributed to the field;

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however, he did not look at churches specifically. His study was a more general study. On the basis of this, it looks like no work has been done on church leaders and their marital satisfaction with regard to the Church of Pentecost leaders and their marriages specifically in the Cape Coast Area. An important question is: To what extent are the church of Pentecost leaders satisfied with their marriages?

Purpose of the Study

From the above stated problem, this study mainly seeks to:

1. To identify the levels of marital satisfaction of the Church of Pentecost leaders in Cape Coast Area.

2. Find out whom the Church of Pentecost leaders go to when they have marital problems.

3. Find out proportion of the Church of Pentecost leaders who will like to go to a professional counsellor when they have marital satisfaction problems.

4. Find out whether the marital satisfaction of the Church of Pentecost leaders are determined by variables such as age, gender, level education and duration of marriage

Research Questions

The following research questions guided the study.

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1. What are the marital satisfaction levels of the Church of Pentecost leaders in Cape Coast Area?

2. Whom do the Church of Pentecost leaders in Cape Coast Area go to when they have marital problems?

3. What proportion of the Church of Pentecost leaders in Cape Coast Area will go to a professional counsellor when they have marital satisfaction problems?

Hypotheses

The following hypotheses were formulated to guide the study.

1. H_0: There is no significant difference in the marital satisfaction level of male and female leaders of the Church of Pentecost Cape Coast Area.

   H_1: There is significant difference in the marital satisfaction level of male and female leaders of the Church of Pentecost Cape Coast Area.

2. H_0: There is no significant difference in the marital satisfaction level of leaders of the Church of Pentecost Cape Coast Area with regard to age.

   H_1: There is significant difference in the marital satisfaction level of leaders of the Church of Pentecost Cape Coast Area with regard to age.

3. H_0: There is no significant difference in the marital satisfaction level of the Church of Pentecost leaders in Cape Coast Area with regard to their educational level.

H_1: There is significant difference in the marital satisfaction level of the Church of Pentecost leaders in Cape Coast Area with regard to their educational level.

4. H_0: There is no significant difference in the marital satisfaction level of the Church of Pentecost leaders with regard to duration of their marriage.

H_1: There is significant difference in the marital satisfaction level of the Church of Pentecost leaders with regard to duration of their marriage.

Significance of the Study

This study will be a contribution to knowledge in the area of marital satisfaction and marriage counselling in the Church of Pentecost, all the Pentecostal churches as well as all the churches in Ghana. It will enable one to know the extent to which couples, male and female are satisfied in their marriages.

The result of this study would provide additional information on marital satisfaction. Furthermore, the outcomes of the study would be useful to the relevant institutions and organisations like churches, marriage counsellors and counselling centres. These institutions would benefit from the study because these are places where marital counselling and guidance services are given. Additionally, the study would add to the literature on marital satisfaction.

Delimitation of the Study

This study will cover the Church of Pentecost in the Cape Coast Area in the Central Region out of 56 Areas in Ghana where the Church of Pentecost is operating. It is very difficult for one to assess the martial satisfaction of an

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individual, therefore this study will look out for marital satisfaction with regard to seven (7) scales namely; relationships, affection, love and appreciation, character, temperament, in-law issues, marital roles and general evaluation.

Limitations of the Study

The study faced several limitations. First, there was a difficulty in reaching the target sample since the only day that they could be reached was a Sunday. Aside, Sundays there was real difficulty reaching the respondents. Secondly, there was difficulty convincing most of the respondents to answer honestly. This is because marital issues are highly sensitive issues and the target population being church leaders made it even more difficult. Finally, since the respondents were given the questionnaire to take home and respond to it, some of the respondents did not return the questionnaire and so measures had to be put in place to give additional questionnaires to other people within the population so as to make up for the unreturned questionnaires.

Definition of Terms

Area: is made up of districts and is overseen by the Area Head who is also full time minister and a Senior Pastor or an Apostle of the church.

District: is made up of locals and is overseen by District Pastors who are full time ministers.

Local: is one church or congregation in the Church of Pentecost and it is overseen by Elders, Deacons and Deaconesses.

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Marital satisfaction: the degree to which an individual's needs, expectations and desires are being satisfied in his/her marriage.

Marriage: the legal union of a man and woman as a husband and a wife, where sexual consummation completes the union.

The church of Pentecost leaders: they are the unpaid officers of the church and they are Elders, Deacons and Deaconesses.

Organisation of the Rest of the Study

Chapter Two discusses the theoretical and empirical literature as well as the views of writers related to the study. Chapter Three describes the methodology used in the study. Specifically, the research design, population and sampling procedure, the research instrument, the data collection procedure and data analysis are examined.

In Chapter Four, the research presents the results of the study. The analysis of data is followed by the testing of hypotheses. The researcher also discusses the findings of the study. The chapter ends with the implications of the findings.

Finally, Chapter Five is devoted to the summary, conclusion and the recommendations. The chapter ends with suggestions for further research.

CHAPTER TWO

LITERATURE REVIEW

This chapter deals with the review of related literature. It is in three main sections. It includes the review of theories underpinning marital satisfaction, the conceptual framework within which marital satisfaction is studied and the review of related empirical studies.

Theoretical Framework

Several theories explaining the concept of marital satisfaction have been propounded by different theorists. A few theories have been explained in this study. They include, The Exchange Theory, The Dynamic Goal Theory, Behavioral Theory, Crisis Theory and Social Exchange Theory.

The Exchange Theory

Based on several studies, Nye (1972) came up with a strong view of exchange theory to explain marital relationships. The major premise of exchange theory is that "humans avoid costly behaviour and seek rewarding statuses, relationships, interaction, and feeling states to the end that their profits are maximized" or their losses are minimized (Nye, 1979, p. 2). After reviewing literature on exchange theory between 1959 and 1972, Nye identified sixteen (16) basic assumptions:

1. Human beings are rational beings.

2. Human beings are actors as well as reactors.

3. People must undergo costs in order to obtain rewards.

4. Social behaviour will not be repeated unless it has been rewarded in the past.

5. If no profitable alternative is perceived as available, the one promising the least unprofitable will be chosen.

6. Those who receive what they feel they deserve feel satisfied, those who receive less feel anger, and those who receive more experience guilt.

7. Social life requires reciprocity.

8. It is rewarding to inflict costs on someone who is perceived as having deliberately hurt oneself.

9. The costs of receiving punishment usually are greater than the rewards of inflicting it.

10. Individuals vary in the value they place on specific objects, experiences, relationships, and positions.

11. The more of something one has, the less additional units of it are worth.

12. All behaviour is rational, although much of it may be based on inadequate information and faulty prediction of future events.

13. Groups, organisations, associations, and even nations act, in a general way, as do individuals to minimise costs and maximise rewards.

14. Humans are capable of anticipating greater rewards and fewer costs from effective, responsive governmental, educational, health, and economic institutions.

15. Humans are capable of conceptualising a generalised reciprocity between themselves and society and its social institutions.

16. Humans realise that the alternatives they choose affect the rewards and costs of other members of groups to which they belong.

Society has laid forth certain normative orientations for the marital relationship. The norm of distributive justice requires that each partner's rewards should be somewhat equal to their costs involved. In this vein, partners may ask if it is worth the time, energy, or money they must invest in the marriage relationship.

According to the norm of fairness, spouses or couple will determine whether or not the profits obtained in the marriage relationship with their partner are proportional to their investments based on their individual expectations. In order for there to be equality, perceived output to input ratios must be equal. Again, spouses want to feel that the other partner is putting as much into the relationship as they are and that their spouse is enjoying it as well.

Exchange theory offers a unique interpretation of those activities that may not be enjoyable to both partners. The norm of reciprocity states that exchanges will be responsive. However, it may not be immediate. For instance, if a husband enjoys watching football but a wife does not, watching a football game may still be a long-term reward for her based on the expectation that he may later do something that she enjoys that is not enjoyable for him.

Satisfaction can be explained in terms of exchange theory. Satisfaction is determined by the rewards minus the costs. It has been argued that there is a direct relationship between outcomes and satisfaction (Sabatelli & Shehan, 1993). This

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means, if the rewards of time and efforts spent in relationship are greater than the costs, then marital satisfaction is likely to increase.

Exchange theory addresses the role of dependence and trust in a relationship as well. Along this line of trust is the process of decision making. To ensure that one partner is not being exploited, couples may analyse together the costs and rewards that are acceptable for both of them in their activities. Based on this joint analysis, couples choose the activities in which they will participate and from which they will refrain. The principle of satiation states that the more you receive of a reward, the less of a reward it becomes. The principle of exchange theory also focuses on individual perceptions. This is because each person involved in the relationship absorbs and evaluates information based on his or her own perceptions and experiences.

Kalmijn and Bernasco (2001) use language of exchange theory arguing that couples are less likely to divorce when they have a joint lifestyle because of the "costs" they might incur. The act of creating a joint lifestyle constructs a set of goods that are seen as "benefits" of the marriage. Shared activities are described as a form of "marital capital." The language of exchange theory is fundamental in this assumption of Kalmijn and Bernasco: "The way couples organise their leisure depends in part on the costs and benefits involved in developing a joint lifestyle" (p. 641).

The Dynamic Goal Theory

Li and Fung (2011) proposed the Dynamic Goal Theory. One of the core elements in the dynamic goal theory of marital satisfaction is marital goal. They

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defined marital goal as the goal people want to attain in their marriage. The theory argues that whether marital goals, especially the prioritized ones, are achieved in the marriage is the most essential determinant of marital satisfaction. Four key elements of the dynamic goal theory of marital satisfaction are explained; firstly, people have multiple goals that they want to achieve in their marriage. Secondly, the priority of different marital goals changes dynamically across adulthood. Thirdly, whether the prioritised marital goals in a certain developmental stage are met in the marriage determines marital satisfaction. Finally, other factors can also affect marital satisfaction by either changing the priority of different marital goals or by facilitating the achievement of the prioritised marital goals.

Based on Li and Fung's review of literature they classified marital goals into three. They include companionship goals, personal growth goals and instrumental goals. Companionship goals are goals about people's needs for belongingness and relatedness in the marriage. The model of self-determination suggests that the need for relatedness is one of the three basic psychological needs of human being (Deci & Ryan, 2002). In a similar vein, the integrative social relationship goals (Austin & Vancouver, 1996) and the belonging goals (Lang, 2004) both refer to people's need to be related to others and are both regarded as important social relationship goals. Specifically in the marital context, intimacy and commitment are two of the three components of love in the triangular model of love (Sternberg, 1986), which are both closely related to the companionship goals.

Personal growth goals are goals that involve people's desire to improve or actualise oneself in the marriage. Social relationships are valuable resources for

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achieving personal goals. Fitzsimons and Shah (2008) found that activating a target goal enhanced the accessibility and evaluation of social partners who could help with the target goal. Again, there is higher closeness with social partners who were functional for their ongoing personal goals (Fitzsimons & Fishbach, 2010). Austin and Vancouver (1996) and Lang (2004) both suggest that such self-serving goals constitute a significant part of social relationship goals. In marriage relationships, expansion of the self—the process of acquiring new identity, experience, knowledge, and social networks—has been identified as an essential element for initiating and maintaining marriage (Aron, Norman, Aron, & Lewandowski, 2002).

In addition, a good marriage facilitates people's striving for personal goals. The spouse can help the individual to achieve his or her ideal self through affirmation of that ideal self, which is termed the "Michel angelo phenomenon" (Rusbult, Finkel, & Kumashiro, 2009). This phenomenon is particularly evident when the two partners' ideal selves are similar to each other (Rusbult, Kumashiro, Kubacka, & Finkel, 2009). Moreover, it has been found that many people have positive illusions about their spouse (Miller, Niehuis, & Huston, 2006). Personal growth goals make up an important part of marital goals. Marriage is not only about the couple and the relationship, but also the need to provide a supportive environment for personal growth.

Instrumental goals are goals that talks about the practical nature of marriage. Spouses need to share household labour and responsibilities with each other, such as housework, managing family finance, and raising children. Instrumental support from the spouse contributes to marital satisfaction (Mickelson, Claffey, &

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Williams, 2006). On the other hand, unfair division of household labour is a major source of marital conflict, especially in modern dual-earner families (Frisco & Williams, 2003). In this sense, meeting instrumental goals is a necessary part of a successful marriage.

Although the three marital goals are all important, the priority of the three types of marital goals changes across adulthood.

The dynamic marital goal theory can be used in explaining marital satisfaction. Marital satisfaction is determined by whether the marital goals, especially the prioritized ones during a certain developmental stage, are satisfied in the marriage. Previous studies have found that whether marital expectations or needs are met or not influences marital satisfaction (Campbell, Simpson, Kashy, & Fletcher, 2001; Dainton, 2000; Fletcher, Simpson, & Thomas, 2000). Moreover, different relationship expectations have been found to affect relationship quality with varying strength. Campbell and colleagues (2001) investigated the interplay between (a) the discrepancy between ideals for the romantic partner and the perception of the actual partner, (b) the flexibility of such ideals, and (c) relationship satisfaction. They found that whether the partner could fulfill the ideal expectations was more influential to relationship satisfaction for the ideals that were inflexible. It can therefore be realised that the prioritised marital goals during a certain period has the greatest impact on marital satisfaction.

Behavioural Theory

Behavioural theories of marriage have their roots in interdependence theory (Thibault & Kelley, 1959). Behavioural theory adopts an interpersonal stance

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which asserts that marital satisfaction is related to the exchange of overt behaviours between partners. The major premise is that the exchange of positive, rewarding behaviours enhances marital satisfaction whereas negative, punishing behavioural exchanges decrease marital satisfaction (Kelly, Fincham & Beach, 2003). This perspective focuses on behaviours occurring in the context of problem solving, in which distressed couples appear more likely to engage in negative behaviours than non-distressed partners.

Bradbury and Fincham (1990) elaborated on the link between behaviours and satisfaction by giving consideration to the attributions partners make regarding overt behaviours. These cognitive processes are not thought of as directly associated with marital satisfaction; however, they are believed to influence interaction behaviours that in turn affect marital satisfaction (Bradbury & Fincham, 1991). If the behaviour of one's spouse appears to be low in negativity, unexpectedness, and self-relevance, the individual will produce subsequent behaviour in the absence of additional processing. However, perceptions of high negativity, unexpectedness and self-relevance will lead to attributions regarding the specific behaviour, examples of which include the intentionality of the behaviour and the positive versus negative intent of the individual. These attributions in turn influence subsequent behaviour. Both situations are believed to influence the short and long-term satisfaction of partners.

Crisis Theory

Crisis theory originated from Hill's (1949) explanations of how families react to stressful events and has since been used in relation to marital outcomes.

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Hill proposed the ABCX model, which states that families have differing levels of resources (B) when dealing with stressful events (A) which are likely to be defined differently as a function of the familial context (C). According to Hill, the nature and outcome of the crisis (X) is determined by whether the available resources of the family (B) are adequate for the stressful event (A) as defined by the family (C). In terms of marital relationship, satisfaction and stability are as a result of a couple's ability to recover from crises. Theoretically, the probability of negative outcomes increases as the stress surrounding the event increases; the way the event is defined in addition to available resources is what moderates this relationship. McCubbin and Patterson (1982) provided an extension of this model, with the recognition that the focus of the original ABCX model is limited to variables present prior to the crisis. In their double ABCX model McCubbin and Patterson (1982) recognise that crisis responding is unlikely to be a static process and posit that variables subsequent to the crisis are important to consider in understanding marital satisfaction and stability. They therefore, propose that variable A extends beyond the initial stressor to include everyday occurrences unrelated to the stressor. Similarly, the level of available resources (B) consists of not only the resources present at the start of the conflict but also those developed through the course of dealing with the stressful event. And finally, the perception of the stressor or event is extended to include the perception of what this crisis situation means to each individual family member post-crisis.

They recognised in their perspective that the variables associated with marital satisfaction and stability in relation to crises or stressors are ever changing.

Social Exchange Theory

Social exchange theory, evolved from Thibaut and Kelley's (1959) interdependence theory. However, it was first applied to the marital relationship by Levinger (1965). Interdependence theory emphasizes the dependence of each spouse upon the marital relationship, and the ability of that relationship to fulfill individual needs. Kurdek (1993) hypothesised that couples in which one or both partners exhibited low levels of relationship dependence would be at higher risk for divorce. Levinger (1979) initially expanded this idea, and posited that marital success or failure is dependent on the attractions of the relationship, barriers to abandoning it, and the presence of potential alternatives. The attraction of a relationship is seen as positively related to the rewards associated with that bond. Examples include family income, companionship and sex. In addition there is an inverse relationship between attractiveness and the costs associated with the union, which include things such as time and energy. Further, Levinger (1979) recognised that individual perception was important by emphasising the notion of subjective probability; thus the higher one's anticipation that a reward or cost will present itself, the greater impact it is thought to have on the attractiveness of the relationship. The outcome of marriage is also assumed to be influenced by the presence of barriers to leaving the relationship (e.g. financial or religious constraints) which encourage individuals to remain in a relationship.

Social exchange theory again suggests that marital stability is influenced by the presence of alternative attractions to the current relationship such as independence or alternate romantic partners. These attractions can result in

withdrawal from the relationship. Eventually, relationships characterised by low levels of attraction, a small number of barriers, and attractive alternatives are likely to end in dissolution.

Lewis and Spanier (1982) elaborated on the view of Levinger by considering marital satisfaction in addition to stability. In their view marriages may be satisfied and stable, satisfied yet unstable, unsatisfied and unstable, or unsatisfied yet stable. Marital satisfaction is thought to be influenced by the attractiveness of the relationship, whereas the barriers to leaving and attractive alternatives impact marital stability. For instance, a satisfied unstable relationship consists of a suitable level of attractions yet the barriers are low and there are attractive alternatives. This addition helped in categorising relationships in a more descriptive manner than merely as stable or unstable.

Conceptual Framework

This section reviews marital satisfaction as a concept and other concepts related to the marital satisfaction. Again, a model for explaining the concept of marital satisfaction was reviewed. The main model considered was Karney and Bradbury's Vulnerability-Stress-Adaptation model.

Concept of Marriage

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Marriage can basically be described as a legal union of a man and a woman as husband and wife. In the view of Omari (1989) marriage involves the coming together of a man and woman to raise a family, and to meet the satisfaction of security and of an enduring affection and companionship. He continued that it is a relationship in which two adults of the opposite sex make emotional and legal commitment to live together.

Köstenberger (2004) in describing marriage revealed that there are three basic perspectives on the nature of marriage: marriage as a sacrament, marriage as a contract, and marriage as a covenant. The perspective of marriage as a sacrament originates from the church tradition. Sacrament comes from the Latin term, *Sacramentum*, which means mystery (Köstenberger, 1991). This mystery represents the analogy between the union of Christ and the church. The perspective of marriage as contract is the dominantly representative view of the Western culture. The contract view is that marriage is a bilateral contract which is voluntarily formed, maintained, and dissolved (Köstenberger, 2004). The view of marriage as covenant is that marriage is a sacred union between husband and wife before God. Covenant marriage can be defined as a lifelong commitment between the spouses among evangelical Christians (Cade, 2010). Humans' desires, however, of pursuing life for themselves are challenging the purposes of marriage by God. According to Worthington, Lerner, and Sharp (2005), a contractual understanding of marriage, instead of covenantal, is becoming the more dominant cultural form.

Marriage as a social institution is cherished and highly approved in every culture of the world population (Henslin, 1980). More often than not, marriage is

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contracted amidst joy, happiness and merry making for the couple, family members and friends. Being a social institution, marriage fosters the coming together of two totally different individuals with different socio-economic backgrounds to form a family. Marriage is a relationship where trust is built over time as committed couples set aside their own interests for the good of their partner and develop skills for keeping the relationship positive and open.

In Christian circles, marriage has been identified as the first institution created by God. God made the first man, Adam, but declared that it was not good for Adam to be alone. He then brought to Adam all the animals, which Adam named, but "no companion suitable for him" was found (Genesis 2:20, NLT). God was revealing to Adam his incomplete nature. God then created a woman, Eve, for Adam. He blessed them and their union and gave them the earth to rule over. (See Genesis 1:27-28.) The creation of marriage which was a part of God's perfect design for mankind occurred prior to sin's entrance into the world. This view of marriage has been held since the Bible time until now.

Regardless of current legislations in some countries regarding the nature of marriage, the popular Christian view of marriage is what has been described in the scriptures. God, the Creator of humanity and of marriage itself, has laid out His plan for marriage as a lifelong union. God knows this design is the best. When we stray from His plan, as we have seen in the literatures mentioned above, the results are damaging on many levels.

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Unfortunately, the divorce rate in the church is comparable to that of the culture at large. Many Christians see nothing wrong with divorce, at least in their own particular situation. But the Bible clearly addresses marriage and divorce.

Marriage is the first institution created by God. God made the first man, Adam, but declared that it was not good for Adam to be alone. He then brought to Adam all the animals, which Adam named, but "no companion suitable for him" was found (Genesis 2:20, NLT). God was revealing to Adam his incomplete nature. God then created a woman, Eve, for Adam. He blessed them and their union and gave them the earth to rule over. (See Genesis 1:27-28.) The creation of marriage occurred prior to sin's entrance into the world. It was a part of God's perfect design for mankind.

Through the prophets, God emphasised three principles:

1. Marriage is sacred

2. God hates divorce

3. Marriage is designed to produce children of good character. (See Malachi 2:13-16)

Jesus underscored the importance and sacredness of lifelong marriage in His own teachings. (See Matthew 19:6.)

The apostle Paul further taught that the marital relationship is to be an ongoing demonstration of the sacrificial love that Christ showed His church. (See Ephesians 5:21-33.)

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Marriage is not a human institution devised in the dim past of human history as a convenient way to sort out social responsibilities. If marriage were a human invention, then different types of marriage could have equal value. Polygamy, the taking of several wives, may serve an agricultural society better than an industrialised society; polyandry, the sharing of a wife by several husbands, may prove to be more efficient and economical in a highly technological society. Monogamy, the lifelong union of one man to one woman, would have no more intrinsic value than any other type of marriage. Some could legitimately argue that monogamy has served its purpose as the ideal norm of society and should now be replaced by serial monogamy, the taking of a succession of husbands and wives. In fact, for many today the latter better satisfies the quest for greater self-fulfillment and gratification.

As a divine institution, the Bible presents marriage as a divine institution. If marriage were of human origin, then human beings would have a right to decide the kind of marital relationships to choose. Marriage, however, began with God. It was established by God at the beginning of human history when He "created the heavens and the earth" (Gen 1:1). As the Creator of marriage, God has the right to tell us which principles should govern our marital relationships.

If God had left us no instructions about marriage after establishing it, then marriage could be regulated according to personal whims. But He has not left us in the dark. In His revelation contained in the pages of the Bible, God has revealed His will regarding the nature and function of marriage. As Christians who choose

to live in accordance with God's will, we must study and respect these Biblical principles governing marriage, divorce, and remarriage. In some instances, the laws of a state regarding marriage, divorce and remarriage ignore or even violate the teachings of the Bible. In such cases, as Christians, "we must obey God rather than men" (Acts 5:29).

When marriages are satisfying they can have implication for the couple, family and society at large. Wolcott and Hughes (1999) identified a summary of findings from various sources about the benefits of stable and satisfying marriages. They indicated that it is associated with improved physical health, mental health and material wealth for both men and women. There are also better outcomes for the wellbeing of the children.

Concept of Marital Conflict

In a relationship as intimate as marriage, some conflicts are inevitable. The more intimate the marriage relationship is, the more likely it is for conflicting views and desires to surface. No two normal intelligent persons want the same things all the time or see issues in exactly the same way. The fact that each of us is a unique person will lead to conflicts in relationships. We have to be realistic and recognize that disagreements are part of marriage. Two strong, independent personalities will

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not flow together without causing some turbulence. This is true for both Christian and non-Christian couples, whether educated or uneducated.

Marital conflicts assume different forms. Occasionally, they deteriorate into an all-out war. Most often, however, they are skirmishes fought in subtle ways: verbal abuse, stoic silence, public criticism, sarcastic remarks, intimidation, demeaning remarks, and indifference. Such common tactics are wrong because they tend to weaken a marriage.

Marital conflict, according to Sotonade (1998), is an ill-wind that blows no one any good. This is because, when there is conflict in the home, the consequences are great for the couples themselves, the children of the marriage and to the society at large. Marital conflict is not just a difference of opinion. Rather, it is a series of events that have been poorly handled so as to deeply damage the marriage relationship. When it has peaked, it means marriage issues have festered to the point that stubbornness, pride, anger, hurt and bitterness prevent effective marriage communication.

Alhassan (1988) argued that the differences in the individuals involved in the marriage institution are what cause the marriage institution to breed more conflicts than most other social institutions. Conflict in marriage is not necessarily bad or sinful. The determining factor is how the conflict is handled. If a conflict is used constructively to enhance communication and deepen understanding, then it can strengthen and solidify a marriage covenant. Marital conflict can be an indication that spouses care enough about the relationship to fight or argue. As long as conflict exists, it can be suggested that the two parties at least have a relationship

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no matter how bad it may be. This conflict may lead them to hurt each other or to forgive and forget, but the conflict in itself shows that something about the relationship is still important to the people involved. However, Omotosho (1994) opined that when the people in the marriage relationship allow complete indifference or apathy, the relationship can be assumed to be dead.

According to Eisenman, (as cited by Esere, 2011), conflict, frustration and misunderstanding in marriages are essential for growth. He further argued that conflict necessitates the continual negotiation and re-negotiation of values, beliefs and goals in marriage. In support of this view, Alhassan (1988) asserted that marriage involves conflicts. He explained that no two people can live together for years without clashing unless one of them has decided to give in, always. Even when one partner decides to give in, the conflict still exists underneath, even though the dominant partner may be unaware of it. However, while we can expect conflict, we should also expect to manage it for a peaceful co-existence. How we respond to a conflict and how we go about reducing it and repairing the resulting damage to the relationship go a long way in restoring bad relationship thereby creating an atmosphere for peace and tranquility in the home and in the society as well.

The root of almost all serious marital discord is selfishness on the part of one or both parties. In other words, marital conflicts occur when one party insists upon having his or her way. While everyone has personal preferences, demanding that one's self interest prevails is a choice that always affects the marriage.

Downs and Downs (2003) identified four main stages of marital conflict that increase the level of discord in marriages. They include:

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i. Have it your way:

Couples who are newly married and have not learned how to successfully resolve their differences tend to try to settle things by avoiding confrontation. They give in to each other without ever discussing the heart of the problem. If partners continue giving in whenever there is an argument in the marriage, they will eventually find that they are tired of this pattern and will begin shifting their attitudes toward the next stage.

ii. Have it my way:

After couples have exhausted themselves by ignoring their own needs, they often turn the opposite way and begin demanding that their needs are now met. A wife who has kept her opinions to herself may suddenly realise that this has contributed to her unhappiness and may start voicing her thoughts and attitudes at every opportunity. But unfortunately, this stage does not work either as husband and wife begin knocking against each other's' head.

iii. Have it our way:

The third phase involves compromising and negotiating with each other. At first, the couple may be enthusiastic at their newfound communication style, but eventually the eagerness fades. About this time in a marriage, couples are facing more time demands and stresses from their parenting responsibilities, financial concerns and hectic schedules. Between an ineffective conflict resolution style and

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the growing pressures of life, couples may start to doubt their compatibility during this stage.

iv.   Have it any way you want.

This stage marks a sense of resignation. Couples in this stage are exhausted over the unending conflicts and might even feel hopeless that all the unresolved issues will ever be worked out.

There are several myths and misconceptions about marital conflicts. Lingren (1996) identified three main myths and misconceptions of marital conflicts:

i.   Harmony is normal and conflict is abnormal. Conflict is natural, normal and inevitable whenever people interact together.

ii.   Conflict is the result of personality differences. Personalities do not conflict. It is people's behavior that conflicts. Too often we use "personality conflict" as an excuse to do nothing about the conflict.

iii.   Conflict and disagreement are the same. Disagreement is a difference of opinion while conflict is more threatening. Disagreement is usually restrained and fairly calm; conflict is often unreasoned and angry.

Again, Lingren identified some elements about the nature of marital conflict:

a. There is a lack of communication. Failure to share ideas and feelings (between wife and husband for example) allows the other person to "fill in the gap." People "read in" what they think the other person will say or anticipate how the other person will respond. Then, people often suspect negative things which provoke anxiety, leading people to look for the worst. If this continues, trust declines and partners become suspicious and defensive.

b. There is a value conflict in which two people have different attitudes, beliefs and expectations. These differences may interfere in making decisions if the partners involved are inflexible and hold rigid, dogmatic beliefs about the "right way" to do things. Different values and beliefs predispose two people to choose different goals or different methods to achieve the same goals. However, since each goal requires an investment of time, effort and some sacrifice, partners can only pursue one goal at a time.

c. There is a lack of effective leadership or decision-making. Lack of agreement about "who's in charge" or "how we are going to get things done" in any situation can be a source of conflict. When differences exist, partners become sidetracked into a hassle over who will decide or whose opinion is going to be accepted as the "right" one resulting in a conflict.

d. There are discrepancies in role performances. Difficulties can arise if two people see their own and each other's roles differently. For example, if the wife's concept of her role and the husband's concept of her role are very different, conflict may arise. But, if the man's role as a male and husband

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meshes well with the woman's role as female and wife, conflict will be minimal.

e. There is low productivity. Being able to accomplish tasks and achieve goals is a necessary ingredient in any work or family environment. However, if the task is not done, we may get angry. If the other person responds to the anger by performing the task, a response pattern of anger is established in order to get results. Couples with low productivity in their marriage may try nagging, making trade-offs (I'll do this if you do that), and criticising, but these tend to produce only short-term success.

f. Change causes disequilibrium. While change is considered to be a "given" or certainty for people working and living together, another "given" is that people prefer secure, predictable patterned responses to the unknown. When changes occur abruptly and unpredictably, conflict may follow. Forces may have been at work for a long time to cause such a change, but it appears suddenly and provokes anger, anxiety and confusion.

g. Unresolved prior conflict. As the number of past unresolved conflicts increases between people so does the possibility of future ones. Many people shy away from conflict management because memories of past conflicts still hurt. Probably the most lasting of those "scars" have been caused by conflicts with those we are closest to--family, close friends, trusted colleagues and in work groups.

The potential for conflict exists whenever and wherever people have contact. It basically involves one or more of the following: threats; incompatible interests or goals; or incomplete understanding or hidden personal feelings.

Conflict behaviours in marriage affect to a large extent the success or failure of the marriage (Orbuch, Veroff, Hassan, & Horrocks, 2002). Researchers often categorise conflict behaviors as destructive, constructive, or withdrawal (Kurdek, 1995; Pasch & Bradbury, 1998). Destructive behaviours include overtly negative reactions to marital problems such as yelling, insults, criticism, belligerence, and contempt. Constructive behaviours involve overtly positive reactions such as saying nice things, calmly discussing the problem, and actively listening. Withdrawal behaviours entail disengaging from the conflict or person and may include leaving the situation or keeping quiet. These three categories are certainly not the only way of grouping conflict behaviours but they do subsume other categorisations. For example, researchers have defined conflict behaviours as negative or positive affect expression (Gottman, Coan, Carrere & Swanson, 1998), hostile or warm (Matthews, Wickrama, & Conger, 1996), and negative, positive, or disengaged (Smith, Vivian, & O'Leary, 1990). Regardless of the terms, conflict behaviours have influence on couples' marriages.

Studies have also shown that the use of conflict behaviours varies by gender. In particular, wives use more destructive behaviours and husbands use more withdrawal and constructive behaviours (Carstensen, Gottman, & Levenson 1995).

Concept of Marital Satisfaction

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Sabatelli (1988) defined marital satisfaction as "one's global and overall evaluations or attitudes toward the partner and the relationship." (p. 895). Again, Kalmijn (1999) distinguished between marital stability and marital satisfaction. He indicated that marital stability is related to a characteristic of the couple, but marital satisfaction is an individual characteristic that expresses how the individual evaluates his or her marriage.

Marital satisfaction (also referred to as marital quality) is a subjective and multidimensional concept defined as "an attitude of greater or lesser favourability toward one's own marital relationship" (Roach, Frazier, & Bowden, 1981, p. 537). According to the *Encyclopedia of Social Psychology* (2006, p. 541), marital satisfaction is "a mental state that reflects the perceived benefits and costs of marriage to a particular person". This means that partners who perceive more benefits and fewer costs in their marriage are more satisfied (Baumeister, 2006). Thus, the more costs a marriage partner inflicts on a person, the less satisfied one generally is with the marriage and with the marriage partner. Similarly, the greater the perceived benefits are, the more satisfied one is with the marriage and with the marriage partner.

Marital satisfaction of mid-term and later years of marriage has not had a consistent finding. Mackey and O'Brien, (1999) opined that marriage begins with a high level of marital satisfaction, but marital satisfaction gradually declines as couples adjust to the new marital circumstances. Similarly, marital satisfaction has been found to decrease when the couples become parents (Lawrence, Cobb, Rothman, Rothman, & Bradbury, 2008). The main reason identified to be the cause

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of why couples tend to decline in their marital satisfaction is that couples tend to negotiate their responsibility in real marital life and raising a child, thus producing many stresses. VanLaningham and colleagues (2001) also opined that married couples do not show higher marital satisfaction in later years of marriage. However, Vaillant and Vaillant (1993) insist that marital satisfaction increases in later years of marriage.

One component of marital satisfaction is an understanding of the factors that influence it presently, a sort of snapshot of it, but it is also important to understand how these factors play a role in its development over time. Marital satisfaction was once believed to follow a U-shaped trajectory over time, such that couples began their marriages satisfied, this satisfaction somewhat waned over the years, but resurfaced to newlywed levels after many years together. This was found to be the case in studies with cross-sectional data, where marital satisfaction was assessed once, drawn from participants with a variety of ages, but is now actually better understood by following the marital satisfaction trajectory of particular couples over the years. It now seems that, on average, marital satisfaction drops markedly over the first 10 years, and continues to gradually decrease over the subsequent decades. There are individual differences in the path that marital satisfaction follows over time, however, as not all marital satisfaction decreases in a linear way (a slow, steady decrease), but may include more dramatic decreases at times, or may even increase.

The quality of one's marriage has been identified as a critical component of life satisfaction (Waite, 1995). Marital satisfaction can affect not only the physical

and mental health of both spouses (Holt-Lunstad et al., 2008; Le Poire, 2005) but also their children's development, well-being, biological function, academic performance, social skills, and relationships (Cummings & Davies, 2010; Hetherington & Kelly, 2002).

Marital conflict Resolution

Conflict resolution in marriage is a subset of communication, but for most couples, communication does not become problematic until there is a disagreement. Even though conflict may be rooted in poor listening skills, lack of affirmation, or clumsy expression of feelings, it deserves special attention because this is where couples mostly hurt.

Some couples resolve conflicts easily because they have easy- going personalities. Others have had good modeling from their family of origin. But at some point all couples face an issue, a disagreement, a fight that challenges their calm and their skills.

Saving a marriage means rejecting selfishness, giving up pride, forgiving hurt and setting aside bitterness; these steps grow more difficult, so it is best to avoid the downward spiral of marital conflict. If a spouse is the one deciding on divorce, it might be difficult trying to stop considering the current divorce laws. Restoration does occur even in the most hostile circumstances, but it is more difficult when harsh words have passed between the spouses.

There are different techniques of conflict resolution which have been identified. These include coercive and non-coercive techniques (Imobighe, 1993),

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Coercive techniques, as the name implies, are meant to exert pressure on tie opponent to see if the opponent would retreat whiles non-coercive techniques, on the other hand, employ bargaining and conciliatory methods to resolve conflicts. However, non-coercive bargaining techniques normally lead to mutually acceptable outcomes. This is mostly done through: gaining an understanding of the partner's fears and concerns, preparedness to compromise, and avoidance of gaining too much since the partner cannot afford to lose too much.

Conciliatory method relates to an informal process in which a third party tries to bring the parties involved in conflict to agreement through tie improvement of communications between them and through helping to interpret the salient issues involved in the conflict. Conciliation is thus an attempt by a third party to create an atmosphere of trust and cooperation that is conducive to fruitful negotiation.

Behaviour contracting is also a non-coercive conflict resolution technique. By definition, a contract is an agreement between two or more parties, such as between a husband and his wife. A behaviour contract sets out acceptable and unacceptable behaviours and the parties to the contract agree to abide by it. Its purpose is to increase the frequency of desirable behaviours and decrease or eliminate the frequency of undesirable behaviours. Firestone and Moschetta (1975) see behavioural contract as a major tool in breaking down family members' resistance to change and in encouraging flexibility and the experimentation with new behaviours. Weavers and Uberman (1975) as cited in Esere (2011) suggest four guidelines for generating successful contracts, which are central to the entire procedure:

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1) The negotiation of contract must be open and honest, free from explicit or subtle coercion. A contract is based on mutual agreement between two parties thus there must be no coercion or undue influence.

2) The terms of contract should be expressed in simple, explicit, clearly understood words.

3) For a contract to, be effective, it has to provide an opportunity for each participant to optimise his reinforcement or minimise his costs and losses in the area of his life covered by the contract. The contract must provide advantage to each party over the status quo-the terms of contract must be equitable in all ramifications.

4) The behaviours contracted for must be in the repertoire of the person agreeing to do them. It is very easy to make the mistake of asking too much from a person.

Divorce

Studies have revealed that a large percentage of marriages end in divorce with estimates ranging from 40 to 50% (Bramlett & Mosher, 2002; Rogers, 2004). Behavioural theories of marriage have suggested that conflict behaviours have important implications for couples' evaluations of their marriages and divorce (Karney & Bradbury, 1995; Kelly, Fincham, & Beach, 2003). Indeed, destructive conflict behaviours (e.g., criticism, yelling) predicted increased divorce (Gottman, Coan, Carrere, & Swanson 1998; Orbuch, Veroff, Hassan, & Horrocks, 2002). The behavioural theories of marriage, also suggest that destructive behaviours result in negative evaluations of marriage and declines in marital satisfaction and stability,

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whereas constructive behaviors lead to improvements in evaluations of marriage and increases in marital satisfaction and stability (Karney & Bradbury, 1995; Kelly et al., 2003).

Unfortunately, the divorce rate in the church is comparable to that of the culture at large. Many Christians see nothing wrong with divorce, at least in their own particular situation. But the Bible clearly addresses marriage and divorce.

The Bible which is the manual for all things in Christianity gives information about divorce. The writer of Malachi 2:13-16 gives a clear look into God's heart for marriage:

Another thing you do: You flood the Lord's altar with tears. You weep and wail because He no longer pays attention to your offerings or accepts them with pleasure from your hands. You ask, "Why?" It is because the Lord is acting as the witness between you and the wife of your youth, because you have broken faith with her, though she is your partner, the wife of your marriage covenant. Has not the Lord made them one? In flesh and spirit they are His. And why one? Because He was seeking godly offspring. So guard yourself in your spirit, and do not break faith with the wife of your youth. "I hate divorce," says the LORD God of Israel.

Jesus Christ reiterated the importance and permanence of marriage. Matthew 19:3-6 (NIV) says, "Some Pharisees came to Him to test Him. They asked, 'Is it lawful for a man to divorce his wife for any and every reason?'" "Haven't you read," He replied, "that at the beginning the Creator 'made them male and female,'

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and said, 'For this reason a man will leave his father and mother and be united to his wife, and the two will become one flesh"? So they are no longer two, but one. Therefore what God has joined together, let man not separate."

Regardless of these, divorce is not new in the fold of Christianity; as such it is important that we in the Body of Christ encourage those in troubled marriages to seek counseling and restoration – because most divorces are neither necessary nor unavoidable.

However, there are cases in which the Bible *allows* divorce. Some grounds given by the Bible include:

1. When one's mate is guilty of sexual immorality and is unwilling to repent and live faithfully with the marriage partner. Jesus' words in Matthew 19:8-9 indicate that divorce (and remarriage) in this circumstance is acceptable: "Why then," [the Pharisees] asked, "did Moses command that a man give his wife a certificate of divorce and send her away?" Jesus replied, "Moses permitted you to divorce your wives because your hearts were hard. But it was not this way from the beginning. I tell you that anyone who divorces his wife, except for *marital unfaithfulness,* and marries [or, 'in order to marry'] another woman commits adultery." (Emphasis added) However, divorce is not *required.* If your spouse has committed adultery, divorce is morally *allowed,* but not required. Many couples have been able to rebuild their marriages even after such a devastating blow.

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2. When one spouse is not a Christian, and that spouse willfully and permanently deserts the Christian spouse (1 Corinthians 7:15).

Marriage breakdown is a threefold problem: social, economic and health. Divorce has implications economically and for the children in the marriage. In Australia, divorce was estimated to cost $3 billion per year, a cost which the nation cannot afford to carry (Grace, 1998). The divorce rate is about 50% of all first marriages, which is the same as in the USA (Groom, 2001).

William Raspberry has said "Children are in trouble because marriage is in trouble" (as cited in Blankenhorn, 2003). The number of children of divorced couples in Australia rose from 12,950 in 1966 to 48,055 in 1993. There is much research which demonstrates conclusively that adults and children have an increased risk of mental and physical problems following divorce, whereas the environment in marriage is associated with better health and lower mortality (Grace 1998).

Because of these implications, divorce is not always the answer to marital difficulties. A study by Waite et al (2002) challenges what they call the "divorce assumption": that an unhappily married person becomes happier by getting a divorce. Waite and his colleagues revealed that unhappily married people who divorce are typically no happier on average than those who stay married. Similarly, unhappily married people who divorce and remarry are on average no happier than those who stay married.

Marital Counselling

Marriage counseling, also called couples therapy, is a type of psychotherapy. Marriage counseling helps couples of all types recognise and resolve conflicts and improve their relationships. Through marriage counseling, individuals are able to make thoughtful decisions about rebuilding their relationship or going their separate ways. Professional marriage counseling is often provided by licensed therapists known as marriage and family therapists. Marriage counselling is often short term and typically includes both partners, but sometimes one partner chooses to work with a therapist alone. The specific treatment plan depends on the situation

The best approach to making marriage work is to prevent marital conflict. Preparing for marriage is aided by pre-marital counselling. If this does not take place, then marriage relationship counselling soon after the wedding can give couples basic marital conflict resolution strategies that can be used before marriage problems get out of hand.

Premarital counseling usually falls under the responsibilities of the pastor or leader of a local congregation. Some pastors will not undertake to perform a marriage ceremony unless the engaged couple submits to a series of counselling sessions. Pastors are aware of the divorce rate, even in "Christian" marriages, and they are concerned that those they join in marriage have the best chance of remaining married. The apostle Paul in his pastoral instructions to Titus tells him to equip others who will in turn teach the younger generation (Titus 2:1–6). This is counselling that has at its core the teaching of biblical truth, standards, or absolutes

in one's relationship to others. This is especially important in a premarital situation. What a person knows as a single person is different from what will be needed for successful and happy marriage. We cannot use what we do not know, and adulthood is no guarantee of maturity. The couple who intend to form a union must be instructed in God's viewpoint concerning marriage.

Premarital counseling based on biblical principles outlines the roles of the husband and wife as they relate to each other and to their prospective children (Ephesians 5:22—6:4; Colossians 3:18–21). Premarital counseling is an excellent way to clear up misconceptions about marriage, set goals, and distinguish between God's standards and those of the world. It is crucial that the pastor or elder doing the premarital counselling be doctrinally solid, secure in his own marriage and family relationships (1 Timothy 3:4–5; Titus 1:7), and living in obedience to God's Word within his or her marriage. Premarital counselling is also an excellent venue in which to raise issues the couple may not have thought about such as how they intend to manage finances, how they might split household chores, how they plan to handle holidays, how to discipline the children, and the like. The counsellor can also guide the couple in identifying what they saw in their parents' marriages and what they want to imitate or not imitate in their own marriage.

Solid, biblical premarital counselling may well be the difference between a couple who knows how to work through its problems successfully and a couple who struggles with nothing more than human viewpoints and worldly standards to guide them. A prospective bride and groom should be committed to premarital counselling in an effort to model their marriage after God's order.

Marriage counselling typically brings couples or partners together for joint therapy sessions. Working with a counsellor, you will learn skills to solidify your relationship. These skills might include communicating openly, solving problems together and discussing differences rationally. You will analyse both the good and bad parts of your relationship as you pinpoint and better understand the sources of your conflicts. Talking about your problems with a marriage counsellor might not be easy. Sessions might pass in silence as you and your partner seethe over perceived wrongs — or you might bring your fights with you, perhaps even yelling or arguing during sessions.

Marriage counselling is often short term. The specific treatment plan will depend on your situation. In some cases, marriage counselling helps couples discover that their differences truly are irreconcilable and that it's best to end the relationship. Making the decision to go to marriage counselling can be tough. If partners have a troubled relationship, however, seeking help is more advisable than ignoring your problems or hoping they get better on their own.

Karney and Bradbury's Vulnerability-Stress-Adaptation model

Karney and Bradbury (1995) proposed a model to explain changes in marital quality, satisfaction and stability across time and across couples. On the basis of a review of over 100 longitudinal studies of marriages and an evaluation of the utility of four commonly-cited theoretical perspectives - social exchange theory (Levinger, 1965), attachment theory (Bowlby, 1969), crisis theory (McCubbin & Patterson 1982), and behavioural theory - Karney and Bradbury

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identified and gave some general themes that could provide the basis for understanding how and why marriages survive or break down.

Karney and Bradbury viewed the elements of the four theories as bringing to light facets of relationships that can provide the foundations for an integrated theoretical framework. The social exchange theory suggests that the perception of a relationship is influenced by the rewards and costs associated with the relationship. Attachment theory suggests that certain characteristics of each partner will contribute to the functioning of the relationship. Crisis theory indicates that events such as the experience of unemployment will have an impact on marital quality. Behavioural theory on the other hand points to the importance of couple interaction and how couples cope with relational issues, conflicts and transitions.

Based on their analyses of previous research, Karney and Bradbury pointed out three classes of variables which when combined in a single framework, gives more understanding of the processes by which marital satisfaction and stability change over time. The three key elements can be seen in the diagrammatic presentation of the model. The relationship of the elements to each other is presented in Figure 1.

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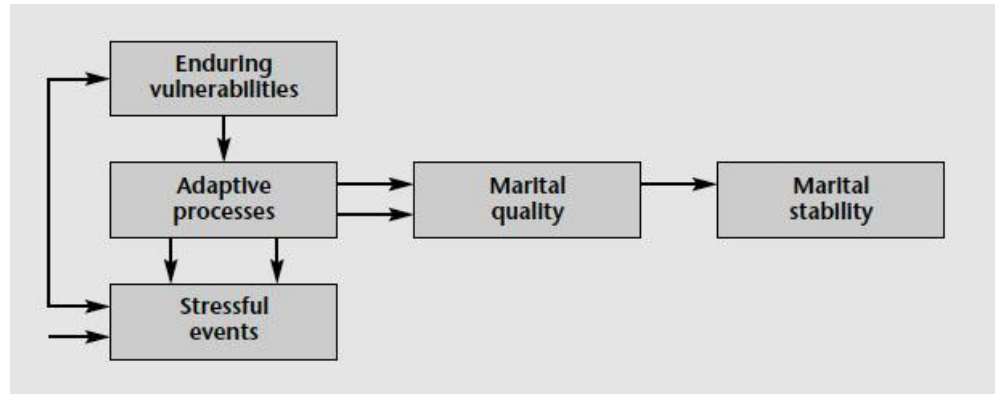
Figure 1: A vulnerability-stress-adaptation model of marriage

Source: *The Vulnerability-Stress-Adaptation Model of Marriage (Karney & Bradbury, 1995)*

1. *Enduring vulnerabilities*: This represents the individual strengths and weaknesses each spouse brings to the relationship. These stable characteristics can include their personality, beliefs and attitudes about marriage, their family of origin and social background.

2. *Stressful life events*: These include incidents, or circumstances encountered by a couple that can interfere with the calm in their relationship and create tension or stress.

3. *Adaptive processes*: These are the ways in which a couple addresses or manages conflict, how they communicate, how they support each other and the ways in which they think about or view marriage, their spouse and the behaviour of their spouse.

Karney and Bradbury's model attempts to incorporate variables such as stressful events (crisis theory) and overt behaviors (behavioral theory) with additional factors such as stable characteristics as an integrated framework for their

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influence on marital quality and stability. The model also incorporates specific assertions about the role of individual characteristics and life events in marriage satisfaction.

Karney and Bradbury explain that the ways in which couples deal with the life events they encounter are the key contributors to the couple's perceptions of the quality of their marriage. The couple's adaptive processes thus are a product of the interaction between the individual spouse's enduring vulnerabilities and the type and severity of the life events they encounter. It is therefore seems right to suggest that satisfaction and stability may be relatively high for a couple who have few enduring vulnerabilities and poor adaptive processes which are rarely tested. On the other hand, repeated exposure to stressful events may test even marriages where spouses are normally well equipped in terms of their individual abilities to cope.

A couple's amassed experience in handling difficult or stressful situations will alter their perceptions of the quality of their relationship. The relationship between marital satisfaction and positive interactions is reciprocal. Satisfaction with the marriage is likely to lead to more positive interactions and behaviours, while engaging in positive interactions and behaviour is likely to enhance marital satisfaction and perceptions of quality. On the other hand, unrealistic expectations or dysfunctional patterns of communication may increase the likelihood of relationship problems leading to a decline in satisfaction over time (Sanders, Halford & Behrens 1999). Ultimately, repeated failures of adaptation will undermine the stability of the marriage, leading to increasing frequency of thoughts

of divorce; successful adaptation will strengthen or maintain the relationship and reduce the chances of eventual dissolution of the marriage.

Empirical Review

This section reviews related empirical studies. It was done under themes or subtopics.

Marital Satisfaction Levels of the Church Leaders

Marital satisfaction can be described or measured in levels. It has been an area of interest considered by several researchers. In a study by Mahoney (as cited in Bradbury, Fincham and Beach, 2000), it was found that marital satisfaction is predicted by religious activities such as praying together. Since, church leaders are people who are actively involved in religious activities, it can be inferred that the activities involved in by church leaders influence their marital satisfaction. Therefore, Mahoney and his colleagues found that the level of marital satisfaction of church leaders was high.

Chinitz (2002) also conducted a study to test the effect of religious homogamy on Jewish and Christian couples. He found a positive correlation between religious homogamy and marital satisfaction and commitment, among Christian couples but not so with Jewish couples. Similarly, the study of Gartner, Larson and Allen (1991) as cited by Legako and Sorenson (2000) found that religious leaders experienced higher levels of marital satisfaction and lower divorce

rates. They attributed this to the fact that they attended church together regularly. The study of Larson and Goltz (1999) cited in Larson (2002) also made similar revelations indicating that couples who attended church frequently were more satisfied and committed to their marriage. These findings are however in contrast with the findings of Teachman (2003) that church leaders who believe that religion is important in marriage were at a higher risk of marital breakdown. This was attributed to their putting religion ahead of everything else.

Further, Broman (2002) found that marital satisfaction predicted divorce among Caucasians but not African Americans. Interestingly, when spouses disagree about marital happiness, only marriages in which the husband is unhappier than his wife are at an increased risk of divorce (Gager & Sancez, 2003). When wives are unhappier than their husbands, the risk of divorce is the same as when both spouses are happy. In Western cultures, happiness and satisfaction are integral to relationships and are thought to guide decisions regarding their future. Other studies have also found a positive relationship between religiosity and marital satisfaction (Craddock, 1991; Heaton & Pratt, 1990; Snow & Compton, 1996).

How Church Leaders Handle Marital Problems

A study by Krejcir (1998) found that over 70 % of pastors were burnout because they were the people that church members mostly talk to when they had marital problems. This implied that pastors were the people that church members and leaders mostly consulted about marital issues. However, Beam (2013) revealed that when couples have problems in their marriages, they mostly do not talk to anyone about it until someone has approached them. Beam further indicated that

some couples may also speak to their friends who may not have the requisite knowledge to help the couple. In a similar vein, Brushwyler, Fancher, Geoly, Matthews and Stone, (1999) revealed that several persons particularly church folks today turn to their pastors as a primary resource in times of crisis especially marital crisis.

Church Leaders Visiting Professional Counsellors for Marital Satisfaction Problems

A study by ACCORD (2007) found that a minority (31%) of couples are of the view that they would prefer to benefit from professional counselling to equip them for some of the challenges and problems they face in their marriages. Again, a report of the Annual Conference of Church of the Brethren General Board (1977) revealed that most pastors or church leaders seek counselling in times of marital difficulties. Wolery (2015) identified that most church leaders are currently beginning to see the need to consult a professional counsellor when they have marital issues.

Gender Difference in Marital Satisfaction

Marital satisfaction levels have been studied by observing the differences in terms of gender. Fowers (as cited in Clements & Swensen, 2000) conducted a study of 7,261 couples and found that there was a gender difference in terms in marital satisfaction. He further sought to know which gender were more satisfied than the other and found that men were more satisfied with their marriages than are women. Haynes (as cited by Similarly, Clements and Swensen, 2000) indicated that

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there is gender difference in marital satisfaction levels. Hayes and his colleagues compared men and women on eight different aspects of marital satisfaction and found that men reported significantly higher satisfaction than did women on four of the eight comparisons (the other four comparisons did not yield statistically significant sex differences). These findings have been given support by the findings of Mickelson et al., (2006) which demonstrated that men report higher marital satisfaction than women do. They further indicated that affective and emotional spousal support predicts higher marital satisfaction. They attributed the higher marital satisfaction in men to this because they suggested that women provided more emotional support than men in a marriage relationship.

Teachman (2003) also found a gender difference in marital satisfaction levels but unlike the studies above, he found that men church leaders who believe that religion is important in marriage were at a higher risk of marital breakdown. He suggested that men had lower marital satisfaction levels mostly because they do not contribute more in the marriage relationship.

Contrary to the above findings a study conducted by Hazan and Shaver (1987) found no significant differences in gender with regards to the attachment styles that indicate marital satisfaction. In a similar line, Koehne (2000) found that church attendance and leadership was not significantly correlated with marital satisfaction for either gender. These are not rare isolated cases as Schmitt, Kliegel Shapiro (2007) in their study of finding the relationship between marital interaction in middle and old age as a predictor of marital satisfaction; found that gender groups did not play a role in predicting marital satisfaction.

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Age Difference in Marital Satisfaction

The relationship between age and marital satisfaction has been studied by several authors. Heaton (2002) conducted a study and found that the age of a married person plays the greatest role in accounting for trends in marital satisfaction and dissolution. He suggested based on this that there is a difference in marital satisfaction based on how old or young a person is. He again found that women who marry at older ages have more stable and satisfying marriages. In a similar vein, Jose and Alfons (2007) examined the effects of age on marital satisfaction and found that the older one was at the time of first marriage, the less adjusted the individual would be toward the marriage and consequently, the less satisfaction one would express. They explained that this was because middle-aged adults seemed to have greater adjustment problems than young people. This implied that there is a difference in marital satisfaction levels on the basis of age. Further, a study by Shapiro (2007) produced a contrasting finding that age did not play a role in predicting marital satisfaction.

Difference in Marital Satisfaction by Educational Level

Marital satisfaction levels have also been identified to be related to educational level by several researchers. For instance, Heaton (2002) found that marital dissolution is lower among women who are more educated or had higher levels of education. He found however that marriages were more stable and satisfying if the husband is more educated, but not if the wife is more educated. He concluded that there was a difference in terms of educational level on marital

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satisfaction levels. In a related study, Tucker and O'Grady (2001) revealed that there was a difference in marital satisfaction on the basis of educational level. They further revealed that married couples with differing levels of education may be less satisfied with their marriages if the woman is the one with a higher level of education. Similarly, Agha Mohammadian, Payan , Matboe and Rostayi (2006) carried out a study to find the association between marital satisfaction and educational level and found that the two variables were related. These findings were also confirmed by the findings of Maghsoudi, Moidfar and Tavakoli (2010) and Mirghafourvand, Alizadeh, Asghari, Tavananezhad and Karkhaneh (2013) who also revealed that there were differences in marital satisfaction of couples on the basis of their educational level.

Contrary to these findings, a study conducted by Atari, Amanollahy and Mehrabizade (2007) indicated that there is no association between marital satisfaction and educational level. Again, Zare, Golmakani, Shareh, Taghi Shakeri and Khadem (2014) carried out a study to find out the factors related to marital satisfaction. They found that there was no significant relationship between educational level and marital satisfaction. They concluded that educational level had no bearing on marital satisfaction.

Duration of Marriage Influencing Marital Satisfaction

A longitudinal study conducted by Huston (as cited by Mathews, 2002) found a substantial decline in reported marital satisfaction during the first year of marriage. This implies that duration of marriage had a bearing on marital satisfaction levels. Similarly, a study by Zare, Golmakani, Shareh, Taghi Shakeri

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amd Khadem (2014) found that there was significant difference in marital satisfaction on the basis of duration of marriage. They found specifically that there was an inverse relationship between marriage duration and marital satisfaction. This implied that marital satisfaction decreased with increasing marriage duration. The findings of Jadiri, Jan bozorgy and Tabatabai (2009) also revealed a similar trend that duration of marriage was a determining factor in marital satisfaction levels. Studies by Atari et al. (2007) and Bannyfatemeh and Taheri (2009) also revealed that there is an influence of duration of marriage on marital satisfaction levels.

However, the findings above were inconsistent with the results of Bakhshayesh and Mortazavi (2009) who revealed that marital satisfaction levels had no relationship or association with duration of marriage. Similarly, Yousefi, Noranipur and Besharat (2005) also found no difference in marital satisfaction levels with reference to duration of marriage.

Many studies have focused on the newlywed years, as the risk of divorce appears to be greatest during the first three years of marriage and over one-third of divorces occur within the first five years (National Center for Health Statistics, 1991). Becker (1991) has suggested that divorces early in marriage are predicted by changes in how one views one's partner, which are often the result of gaining negative information about the spouse after marriage. Divorces later in marriage, however, are the result of changes and life events that have affected the relationship. Indeed, individuals who divorce after long-term marriages tend to blame infidelity,

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growing apart, and problems with family cohesiveness (Amato & Previti, 2003; Kitson, 1992), whereas those in short-term marriages cite personality clashes and basic incompatibility.

Despite these inconsistencies in the findings, the bulk of studies reviewed have found an association between duration of marriage and marital satisfaction levels.

Summary

This chapter reviewed related literature. It had three main parts, the theoretical framework, the conceptual framework and the empirical review. The theoretical framework considered theories related to marital satisfaction such as The Exchange Theory, The Dynamic Goal Theory, Behavioral Theory, Crisis Theory and Social Exchange Theory. The conceptual framework reviewed Karney and Bradbury's Vulnerability-Stress-Adaptation model. Finally, there was a review of related empirical studies.

With regards to the Exchange theory, Nye (1972) came up with a strong view in explaining marital relationships. It was found that the major premise for the theory is that humans avoid costly behavior and seek rewarding statuses, relationships, interaction, and feeling states to the end that their profits are maximized or their losses are minimized.

Li and Fung (2011) in their Dynamic Goal Theory revealed that a core element of marital satisfaction is marital goal. They defined marital goal as the goal

people want to attain in their marriage and argued that marital satisfaction is a product of the attainment of marital goals, especially the prioritised ones.

In reviewing Behavioral theories of marriage, the roots of the theories were found to be in the interdependence theory (Thibault & Kelley, 1959). Adopting an interpersonal stance, the behavioural theories assert that marital satisfaction is related to the exchange of overt behaviors between partners. The behavioural theories are based on the foundation that the exchange of positive, rewarding behaviors enhances marital satisfaction whiles negative, punishing behavioral exchanges decrease marital satisfaction.

Further, the Crisis theory which originated from Hill's (1949) view of how families react to stressful events can also be used in explaining marital satisfaction. Hill's proposed ABCX model, states that families have differing levels of resources (B) when dealing with stressful events (A) which are likely to be defined differently as a function of the familial context (C). The nature and outcome of a crisis (X) is determined by the available resources of the family (B) and how adequate they are for the stressful event (A) as defined by the family (C). It can be concluded from the theory that marital satisfaction is a result of a couple's ability to recover from crises.

The final theory reviewed, the Social exchange theory, evolved from Thibaut and Kelley's (1959) interdependence theory. Its application to marital issues was however done by Levinger (1965). The main basis of the Social

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exchange theory is that marital success or failure is dependent on the attractions of the relationship, barriers to abandoning it, and the presence of potential alternatives.

The conceptual framework for the study was the model of Karney and Bradbury. The model incorporates variables such as stressful events and overt behaviors with additional factors such as stable characteristics into an integrated framework for the study of marital quality and stability. Karney and Bradbury explained that the ways in which couples deal with life events are the key contributors to the couple's satisfaction of their marriage.

In reviewing the related empirical studies, it was found that on the whole, there was a relationship between religiosity and marital satisfaction. Most of the reviewed studies showed that marital satisfaction levels of church leaders were high with only a few contradictions.

To continue, the empirical review showed that most church leaders and members alike do not like to talk to anyone about their marital situations. Other studies revealed that pastors were those who were mostly consulted by church leaders and members in times of crisis especially marital crisis.

Further, the findings reviewed indicated that most church leaders were currently beginning to see the need to consult professional counsellors when they had marital issues.

In terms of gender differences in marital satisfaction, all but a few studies revealed that there were significant gender differences in marital satisfaction.

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Again, the same inconsistency was found in terms of differences in marital satisfaction levels on the basis of age, most of the studies reviewed found age differences in marital satisfaction with only few indicating otherwise.

Finally, the review of related empirical studies showed that there was also inconsistency in terms of whether educational level had no bearing on marital satisfaction. Some studies found difference in marital satisfaction due to educational level whiles others did not find any difference. There some inconsistencies in the findings relating to duration of marriage and marital satisfaction. The bulk of studies reviewed found a positive association between duration of marriage and marital satisfaction levels.

From the review of related literature, it was observed that there was not much of local related literature. The study carried out by Ahene (2010) to find out the level of marital satisfaction among Pentecostal and Charismatic churches in Cape Coast gave a good insight on the issue of marriage and marital satisfaction among church members in the Cape Coast Metropolis. Again, the study of Dabone (2014) was related to all married people and not specifically church members. The researcher would like to investigate further to find the marital satisfaction of the church leaders in the Church of Pentecost leaders in the Cape Coast Area with regard to gander, age, duration of marriage and level of education.

CHAPTER THREE

METHODOLOGY

This chapter focuses on the research design, population and sampling procedure, research instruments data collection procedures and data analysis.

Research Design

The descriptive sample survey design was used for this study. According to Gay, (as cited by Amedahe, 2002), the descriptive design involves the collection of data in order to answer questions or test hypotheses concerning the current status of the subject of the study. According to Osuala (as cited by Boham, 2005), descriptive research gives a picture of situation or a population and it is basic for all types of research in assessing the situation as a prerequisite to inferences and generalisations.

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Descriptive research is concerned with the present status of a phenomenon and it deals with what exist such as determine the nature of prevailing conditions, and practices. The researcher considers the descriptive sample survey the most appropriate because the simple surveys do little more than asking questions and reporting answers about status of something (phenomena) to studies but present explicit statement about relationships between variables Amedahe (2002). According to Hackett (as cited by Awabil ,2002), the descriptive survey design can be used to gather data on client needs and attitudes, to aid programme decisions and the provision of counselling services. Awabil further stated that survey research makes possible the collection of data on large numbers of people. Finally, survey research is relatively easy to conduct.

The design is however associated with some weaknesses. Among them are the difficulties in obtaining a truly random sample of the population and the problem of low response rating that plague all surveys, Hackett (as cited by Awabil, 2002). Despite its shortcomings, the survey design was the most appropriate, since it will lead the researcher to draw meaningful conclusions from the data obtained.

Population

The population of the study comprises elders, deacons and deaconess in Cape Coast Area of the Church of Pentecost. The total population of the church of Pentecost leaders in the Cape Coast Area in the Central Region is 1975. There are 22 districts in the Cape Coast Area of the Church of Pentecost namely: Cape Coast, Abakrampa, Kissi, Oguaa Abura, Elmina, Jukwa, Efutu, Abrem Agona, OLA,

Essaman, Abura Dunkwa, Komenda, Aboom, Moree, PIWC, Jaki, Nyankomase Ahenkro, Abee, Wassa Atobiase, Wassa Domama, Abukro and Asebu.

These were used for study. For the researcher to have fair presentation of the population to the study; the districts were grouped according to the political districts in Ghana:

1. Abura/Asebu/Kwamankese District: Nyankomase Ahenkro, Moree ,Abura Dunkwa, Asebu, Abakrampa

2. Cape Coast Metropolitan : Cape Coast, OLA, PIWC, Aboom, Oguaa Abura, Efutu

3. Twifo/Heman/Lower Denkyira District: Jukwa, Wassa Atobiase,Wassa Domama, Jaki

4. Komenda/Edina/Eguafo/Abirem Municipal: Kissi, Elmina, Essaman, Komenda, Abukro, Abrem Agona, Abee

Sample and Sampling Procedure

The researcher used a sample size of 340 for this study which was determined using a chart by Morgan and Krejcie (1970) which suggests the required sample size for a given population research activities.

Two sampling procedures namely stratified sampling and simple random sampling was used to select political districts and the Church of Pentecost leaders for the study. The Abura/Asebu/Kwamankese District, Cape Coast Metropolitan, Twifo/Heman/Lower Denkyira District and the Komenda/Edina/Eguafo/Abirem Municipal were selected for the study. According to Akinade and Owolabi (2009),

stratified sampling is applied when the population is heterogeneous and divisible according to mutually exclusive subgroups. In this sense, the sample was stratified according to gender, age, educational level and duration of marriage. The simple random sampling was then used in getting the actual participants for the study. The simple random sampling as opined by Akinade and Owolabi (2009) is a sampling in which all the elements have an equal chance of being selected. The stratified along with the simple random sampling ensured that there less biases in the population divisions within the sample.

Specifically, the sub sample sizes for the sample such as gender were selected using proportional stratified sampling and so a sample representing 55% for male leaders and 45% for female leaders were selected because the male to female ratio in the population was 55:45. The other sub-groups such as age, educational level, political districts and duration of marriage were selected using disproportional stratified sampling. This was because some group sizes were very small and thus, they were not sampled according to their percentage within the population. The lottery method which is a method within simple random sampling was used in getting the actual participants. Small round balls with numbers on it were given to the participants and anyone who picked a specified number was automatically chosen to be part of the study.

Instrument

According to Gay as cited by Amedahe (2002), all research studies involve data collection. According to Amedahe (2002), since all studies are designed to

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either test hypotheses or answer research questions, they require data with which to do so, therefore in this study the researcher used a questionnaire as the research instrument to collect data. According to Amedahe and Gyimah (2002), a questionnaire consists of a list of questions or statements relating to the aims of the study, the hypotheses and research questions to be tested and answered. According to them a questionnaire are answered by writing. A Close-ended form of questionnaires was used. According to Amedahe (2002), close-ended form of questionnaire calls for short answers, in the form check-mark (list) responses; thus the respondent marks Yes or No, ranks alternatives provided, based on how he or she feels about the issue.

A questionnaire has its own strengths and weaknesses and some of the strengths are; uniformity in questions that is questions are a stable consistent and uniform in measure, without variation, reachability, that is the use of questionnaire promises a wider coverage since researchers can approach respondents more easily than other methods. It is not affected by problems of no-contacts and it is less expensive than other methods. For these reasons the researcher used a questionnaire. The questionnaire however has some weaknesses like limitation to literate population that is questionnaire as a tool for data collection cannot be used/administered on illiterates, and the language could be difficult people who are too young to read and write. These limitations may not hold here because the respondent of the Essuman's Marital Satisfaction Inventory (MSI) are literates and old enough to read and understand.

Essuman's Marital Satisfaction Inventory (MSI) was adapted and used in this study. According to Essuman (2012), this Marital Satisfaction Inventory (MSI) is designed for married couples. It is constructed to assist couples become aware of the extent they are satisfied in their marriages. Such knowledge helps them to decide on how to improve their marital satisfaction, either through marital counselling or seminars. The inventory has thirty (30) items or statements. These items have been grouped into seven (7) scales. Each scale helps to find out how satisfied a married spouse is in his or her marriage. The scales are named as listed below:

Scale 1: Relationship (Six Items)

Scale 2: Affection, Love and Appreciation (Five Items)

Scale 3: Character (Six Items)

Scale 4: Temperament (Three Items)

Scale 5: In-Law Issues (Three Items)

Scale 6: Marital Roles (Three Items)

Scale 7: General Evaluation (Four Items)

The inventory is designed with both positive and negative items. This has implication on how the items are to be scored. This is looked at under data analysis of this work. The instrument was considered the most appropriate since the individual couple were in the best position to know what actually is considered an issue to him/her and therefore can make it known. This instrument offered couples

the chance to indicate the degree or extent to which each item in the questionnaire was or was not a concern or an issue to him or her.

The researcher, with the help of the supervisor carefully reviewed Essuman's instrument to suit the Church of Pentecost leaders in the Cape Coast Area. In addition to the 30 items, seven (7) items were added. These items are the demographic data of individual respondents which include gender, age, education level, duration of marriage, whom they mostly talk to about their marital problem, whether or not they preferred to discuss their marital problems with a professional counsellor and the office they hold in the church.

Pretest

The instrument had been pretested to find the reliability in 2009 by Ahene. He found the reliability to be 0.9 Cronbach alpha. In this study, the instrument was pretested again to confirm the reliability for the Marital Satisfaction Inventory (MSI). It was conducted in the Church of Pentecost Saltpond district in the Mankessim Area. In all thirty (30) married officers made up of ten (10) elders, ten (10) deacons and ten (10) deaconesses were used. All demographic variables considered for the main study were employed in the pilot study; examples are gender, age, educational level and office held. In the process of collecting the data for the pilot study, the researcher came cross some of the officers who do not talk to anyone about their marital problem therefore there was need to add "no one" to options of "whom do you mostly talk to about your marital problem?". The responses from the thirty (30) married officers were analysed using the Cronbach

alpha to calculate reliability for the instrument. This gave a coefficient of 0.94 for the 30 items, (N=30) which indicates that the items form inventory (instrument) had a good internal consistency (reliability).

Data Collection Procedure

The researcher took an introductory letter from the Department Educational Foundation in the University of Cape Coast to the Cape Coast Area Head of the Church of Pentecost and the copies to the District Pastors concerned. The researcher administered the questionnaire himself and with the help of the District Pastors. The researcher first explained the purpose of the study to District Pastors and gave them some guide lines to help the officers to answer the MSI independently. The District Pastors also helped in the collection of the completed MSI from the respondents. The researcher used eight (8) weeks to administer the questionnaires, using two (2) weeks for each district. The researcher and the assistants took time to explain the items on the questionnaire before the respondents filled them. They were assured of the confidentiality of the information they provided. Thereafter the research instruments were administered to the respondents. The respondents were asked to fill the marital satisfaction inventory within twenty (20) minutes and they were collected back but those who did not have the time were asked to take it home and bring it the following week.

Data Analysis

Both descriptive statistics (specifically frequencies and percentages) and inferential statistics (chi-square) were used to analyses the data that will be

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collected. Descriptive statistics according to Polit and Hungler (as cited by Boham, 2005) are most likely to be used in descriptive characteristics to provide descriptive information about the distribution of key research variables in a study and to document certain features of the research method such as response rate or attrition rate. Again, descriptive statistics are used directly to answer research questions in a purely descriptive study. According to Fraenkel and Wallen (as cited by Ahene, 2010), where more than one research question is addressed, more than one type of statistical tool may be used. Tables were used to organise the data to make these clear. A scoring key was prepared for the various responses to the questions. The copies of the inventory collected were coded to facilitate identification.

All inventories were of the close-ended type and respondents were expected to respond to all the 30 items. The items were measured on a four-point Likert scales as described by Best and Kahn (1995) and weighted 1, 2, 3 and 4. The scale was scored and coded as follows:

Table 1: Scoring of Items on Instrument

Ratings	Positive Items	Negative Items
Very True	4	1
True	3	2
Not True	2	3
Not At All True	1	4

Positive items includes those statements which show good behavior or attitude in marriage scores an item whereas negative items included statements which show unacceptable attitude or behavior in marriage, score an item

The chi-square test was used to test the otherwise significant differences in the opinions of responses in respect of;

1. gender

2. age

3. duration of marriage

4. level of education

Finally simple frequencies and percentage were used to analyse the distribution of responses relation to officers' desire for counsellor assistance and the study were analysed according to the research questions and hypotheses.

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CHAPTER FOUR

RESULTS AND DISCUSSION

In this chapter, the results of the research have been presented, interpreted and discussed. The purpose of the study was to answer the following questions:

1. What are the marital satisfaction levels of the Church of Pentecost leaders in Cape Coast Area?

2. Whom do the Church of Pentecost leaders in Cape Coast Area go to when they have marital problems?

3. What proportion of the Church of Pentecost leaders in Cape Coast Area will to go to professional counsellors when they have marital satisfaction problems?

Hypotheses

The following hypotheses were formulated to guide the study.

1. H_0: There is no significant difference in the marital satisfaction level of male and female Church of Pentecost leaders in Cape Coast Area.

   H_1: There is significant difference in the marital satisfaction level of male and female Church of Pentecost leaders in Cape Coast Area.

2. H_0: There is no significant difference in the marital satisfaction level of the young and old Church of Pentecost leaders in Cape Coast Area.

   H_1: There is significant difference in the marital satisfaction level of the young and old Church of Pentecost leaders in Cape Coast Area.

3. H_0: There is no significant difference in the marital satisfaction level of Church of Pentecost leaders in Cape Coast Area with regard to their educational level.

   H_1: There is significant difference in the marital satisfaction level of Church of Pentecost leaders in Cape Coast Area with regard to their educational level.

4. H_0: there is no significant difference in the marital satisfaction level of Church of Pentecost leaders with regard to duration of their marriage.

   H_1: there is significant difference in the marital satisfaction level of Church of Pentecost leaders with regard to duration of their marriage.

The analysis was done in two sections. The first section dealt with the background or demographic data of the respondents whiles the second section dealt with the analysis of the main data. The total sample size was 340.

Demographic Data

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This section deals with the background information of respondents. It included issues such as gender, age, educational level, duration of marriage and office of the respondents. The results are presented in Table 2.

Table 2: Background Data of Respondents

Item	Frequency (f)	Percentage (%)
Gender		
Male	188	55.3
Female	152	44.7
Age		
18-40	224	65.9
41 and above	116	34.1
Educational Level		
Basic	25	7.4
Secondary	35	10.3
Tertiary	264	77.6
Others	16	4.7
Office Held		
Elder	108	31.8
Deacon	80	23.5
Deaconess	152	44.7
Duration of Marriage		

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0-5 years	171	50.3
6-15 years	91	26.8
16 years and above	78	22.9

Source: Fieldwork Survey (July, 2015)

Table 2 shows the background or demographic data of respondents. The table reveals that 188 (55.3%) of the respondents were males whiles 152 (44.7%) of the respondents were females. Again, the Table 2 reveals that 224 (65.9%) of the respondents were within the age range of 18 to 40 whiles 116 (34.1%) of the respondents were in the age bracket of 41 years and above. In terms of educational level, Table 2 reveals that 264 (77.6%) of the respondents had tertiary education, 35 (10.3%) had secondary school education, 25 (7.4%) had basic school education whiles 16 (4.7%) had other levels of education.

Table 2 further reveals that 152 (44.7%) of the respondents held the office of a Deaconess, 108 (31.8%) of the respondents held the office of an Elder whiles 80 (23.5%) of the respondents held the office of a Deacon. Finally, Table 2 reveals that 171 (50.3%) of the respondents had been married for up to 5 years, 91 (26.8%) of the respondents had been married for the duration between 6 to 15 years whiles 78 (22.9%) of the respondents had been married for the duration of 16 years and above.

Analysis of Main Data

This section deals with the analysis of the main data. The results are presented according to research questions and hypotheses.

Research Question 1

What are the marital satisfaction levels of leaders of Church of Pentecost in Cape Coast Area?

Respondents were made to respond to items on the Marital Satisfaction Inventory. The total scores were computed. According to the manual for the Marital Satisfaction Inventory, scores between 30 and 45 indicated 'Not at all satisfied', 46 to 75 indicated 'Not Satisfied', 76 to 105 indicated 'Satisfied' whiles 106 to 120 indicated 'Very Satisfied'. The results have been presented in Table 3.

Table 3: Marital Satisfaction Levels of the Church of Pentecost Leaders in the Cape Coast Area

Total Score on MSI	Frequency (f)	Percentage (%)
30-45	6	1.8
46-75	19	5.6
76-105	151	44.4
106-120	164	48.2
Total	**340**	**100**

Source: Fieldwork Survey (July, 2015)

Table 3 shows the level of marital satisfaction of Church of Pentecost Leaders in the Cape Coast Area. It reveals that 48.2% of the respondents had a total score between 106 and 120 on the MSI indicating that they are 'very satisfied'. Again, 44.4% of the respondents had a total score between 76 and 105 indicating that they were 'satisfied'. Further, Table 3 reveals that 5.6% of the respondents had a total score between 46 and 75 indicating that they were 'not satisfied'. Finally,

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Table 3 reveals that 1.8% of the respondents had a total score between 30 and 45 indicating that they were 'not at all satisfied'.

It can be concluded from the findings above that the Church of Pentecost Leaders in the Cape Coast Area are 'very satisfied' with their marriages since that is indicated by a higher percentage of the respondents. The reason for this level of satisfaction is likely due to the teachings that church leaders in the church of Pentecost receive concerning marriage. Again, it might be due to the fact that the level of religiousness of both partners helps them handle all marital issues amicably.

The findings of the study are in line with the findings of Gartner, Larson and Allen (as cited by Legako & Sorenson, 2000) that religious leaders experience higher levels of marital satisfaction. Similarly, the findings confirm the findings of Mahoney (cited in Bradbury, Fincham & Beach, 2000), that the level of marital satisfaction of church leaders is high. However, the findings are inconsistent with the findings of Teachman (2003) that church leaders who believe that religion is the only important thing in marriage were at a higher risk of marital breakdown. The inconsistency might be because the sample for the current study are people who even though were religious leaders, gave considerations to other things that can affect marriage unlike the group in the study of Teachman who believed that the only important thing is religion.

Research Question 2

Whom do the Church of Pentecost leaders in Cape Coast Area go to when they have marital problems?

Respondents were asked to indicate who they spoke to when they had marital problems. The results are presented in Table 4.

Table 4: Persons Respondents Spoke to About Marital Problems

Persons Spoken to	Frequency (f)	Percentage (%)
Pastor	52	15.3
Counsellor	74	21.8
Relatives	16	4.7
Friends	9	2.6
Elder	8	2.4
Others	34	10.0
None	147	43.2
Total	**340**	**100**

Source: Fieldwork Survey (July, 2015)

Table 4 shows the distribution of respondents according to the persons they speak to when they had marital problems. It reveals that majority (43.2%) of the respondents did not talk to anyone about their marital problems. Again, 21.8% of the respondents spoke to a counsellor when they had marital problems. Further, 15.3% of the respondents spoke to their pastors about their marital problems. To continue, the table reveals that 10% of the respondents spoke to others (specifically their spouses and praying to God) when they had marital problems. A small percentage of the respondents (4.7%, 2.6% and 2.4%) spoke to relatives, friends and elders respectively when they had marital problems.

The findings point to the fact that most Church of Pentecost leaders in the Cape Coast Area do not speak to anyone about their marital problems as indicated by majority of the respondents. Speaking to a counsellor and pastor about marital problems is indicated by a significant percentage. Most church leaders do not speak to anyone about their marital issues probably because their status as church leaders and models prevent them from opening up to other people about their life problems. They feel the need to keep the stereotype that all is well with them. However, those who speak with their pastors do so probably because they see their pastors as the head of their churches who are highly equipped to provide them with the assistance they need and still maintain privacy. Pastors are usually more immediately and directly accessible than some other professionals. They do not charge fees, and are often known and trusted within a community. It can also be suggested that the church leaders who consult professional counsellors do so because the professional counsellors have the professional training needed to handle marital issues with high level of expertise.

The findings above are consistent with the findings of Beam (2013) that when couples have problems in marriage, they mostly do not talk to anyone about it. Again, the findings are in line with the findings of Krejcir (1998) that over 70% of pastors experienced burnout because they are the people that members usually talk about their marital problems. The findings of Krejcir imply that church leaders and members mostly spoke to their pastors about their marital problems. The findings further confirm the findings of Brushwyler, Fancher, Geoly, Matthews and

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Stone, (1999) that several people particularly church folks today turn to their pastors as a primary resource in times of marital crisis.

Research Question 3

What proportion of the Church of Pentecost leaders in Cape Coast Area will go to a professional counsellor when they have marital problems?

Respondents were asked if they would prefer to talk to a professional counsellor when they had marital problems. The results are presented in Table 5.

Table 5: Respondents who Prefer to Visit Counsellor

Prefer to go to Counsellor	Frequency (f)	Percentage (%)
Yes	202	59.4
No	138	40.6
Total	**340**	**100**

Source: Fieldwork Survey (July, 2015)

Table 5 shows the proportion of respondents who would prefer to go to a professional counsellor about their marital problems. More than half of the respondents (59.4%) revealed that they would prefer going to a professional counsellor about their marital problems whiles 40.6% of the respondents indicated that they would not go to a professional counsellor about their marital problems. The likelihood of more than half of the respondents to seek professional counselling is most probably because more people are becoming aware of the work done by professional counsellors and are beginning to acknowledge them in their life problems. However, there is still a significant minority who would not seek

professional counselling for their marriage problems, most likely due to the fact that the education about seeking professional counselling has still not reached a lot of individuals. Counsellors are usually not directly accessible and charge fees, and are often unknown within the community.

The findings are in line with a report by the Annual Conference of the Church of the Brethren General Board (1977) that church leaders' main point of call during marital crisis is to a professional counsellor. Similarly the findings confirm the findings of Wolery (2015) that most church leaders are beginning to see the need to consult a professional counsellor when they have marital issues. The findings are inconsistent with the findings of ACCORD (2007) that 31% of spouses studied were of the view that they would prefer to benefit from professional counselling to equip them for some of the challenges and problems they face in their marriages, the 69% would not. This inconsistency is most likely due to the differences in culture.

Research Hypothesis 1

H_0: *There is no significant difference in the marital satisfaction level of male and female Church of Pentecost leaders in Cape Coast Area.*

H_1: *There is significant difference in the marital satisfaction level of male and female Church of Pentecost leaders in Cape Coast Area.*

A 2 by 4 contingency chi square test was carried out to find the gender difference in levels of marital satisfaction. The gender categories were males and females, whiles the marital satisfaction levels were 'Not at all satisfied (30-45)',

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'Not satisfied (46-75)', 'Satisfied (76-105)' and 'Very satisfied (106-120)'. The

results of the analysis are presented in Tables 6 and 7.

Table 6: Gender Marital Satisfaction Cross-tabulation

			MARITAL SATISFACTION				
			30-45	46-75	76-105	106-120	Total
Gender	**Male**	Count	6	14	94	74	188
		Expected Count	3.3	10.5	83.5	90.7	188.0
		% within Gender	3.2%	7.4%	50.0%	39.4%	100.0%
		% within SATIS	100.0%	73.7%	62.3%	45.1%	55.3%
		% of Total	1.8%	4.1%	27.6%	21.8%	55.3%
	Female	Count	0	5	57	90	152
		Expected Count	2.7	8.5	67.5	73.3	152.0
		% within Gender	.0%	3.3%	37.5%	59.2%	100.0%
		% within SATIS	.0%	26.3%	37.7%	54.9%	44.7%
		% of Total	.0%	1.5%	16.8%	26.5%	44.7%
Total		Count	6	19	151	164	340
		Expected Count	6.0	19.0	151.0	164.0	340.0
		% within Gender	1.8%	5.6%	44.4%	48.2%	100.0%
		% within SATIS	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	1.8%	5.6%	44.4%	48.2%	100.0%

Source: Fieldwork Survey (July, 2015)

Table 6 shows the cross-tabulation for gender and marital satisfaction levels. The table revealed that out of the total sample size of 340, 188 (55.3%) were males whiles 152 (44.7%) were females. Again, the table revealed that 50% of the total male respondents had satisfaction levels between 76 and 105 indicating that they were 'Satisfied'. Next to that 39.4% of the male respondents having satisfaction levels between 106 and 120 indicating that they were 'Very Satisfied'. In terms of females, the total sample was 152. Out of the 152 females, it was revealed that the majority (59.2%) had satisfaction levels between 106 and 120 indicating that they were 'Very Satisfied' whiles 37.5% of the females also had satisfaction levels between 76 and 105 indicating that they were 'Satisfied'.

The findings in table 6 show that majority of males were 'satisfied' with their marriages whiles majority of females were 'very satisfied'. In explaining why females were very satisfied compared to the males, it is likely that the culture or practices of the Church of Pentecost is responsible. In the Church of Pentecost, men are not allowed to marry more than one and as a church leader, divorce is also not allowed. Due to this, it is right to predict that females would never worry about their husbands cheating or leaving them thus increasing their level of marital satisfaction.

These findings support the findings of Teachman (2003) that men church leaders had lower levels of marital satisfaction compared to women and so were at a higher risk of marital breakdown. However, the findings contrast the findings of Mickelson, Claffey, and Williams, (2006) which demonstrated that men reported higher marital satisfaction than women did. The inconsistency might be because

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the sample for this study had more males of different designations (Elder & Deacon) than females. In this sense, the responses of the females were more likely to be in the same direction compared to the males.

Again, it can be observed from table 6 that there are differences between the actual count and expected count for both males and females on all levels of marital satisfaction. For instance, males with satisfaction levels between 106 and 120 had actual count of 74 and an expected count of 90.7. Females with satisfaction levels between 106 and 120 had actual count of 90 and expected count of 73.3. However, it is the chi square test that can show how statistically significant the differences are.

A chi square test was also conducted to find out the significance of gender difference on the four levels of marital satisfaction. The results are presented in Table 7.

Table 7: Chi-Square Tests on Gender and Marital Satisfaction

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.272[a]	3	.001
Likelihood Ratio	19.660	3	.000
Linear-by-Linear Association	16.979	1	.000
N of Valid Cases	340		

Significant at 0.05 level

Table 7 shows the significance of gender difference in marital satisfaction. It was revealed that the Pearson Chi Square value of 17.272 was significant at the 0.05 significant level. The probability value (p-value) of 0.001 is less than the significant level of 0.05 (χ^2=17.272, df=3, p<0.05). Based on the findings the null hypothesis that there is no significant difference in the marital satisfaction level of male and female of the church of Pentecost leaders in Cape Coast Area is rejected. This implies that there is a statistically significant gender difference in marital satisfaction levels of the Church of Pentecost leaders in the Cape Coast Area.

The findings above are in line with the findings of Fowers (1991) cited in Clements and Swensen (2000). In that study there was a gender difference in terms of the marital satisfaction of 7,261 couples that he studied. Similarly, the findings support the findings of Haynes (as cited in Clements and Swensen, 2000) that there is significant gender difference in marital satisfaction levels. In contrast to the above, Koehne (2000) found that church attendance and leadership was not significantly correlated with marital satisfaction for either gender. Koehne's findings differed from the findings of the current study probably because Khoene's study used sample from different denominations.

Research Hypothesis 2

H$_0$: *there is no significant difference in the marital satisfaction level of young and old Church of Pentecost leaders in Cape Coast Area*.

H$_1$: *there is significant difference in the marital satisfaction level of young and old Church of Pentecost leaders in Cape Coast Area.*

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A 2 by 4 contingency chi square test was carried out to find levels of marital satisfaction with regard to age. The age categories were young (18-40 years) and old (41 years and above) whiles the marital satisfaction levels were 'Not at all satisfied (30-45)', 'Not satisfied (46-75)', 'Satisfied (76-105)' and 'Very satisfied (106-120)'. The results of the analysis are presented in Tables 8 and 9.

Table 8: **Age Marital Satisfaction Cross-tabulation**

			MARITAL SATISFACTION				
			30-45	**46-75**	**76-105**	**106-120**	**Total**
Age	**18-40**	Count	0	10	90	124	224
		Expected Count	4.0	12.5	99.5	108.0	224.0
		% within Age	.0%	4.5%	40.2%	55.4%	100.0%
		% within SATIS	.0%	52.6%	59.6%	75.6%	65.9%
		% of Total	.0%	2.9%	26.5%	36.5%	65.9%
	41 and above	Count	6	9	61	40	116
		Expected Count	2.0	6.5	51.5	56.0	116.0
		% within Age	5.2%	7.8%	52.6%	34.5%	100.0%
		% within SATIS	100.0%	47.4%	40.4%	24.4%	34.1%
		% of Total	1.8%	2.6%	17.9%	11.8%	34.1%
Total		Count	6	19	151	164	340
		Expected Count	6.0	19.0	151.0	164.0	340.0
		% within Age	1.8%	5.6%	44.4%	48.2%	100.0%
		% within SATIS	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	1.8%	5.6%	44.4%	48.2%	100.0%

Source: Fieldwork Survey (July, 2013)

Table 8 shows the cross-tabulation for age (young and old) and marital satisfaction levels. The table shows that 224 respondents out of the total sample size of 340 were within the age range of 18-40 whiles 116 respondents were in the age range of 41 years and above. The table reveals that majority (55.4%) of the

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young (18-40 years) has marital satisfaction levels between 106 and 120, thus Very Satisfied. Also, 40.2% of the young had marital satisfaction levels between 76 and 105 indicating that they were 'Satisfied'. With reference to the old (41 years and above), the majority (52.6%) had satisfaction levels between 76 and 105 indicating that they were 'Satisfied' whiles 34.5% of the old also had satisfaction levels between 106 and 120 indicating that they were 'Very Satisfied'.

The findings in table 8 show that majority of young married spouses were 'Very Satisfied' with their marriages whiles majority of the old married spouses were 'Satisfied'. This difference in terms of age is most probably due to the fact that younger married couples had not been married for long and as such were still enjoying the days of honeymoon compared to the older couples who were at the period of balancing child birth, work issues and other family issues with their relationship with their spouses and so were likely to experience more difficulties.

The findings are in line with the findings of Jose and Alfons (2007) that because middle-aged or older adults seemed to have greater adjustment problems than young people they to be less satisfied in marriage than young people.

Further, it can be seen from the table above that there are differences between the actual count and expected count for both young and old on all levels of marital satisfaction. In an instance, the young with satisfaction levels between 106 and 120 had an actual count of 124 and an expected count of 108. The old with satisfaction levels between 106 and 120 had an actual count of 40 and an expected

count of 56. The chi square test will show whether the difference is statistical significant.

A chi square test was also conducted to find out the significance of age (young and old) difference on the four levels of marital satisfaction. The results are presented in Table 9.

Table 9: Chi-Square Tests on Age and Marital Satisfaction

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	22.623[a]	3	.000
Likelihood Ratio	24.204	3	.000
Linear-by-Linear Association	19.914	1	.000
N of Valid Cases	340		

Significant at 0.05 level

Table 9 shows the significance of age difference in marital satisfaction. It reveals that the Pearson Chi Square value of 22.623 was significant at the 0.05 significant level. The probability value (p-value) of 0.000 is less than the significant level of 0.05 (χ^2=22.623, df=3, p<0.05). Based on the findings the null hypothesis that there is no significant difference in the marital satisfaction level of young and old church of Pentecost leaders in Cape Coast Area is rejected. This implies that there is a statistically significant age difference in marital satisfaction levels of the Church of Pentecost leaders in the Cape Coast Area.

The findings are in line with the findings of Heaton (2002) that the age of a married person plays the greatest role in accounting for trends in marital satisfaction. Heaton concluded that there is a significant with regard to age difference in marital satisfaction. In a similar vein, the findings are consistent with the findings of Jose and Alfons (2007) that there is a difference in marital satisfaction levels on the basis of age. However, the findings contrast the findings of Shapiro (2007) that age did not play a role in predicting marital satisfaction. Shapiro's findings are in contrast with the current study probably because the current study had only two levels of age compared to Shapiro's four levels of age.

Research Hypothesis 3

H_0: *There is no significant difference in the marital satisfaction level of the Church of Pentecost leaders in Cape Coast Area with regard to their educational level.*

H_1: *There is significant difference in the marital satisfaction level of the Church of Pentecost leaders in Cape Coast Area with regard to their educational level.*

A 4 by 4 contingency chi square test was carried out to find the educational level difference in levels of marital satisfaction. The educational level categories were Basic, Secondary, Tertiary and Others, whiles the marital satisfaction levels were 'Not at all satisfied (30-45)', 'Not satisfied (46-75)', 'Satisfied (76-105)' and 'Very satisfied (106-120)'. The results of the analysis are presented in tables 10 and 11.

Table 10: **Educational level Marital Satisfaction Cross-tabulation**

			MARITAL SATISFACTION				
			30-45	46-75	76-105	106-120	Total
Educational level	**Basic**	Count	6	8	8	3	25
		Exp. Count	.4	1.4	11.1	12.1	25.0
		% within Edu. level	24.0%	32.0%	32.0%	12.0%	100.0%
		% within SATIS	100.0%	42.1%	5.3%	1.8%	7.4%
		% of Total	1.8%	2.4%	2.4%	.9%	7.4%
	Secondary	Count	0	5	21	9	35
		Exp. Count	.6	2.0	15.5	16.9	35.0
		% within Edu. level	.0%	14.3%	60.0%	25.7%	100.0%
		% within SATIS	.0%	26.3%	13.9%	5.5%	10.3%
		% of Total	.0%	1.5%	6.2%	2.6%	10.3%
	Tertiary	Count	0	5	115	144	264
		Exp. Count	4.7	14.8	117.2	127.3	264.0
		% within Edu. Level	.0%	1.9%	43.6%	54.5%	100.0%
		% within SATIS	.0%	26.3%	76.2%	87.8%	77.6%
		% of Total	.0%	1.5%	33.8%	42.4%	77.6%
	Others	Count	0	1	7	8	16
		Exp. Count	.3	.9	7.1	7.7	16.0
		% within Edu. Level	.0%	6.2%	43.8%	50.0%	100.0%
		% within SATIS	.0%	5.3%	4.6%	4.9%	4.7%
		% of Total	.0%	.3%	2.1%	2.4%	4.7%
Total		Count	6	19	151	164	340
		Exp. Count	6.0	19.0	151.0	164.0	340.0
		% within Edu. Level	1.8%	5.6%	44.4%	48.2%	100.0%
		% within SATIS	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	1.8%	5.6%	44.4%	48.2%	100.0%

Source: Fieldwork Survey (July, 2015)

Table 10 shows the cross-tabulation for educational level (Basic, Secondary, Tertiary and Others) and marital satisfaction levels (Not at all Satisfied, Not satisfied, Satisfied and Very Satisfied). The table showed that 25 respondents out of the total sample size of 340 were with basic level education. Out of the 25

respondents with Basic level education, 32% each had marital satisfaction levels between 46 and 75 thus 'Not Satisfied' and between 76 and 105 (Satisfied). Again, the table revealed that 35 respondents of the total 340 respondents had secondary level education. Out of this 35 respondents, 60% had marital satisfaction levels between 76 and 105 indicating that they were 'Satisfied'.

To continue, 264 respondents out of the total 340 respondents had tertiary level education. It was revealed that majority (54.5%) of those with tertiary education had satisfaction levels between 106 and 120 indicating that they were 'Very Satisfied' whiles 43.6% of the tertiary also had satisfaction levels between 76 and 105 indicating that they were 'Satisfied'. Finally, Table 10 revealed that 16 respondents had other levels of education. Out of the 16 respondents, 50% had marital satisfaction levels between 106 and 120 indicating that they were 'Very Satisfied' whiles 43.8% had marital satisfaction levels between 76 and 105 indicated that they were 'Satisfied'.

The findings above imply that majority of basic level respondents were either 'Not satisfied' or 'Satisfied'. Again, majority of the secondary level respondents were 'Satisfied'. Finally, majority of tertiary level respondents were 'Very Satisfied' whiles majority of others were 'Satisfied'. This implies that majority of those with the higher level of education (Tertiary) were 'Very Satisfied' whiles majority of those with lower level education (basic) were 'Not Satisfied'. This difference is likely due to the fact that people with higher level of education had acquired knowledge in dealing or handling all their issues in marriage as compared to those with lower levels of education.

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The findings above are consistent with the findings of Heaton (2002) that marital dissatisfaction/ dissolution is lower among women who are more educated or had higher levels of education.

Table 10 also revealed that there are differences between the actual count and expected count for basic, secondary, tertiary and others on all levels of marital satisfaction. For instance, the basic level with satisfaction levels between 106 and 120 had an actual count of 3 and an expected count of 12.1. The secondary level with satisfaction levels between 106 and 120 had an actual count of 9 and expected count of 16.9. The tertiary level with marital satisfaction levels between 106 and 120 had an actual count of 144 and expected count of 127.3. The chi square test will show whether the difference is significant.

A chi square test was conducted to find out the significance of educational level (Basic, Secondary, Tertiary and Others) difference on the four levels of marital satisfaction. The results are presented in Table 11.

Table 11: Chi-Square Tests on Level Education and Marital Satisfaction

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.335E2[a]	9	.000
Likelihood Ratio	77.074	9	.000
Linear-by-Linear Association	65.384	1	.000
N of Valid Cases	340		

Significant at the 0.05 level

Table 11 shows the significance of education level in marital satisfaction. It was revealed that the Pearson Chi Square value of 1.335E2 (0.01335) was significant at the 0.05 significant level. The probability value (p-value) of 0.000 is less than the significant level of 0.05 (χ^2=1.335E2, df=9, p<0.05). On the basis of the above findings the null hypothesis that there is no statistical significant difference in the marital satisfaction level of basic, secondary, tertiary and other educational level of Church of Pentecost leaders in Cape Coast Area is rejected. Thus, there are statistically significant differences in the marital satisfaction of the Church of Pentecost leaders in the Cape Coast Area with regard to educational levels.

The findings are in line with the findings of Aghamohammadian (2006) who carried out a study to find the association between marital satisfaction and educational level and revealed that the two variables were related. Again, the findings give support to the findings of Maghsoudi (2011) and Mirghafourvand

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(2013) that there were differences in marital satisfaction of couples on the basis of their educational level. However, the findings are inconsistent with the findings of Atari (2007) that there is no association between marital satisfaction and educational level. This inconsistency is probably due to the fact that the levels of education in the current study were more (4 levels) compared to the only two levels in the study of Atari. As such the differences in the current study are likely to be more marked and significant compared to the study of Atari.

Research Hypothesis 4

H_0: *There is no significant difference in the marital satisfaction level of the church of Pentecost leaders with regard to duration of their marriage.*

H_1: *There is significant difference in the marital satisfaction level of the church of Pentecost leaders with regard to duration of their marriage.*

A 3 by 4 contingency chi square test was carried out to find the duration of marriage difference in levels of marital satisfaction. The duration of marriage categories were 0 to 5 years, 6 to 15 years and 16 years and above, whiles the marital satisfaction levels were 'Not at all satisfied (30-45)', 'Not satisfied (46-75)', 'Satisfied (76-105)' and 'Very satisfied (106-120)'. The results of the analysis are presented in Tables 12 and 13.

Table 12: **Duration of Marriage * Marital Satisfaction Cross-tabulation**

			MARITAL SATISFACTION				
			30-45	46-75	76-105	106-120	Total
Duration of marriage	**0-5**	Count	0	0	65	106	171
		Expected Count	3.0	9.6	75.9	82.5	171.0
		% within Duration of marriage	.0%	.0%	38.0%	62.0%	100.0%
		% within SATIS	.0%	.0%	43.0%	64.6%	50.3%
		% of Total	.0%	.0%	19.1%	31.2%	50.3%
	6-15	Count	6	15	46	24	91
		Expected Count	1.6	5.1	40.4	43.9	91.0
		% within Duration of marriage	6.6%	16.5%	50.5%	26.4%	100.0%
		% within SATIS	100.0%	78.9%	30.5%	14.6%	26.8%
		% of Total	1.8%	4.4%	13.5%	7.1%	26.8%
	16 and above	Count	0	4	40	34	78
		Expected Count	1.4	4.4	34.6	37.6	78.0
		% within Duration of marriage	.0%	5.1%	51.3%	43.6%	100.0%
		% within SATIS	.0%	21.1%	26.5%	20.7%	22.9%
		% of Total	.0%	1.2%	11.8%	10.0%	22.9%
Total		Count	6	19	151	164	340
		Expected Count	6.0	19.0	151.0	164.0	340.0
		% within Duration of marriage	1.8%	5.6%	44.4%	48.2%	100.0%
		% within SATIS	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	1.8%	5.6%	44.4%	48.2%	100.0%

Source: Fieldwork Survey (July, 2015)

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Table 12 shows the cross-tabulation for duration of marriage (0-5, 6-15 and 16 years and above) and marital satisfaction levels (Not at all Satisfied, Not satisfied, Satisfied and Very Satisfied). The table reveals that 171 respondents out of the total sample size of 340 had been married for the duration between 0 to 5 years. Out of these 171 respondents, 62% had marital satisfaction levels between 106 and 120 thus 'Very Satisfied'. Again, the table reveals that 91 respondents of the total 340 respondents had been married for the duration between 6 to 15 years. It was shown that of the 91 respondents, 50.5% had marital satisfaction levels between 76 and 105 indicating that they were 'Satisfied'. Finally, 78 respondents out of the total 340 respondents had been married for the duration of 16 years and above. It was revealed that majority (51.5%) of those who had been married for 16 years and above had marital satisfaction levels between 76 and 105 indicating that they were 'Satisfied' whiles 43.6% had marital satisfaction levels between 106 and 120 indicating that they were 'Very Satisfied'.

The findings above imply that majority of those who had been married for the duration between 0 and 5 years were 'Very Satisfied'. Again, majority of those who had been married for the duration between 6 to 15 years were 'Satisfied'. Finally, it can be concluded that majority of those who had been married for the duration of 16 years and above were 'Satisfied'. These findings imply that satisfaction declined as duration of marriage increased. The decline is probably due to the fact that as marriages progress, couples begin to see more often the flaws of each other and tend to become dissatisfied. This finding confirms the findings of Huston (as cited in Mathews, 2002), that there is a substantial decline in reported

marital satisfaction after the first few years of marriage. The findings are however inconsistent with the findings of National Centre for Health Statistics, (1991) that the risk of divorce appears to be greatest during the first three years of marriage and over one-third of divorces occur within the first five years. Their findings implied that marital satisfaction was low in the early years of marriage.

Table 12 also showed that there are differences between the actual count and expected count for 0 to 5 years, 6 to 15 years and 16 years and above on all levels of marital satisfaction. For instance, the 0 to 5 years duration with satisfaction levels between 106 and 120 had an actual count of 106 and an expected count of 82.5. The duration of 6 to 15 years satisfaction levels between 106 and 120 had an actual count of 24 and expected count of 43.9. Those married for the duration of 16 years and above with marital satisfaction levels between 106 and 120 had an actual count of 34 and expected count of 37.6. The chi square test will show whether the difference is significant.

A chi square test was conducted to find out the significance difference in marital satisfaction with regard to duration of marriage (0-5years, 6-15 years and 16 years above). The results are presented in Table 13.

Table 13: Chi-Square Tests on Duration of Marriage and Marital Satisfaction

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	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	64.583[a]	6	.000
Likelihood Ratio	68.083	6	.000
Linear-by-Linear Association	15.360	1	.000
N of Valid Cases	340		

Significant at 0.05 level

Table 13 shows the significance of age difference in marital satisfaction. It was revealed that the Pearson Chi Square value of 64.583 was significant at the 0.05 significant level. The probability value (p-value) of 0.000 is less than the significant level of 0.05 (χ^2=64.583, df=6, p<0.05). Based on the above findings, the null hypothesis that there is no significant difference in the marital satisfaction levels in terms of duration of marriage of the church of Pentecost leaders in Cape Coast Area is rejected. This implies that there is a statistically significant difference in marital satisfaction levels of the Church of Pentecost leaders in the Cape Coast Area with regard to duration of marriage.

The findings are consistent with the findings of Zare, Golmakani, Shareh, Taghi Shakeri and Khadem (2014) that there is significant difference in marital satisfaction on the basis of duration of marriage. Jadiry (2009) also revealed a similar trend that duration of marriage was a determining factor in marital satisfaction levels. The findings give support again to the findings of Atari (2007) and Banifatemeh (2009) which also revealed that there is an influence of duration

of marriage on marital satisfaction levels. However, the findings are inconsistent with the findings of Yousefi (2005) also found no difference in marital satisfaction levels with reference to duration of marriage. The inconsistency might be because Yousefi's study required the participants to self-report the influence of duration of marriage on their satisfaction levels, hence leading to the conclusion that there was no significant difference.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

This chapter involves a summary of the study, conclusions and recommendations. Implications for counselling and suggestions for further study are also given in this chapter.

Overview of the Study

The aim of this study was to find out the levels of marital satisfaction among the Church of Pentecost Leaders in the Cape Coast Area. The descriptive survey design was used in carrying out the study. A sample size of 340 was selected for the study through the stratified and simple random (lottery method) sampling procedures from a population of 1975 church of Pentecost leaders in the Cape Coast Area.

Key Findings

The findings of the study revealed that most of the respondents were 'very satisfied' with their marriage as indicated by a higher percentage of the respondents. Again, the findings revealed that most of the respondents did not speak to anyone about their marital problems as indicated by a majority of the respondents. Speaking

to a counsellor and speaking to a pastor about marital problems were also indicated by a significant percentage.

Further, the findings of the study revealed that more than half of the respondents would prefer to go to a counsellor when they had marital problems. In addition to the above, the findings revealed that there is a statistically significant gender difference in marital satisfaction levels of the Church of Pentecost leaders in the Cape Coast Area. The findings again revealed that there is a statistically significant age difference in marital satisfaction levels of the Church of Pentecost leaders in the Cape Coast Area.

. In addition, the findings revealed that there is a statistically significant educational level difference in the marital satisfaction levels of the Church of Pentecost leaders in the Cape Coast Area. Finally, the findings of the study revealed that there is a statistically significant duration of marriage difference in marital satisfaction levels of the Church of Pentecost leaders in the Cape Coast Area.

Conclusions

From the above findings, the following conclusions can be made:

It can be concluded that most of the Church of Pentecost leaders in the Cape Coast Area are very satisfied with their marriages. This contradicted the problem on which the study was based, thus, the increase in the number of divorce in the Cape Coast Metropolis. This has brought to light a new insight regarding the marital satisfaction levels of church leaders in the Cape Coast Metropolis.

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Again, it can be concluded most of the Church of Pentecost leaders in the Cape Coast Area do not speak to anyone about their marital problems. Those who speak to people usually spoke to a counsellor or a pastor. This brings a new light to the field of marital satisfaction. It provided the answer to the question of how the church leaders handle their marital issues.

Further, it can be concluded that majority of the church of Pentecost leaders in the Cape Coast Area would prefer to speak to a professional counsellor about their marital problems. This self-report indication turned out to be just as expected since there is an ongoing education about seeking professional counselling.

In addition, it can be concluded that there is a difference in the marital satisfaction levels of male and female Church of Pentecost leaders in the Cape Coast Area. This contradicted the null hypothesis that there would be no difference. This can provide a good basis on which to counsel couples who might be having issues in their marriage.

It can also be concluded that there is a difference in the marital satisfaction levels of old and young Church of Pentecost leaders in the Cape Coast Area. It contradicted the null hypothesis that there would be no difference. This difference gave a new insight to the understanding of whether age influenced marital satisfaction.

To continue, it can be concluded that there is a difference in the marital satisfaction levels of Church of Pentecost leaders in the Cape Coast Area with regard to their educational level. This did not confirm the null hypothesis of there

being no difference on the basis of educational level. This has brought a new idea to the fore since educational level has not been an issue of consideration previously.

Finally, it can be concluded that there is a difference in the marital satisfaction levels of Church of Pentecost leaders in the Cape Coast Area on the basis of their duration of marriage. This finding did not confirm the null hypothesis. This has brought a new finding to fore thereby contributing to knowledge in the understanding of marriage and marital satisfaction.

Recommendations

The following recommendations can be made from the findings of the study:

1. Couples should be encouraged to talk to professional counsellors about their marital problems, since it has been found that most of the church leaders do not talk to anyone about their marital problems. This can be made possible through one to one encouragement for church leaders, with the aim of educating the leaders about the essence of counselling.

2. Workshops should be organised for couples to keep them in check so as to maintain their high levels of marital satisfaction. During times as this, a professional counsellor can be invited as the main guest speaker for the workshop or seminar. This will provide help to those who might need help but might not have the courage or boldness to seek for it.

3. Couples should be educated to take into consideration every factor that affects marital satisfaction such as age, educational level, gender etc. before making any decision regarding the stability of their marriage. Before

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deciding to end their marriages, couples should be made to consider all other thing that might have influenced the decline in their level of marital satisfaction. In so doing, some marriages can actually be saved.

4. Again, the church should add counselling as a course of study in the seminary for the pastors so that by the time the pastors graduate from the seminary they will be well versed in counselling so as to be able to provide help to their members and church leaders as well.

5. Finally, since it has been established that the church leaders would prefer to go to a professional counsellor, it is recommended that professional counselling services be made available to church leaders. Counselling services should be made accessible to all couples in the church. Since most people would prefer to consult a counsellor, making the service very accessible is the best option which will serve the needs of the couples who might need the help.

Implications for Counselling

1. The findings have implications for premarital counselling. It would be better for counsellors giving premarital counselling to make the couples-to be aware of all the factors and variables that can affect their satisfaction in marriage. In this case the likelihood of dissatisfaction would be reduced.

2. Professional counsellors should liaise with the church to ensure that professional counselling services are readily available to church leaders and members who may have marital problems.

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3. Finally, churches should ensure that before any married couple gets into a divorce, they are made to pass through counselling where the counsellors would educate them about the factors responsible for their conflict so that if possible, the situation can be managed.

Suggestions for Further Study

For further study in this area, it is suggested that a larger sample size from different churches be used so as to increase the generalisability of the findings. Again, it is suggested that future study should consider pastors as well as church members as part of the study. Finally, it is suggested that future study consider the effects of marital satisfaction on religiosity and not just studying marital satisfaction in isolation.

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APPENDICES

UNIVERSITY OF CAPE COAST

SCHOOL OF GRADUATE STUDIES

DEPARTMENT OF EDUCATIONAL FOUNDATIONS

Research Questionnaire on Marital Satisfaction

Gender: Male [   ]   Female [   ]

Age: 18-40 [   ] 41 and above [   ]

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Educational level: Basic [   ] Secondary [   ] Tertiary [   ] others [   ]

Duration of your marriage: 0-5 years [   ] 6 years – 15 years [   ] 16years and above [   ]

Whom do you mostly talk to about your marital problem?

Pastor [   ] Counsellor [   ] Relatives [   ] Friends [   ] Elder [   ] No One [   ]

Others Specify……………………

Indicate whether or not you prefer to discuss your marital problems with a professional counsellor. Yes [   ] No [   ]

Which office do you hold?

Elder [   ] Deacon [   ] Deaconess [   ]

Instructions

The inventory has thirty (30) items (statements). In filling it, read each item first. Make sure you understand. On the right side of the item there is a row of boxes, indicate in one of the boxes a tick (√) to show how true the item applies to you. See the example below.

Very True	True	Not True	Not At All True
	√		

FORM A (FOR MEN)

No.	Items	Very True	True	Not True	Not At All True
1.	I always feel fulfilled, happy when I have my wife by me.				
2.	I like the way my wife converses and shares her experiences with me.				

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No.	Items	Very True	True	Not True	Not At All True
3.	I am satisfied sexually with my marriage.				
4.	I am very disturbed because my wife does not appreciate all the sacrifices I put in my marriage.				
5.	We (I and my wife) quarrel over petty disagreements and hurt each other's feelings very often.				
6.	My wife cannot be trusted. She is very cunning, not reliable.				
7.	I will feel much happier if I move out of my present marriage.				
8.	My wife is the best I can ever have.				
9.	I like my wife a lot for her financial support in the marriage.				
10.	My wife 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 because she is stubborn, never ready to change her bad ways (like her keeping bad friends).				
No.	Items	Very True	True	Not True	Not At All True
13.	My wife is too cold for my liking. I do not enjoy her company.				
14.	My wife is indifferent. She does not care about what I do with my life.				

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No.	Items	Very True	True	Not True	Not At All True
15.	My wife keeps her money to herself. She does not contribute to the upkeep of the home and family.				
16.	I notice that my wife is becoming more attractive to me. I am growing to love her 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 is that she admits her faults and apologises.				
19.	My wife is insolent. She speaks to me without respect.				
20.	Our conversation always ends in a quarrel. So we scarcely converse these days.				
21.	I and my wife accept disagreements without hurting each other's feeling.				
22.	My wife nags almost every day and makes my life very uncomfortable.				
23.	My wife appreciates very much how I help her in the home (with the household chores).				
No.	Items	Very True	True	Not True	Not At All True
24.	My wife does not like my relatives. She treats them badly when they visit. This makes me highly displeased.				

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25.	I like the way my wife keeps in touch when she travels. She phones and converses to my liking.				
26.	My wife cooks well and takes good care of the home. I love her for this.				
27.	My wife respects and admires me very much. She says I work hard.				
28.	My wife complains too much. Nothing I do at home pleases her.				
29.	My wife is fond of hitting me with objects to harm me when she is angry. I feel unsafe because she is very violent.				
30.	I enjoy my wife's company most times.				

FORM B (FOR WOMEN)

NO	ITEMS	Very True	True	Not True	Not At All True

No.	Items	Very True	True	Not True	Not At All True
1.	I always feel fulfilled, happy in the company of my husband.				
2.	I like the way my husband converses and shares jokes with me.				
3.	I am satisfied sexually in my marriage.				
4.	I am very worried because my husband does not appreciate all the sacrifices I put in my marriage.				
5.	We (me and my husband) quarrel over petty disagreements and hurt each other's feelings very often.				
6.	My husband is not trustworthy. He is cunning, not reliable.				
7.	I will feel much happier if I move out of my present marriage.				
8.	My husband is the best I can ever have.				
9.	I like my husband a lot for helping me with the household chores.				
10.	My 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 husband because he is stubborn, never ready to change his bad ways (like affairs with women).				
13.	My husband is too cold for my liking. I do not enjoy his company.				

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No.	Items				
14.	My husband is indifferent. He does not care about what I do with my life.				
15.	My husband keeps his money to himself. He does not perform his financial duties for the upkeep of the home.				
16.	I notice that my husband is becoming more attractive to me. I am growing to love 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 husband is that he admits his faults and apologises.				
19.	My husband speaks to me harshly as if I am a child. I strongly dislike this.				
20.	Our conversation always ends in a quarrel. So we scarcely converse these days.				
21.	I and my husband accept disagreements without hurting each other's feelings.				
22.	I thought it is only women who nag. My husband nags too much to my discomfort.				
23.	My husband appreciates my cooking always. I like this.				
24.	My husband always speaks harshly and angrily to my relatives when they visit. This displeases me.				
25.	I like the way my husband phones and converses with me when he travels. He does it frequently.				
26.	My husband is committed. He gives enough house-keeping money and sometimes gives more.				
No.	**Items**	**Very True**	**True**	**Not True**	**Not At All True**

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27.	My husband has great respect for me. He admires my hard work at home.				
28.	No matter how well I cook, my husband would find some fault. He is always complaining about my cooking.				
29.	My husband gets angry too frequently and beats me. I am thinking of reporting him to the police.				
30.	I enjoy my husband's company most times.				