

**RELATIONSHIP BETWEEN PSYCHO-SOCIAL VARIABLES AND MARITAL
ADJUSTMENT AMONG WOMEN IN FEDERAL COLLEGE OF EDUCATION**

ZARIA, NIGERIA

BY

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**B.Ed GUIDANCE AND COUNSELLING (2006),
UNIVERSITY OF ILORIN
P14EDPC8023**

SUPERVISORS:

**Prof. R.M. Bello
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**A DESSERTATION SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES
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**DEPARTMENT OF EDUCATIONAL PSYCHOLOGY AND COUNSELLING,
FACULTY OF EDUCATION,
AHMADU BELLO UNIVERSITY,
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August, 2018

DECLARATION

I Yusuf Fatimoh, P14EDPC8023 hereby declare that this Dissertation work titled “Relationship between Psycho-Social Variables and Marital Adjustment among Women in Federal College of Education Zaria, Nigeria has been carried out by me in the Department of Educational Psychology and Counselling. The information derived from the literature has been duly acknowledged in the text and a list of references provided. This Dissertation has not been previous presented for any degree, diploma or higher degree in this Institution before.

Yusuf Fatimoh

Date

CERTIFICATION

This Dissertation work titled RELATIONSHIP BETWEEN PSYCHO-SOCIAL VARIABLES AND MARITAL ADJUSTMENT AMONG WOMEN IN FEDERAL COLLEGE OF EDUCATION ZARIA, NIGERIA, by Yusuf Fatimoh (P14EDPC8023) meets the regulations governing the award of the Degree of Master of Education (M.Ed) in Guidance and Counselling of the Ahmadu Bello University, Zaria and is approved for its contribution of knowledge and literary presentation.

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Date

DEDICATION

This research is dedicated, to my caring parents Alhaji Yusuf and Alhaja Sabitiyu Yusuf Maikabara, my beloved husband Mr. Akeem Olalekan Olotu and my children Abdultawwab, Abdulwaarith, Zeenat and Abdulhakam Olotu.

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OPERATIONAL DEFINITIONS OF TERMS

The following terms are operationally defined as was used in this study.

Psycho-social referred to as the combination of psychological and social aspects of women adjustment in marriage such as: In-law's interference, Suspicion, Communication and Love.

In-law's interference referred to as an unnecessary distractions caused by relations in marriage.

Suspicion referred to as a thought about ones partner on little evidence or without proof that could negatively influence the bond of marriage.

Communication referred to as the way couples expresses their feelings, ideas and their reactions in marriage.

Love is another psycho-social variable that used in this study as a deep, intense affection or feelings between two people in a marriage.

Marital adjustment as referred to in this study as individual's subjective experience of marriage in terms of how their needs will be met, and how the individual's expectations and desires are to be satisfied.

Married women as referred to in this study as a woman that is legally under the control of a man.

ABSTRACT

This study investigated Relationship between Psycho-Social Variables and Marital Adjustment among Married women in Federal College of Education Zaria, Nigeria. The study had four objectives, four research questions and four null hypotheses. The population was twenty thousand and forty five (2,045) married women and the study sample consisted of three hundred and twenty two respondents (322) was derived from Krejice and Morgan's sample size distribution table. Two instruments was adapted Marital Adjustment Questionnaire (MAQ) and Marital Adjustment Test (MAT) which was tested and certified to be reliable at probability of 0.704 coefficients. The research design used was survey research design. Both descriptive and inferential statistical methods were used for the data analyses of this study. All four null hypotheses were tested at 0.05 alpha level of significant using Pearson's Product Moment Correlation (PPMC). Findings revealed that significant negative relationship existed between in-laws' interference and marital adjustment among married women in Federal College of Education, Zaria, Nigeria ($r = -0.203$), significant negative relationship existed between suspicion and marital adjustment among married women in Federal College of Education, Zaria, Nigeria ($r = -0.332$), significant positive relationship existed between communication and marital adjustment among married women in Federal College of Education, Zaria Nigeria ($r = 0.152$), significant positive relationship existed between love and marital adjustment among married women in Federal College of Education, Zaria, Nigeria ($r = 0.158$). On the basis of these findings it was recommended that Married women in Federal College of Education Zaria, Nigeria needs help of school Counsellors to educate them on how to develop positive relationship with their in-laws so as to enhance better marital adjustment. For example, if the women orientation towards their in-laws could be change positively it will boost their marital adjustment higher according to the result of this finding. it will boosts their marital adjustment higher among others.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The importance of marital adjustment cannot be over-emphasized; the adjustment of each marriage or family is eventually the growth of the nation at large. Marital adjustment as referred to in this study as individual's subjective experience of marriage in terms of how their needs will be met, and how the individual's expectations and desires are to be satisfied. In addition satisfaction of the needs of each spouse is essential to marital adjustment.

Human beings strive for well-being and happiness in various spheres of life, be it personal, social, economic, marital and work. So the achievement and success in these spheres lead to satisfaction in life, whereas inadequacy to do the same may leads to frustration. Therefore, human beings constantly have to adjust to various roles, environmental demands and pressures throughout the course of life.

Marriage is purely the highest of all human interaction therefore, must never be entered into carelessly and in marriage couples face challenges in the beginning of marital relationship so they need to adapt and adjust to everyday life and it needs both external and internal adjustments after marriage. External adjustments refer to making adjustments to fulfill the societal demands. Society's needs and expectations may conflict with couple's need and requirements, whereas, internal adjustments refer to adjusting to different personalities of each other. Marital adjustment is actually the adjustment to some important matters of life. Marriage consists of a life of effort and concern, felicitation and melancholy, illness and health. It consists of being young and becoming old, dealing with small and big problems, coping with internal and external hardships and threats. A lot of days, weeks, months, and years are lived jointly. During this lengthy phase,

the couple lives together in proximity, which unveils all. It soon become clear that big things can matter very little while small things can become awfully big, often over a small matter a great dispute arises up.

Marriage can explain how any person can be awfully small, mistakes and shortcomings or deficiencies are visible in marriage. According to Ramcharan (2008), there are two elements in marriage. One is bodily (sexual, wish) and the other one is divine (love, respect and adore). Towards the end of life both elements are coming closer and closer and at a particular point of time the later aspect (love, respect, and adore) becomes evident. A well-adjusted couple has consensus on financial matters and most importantly how to deal with in-laws. The couple has to change its' preferences, interests, and aims of life so as to share love, and give confidence to each other and as a result of these adjustments they either reduce or stop complaining about their marriage (Jalil & Muazzam, 2013).

Marital adjustment has long been a trendy topic in studies of the family, most likely because the idea is supposed to be narrowly associated to the stability of any marriage. Marital adjustment is a process which is created during couples' life because it is necessary for taste conformity, person's traits recognition, behavioral rules creation and relational models formation. Thus, marital adjustment is an evolutionary process between a couple (Aminjafari, Padash, Baghban & Abedi 2012).

Marital adjustment is not only a value term, but also a relative term. It implies firmness and strength to endure under hard as well as easy circumstances. Marriage and family problems represent a unique but common, category of adjustment difficulty that causes people to seek psychological treatment. Problems can develop in a couple's relationships because of a medical

or psychological problem in either person, or in one of their children. Parent-child problems can also create problems within the marriage. (Aminjafari, Padash, Baghban & Abedi 2012).

In the present modern era, professionals like bank employees and doctors have to spend more time at their work place and are more indulge in activities related to their career and professions. They may have less time to fulfill their family responsibilities which may lead to dissatisfaction. in which marital maladjustments are the consequences of dissatisfaction. (Shikha, Darshan & Kavita, 2013).

One definition of adjustment is adaptation behavior that permits us to meet the demand of the environment (Kalpana Bharambe & Pravin, 2013). Marriage is by far the most important personal relationship for any person and has been described as the most intimate, delicate and far reaching relationship between man and woman. The stability and continuity of a marriage is important not just to the members of the marital dyad, but to their family and community as a whole. Marital adjustment is a process which is created during couples' life because it is necessary for taste conformity, person's traits recognition, behavioral rules creation and relational models formation. Thus, marital adjustment is an evolutionary process between couples (Aminjafari, Padash, Baghban & Abedi 2012). It is an adaptation between husband and wife to a point where there is companionship, agreement on basic values, affectionate intimacy and accommodation. In other words, a well adjusted marriage involves a relationship in which the attitudes and actions of each of the couple produce an environment which is highly favourable to the proper functioning of the personality structures of the couple especially in areas of primary relations. In this case they would have come to an adjustment of interest, objectives and values, by which they are in harmony, in demonstrations of affection, sharing confidences and having fewer or no serious complaints about their marriage. Soon after marriage, the period of marital

adjustment begins which is a very trying period when the couple is faced with reality of each other's way of life.

Psycho-social referred to as both psychological and social aspects of individual adjustment in marriage such as in-laws' interference, suspicion, love and communication. In-laws are relatives by marriage, especially the parents of the husband or wife. In-laws are generally perceived as "enemies" by some couples. They are usually regarded as unnecessary interference in the scheme of things. Except in a few cases, many couples would rather keep their in-laws at arm's length because they believed too much familiarity brings contempt. But, as much as many couples would want to do this, the extended family practice by African culture may not permit it. Women especially, suffer the major consequence of in-laws' interference in their marriage because in-laws see them as intruders who deprive them of the love and attention needed from their son. (Wayas, 2015).

Another variable of psycho-social is suspicion. Suspicion could be used interchangeably with cheating, jealousy, distrust, mistrust and doubt. Suspicion which is an act of suspecting; the imagination or apprehension of the existence of doubt (especially something wrong or hurtful) without proof, or upon very slight evidence, or upon no evidence. Suspicion has deprived a large number of people their joy and peace; it has even led to cases of battering, divorce, murder and so on. (Sneh, 2017)

Communication is the process of transmitting and receiving ideas, information, and messages. Healthy and poor communication in homes/marriages contributes to the adjustment or maladjustment of such marriage. Communication in marriage is vital to a happy marriage and family life. Without good communication all the marriage adviser/counsellors in the world cannot help rebuild a bad marriage relationship into a good one. It is seen as an important which

enables each spouse to express their desires, needs and to treat the other persons in an acceptable way (Drescher, 2000). Married couples with vital relationships are most likely to experience continued, positive interactions within marriage. Those who enjoy spending time together and can confide in each other usually maintain a close and giving relationship as they age. However, those couples who are unsatisfied in the earlier years of their marriage tend to have a negative experience in later life. Their relationships are difficult, their communication conflictual and unrewarding. (Shweta, 2013)

Love is another issue that calls for adjustment in marriage as one of the main requirements of marriage; husband and wife should be friendly and show affection to each other. They should have the interest of each other and display kindness, develop positive attitudes towards each other, regard and treat one and other as best friend. Couples should show care, concern and be ready to give as much or more than they receive. They should identify positive qualities and encourage the display of such attributes. Occasionally, they should send notes expressing love and acknowledging that their partners are lovable individuals. Couples should always think of the positive sides of their partners and show admiration rather than condemnation. (Shweta, 2013).

1.2 Statement of the Problem

The researcher observed poor marital relationship from her interaction with friends both married and divorced women that some of the problems of marital relationship that calls for adjustment have been found to be associated with some psycho-social variable such as in-laws' interference, suspicion, love, jealousy, communication flow, age at marriage, trust, sex, absence of children in marriage and homes that causes breakdown in good marital relationship.

Some women believe that their in-laws are the one controlling their marriage particularly the mother in-law, the husband's mother usually considered as the dominant figure with whom the relationship could be doomed to be problematic and another one reported emotional tension whenever their mother in-law pays them visits, while in another case a man asks his mother to take care of his young wife but the woman does the opposite by forcing her to do heavy work or perform menial services. Due to the negative expectations of most Nigerian women regarding their mother in-law, the young bride already believes that her mother in-law would make her marriage to be problematic. Also there is this common discussion about husband having lunch or drinks after work with members of opposite sex, discussing their work problems and leaving nothing to talk about with their spouse at home and sharing intimate issues with people other than their partner and the rest of it and lots of communication imbalance in the family, partners not showing love and affection enough after having some kids as some of this contributed to frequency of divorce and separation among couples. This situation perhaps could be remedied by the use of psycho-social variables such as in-laws' interference, suspicion, love and communication.

The issue of marital adjustment is crucial and important to every society and national development. The danger of uncertainty associated with the problem of adjustment in marriage has therefore created serious challenges to marriage therapists/counsellors. To this Owuamanam, Osankinta (2005), Goel and Narang (2012), ascertain that some marriage even breakdown before their first anniversaries that if marriage is healthy and adjustable, and if the couples are satisfied the society in which the family is the foundation would be strongly built. Therefore, in this study psychological and social variables in terms of in-laws' interference, suspicion, love and communication will be examined to see how they are related to marital adjustment

1.3 Objectives of the Study

The objectives of the study are to:

1. Find out the relationship between in-laws interference and marital adjustment among married women in Federal college of education, Zaria, Nigeria.
2. Find out the relationship between suspicion and marital adjustment among married women in Federal college of education, Zaria, Nigeria.
3. Examine the relationship between communication and marital adjustment among married women in Federal College of Education, Zaria, Nigeria.
4. Find out the relationship between love and marital adjustment among married women in Federal college of education, Zaria, Nigeria.

1.4 Research Questions

Based on the stated objectives, the following questions were raised:

- i. Is there relationship between in-laws interference and marital adjustment among married women in Federal college of education, Zaria, Nigeria.
- ii. Is there relationship between suspicion and marital adjustment among married women in Federal college of education, Zaria, Nigeria.
- iii. Is there relationship between communication and marital adjustment among married women in Federal College of Education, Zaria, Nigeria.
- iv. Is there relationship between love and marital adjustment among married women in Federal college of education, Zaria, Nigeria.

1.5 Research Hypotheses

From the itemized research questions raised above, the following null hypotheses were tested:

HO₁: There is no significant relationship between in-laws' interference and marital adjustment among married women in Federal College of Education, Zaria, Nigeria.

HO₂: There is no significant relationship between suspicion and marital adjustment among married women in Federal College of Education, Zaria, Nigeria.

HO₃: There is no significant relationship between communication and marital adjustment among married women in Federal College of Education, Zaria, Nigeria.

HO₄: There is no significant relationship between love and marital adjustment among married women in Federal College of Education, Zaria, Nigeria.

1.6 Basic Assumptions

This study was based on the following assumptions:

1. that in-law's interference may be related with marital adjustment among married women in Federal College of Education, Zaria, Nigeria.
2. that suspicion may have significant relationship with marital adjustment among married women in Federal College of Education, Zaria, Nigeria.
3. that communication as one of the psycho-social variables would be significantly related with marital adjustment among married women in Federal College of Education, Zaria, Nigeria.
4. that love may be significantly related with marital adjustment among married women in Federal College of Education, Zaria, Nigeria.

1.7 Significance of the Study

This study would be of benefit to married women, marriage/family counsellors, social workers, business organisations and the nation at large in the following ways: For married women, when the causes of psycho-social problems are known, they will be able to adjust or manage the causal factor(s) leading to problem in their home. For instance, if communication is the major problem among married women, this study will provide measures on how to communicate effectively thereby establishing an adjusted home which will enhance the upbringing of proper children and it will better the lot of the society. Marriage/family counsellors will benefit immensely from the result of this study because it will help in assisting their clients to solve various problems having known the likely variables that influence marital adjustment in marriages, implying that, the study will also help counsellors to offer qualitative counsel to couples and family members that come for counselling. Social workers are part of helping professionals so this study will enable them (social workers) to offer qualitative help to individuals, couples and family members that come for assistance.

Well adjusted marriages enhance the total well-being of every member of such marriage/family, therefore, business organisations will benefit from this study because the employed individuals from adjusted homes will contribute intelligently to the growth of the organization. When such an individual is becoming less productive; the organization may help him/her seek for professional assistance of a counsellor, this in turn, will again enhance effective delivery of the employee. Every marriage/family is a unit in the society/nation, and when there is peace in marriages, the nation at large will experience peace and growth in all spheres of life.

1.8 Scope and Delimitation of the Study

The scope of this study covered all married women both NCE, B Ed, Part-time and Full-time students of Federal College of Education, Zaria, (FCE Zaria) and the study also covered four psycho-social variables such as in-laws' interference, suspicion, love and communication among married women in Federal College of Education, Zaria, Nigeria. As well as how they are related to marital adjustment.

And the study is delimited to other psycho-social variables that are not part of this study such as jealousy, sex, divorce, age at the time of marriage, number of children and so on, and is delimited to marital stability, marital mal-adjustment, marital satisfaction, sexual satisfaction and the rest of them, it also delimited to all women other than those married women such as single mothers, divorce women, widows, and single ladies.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Introduction

This chapter discussed the following: Conceptual framework to include psycho-social variables and marital adjustment, theoretical framework consist of psycho-social theory of human development, psychoanalytic social theory, and Lee's theories of love. Whereas empirical studies were also reviewed.

Psycho-social is a reflection of an individual's psychological well being that is influenced by their experiences in the social arena. It involves both psychological and social aspect of individual adjustment in marriage. While psycho-social variables which include: in-laws' interference, suspicion, communication, and love. In-laws consist of relatives by marriage, especially the parent of husband or wife. In-law's interference is also an unnecessary distractions caused by relations in marriage. Suspicion as one of psycho-social variable referred to as a thought about ones partner on little evidence or without proof and an unsubstantiated belief about ones partner that could breaks the bond of marriage. While communication referred to as the process of transmitting and receiving ideas, information, and messages. Love is another psycho-social variable that used in this study as an attitude held by one person toward another, involving a predisposition to think, feel, and behave in a certain ways toward her partner. Therefore, marital adjustment referred to as a situation in which a woman is able to cope with pleasant and unpleasant situation within her marriage.

2.2 Concept of Marital Adjustment

The term "marital adjustment" is not easy to define because it has been discovered to be one of the most confused concepts in marriage and family research, in spite of the fact that it is

one of the most widely used concepts in marriage and family research. The use of the terms “marital adjustment”, “marital happiness and marital satisfaction” interchangeably used by researchers in marriage and family, shows lack of consensus on the conceptual meaning of such terms in available literature.

Marital adjustment is the state in which there is an overall feeling in husband and wife of happiness and satisfaction with their marriage and with each other, marital adjustment calls for dual-career for maturity that accepts and understands growth and development in the spouse, the phenomenon of marital adjustment involves adjustment to mate, sexual adjustment, emotional adjustment, adjustment towards in-laws, and the like. (Jaisri & Joseph, 2014).

Marital adjustment will be defined by the different characteristics like agreement between partners on matters important to the relationship, contentment with the present state of the relationship and commitment to its continuance, expression of affection and sex in the relationship, and common interests and activities shared by the couple (Jaisri & Joseph, 2014).

Jalil and Muazzam (2013), defined a well-adjusted marriage as a union where the attitudes and the acts of husband and wife are in agreement on the chief issues of marriage. Marital adjustment can occur when two individual from different background start living together and face adjustment problem. Marital maladjustment is the disability of the person to adjust with the partner (husband and wife) due to problems that lead to inappropriate coping and marital problems, well adjusted marriages plays a significant role in determining strength of marital life (Raynor & Al-Marzooqi, 2012)

Adjustment means literally to move towards what is fitting appropriate or necessary for both parties, it is a blending, marking, an accommodating, and a fitting together of two personalities on every level by sharing the deepest emotions and dreams to the practicalities of

life, however, is not submission. It means a full willingness to recognize, accept and promote the unique potential of one partner (Jalil & Muazzam, 2013).

Marital relationship is the foundation of family life because it involves the union between a man and a woman as husband and wife. Marriage is a component part of the culture usually formalized by the custom, law and occasionally solemnized by religion, it is a means by which physiological, recreational, social, emotional and security needs are satisfied, as stable marital relationship is important not just to the members of the marital dyad, but to the family and community (Surabhi, 2017). The human family has become one of the most widely discussed issues in recent times. Its importance to human existence led to the United Nations declaration of 1994 as the international year of the family (Surabhi, 2017).

Human society is essentially developed from marital relationship when married persons are wedded, they always make commitment to remain in the bond of unity and love “until death do us part”. However, available statistics of marital breakdown show that many married persons who make such vows do not keep them to the end (Huber & Huber’s, 2012). The break-down of marital relationship has become a global phenomenon affecting both the rich and the poor: from the royal families of princes and princesses down to the peasant farmers in our contemporary time. The happenings among Nigerian married persons in the present day make one fear and doubt if any joy is really attached to marriages, this is because married persons frequently nag, quarrel or fight, which may eventually lead to separation and divorce in extreme cases (Huber & Huber’s, 2012).

McCurry, Allyson, Paul and Andrew (2012), made an attempt to define marital adjustment with the assertions that it is a process whereby two individuals, through consent, become husband and wife and are then in a healthy relationship. The husband and wife see each

other first as individuals with trait-differentials, different background and orientation, which help them to maintain a “give and take” relationship. That in spite of occasional conflicts, the couple pledges their loyalty to stay together in the amicable settlement of any disagreement that, the institution of marriage is regarded as a school, where the husband and wife see each other as learners for life and each partner contributes to the success and connectivity of the relationship, both partners learn to accept a mistake or fault and express apology and finally see themselves as being each other’s better choice.

In the marriage relationship, fear of a partner’s activity and suspicion do not exist. Both husband and wife learn how to inculcate and nurture healthy thoughts, distance does not act as a barrier and each is certain of his/her safety in the absence of the other, the use of pep words like “honey, thank you for the person you are” help love to grow in the relationship. External influences such as the effect of in-laws, do not have much influence on the marital relationship because in-laws and family friends are well regarded and their roles guided so that they may not be judgmental. Marital stability and happiness are thereby ensured (Miller & Rowland 2012).

Marital adjustment calls for maturity that accepts and understands growth and development in the spouse, if this growth is not experienced and realized fully, death in marital relationship is inevitable, a relationship between couples is not instantaneous rather a slow progress. Furthermore, Shweta (2013), opined that marital adjustment could be achieved when each spouse is able to maintain his or her own personality to a certain extent. That is, one spouse not submerging the other but allowing individual growth. This author believes that the well-adjusted marriage needs more that the maintenance of personality and personality growth. In addition, satisfaction of the needs of each spouse is essential to marital adjustment, it should be noted that marital adjustment is greatly influenced by the satisfaction each derives from work or

employment and each one's success in it, the view expressed earlier by Filani, about marital adjustment in the African setting, as being very simple as long as the husband and wife perform their culturally assigned roles, seems inadequate regarding the modern-day educated married woman, who is employed especially in the urban towns of Nigeria, causal observations have shown that conflicts abound from the expected roles of a female spouse and what really occurs or what is realistic in the present day Nigeria's marital relations, the culturally assigned roles of a wife and the realities in the world of the present-day married employed women are astringent on her and have led many of them to seek divorce, in the best situations, many have been psychologically stressed and would need help of marriage counsellors and guidance counsellors.

Spouses, especially employed wives, need assistance to overcome stress being experienced as married employed women outside their homes, a condition which is a result of the advancement in education and technology of the home and marital roles have been stressful in light of the present economy and technological advancement in the country, the implications this have in terms of marital adjustment of the married employed woman regarding a tendency to avoid or resolve conflicts to a point where there is spouse companionship, agreement on basic values of life, affectionate intimacy and accommodation in conjugation with maintenance of personality, satisfaction of needs and satisfaction in employment outside the home, have not been explored, this is an area in which marriage counsellors and guidance counsellors could be very useful and helpful (Bernard, Mary & Marcia 2017)

In addition, in an attempt to give what they viewed as the best and realistic meaning of marital adjustment, they presented assumption on the well-adjusted marriage in the following explanation: that spouses who are well-adjusted should have agreement on matters critical to maintaining their marital union; sharing demonstrations of affection and mutual confidences

helps the marital dyad's ability to cope with day to day activities and mundane problems; and couples who are happy and satisfied with the marital relation have few complaints about their marriage relationship and few doubts about the certainty of the marriage's chance of succeeding (Huber & Huber's, 2012).

If someone look around and inquires married couples, it will be known that each individual has one or the other complaint about the marital life, those individuals who are experiencing satisfied marital relationships are having fewer problems in their relationship and have low chances for breakup in relationships, in many cases of breakup relationships, marriages end up in divorce while in others whose partners manage to resolve their disagreements are living a healthy life. Many factors have combined to affect marriage institutions thus causing many problems which both young and old married couples must contend with, marital conflicts can be defined as the state of tension or stress between marital partners as the couple try to carry out their marital roles, the fact that two people agree or plan to live together as husband and wife calls for different expectations and hopes, some of which might be fulfilled while others remain unfulfilled. In many researches there are different terms for the satisfying relationship between two persons living as couple, like marital quality and marital satisfaction but these are not synonymous to each other (Caroline, 2014).

Marital adjustment is a term influenced and effected by many factors like personality, communication, conflict resolution, leisure activities, sexual relationships, financial management, family and friends, children and parenting, religious beliefs and many other issues around us, while marital satisfaction is defined as "a general sense of favorability toward the marital relationship" (Goel & Narang, 2012).

Marital quality is frequently used in an understanding that consist marital adjustment the same as happiness and satisfaction. Nevertheless, it is good to consider marital adjustment as something that can affect marital quality but is not part of it, since adjustment is a part of the relationship between marital partners instead of a sentiment experienced by both partners. Such signs of adjustment as clash, disagreement, communication, and working together on different assignments can relate differently to the marital partners feelings in different marriages, or even differently to the spouse's feelings in the same marriage. The writings and materials on marital adjustment is relatively related to that literature same on marital happiness and adjustment; both literatures cannot be clearly divided, because a number of marital quality scales (e.g., the widely used Dyadic Adjustment Scale) mix elements of adjustment with spouses' assessments of their marriages (Spanier, 2001).

2.3 Concept of Psycho-social Variables

Against the backdrop of the continuing relevance of family values and units to national development challenges, Jacobs and Leonard (2006), propounded that adjustment need of families have to be met pro-actively or even in retrospect as a means of enhancing family stability or arresting the drift into instability. The process is usually a transitional on aimed at restoring harmony into particularly troubled families or those manifesting signs of becoming dysfunctional. Hence, family psycho-social transition/harmony restoration refers to the enactment of counselling relationships aimed at awakening couples or family members to their adjustment needs towards the challenges of continuous changes in their family ecology, emanating developments and growth dynamics within themselves, their lives and social environments as well as the nuances of social settings, all of which do interfere with family life and expectations. In the application of any of these approaches to family counseling, the obvious

challenges are those of cognitive limitations of target clients, resistance tendencies from specific family members, group or collective emotions of the family, behavioral nuances and issues of transference and counter transferences in counseling settings and relationships (Wayas, 2015).

Psychological and social variables will be examined in terms of in-law's interference, suspicion, communication, and love.

2.3.1 Concept of In-laws' Interference

The issue regarding mothers-in-law and their daughters-in-law is a common one, yet not many concrete studies have been done on the issue of in-laws' interference in marriage to establish the validity or otherwise of the too many suppositions.

There are challenges in forming relationship with other people especially when they are not one's blood relations. In most cases, people tend to be partial to, and take sides with their relation, hence the saying "blood is thicker than water".

In-laws are individuals who are connected to the spouses by marriage. In Nigeria, the most powerful in-laws are the parents-in-law. When a lady is married to a man, she becomes daughter-in-law to her husband's parents and her husband become son-in-law to her own parents.

In-laws consist of relatives by marriage, especially the parents of husband or wife. In-laws are generally perceived as "enemies" by some couples, because they deliberately and most times, unnecessarily interfere in the scheme of marriage. Except in a few cases, many couples would rather keep their in-laws at arms' length. But, as much as many couples would want to, the extended family practice in the African culture may not permit it (Arebi, 2007).

In-law relationships often are described as ambiguous, and this ambiguity stems from the fact that married couples belong to three different families: the new family of the couple plus both partners' family origin (Byrant, Conger, & Meerhan, 2001).

In-law relationships can cause hostility and stress between spouses who have emotional and psychological loyalties to individual families. It takes time for young partners to shift their own primary loyalties from parents to each other, in-law disagreements are most common in the early years of marriage, some young couples are able to work out their relationships with in-laws, including the spouse's parents, siblings, and other relatives, so that good accommodations are reached. Others settle into a permanent state of friction with their in-laws. This friction may cause unhappiness or break up the marriage (Arebi, 2007).

The closeness of the mother-daughter bonds helps to explain that common family compliant In-law problems. The most typical in-law conflicts occur between women and their husband's mother and it fits our cultural stereotypes that mothers in-law tend to interfere, criticize, and be possessive and over protective in fact, women who do not tolerate the infiltration of their partner's family members are often given social tags, the foundations of most relationships and homes have been terribly shaken due to the influence of in-laws, indeed, there is species of plant with long and sharp edges called "mother-in-law's tongue", to show how meddlesome and antagonistic the woman could be (Wayas, 2015).

Usually, if there is an in-law problem and the husband's family is controlling, then it is the husband (with support from his wife) who needs to lay down boundaries for his family. In like manner, if it is the wife's family that is controlling, it is the wife's responsibility (with support from her husband) to lay down boundaries for her family, a man who allows his parents to interfere with his marriage is not living up to his responsibility to love and protect his wife, a wife who allows her parents to interfere with her marriage is not in a right relationship with her husband. She is to respect him and put his needs before her family's needs or demands (Wayas, 2015).

However, for marriage to succeed, their first loyalties must be to each other. For a healthy marital relationship, it is very important that the new family develops a strong and autonomous bond, particularly during the first few years of marriage (Byrant, Conger, & Meerhan, 2001).

The problems with the in-laws are usually placed under marriage problems and most literature considers it as a very potent cankerworm that has eaten deep into the total health of the marriage institution all over the planet Earth, many couples are able to find all the key ingredients in their marital relationships and are happy and satisfied with their married life. Others lack some elements in their bond which gives rise to consequences that are not always desired, e.g., depression in married women has found to be associated with younger age, lack of autonomy in marriage decisions, marital rape, and domestic abuse by in-laws (Ali, Israr, Ali, & Janjua, 2009)

In-law's factors refers to a situation whereby negative roles, interruption, poke nosing, negative attitude, behaviours, wrong advice and over-dependency syndrome of in-laws which can disrupt a marital union. Every family needs independence, privacy and confidentiality to keep going. However, when these rights are blocked or denied, a marriage may hit the rock (Animasahun, 2014). However, it was found that additional children in the family improves the prospect of marital stability in spite of challenges from in-laws (Heaton, 2000), but as children get older the risk of divorce rises until the youngest child left home (Waite & Lillard, 2001).

Halford, Nicholson, and Sanders (2007), found in-laws to be health-promoting and provide a sense of belonging and intimacy, and also help people to be more competent and self-efficacious. Furthermore, in-laws may be regarded as 'good' or 'bad' depending on the mutual respect or assistance enjoyed by both parties. According to him, some well to do and well meaning parents-in-law have been found to be good and unconditionally supportive of the young

spouses. They at time give financial assistance and right unbiased counsel to their in-laws and their children while on the other hand, some parents-in-law engage themselves in the exact opposite by being too demanding and causing problems in their children's homes (Erbert, 2000).

Mothers-in-law are particularly considered guilty of generating ripples in their children's homes and of the two mothers-in-law, the husband's mother is usually considered as the dominate figure with whom the relationship could be doomed to be problematic (Animasahun, 2013).

Fincham, Hall, and Beach (2006), explain that in the traditional Jewish as well as American family system, the mother of the husband is presented as being bad which the daughter-in-law's own mother is perceived as being responsible for all the problem in her son's family as she is known to protect her son from the external world where not one is good enough to be his wife or her daughter-in-law. Over the years, a lot of women have formed their impression of the mothers-in-law as being a thorn in the flesh of their daughters-in-law and as a result most women go into marriage battle-ready to fight and subdue their mothers-in-law. Some even wish they would not have mothers-in-law, Due to the negative expectations of most Nigerian women regarding their mothers in-law, the young bride already believes that her mother-in-law would make her marriage to be problematic and in most cases, this in turn becomes a self-fulfilling prophecy since the daughter-in-law might not even give her mother-in-law any chance to prove her worth. She might not see anything good, her good intentions might be misconstrued. For example, a mother who bought fruits and some food stuffs to give her daughter-in-law and so disposed of the food thinking it might be poisonous, the same woman was very free to eat her own mothers' food (Fincham, Hall, & Beach 2006).

Good relationships with the extended family, including in-laws, can help foster marital satisfaction. Such good relationships may depend, in part, on the similarity of the couple's familial backgrounds. To resolve conflict, it is important to first identify the problem and then to work with the in-law in solving the problem. If the in-laws continue to try to thwart the boundaries that are jointly set by the married couple, then there must be consequences for that action. A temporary separation from all contact with in-laws may be a painful time, but it may also be needed to protect the marriage. The responsibility of the husband to the wife and the wife to the husband is paramount in maintaining a healthy relationship (Fincham, Hall, & Beach 2006).

In-law factor. This refers to a situation whereby negative roles, interruption, poking, nosing, negative attitude, behaviours, wrong advice and over-dependency syndrome of in-laws can disrupt a marital union. Every family needs independence, privacy and confidentiality to keep going. However, when these rights are blocked or denied, a marriage may hit the rock (Animasahun, 2013; 2014). The act of divorce caused by in-laws directly affects the structure of a network by removing or altering an existing tie. However, it was found that additional children in the family improves the prospect of marital stability in spite of challenges from in-laws, but as children get older the risk of divorce rises until the youngest child left home. Nevertheless, many times in-laws could be beneficial to marriage stability. For instance some researchers working on effect of in-laws on marriage found that social networks and other emotionally supportive social ties from in-laws provide protective inoculation from severe social stressors and even disease. Other work has shown that people receiving help from in-laws experienced less distress (though the effect was reversed when the aid came with advice) while

others found in-laws to be health-promoting and provide a sense of belonging and intimacy, and also help people to be more competent and self-efficacious (Animasahun, 2015).

In summary, in-laws are not the final arbiters of the relationship the husband and wife are. A couple has a right to privacy and when that privacy is violated, they have the responsibility to see that it is protected. In-laws do not have an inalienable right to insinuate themselves in their married children's business. However, it is up to the married children to make their desires known in the best way and then be consistent.

2.3.2 Concept of Suspicion

Marital suspicion appears to underlie many social interactions. Thus, it is not surprising that they occupy an important role in various efforts to account for the success or failure of a wide variety of human relationships. Perceived marital (suspicion) is the act of doubt ones partner, especially something wrong, on little evidence or without proof. (a belief to the disadvantage of another, accompanied by a doubt).

The seeds of emotional cheating are sown when couples misunderstand the fundamental rules of marriage (Laurie, 2007). It was stated that communication is not the problem (communicating often is stated as the best way to build a successful marriage). Marital cheating involves personal intimacy with someone other than your spouse or partner. Marital unfaithfulness can be harder on a marriage than adultery. Marital cheating includes: Flirting "harmlessly" with people of the opposite sex, having lunch or drinks after work with members of the opposite sex, discussing your work problems thoroughly at work; and leaving nothing to talk about with your spouse at home, sharing jokes and gossip with colleagues or friends of the opposite sex, not with your partner, spending as much time buying the right gift for a colleague of the opposite sex as you do for your spouse and sharing intimate issues with people other than

your partner. "When a spouse places his or her primary needs in the hands of someone outside the marriage, it breaks the bond of marriage just as adultery does" (Kalafut, 2007).

There is a saying that if you change the way you relate to your spouse, then you are concretely changing the relationship. One can reduce the likelihood of perceived marital cheating (suspicion) by focusing on building a strong marriage through the following: Avoid close friendships with members of the opposite sex, foster co-dependence (need for one another), have clear, realistic goals and a specific plan, define your roles, put your marriage before your kids, jobs, and anything else, appreciate your partner: don't just tolerate him or her. Understand the connection between your childhood and your marriage, share your deepest, most vulnerable self during intimate moments (deal with your fear of intimacy), accept many stages of love in a marriage or partnership, and focus your energy on building a strong marriage (and you'll have no energy for suspicion). Some marriages are stronger after marital infidelity. It depends on many factors: why one person strayed, how long it continued, whether it is over, how it was discovered and the type of extramarital affair. Once the problem of perceived cheating is resolved, it's important to keep these "five steps to surviving a supposed or an actual extramarital affair" fresh in the mind: recognize your role, be open to change, limit your questions, don't keep bringing the suspicion up and resolve to move on (Wayas, 2015).

Trust is another issue that calls for adjustment in marriage as one of the main requirements of marriage Yahaya, Ogunsanmi, Esere and Oniye (2008), described it as construct effort on the part of spouse to tell the truth and provide information to his/her partner in order to give a true impression of one's feelings and motives. Honesty if practiced by couple promotes trust and enhances marital stability. Couples who are honest are usually trustworthy and will not give room for suspicion.

2.3.3 Concept of Communication

Communication within the family is extremely important because it enables members to express their needs, wants, and concerns to each other. Open and honest communication creates an atmosphere that allows couples to express their differences as well as love and admiration for one another. It is through communication that husband and wife are able to resolve the unavoidable problems that arise in their marriage.

The definitions of communication are as problematic as definitions of marriage and family. Most theorists define communication in such a way that it includes any instance of creation of symbols in some medium in such a fashion that other people can notice the symbols and make sense of them (Wayas, 2015).

Communication in marriage is vital to a happy marriage and family life. Without good communication all the marriage advice in the world cannot help rebuild a bad marriage relationship into a good one. Communication is the key to unlock marital problems. It does more than help to solve conflict. To establish emotionally fulfilling relationships, couples/partners must learn how to communicate with one another in ways that will reveal their deepest feelings and their underlying needs (Davidson and Moore, as cited in Wayas, 2015).

The value of communication in a marital relationship cannot be down played. It is considered as the blood of any marital relationship without which adequate interaction cannot be achieved (Ebenuwa-okoh, 2011). Communication flow, which is regarded as the lifeblood of any relationship is seen as important which enables each spouse to express their desires, needs and to treat the other persons in an acceptable way (Drescher, 2000).

According to Wayas, (2015), communication is learned; communication between marriage partners may occur via words, verbal or written; non-words-symbols, sounds, or silence, facial expressions-jeers or smiles; touches-nurturant touch, no touch, playful touch, or coercive touch; and behaviours a combination of these elements in recurrent pattern. Communication among spouses and family members, especially when we gather for various reasons in the home, can provide an opportunity for an exchange of ideas and concerns and can reinforce the unique identity of each of the family members as being radically unique and loved. The various forms and means by which a family might communicate are unique to each family.

Another basic principle of the general systems theory is that communication in the system is essential. Family system theory functions well when important information is regularly exchanged among the members, which is the essence of communication. Positive feedback in families is intended to create change, whereas negative feedback is designed to minimize change and keep things the same. Feedback can come either from family members or from people outside the family. Positive and negative do not connote value judgments or indicate whether a change is good or bad but rather whether change occurs in the system or not. In sum, openness to change is a key concept in the family system framework (Goldenberg & Goldenberg 2002).

Positive communication is one of the qualities of strong marriage and marital adjustment. Communication always produces agreement in strong marriage. Couples have differences and conflicts, but they speak directly and honestly about them without blaming each other. They try to resolve their differences but may agree to disagree. Dysfunctional marriages or families on the other hand, are either overly critical or hostile in their communication with each other or deny problems and avoid verbal conflict. Although verbal hostilities are not productive, neither is avoidance of problems.

Studies reveal that communication in healthy marriages and families has several important aspects. Members of strong families are extremely good at listening. Humour is another important aspect of healthy marital and family communication. Communication involves the ability to pay attention to what others are thinking and feeling. In other words, an important part of communication is not just talking, but listening to what others have to say (David & John 2003).

Just as effective communication is almost always found in strong, healthy families, poor communication is usually found in unhealthy family relationships. Marriage and family therapists often report that poor communication is a common complaint of families who are having difficulties. Poor communication is unclear and indirect. It can lead to numerous family problems, including excessive family conflict, ineffective problem solving, lack of intimacy, and weak emotional bonding (Wayas, 2015).

Epstein, Bishop, Ryan, Miller and Keitner in Wayas (2015). identified four styles of communication: Clear and Direct Communication- This is the most healthy form of communication and it occurs when the message is stated plainly and directly to the appropriate family member. An example of this style of communication is when a father, disappointed about his son failing to complete his chores, states, "Son, I'm disappointed that you forgot to take out the trash today without my having to remind you." Clear and Indirect Communication - In this style of communication, the message is clear, but it is not directed to the person for whom it is intended. Using the previous example, the father might say, "It's disappointing when people forget to complete their chores." In this message the son may not know that his father is referring to him. Masked and Direct Communication – This is when the content of the message is unclear, but directed to the appropriate family member. The father in this example may say something

like, "Son, people just don't work as hard as they used to." Masked and indirect communication this is when both the message and intended recipient are unclear. In unhealthy family relationships, communication tends to be heavily masked and indirect. An example of this type of communication might be the father stating, "The youths of today are very lazy" (Wayas, 2015). In this study an attempt will be made to investigate the influence of communication on marital adjustment among women in colleges of education Zaria.

2.3.5 Sex as a Medium of Communication

Is sex meaningless? This is a question with dual answers; Yes and No. According to Klein (2005), sex is meaningless in the objective or philosophical sense. But if used as a means of communication it is meaningful on the personal, experiential level. For instance, one reason that people engage in sex is to be periodically renewed, nourished in their experiential of whatever kind of meaning they expect or want their sex to communicate. It maybe to communicate intimacy, closeness pleasure, creativity bodily perfection or the promise that life is Ok. In essence, as couples we can use sex to communicate different or so many things in and about our relationship.

Sex is a powerful instrument which couples could use to enhance their communication with each other. The four ingredients of good sex are possible where the couples have resolved to be sincere in their sexual relationship. These ingredients are:

- Expressing affection.
- Finding mutual vocabulary.
- Communicating likes and dislikes.

- Negotiating and compromising

For example, through sex couples can communicate affection. It should be noted that it is possible to be sexually attracted to someone without feeling much affection. However, attraction is communicated through body language and eye contact. Affection is expressed through body language, too, but needs to be backed by talking about ‘feelings. Experience has shown that many people have difficulty expressing emotions, particularly if they come from a background where feelings are not spoken about in the same manner, some people need to be reassured that the affection they feel is not only genuine but mutual before they can feel relaxed enough to get the fullest enjoyment from sex (Leman, 2005).

Finding mutual vocabulary and communicating likes and dislikes are mutually interwoven. Couples must be free and frank but fair to each other in terms of their feeling, experience and expectation to get the best from their sexual relationship. For example, once they are in the bedroom or wherever it pleases them to “make love,” the whole experience will be better for them both if they communicate likes and dislikes frankly but fairly. This implies that they must be ready to bare their minds and state things/feelings in ways that neither of them finds embarrassing, distasteful or silly. Couples must note, however, that establishing this mutual vocabulary doesn’t happen quickly or in some sort of formal sit-down discussion. It develops with time and trust- and it needs each of them to develop awareness of and sensitivity to the response of the other (Klein, 2005).

Negotiation and compromise are twin vital words in the world of love and sex and couples would do well to use the already established mutual vocabulary to great advantage here. Once they have developed their own mutual vocabulary as well as clear idea of likes and

dislikes, the stage automatically is set for negotiation and compromise. Once couples have reached this stage they will begin to understand what their partner enjoys which will not always need to be communicated verbally. Thus, because they share a vocabulary, openness and trust, when they want to ask their partner either to do something specific or to stop it, they would not feel too self-conscious. As a matter of fact they would be aware of the things that give their partner pleasure, and they may be willing to indulge in them. They will also have a clear idea of which things they are not prepared to engage in (Leman, 2005).

In the opinion of Haller (2005), couple often find themselves struggling to communicate verbally and more importantly sexually. However, to begin a journey into blissful matrimonial sexual relationship, the couples are advised to agree on the principles of commitment, respect, listening and understanding, ownership and conversation. Commitment demands that the couples must agree to stay committed to problem solving and solution seeking even when the communication becomes difficult. They may not stay committed to the marriage or to each other, but they must agree to stay committed to resolution and whatever that means to both of them.

Munroe (2003). Respect, listening and understanding are three other principles of successful communication in marriage - and sexual relationship. The couple must agree to treat one another with respect, being as kind and gentle with words as possible. No matter how silly the sexual demand of your partner appears to be, use language that reflects your intent on holding your partner in the highest regard. As a matter of fact, seek to listen properly to and understand what your partner is feeling, thinking, and experiencing from his or her point of view. Agree that you will together listen and as best you can, understand your partner first before you attempt to respond with your own feelings and thoughts.

Ownership is another important principle in spousal communication and sexual relationship. Let's look at it this way: Men, in general, think in terms of facts and in a linear fashion. They think like a straight line, which give them the ability to see goal (the vision) and to focus their energies on reaching it in the most straightforward and direct way (Leman, 2005). Women, on the other hand, tend to think more like a grid than a straight line. Specifically, a women's brain is designed to pick up many details that men don't sees, things that go beyond mere facts, such as personalities, Motivations and feelings of both herself and others. She can perceive, analyze, evaluate and see relationships between things all at the same time. Therefore as couples, agree to be responsible for your own actions and your words. Don't assign responsibility to your partner and diminish your sense of personal power (Leman, 2005).

The principle of conversation is equally important. In order for their marital sexual relationship to be blissful; the couples must agree to talk. They must not resort to the use of avoidance tactics like the silent treatment or habitual use of avoidance phrases like saying, "I'm fine" or "everything is all right". They must be open, honest, and direct in their communication. Couples must learn to communicate what they want and need with clear and concise words. They must establish a guiding principle that in their marital and especially sexual relationships no matter how scary the issue or intense the feeling, they will talk about it with each other (Esere, 2011).

The necessity for these principles in marital sexual relationship is underscored by the realization that wealth, power, position or glory will not replace sex in the love life of a normal Woman. It has been pointed out that sex is a stronger factor and influence in the life of a woman than that of a man, but she has the will power to keep it in the background and submerge it in

accordance with the custom of society. So being open and free in their communication would allow couples to benefit maximally from their sexual experiences (Yahaya, Esere, Ogunsanmi & Oniye 2008).

Couples can greatly enhance the possibility of marital stability if they learn to use the sexual relationship to communicate sincerely their feelings, thoughts and emotions no matter how scary. (Yahaya, Esere, Ogunsanmi & Oniye 2008). It must be remembered that marriage is an investment in life and happiness, and the longer the marriage endures, the greater the investment and consequently couples should expect greater returns or dividends in direct ratio to the length of time the marriage has lasted. The husbands especially must be ready to use their sexual skill to communicate sincere love to their wives because one thing is certain and that is, unless a woman is not happy in love, she is not and cannot be happy in life; This is more so because love means everything to a woman, and without a hill portion of it in her life, she is really not a woman, because it take love to complete the development of a woman's body, mind and personality. The couples should realize therefore that love and love-making are arts which can be improved with study and practice (Yahaya, Esere, Ogunsanmi & Oniye 2008).

Communication also provides the opportunity of understanding other partner without "mindreading". Trying to guess the partners needs, thoughts and feelings may cause misconceptions. Additionally, relationship satisfaction problems are the reason of unexpressed sexual problems. Beside the role of communication, the role of intimacy and commitment are investigated in terms of sexual satisfaction. In the study married women without children have the highest level of intimacy, commitment and passion in their relationships and they reported the highest level of sexual satisfaction when compared to their counterparts. Married women with children reported the lowest frequency and the lowest

preferred frequency of sexual intercourse in their relationship. Researchers interpreted this result by indicating the focus on the mother role more than the spouse role, their unmet expectations of their partners as fathers, or their increased housework. Single women without children and single women with children groups in the study also reported dissatisfaction with their sexual life. They reported significantly lower levels of intimacy and commitment in their relationships when compared to the married groups. As a general result of the study, communication is strongest predictors of sexual satisfaction. He also emphasizes the role of sexual communication in the sexual relationship and defines it as an indicator of the closeness in the relationship. Many authors also suggested that, sexual intercourse is a powerful symbol of love (Adesina, 2016).

2.3.6 Concept of Love

Nijole (2008), Love is an elusive concept. We have all experienced love and feel that we know what it is. According to Chapman (2007), love is a controversial word when it comes to marital adjustment. Many people view love in terms of romance and not essentially to contract marriage. Others take love to be friendship qualifying them to marry; yet there is a third stage of love which is self-giving. Love can be expressed in many ways. Some people express it verbally by saying sweet things which reflects care and sincerity. Some express it through acts like giving gifts, flowers or helping in a problem and some are in love but are unable to express it. Marsden, (2007) saw that in Pakistan, the Chitralis' expresssd romantic love through poetry and also found elopement marriages to be very common.

Cherry (2009), concluded that romantic love is composed of three elements; attachment, care, and intimacy. Attachment includes the need to have care and approval for the other person, care is wishing the other person to be happy, and intimacy includes sharing of thoughts, desires, and feelings. According to Sheri & Stritof (2009), romantic love occurs when a person with his

partner feels emotionally high, elated, and passionate. Love is also seen as a passion for another person to the extent that you can't live without him/her (Ashiru, 2009). According to Gottschall and Marcus (2006), it is a desire for union with someone, to idealize him/her, to dramatically changes one's life priorities, to care about other person's well-being, and to feel empty and agony in his/her absence which is a universal experience. Love in Pakistan and especially in Punjab has its roots in famous folk stories. Heer Ranjha is one of the most famous love stories written by Saniya, Kokab and Asir Ajmal, Government College University, Lahore. Correspondence concerning this article should be addressed to Saniya Kokab, Government College University, Lahore (Qalandar, 2008). Similarly, the story of Anarkali is also popular, in which Saleem was a prince and Anarkali was a slave girl and both fall in love which shows that socio-economic status is neglected in a love affairs and how beauty plays an important role. Many bachelors either secretly love someone or are openly involved in love affair but apart from those who view love as beautiful, there are also some young adults who consider it wastage of time. They think real love does not exist and people only seek company to pass time. People who are in true love want to spend maximum time with their partners. Their vision is restricted to only positive qualities and the flaws in their partners are overlooked. Luo (2007), reported that romantic attraction leads to positivity bias in which the person only sees the positive qualities in his/her partner. It also leads to similarity bias in which the person sees his/her partner similar to him/her and idealization biases in which the partner seems to be similar to one's ideal self.

Luo (2007), stated that marriage contracted on the basis of sexual intercourse as the basis of love is likely to break up or face a shipwreck. Love entails more than union of bodies by husband and wife. More so, when there is a union of heart and mind, the couple tends to have a better marital adjustment. Cherry (2009), agreed completely that, when the act of sex is allowed

to predominate love, marriage is soon broken up and so-called love fades. He continued that: Love feeds on personal intercourse, involving the whole person not just on the physical act of sex. Love is never jealous but kind and patient; never boastful or conceited, is never rude or selfish, delights in the truth, always ready to excuse, to trust, endure what comes and suffer for the other.

It implies, therefore, that marriage that is stated on romantic love of touch (through sex), admiration, passion and lust will soon have a problem. Unless such a love goes deeper and encompasses the entire person, it will not likely last (Qalandar, 2008).

Qalandar (2008), said that the most wanted thing in marriage is love; “a love which is strong, a love which is deep and a love which is enduring”. He further explained that this type of love is more difficult to achieve than most people think. He continued that the main reason why people come together in marriage is because they feel they can attain greater happiness. The three major things they hope to achieve through marriage are love, security and sexual fulfillment. When these are achieved, they are happy but when to some extent, they are not achieved, such couples are probably unhappy with their marriage. Thus, there is romantic love, friendship love and self-giving love.

Zoroya (2005), explained that both types of love, nonetheless, are multifaceted, based on respect, and often demanding. The following are some characteristics of love as listed by Zoroya

Love is Multifaceted: Love has many dimensions. It can be romantic, exciting, obsessive and irrational. It can also be platonic, calming, altruistic and sensible. Love defies a single definition because it varies in degree and intensity and in different social contexts. At the very least and as you will see shortly, love includes caring, intimacy and commitment.

Love is based on Respect: Although love may involve passionate yearning, respect is a more important quality. If respect is missing the relationship is not based on love. Instead, it is an unhealthy or possessive feeling or behavior that limits the lovers' social, emotional, and intellectual growth.

Love is often demanding: Long-term love, especially, has nothing in common with the images of infatuation or frenzied sex that we get from movies, television, and romance novels. These misconceptions often lead to unrealistic expectations, stereotypes and disillusionment.

In fact, real love is closer to what one author calls “stirring-the oatmeal” love. This type of love is neither exciting nor thrilling but is usually mundane and unromantic. It means paying bills scrubbing toilet bowls, being up all night with a sick baby, and performing myriad other tasks that aren't very sexy. Some partners take turns stirring the oatmeal. Others break up or not,

2.3.7 Function of love and loving

One historian argues that love is dysfunctional because it creates high divorce rates. That is, because many Americans are in love with love, their unrealistic expectations result in unhappiness and the dissolution of marriages (Coontz, 2005). In contrast, a number of researchers and family practitioners believe that love is at the core of healthy and well-functioning relationships and families. Love fulfills many purposes that range from ensuring human survival to providing opportunities for recreation.

1. Love ensures human survival

In a tongue-in-cheek article, one writer suggested that romantic love is a “nuisance” and “a nasty trick played upon us by nature to keep our species going”, especially during the childbearing years (Nijole, 2008). In fact, love does keep our species going. Because children

can be conceived without love, there is no guarantee that people who engage in sex will feel an obligation to care for their offspring and make sure they survive. Unlike sex, love implies a commitment. By promoting an interest in caring for helpless infants, love ensures the survival of the human species.

2. Love prolongs life

Babies and children who are deprived of love may develop a wide variety of problems: depression, headaches, physiological impairments, and psychosomatic difficulties that sometimes last a lifetime. In contrast, infants who are loved and cuddled typically gain more weight, cry less, and smile more. By age five, they have higher IQs and score higher on language tests (Hetherington, 2005).

Perhaps the most dramatic example of the effects of lack of love is suicide. People who commit suicide often feel socially isolated, rejected, unloved, or unworthy of love. Suicide is far more prevalent among divorced people than among divorced people than among married people. Divorced people also tend to suffer more serious illnesses and more chronic disabling conditions than do married people in (Nijole, 2008).

Love doesn't guarantee that we'll live to be 100, of course. Instead, researcher suggest, there is a link between loving relationships and living longer.

3. Love enhances our physical health

Numerous studies show a connection between our emotions and our physical well-being. About 25 percent of people who visit a doctor have physical symptoms that are probably due to their emotional state (Roan, 2003).

Chronic stress, whether due to a demanding job or to an unloving home life, elevates blood pressure. Arguing or just thinking about a fight also raises blood pressure. People in unhappy

marriages may be less healthy because stress can change the levels of certain hormones in the blood and weaken the immune system. As a result, people who are stressed out face a higher risk of heart disease and other illnesses (Kiecolt-Glaser & Newton 2001; Cacioppo, 2002; Glynn, Christenfeld & Gerin 2002).

4. Love improves the quality of our lives

Love fosters self-esteem. From a solid basis of loving family relationships, children acquire the confidence to face the world outside the family. Terminally ill patients and paraplegics often report that they can accept death or cope with their disabilities when they are surrounded by supportive, caring, and loving family members and friends (Nijole, 2008).

Not having a secure base of love, on the other hand, can lead to aggression, hostility, diminished self-confidence, and emotional problems. At least half of all teenage runaways are escaping a home where there is no love, as evidenced by violence, abuse, or incest. Battered wives become suspicious, fearful, and bitter in (Nijole, 2008).

5. Love is fun

Without love, life is “a burden and a bore” (Nijole, 2008). Even though love can be painful, it is also enjoyable and can be exciting.

It is both comforting and fun to plan to see a loved one, to travel together, to write and receive e-mail messages and exchange presents, to share personal activities, to have someone care for you when you are sick or grumpy, and to know that you can always depend on someone for comfort, support, and advice.

Overall, love and intimacy are critical for our emotional and physical well-being. In contrast, isolation, loneliness, hostility, anger, depression, and similar feelings often contribute to suffering, disease, and premature death.

2.4 Theoretical Frame work

2.4.1 Psycho-social Theory of Human Development

Erikson (1963), psycho-social theory of human development, stress the unique psychological tasks of an individual development across the life span of man. He places more emphasis on the influence of sociological processes on the satisfaction of the individual; and had a closer look on the role of the family and the larger society in the development of the individual. The development process stretches through eight stages in life. He emphasizes that the passage through each stage necessitates resolute or crisis on conflict. Thus each of the stages represented by pairing of the most positive and most negative aspects of the crisis period. He then noted that the resolution of a crisis should be sufficiently made in order to equip the individual with skill needed for the next stage.

Apparently, this research is concerned with sixth and seventh stages of Erikson's psycho-social development theory. The sixth stage, intimacy versus isolation, emphasis the couples' social interaction which centered upon establishing reciprocal friendship, intimacy and familiar work relationships. Erikson hypothesized that the major problem facing man/couples need is that of obtaining gratification from intimacy and solidarity with others rather than withdrawing from partnerships and becoming socially and personally isolated. Erikson (1963), claims that the resolution of this conflict has great significance in determining whether or not the adult's primary personal aim becomes that of bringing marital satisfaction and creating a shared household with divided labour. Hence, the adult who achieves gratification from reproducing and creating a satisfied home as well as helping others grow is equipped with the personal integrity necessary to face the final crisis of life.

Furthermore, psychological marriage relationship is also seen in the seventh stage; generativity versus self-absorption. Adult couples take active interest in guiding and taking care of family responsibilities. Hence, marital satisfaction can be achieved when couples show interest in family needs, take care of young ones and other related family functions.

The relevant of the theory to this work is on the basis that psycho-social development and marital adjustment is seen by Erikson as an attempt to define, identify, by sharing intimate thoughts and feelings, the couples offer up their own identity, see it reflected in their love ones and better still able to clarify the self. In other words in marriage, individuals must develop the ability to form deep intimate relationship with each other in marital satisfaction centre on the ability to form deep emotional attachments, love and affection for one another for a successful marriage relationship. (Ada, & Anake 2015).

2.4.2 Psychoanalytic Social Theory – Karen Horney

Karen Horney 1885-1952. Very similar to Melanie Klein and other women psychoanalysts. She was trained in Europe with classical Freudian psychoanalysts, objected to Freud's view on women; instead, believing that culture, not anatomy was responsible for the psychic differences between men and women she helped found the Chicago Psychoanalytic Institute.

Horney & Freud: She believed that strict adherence to psychoanalysis would lead to stagnation in theory and practice. Objected to Freud's beliefs about women's psyche psychoanalysis should move beyond instinct theory and emphasize the importance of cultural influences in shaping personality.

Psychoanalytic Social Theory is built on the assumption that social and cultural conditions, especially childhood experiences, are largely responsible for shaping personality.

People who do not have their needs for love and affection satisfied during childhood develop basic hostility toward their couples and, as a consequence, suffer from basic anxiety. Horney theorized that people combat basic anxiety by adopting one of three fundamental styles of relating to others.

Modes of Relating with People

Moving toward people

Moving against people

Moving away from people

Most normal people use any of these modes of relating to people but *neurotics* are compelled to rigidly rely on only one.

Neurotic's compulsive behavior generates a basic *intrapsychic conflict* that may take the form of either an idealized self image or self hatred.

The idealized self image is expressed as:

- i Neurotic search for glory
- ii Neurotic claims
- iii Neurotic pride

Self hatred is expressed as either

- i Self contempt
- ii Alienation from self

Most of Horney's writings are concerned with the neurotic personality but can be applied to the normal personality.

Horney also had ideas about *feminine psychology* and the application of *psychotherapy*.

Culture

Emphasizes competition among individuals. The basic hostility that emerges from competition results in feelings of isolation, these feelings of being alone in a potentially hostile world lead to intensified needs for affection, which cause people to overvalue love. As a result, many people see love and affection as the solution for their problems. Genuine love can be a healthy, growth producing experience but the desperate need for love provides a fertile ground for the development of neuroses.

Western culture contributes to this vicious cycle by:

- Cultural teachings of kinship and humility that is contrary to the attitudes, namely aggression and the drive to win!
- Societies demand for success and achievement are nearly endless so that normal people have new, additional goals placed before them all the time.
- Furthermore, western society tells people that they are free and can accomplish anything with hard work and effort without regard to genetics, social position, and the competitiveness of others.
- These contradictions all stem from cultural not biological influences
- Childhood is where the vast majority of life and neurotic problems stem from
- Even more debilitating personal problems all have their roots traced to the lack of genuine warmth and affection
- From childhood experiences she determined that people who rigidly repeat patterns of behavior do so because they interpret new experiences in a manner consistent with those previously established patterns

In order for children to develop normally they need to experience both genuine love and discipline. Such experiences provide them with feelings of safety and satisfaction that lets them grow in accord with their real self.

- If these needs are not met the child develops basic hostility towards the parents.
- Repressed hostility leads to profound feelings of insecurity and a vague sense of apprehension called basic anxiety
- Both basic hostility and basic anxiety are intimately interwoven

Horney identified four ways of protecting themselves against feelings of being alone and in a potentially hostile world:

1 – Affection

2 – Submissiveness

3 – Power (a defense against the real or imagined hostility of others:

- prestige (protection against humiliation expressed by the tendency to humiliate others)
- possession (the buffering against destitution and poverty manifesting itself as a tendency to deprive others

4 – Withdrawal

These protective devices are not normally a sign of neurosis but when they become unhealthy and people feel compelled to rely on them and employ a variety of interpersonal strategies they are called compulsions.

2.4.3 Lee's theories of love

Canadian sociologist John Lee (1973; 1974) developed one of the most widely cited and studied theories of love. According to Lee, there are six basic styles of loving: eros, mania, ludus, storge, agape, and pragma, all of which overlap and may vary in intensity.

Lee believes that the root of the word erotic is love of beauty. Because it is also characterized by powerful physical attraction, eros epitomizes “love at first sight”. This is the kind of love, often described in romance novels, in which the lovers experience palpitations, light headedness, and intense emotional desire.

Erotic lovers want to know everything about each other what she or he dreamed about last night and what happened on the way to work today. They often like to wear matching t-shirts and matching colors, to order the same foods when dining out, and to be identified with each other as totally as possible.

Mania characterized by obsessiveness, jealousy, possessiveness, and intense dependency, mania may be expressed as anxiety, sleeplessness, loss of appetite, headaches, and even suicide because of real or imagined rejection by the desired person. Manic lovers are consumed by thoughts of their beloved and have an insatiable need for attention and signs of affection. Mania is often associated with low self-esteem and a poor self-concept. As a result, manic people typically are not attractive to individuals who have strong self-concept and high self-esteem.

Ludus is carefree and casual love that is considered “fun and games”. Ludic lovers often have several partners at one time and are not possessive or jealous, primarily because they don’t want their lovers to become dependent on them. Ludic lovers have sex for fun, not emotional rapport. In their sexual encounters, they are typically self-centered and may be exploitative because they do not want commitment, which they consider “scary”.

Storge (pronounced “STOR-gay”) is a slow burning, peaceful, and affectionate love that “just comes naturally” with the passage of time and the enjoyment of shared activities. Storgic relationships lack the ecstatic highs and lows that characterize some other styles.

Sex occurs late in this type of relationship, and the goals are usually marriage, home, and children. Even if they break up, storgic lovers are likely to remain good friends. Because there is mutual trust between them. Temporary separations are not a problem. In storgic love, affection develops over the years, as in many lasting marriages. Passion maybe replaced by spirituality, respect, and contentment in each other's company.

Agape the classical Christian type of love, (pronounced "AH-gah-pay"), is an altruistic, self-sacrificing love that is directed toward all humankind. Agape is always kind and patient and never jealous or demanding, and does not seek reciprocity, lee points out, however, that he did not find an outright example of agape during his interviews.

Intense agape can border on masochism. For example, an agapic person might wait indefinitely for a lover to be released from prison, might tolerate and alcoholic or drug-addicted spouse, or might be willing to live with a partner who engages in illegal activities or infidelity.

Pragma is rational love based on practical considerations, such as compatibility. Indeed, it can be described as "love with a shopping list". A pragmatic person seeks compatibility on characteristic such as his or her background, education, religious view, occupational interests, and recreational pursuits. If one person does not work out, the pragmatic person moves on, quite rationally, to search for someone else.

Pragmatic lovers look out for their partners, encouraging them, for example, to ask for a promotion or finish college. They are also practical when it comes to divorce. For example, a couple might stay together until the youngest child finishes high school or until both partners find better jobs (Nijole, 2008).

Relevance of the Theories to the studies

This study is targetial to Ericson six and seven of psycho-social stages of human development which emphasizes that social interaction or development of intimacy shall centered on reciprocal relationship, gratification, personality, integration, interest and care among the couples. And the theory postulate that inability to maintain this may lead to isolation or divorce.

Psychoanalytic Social Theory by Karen Horney emphasizes that genuine love can be healthy and growth producing experience but desperate love leads to development of neurosis in an individual. And the theory maintain that when couples love each other and develop affection, submissiveness and power it leads to emotional stability in the home and when it fails it leads to withdrawal and ended up in divorce. While lee's theory give some knowledge about the perception of love in individuals. It gives an idea that what it is in a love affair that keeps people together. It gives an insight about perception of different factors that are present in love. Such that romantic love leads to happiness, romantic love shows positive association with sincerity, commitment, honesty, understanding, care, sharing and money and so on.

This theories are directly related to this study because the theory emphasizes on needs for affection and attention that will help to boost higher self esteem in married women and self concept for better adjustment in marriage.

2.5 Review of Empirical Studies

Adjusted martial life gives satisfaction of each person. Every women wish to make her martial life successful. The current study was planned bearing in mind to find out the influence of psycho-social variables on marital adjustment. This study is an effort to find out how each variable will influence marital adjustment among married women in Federal College of Education Zaria.

Adamu (2010), carried out a research on Effectiveness of Listening and Dialogue Skills Counselling in reducing communication problems of married couples in Ahmadu Bello University, Zaria. An experimental pre and post–test design was used for the study in which the participants were assigned to two treatment groups; listening and dialogue counselling groups. The population consisted of 20 couples from which a sample size of 12 couples or 24 participants consisting of male and female married couples who are living together were selected. The instrument used for data collection was the couples communication assessment scale (CCAS). The data was analysed using percentages, t-test and ANOVA. The findings showed that there was no significant difference between male and female subjects exposed to both listening and dialogue skills. The result of study revealed that listening and dialogue skills were effective in enhancing the communication of the participants. There was a significant difference between listening and dialogue skill groups as regards their effectiveness in reducing communication problems among married couples in their post-test scores. Dialogue skill is the most effective in reducing communication problems of married couples. Also, significant difference was found between the pre-test and post-test scores of participants of both listening and dialogue skills groups in terms of communication problems of married couples. This research study looks at Effectiveness of Listening and Dialogue Skills Counselling in reducing communication problems of married couples while the current study looks at relationship between psycho- social variables and marital adjustment which includes communication variable and this study is an experimental pre-test and post-test design while the current study used survey research design, significant difference was found between the pre-test and post-test scores of participants of both listening and dialogue skills groups in terms of communication problems

of married couples also, significant positive relationship was found between communication and marital adjustment among women in Federal College of Education Zaria.

Ebenuwa-Okoh (2011), conducted a study on environmental factors as predictors of marital adjustment among married persons in Delta state of Nigeria: implication for counselling practices. The study examines the nature and degree of correlation between emotional expression, communication flow, financial management, work involvement and marital adjustment among married persons in Delta State, Nigeria. To give the study a direction, one stepwise hypothesis was raised and tested on 0.05 level of significance. The study is a survey and multi-stage sampling technique was used to select sample of 2561 respondents from nine local government areas out of the three senatorial districts of Delta state. The instrument used in this study is titled "Marital Adjustment and Personality Types Inventory" (MAPTI). It has reliability co-efficient of 0.90. The face and content of this instrument was duly established. The results show that the variables of emotional expression, communication flow, financial management and work involvement were both correlates and predictors of marital adjustment among married persons in Delta state. To confirm the independence of the predictive capacity of each variable, residual statistics: that is Cook-D test was used. It confirmed the reliability and strength of these variables in predicting the dependent variable (marital adjustment).

This study examines the nature and degree of correlation between emotional expression, communication flow, financial management, work involvement and marital adjustment among married persons in Delta State, Nigeria the current study also considered communication among its variable with marital adjustment among women in Federal College of Education Zaria Nigeria. To give the study a direction, one stepwise hypothesis was raised and tested on 0.05

level of significance while current research also tested at 0.05 level of significance. both studies are survey design.

Eseré, Yusuf and Omotosho (2011), conducted a study titled influence of spousal communication on marital stability: implication for conducive home environment. The study was carried out among married adult in Ilorin metropolis. The instrument used was a questionnaire which was administered on 600 stratified randomly selected married adults in Ilorin metropolis. The t-test and ANOVA statistics were used to compare the perception of married adults on the basis of gender and length of marriage. The result of the findings shows that most of the respondents agree to the statement that lack of effective communication is the bane to marital stability. It was also found that there was significant difference in the perception of married adults on the influence of spousal communication on marital stability on the basis of gender and length of years in marriage. Based on the findings of this study, it was recommended, amongst others, that marriage counselling clinics should be set up in all major establishments in Nigeria so as to educate married men and women of the need for effective communication in marriage for a peaceful and conducive home environment.

Aminjafari, Padash, Baghban, Abedi (2012), the purpose of this research was to study the marital adjustment in employers' dual career families of Isfahan state universities in 2010. The method was descriptive and the populations were all Isfahan state universities. The random sampling was used and 1200(600 pairs) questionnaires were distributed but 946 were backing (473). Then 200 pairs (400 numbers) were related to dual career families and 200 (400 numbers) to earner career. The instruments were World Health Organization Quality Of Life (WHOQOL-100) and Revised Dyadic Adjustment Scale (RDAS) that their validity and reliability were suitably approved in previous researches. Dependent t-test and stepwise Regression analysis

showed there is a significant difference between marital adjustment in dual career families and earner career ($P=0/002$). Also of 25 quality of life factors, just 8 ones such as sexual activity, pain and unhappiness, work capacity, social support, physical environment, positive feeling and a chance to get new skills and information predict significantly marital adjustment scores.

Fujihara in Shikha, Darshan and Kavita (2013), conducted a study on correlation of marital adjustment and social adjustment of couples, made on population of 1,609 couples from the Russian Army, with a sample of 153 married couples which showed that marital adjustment was significantly correlated with subcategories of social adjustment (1) household adjustment (except the spouse), (2) external family adjustment, (3) work adjustment, (4) social leisure adjustment and (5) general adjustment. Thus, marital adjustment may be a part of social adjustment for women, but the two may be discrete for men. The study found that marital dissatisfaction from husband will cross over to the wife directly, whereas the indirect crossover, when a stressor, such as economic hardship or a negative life event increases the strain of a partner, is mediated the impact of the wife's social undermining behaviour on her husband.

Kalpna, Bharambe & Pravin (2013), conducted a study of marital adjustment in relation to some psycho-socio factors. The aim of their study was to measure the marital adjustment level of the couples. The total sample consisted of 120 sample were selected from the two different groups belonged from Jalgaon city. Out of which 30 couples having marital experience within five years and 30 couples were taken having marital experience more than five years of marriage. For this study, Pramod kumar and kanchan Rohtgis marital adjustment questionnaire was the instrument for data collection. The obtained data was analyses by using t test. The result of their study indicate that there is no significant difference on marital adjustment between couple of different marriage tenure, So we can say that the Hypothesis is rejected. This shows that who

have more marital experience having more marital adjustment. The couple who have more marital experience live with each other for long time, they know each other well so they adjust very well. But the less marital experience couple is new for each other; both of them are coming from different environment. They have different attitude, liking, hobbies, thinking etc. They try to sacrifice something or few things for each other. So they are less adjusted as compare to having more marital experience.

This study looks at marital adjustment in relation to some psycho-socio factors which is similar to the current study in terms of title and the outcome of their findings and it was differ in terms of population and the study areas this was carried out in Jagon City.

Ogunsanmi (2014), conducted a study on Hours and Years in Employment Marital Adjustment among Women: Implications for Family Stability. The study investigated the influence of hours and years in employment on marital adjustment among married employed women in Ekiti state, South West Nigeria. The population of the study was all educated, married and employed women in the state. The sample consisted of 897 women, selected through stratified random sampling techniques from 10 local government areas. The instrument, a questionnaire tagged “Marital Adjustment Questionnaire” was designed and validated by the researcher. Two null hypotheses were postulated and tested at 0.05 level of significance. The data collected were analyzed using analysis of variance (ANOVA). Results of the analyses revealed that there was a significant difference in marital adjustment of the employed women with different number of hours per day. However, there was no significant difference in marital adjustment of the women based on the number of years spent in employment. Further analysis showed that in relation to hours in employment, there were significant differences in companionship and agreement on basic values of life. Also, there were no significant differences

in affectionate intimacy and accommodation of the spouses based on hours spent in employment per day. Companionship had a significant result while affectionate intimacy, agreement on basic values or life and accommodation had no significant result based on the number of years in employment.

Animasahun (2015), carried out research on Predictive Potentials of Some Psycho-Socio-Personal Variables on Divorce among Couples in Ibadan Nigeria. The population for the study comprises of all divorced couples in Ibadan, Nigeria with the sample of two hundred and fifty (250) participants who were selected using purposive and convenience sampling methods. Purposive in the sense that only divorced individuals were used and convenience in the sense that divorced individuals in different offices who created time in responding to the questionnaires in the selected offices were used. On the whole, total numbers of participants were two hundred and fifty consisting both men (117) and women (133), with age ranged between 21 and 59 with a mean of 40 years. The research design used was a descriptive design of the ex-post type. It ascertained the predictive potentials of some psycho-socio-personal variables (infertility, socio-economic status, religious factors, and age at marriage, premarital cohabitation, sexual intimacy, and in-law) on divorce among couples. The In-laws' Relationship Rating Scale developed by Animasahun, (2014) was used to measure the in-law issues of the couples. The instrument consists of 13 item responses anchored on the five point likert format, whereby 1 indicates (Very much unlike me), 2 (Unlike me), 3(Undecided), 4 (Like me), 5 (Very much like me); and the estimated internal consistency was .89. The Pearson Product Moment Correlation Coefficient (PPMC) was used to test the hypotheses, while Multiple Regression Statistical Analysis of SPSS software was used to answer the research question. There will be no significant relationship between in-law and couples' divorce. It showed that there was a

significant relationship between In-Law and couples' divorce ($r = .671$; $P < .05$). This means that In-Law influence the level of couples' divorce.

This study carried out research on Predictive Potentials of Some Psycho-Socio-Personal Variables on Divorce among Couples in Ibadan Nigeria. The research design used was similar in terms of descriptive design. It ascertained the predictive potentials of some psycho-socio-personal variables (infertility, socio-economic status, religious factors, and age at marriage, premarital cohabitation, sexual intimacy, as well as in-law) on divorce among couples in Ibadan while the current study considered psycho-social variables but with marital adjustment among married women in Federal College of Education Zaria, the descriptive and inferential statistics was used in the current study and also considered in-law interference as one of its variables

Ada and Anake (2015), conducted a study on the Influence of Psycho-social Factors on Marital Satisfaction among Public Servants in Cross River State, Nigeria. The study was carried out among all married public servants men and women; these include married secondary school teachers, primary school teachers and workers in the various ministries, boards, commissions, agencies and higher institutions of learning. The stratified and simple random sampling techniques were adopted in the selection of subjects for the study. The researcher instrument which was the questionnaire comprises 20 items on psycho-social factors 20 items on marital satisfaction, a reliability index of the instrument range from 0.88 to 0.94. ex-post facto research was adopted for the study, Pearson product moment correlation analysis was adopted to test the hypotheses under study at 0.05 level of significance. The results of this study revealed that marital satisfaction among public servants was significantly high. Hence, there was a significant relationship between psychological and social factors on marital satisfaction based on the result it was recommended that marriage seminars, workshops and conferences should be organized for

public servants on marriage issues marital life. This study was on the Influence of Psycho-social Factors on Marital Satisfaction among Public Servants in Cross River State, Nigeria. While the current study looks at the relationship between psycho-social variables and marital adjustment not marital satisfaction, the study was carried out among all married public servants men and women while the current study sampled on only married women in Federal College of Education Zaria, also Pearson product moment correlation analysis was adopted to test the hypotheses under study at 0.05 level of significance similar to the current study but they are differ in terms of result of the analysis in which there is significant relationship and the current study found no significant relationship it does not look at marital satisfaction it looks at marital adjustment.

Wayas (2015), investigated on Psycho-social factors as predictors of marital stability among married women in private universities in Ogun State. The study examined the psycho-social factors as predictors of marital stability among married women in private universities in Ogun State. Two hundred (N=200) women were randomly selected using stratified random sampling technique. Family Assessment Device, a subscale of McMaster Family Functioning Scales and Psycho-social Factors of Marital Stability Questionnaire (PSFMSQ) were used to measure marital stability, communication, age at marriage, in-laws' interference and marital suspicion. Five null hypotheses were raised and tested using descriptive and inferential statistics (Frequency and percentages, means, standard deviations and multiple regression). Results showed that the combination of communication, age at marriage, in-laws' interference and marital suspicion accounted for the variation of 78.49% in marital stability. The findings revealed that there was a combined prediction of marital stability with p. value of 0.05 significant level. The study of Wayas was carried out in Ogun State with married women in private university, she investigated on Psycho-social factors to include: communication, age at

marriage, in-laws' interference and marital suspicion. as predictors of marital stability while the current study was carried out in Kaduna State with married women in Federal College of Education Zaria, and the current psycho-social variables includes: in-laws' interference, suspicion, communication and love.

Adesina, (2016), study on Psycho-Social Factors as Correlates of Sexual Satisfaction among Married Individuals in Lagos State, Nigeria. The study analysed the influence of psychosocial factors (self-esteem, locus of control, sexual communication, religiosity, stress, depression, life satisfaction and gender) on sexual satisfaction of married individuals in Lagos State, Nigeria. The study was anchored on social-exchange theory. Descriptive survey research design of ex post facto type was adopted. The cluster technique was used to select fifteen local government areas (LGAs) across the three senatorial districts in Lagos state (five LGAs from each senatorial district). The combination of cluster and systematic techniques were used to select 1500 (487 males and 836 females participants) from the selected fifteen local government areas (LGAs) with 100 selected from each LGA. Eight instruments were used, namely: Self-esteem ($r=0.76$); Depression ($r=0.83$), Religiosity ($r=0.87$); Sexual Communication ($r=0.77$); Multi-dimensional Locus of Control ($r=0.86$); Life Satisfaction ($r=0.81$); Stress ($r=0.89$) scales and Golombok-Rust Sexual Satisfaction Inventory ($r=0.78$). Data were analysed using descriptive statistics, Pearson Product Moment Correlation and Multiple Regression at 0.05 level of significance. The participants' mean age was 41.08 ± 14.7 years. The males had higher sexual satisfaction ($x=62.59$) than the females ($x=38.37$). Sexual satisfaction correlated with psycho-social factors (self-esteem ($r= .716$); locus of control ($r= .429$); sexual communication ($r= .800$); religiosity ($r= .535$); stress ($r= .663$); depression ($r= .771$) and life satisfaction ($r= .615$). There was also a significant joint- effect of the psycho social

factors on sexual satisfaction ($F_{(8, 1322)} = 682.330$). The psycho-social factors contributed 80.5% to the total variance ($R^2 = .805$, $F_{(8, 1322)} = 682.330$). Each of the independent variables made a significantly relative contribution to the prediction of sexual satisfaction in the following order of magnitude: sexual communication ($\beta = 0.637$), life satisfaction ($\beta = .474$); religiosity ($\beta = .285$) and self-esteem ($\beta = .146$) while stress; locus of control, depression and gender were not.

Asa and Nkan (2017), investigated factors associated with marital instability in rural households. Using a case study of rural farming households in Akwa Ibom State, Nigeria, they examined the demographic characteristics of married couples in rural farming households and the nature of marital instability among them in addition to ascertaining the factors associated with marital instability in the study area. Descriptive statistics and factor analysis were employed to analyze data collected from 240 married couples selected using a multi-stage sampling procedure. Results revealed that the average age of the respondents was 42 years; 91.7% of them were functionally literate; their average household size comprised of six persons; and seventeen years was their average years of marriage. Findings also revealed that majority of the respondents had low marital instability; factor analysis result showed that socio-cultural difference, psychological factor, economic factor, marriage-based factor, health factor, sex-related factor, conflict factor and communication-based factor were the major factors associated with marital instability among married persons in the study area.

Zadeh (2003), carried out a study on marital adjustment in love and arrange marriages. Among Pakistan educated and upper socioeconomic status persons who are married through love marriage. The result of this studies shows that persons who are married through love marriage have very low marital satisfaction as compared to persons married through arranged and partially arranged marriage. In family systems like in Pakistan and Sub Continent, mostly arrange

marriages are appreciated by large population. As arranged marriages are mostly organized among people who know each other and there are reduced differences among them, spouses have similar religion, caste, nutritional preference, linguistic grouping, socioeconomic conditions, etc. that will make the spouses comfortable and at ease. Both spouses have low expectations from each other, so; they are often very satisfied in their marital lives. “The News” in (2007) published an article in which it was claimed that the overall ratio of love marriages in Pakistan is 2.25 percent. Whereas, the prevalent customary practice across the country is of 63 percent arranged marriages. 14.87 percent walver involving payment of bride price and 10.9 percent exchange marriages which are called ‘watta satta’ in which if son of a family is going to marry the daughter of another family then the other family demands that the daughter of the first family is forced to marry the son of the seconds family in exchange.

Fingerman (2004), study on expectations of the in-law tie and post-wedding relationship qualities. This study also included a unique feature by examine expectation of the future relationship. Literature regarding possible selves suggests expectations motivate behaviours and generate self-fulfilling prophecies. Interestingly, expectations of the relationship were not associated with positive with positive relationship qualities, but a limited set of expectations were linked to negative qualities of relationships. Methodological issues such as the selection of codes or phrasing of the questions may partially explain the paucity of findings, but the pattern is consistent with the literature. Most individuals enter the in-law relationship with positive expectations of their future relationship researchers, making it difficult to detect differences in positive qualities. The ability to detect negative qualities of the relationship may reflect Tolstoy’s quote, “happy families are all alike; every unhappy family is unhappy in its own way”. Two

anticipated problems distinguished negative relationship quality. Fears that the relationship would not be close were prescient of a more conflicted relationship.

2.6 Summary

This chapter concerned with review of related literature and the related studies on the relationship between psycho-social variables on marital adjustment, the concept of psycho-social variables that was discussed are as follows: concept of in-laws' interference, concept of suspicion, concept of communication, concept of love and also the concept of marital adjustment. The study was hinged on Erikson's Psycho-social Theory of Human Development, Psychoanalytic social Theory of Karen Horney, and Lee's theories of love. The relevance of Erikson theory to this work is on the basis that psycho-social development and marital adjustment is seen by Erikson as an attempt to define, identify, by sharing intimate thoughts and feelings, the couples offer up their own identity, see it reflected in their love ones and better still able to clarify the self. In other words in marriage, individuals must develop the ability to form deep intimate relationship with each other and marital satisfaction centre on the ability to form deep emotional attachments, love and affection for one another for a successful marriage relationship. Marital adjustment is meaningful when it is high and not low. Such would lead to happiness and satisfaction in marriages. Psychoanalytic social theory placed much emphasis, on the interdependence of social behaviour among couples in marital relationship. They were of the view that in any relationship involving two people, individuals are mutually striving to maximize rewards (pleasures, satisfaction and gratifications) and at the same time striving to minimize costs.

It was obvious that many researchers had carried out numerous studies related to this research topic: "relationship between Psycho-social Variables on Marital Adjustment". Various

concepts have been discussed on the study of marital adjustment in relation to some psychosocio factors, their aim was to measure marital adjustment level of the couples from Jalgaon City. The influence of psycho-socio factors on marital satisfaction which was carried out predominantly among all married public servants men and women in Cross River State, Nigeria. It was international reviewed in New York, Malaysia and Pakistan respectively. While some group of researchers carried out theirs in Cross River State, and Ogun State Nigeria (in the South-South and South-West) none of which was carried out in Northern part with the same variables under the study. Therefore, this research work filled up the existing gap between other findings and what was obtained in Federal College of Education, Zaria, Nigeria. It was the interest of the researcher to find out whether the result would differ or confirm what others had found in other places.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter deals with the method used in carrying out the research study. This includes the Research Design, Population of the Study, Sample and Sampling Techniques, Instrumentation, validity, Reliability of the Instrument, Procedure for data Collection and Method used for analysis of the data.

3.2 Research Design

This research study employed survey design in investigating the relationship between psycho-social variables on marital adjustment among women in Federal College of Education Zaria. Survey was used in this study due to the larger population that was covered. According to Akuezuilo and Agu (2003), a survey research method is one in which a group of people or items is studied by collecting and analyzing data from only a few people or items considered to be representative of the entire group. However, in survey research, the sample selected is normally large while the variables studied are limited.

3.3 Population of the study

The population of this study is made up of married women (students only) in Federal College of Education, Zaria (FCE Zaria) with seven schools respectfully: School of Science 280, School of vocational & technical education 332, School of education 450, School of Arts & social science 290, School of languages 270, School of special non-formal education 250, School of early childhood care education 173 with a total population of two thousand and forty five (2045) as at March, 2017. Source: Office of the Registrar Federal College of Education, Zaria.

3.4 Sample and Sampling Techniques

The sample for this study was 322 married women, it was determined based on the Krejcie and Morgan's sample size determination table. The table suggested that for a population of about 2000 a sample of 322 can be used but 309 was used in analysis due to some missing and inappropriate filling of some instruments. The researcher adopted the probability sampling method which is random sampling. A probability sampling is defined as one in which every unit in the population has a chance ($0 < x < 1$) of being selected in the sample which can be accurately determined.

Table 3.1: For Determining Sample Size from a Given Population

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

Note.—*N* is population size.
S is sample size.

3.5 Instruments

Two instruments were used for this study: Psycho-social Variables of Marital Adjustment Questionnaire (MAQ) on In-law interference and Suspicion designed by Ways (2015) the test retest reliability after two weeks of $r = 0.78$ and internal consistency of Cronbach's Alpha = 0.82

and the face validity of the instrument was ascertained by careful choice and scrutiny of the test items by experts in the field, Couples Communication Assessment Scale (CCAS) designed by Adamu (2010) with reliability coefficient of 0.78, and Love assessment scale by Kolo and Bello (2009) was adapted and modified by the researcher with a reliability coefficient of 0.704 for Psycho-social variables while the second part of the instruments is Marital Adjustment Test (MAT) was also adapted by Locke & Wallace (1959) was tested with a reliability coefficient of 0.706 for marital adjustment test.

3.5.1 Psycho-social Factors of Marital Stability Questionnaire (PSFMSQ) designed by Wayas (2015)

The first instrument consists of four sections, A-D, only section A-C was adapted. The first section (A) was to elicit information from the respondents about their background with regards to their age as at the time of marriage, marital status, level of education, nature of programme. This instrument was adopted and modified. Section B dealt with In-law's interference; it consisted 10 items which were based on how well or bad in-laws' affect spouses in homes. Section C. which represented the scale for marital suspicion consisted of 10 items. The items elicited information on doubts about someone's honesty or fidelity in a marriage relationship. Section D. represented 10 items on Couples Communication Assessment Scale adopted and modify by Adamu, (2010) Lastly, Section E is Love Assessment Statement scale adapted from Kolo and Bello, (2009).

3.5.2 Marital Adjustment Test (Locke & Wallace 1959)

The second instrument is Marital Adjustment Test (MAT) by (Locke & Wallace, 1959) there are many different scales and instruments used by different researchers to find out the marital adjustment amongst individuals but oldest well-known scale is the Marital Adjustment

Test (Locke & Wallace, 1959) which is a 15-item scale that measures marital adjustment. It was initially used to differentiate well adjusted couples from distressed and unsatisfied couples.

Scoring Guide for Psycho-Social Variables:

The meanings of the numbers are given below:

Strongly Agreed (4) – True of me most of the time

Agreed (3) – True of me some times

Disagreed (2) – True of me occasionally

Strongly Agreed (1) – Not true of me at all

The Scale consists of 10 items each that measures the characteristics of Psycho-social variables. The Scale is on 4-point Likert scale ranging from 4 (strongly agree), 3 (agree), 2 (disagree) and 1 (strongly disagree). Therefore, the highest scores of Psycho-socio variables among respondents was (40 i.e. 4x10 items), while the lowest possible Psycho-social variables scores of the respondents was (1x10 items). In summary the instruments is scored by adding the individual scores of the respondents of all 10 items questions together, where possible range can be between 10 and 40 the higher respondents have and vice versa considering SA 4, A 3, D 2 and SDT 1. Psycho-social variables score (No of SA x 4) + (No of A x 3) + (No of D x 2) + (No of SDTx 1).

Scoring Guide for Marital Adjustment:

The meanings of the numbers are given below:

Always Agreed (4) – True of me most of the time

Occasionally Agreed (3) – True of me some times

Occasionally Disagreed (2) – True of me occasionally

Always Agreed (1) – Not true of me at all

The Scale consists of 15 items that measures the characteristics of marital adjustment. The Scale is on 4-point Likert scale ranging from 4 (strongly agree), 3 (agree), 2 (disagree) and a (strongly disagree). Therefore, the highest scores of marital adjustment among respondents was (60 i.e. 4x15 items), while the lowest possible Psycho-socio variables scores of the respondents was (1x15 items). In summary the instruments is scored by adding the individual scores of the respondents of all 15 items questions together, where possible range can be between 1 and 60 the higher respondents have and vice versa considering SA 4, A 3, D 2 and SD 1. Marital adjustment score $(\text{No of SA} \times 4) + (\text{No of A} \times 3) + (\text{No of D} \times 2) + (\text{No of SD} \times 1)$.

3.6. Validation of Instruments

The instruments were given to six Lecturers in the Department of Educational Psychology and Counselling Faculty of Education, Ahmadu Bello University, Zaria requesting their observations, suggestions, comments and possible improvements for validation. Corrections highlighted were effected in the final draft.

The validity of the instrument which is the questionnaire was carried out at the initial stage by submitting it to the dissertation supervisors who made the necessary input in order to make it better. After the supervisors had approved the questionnaire, other lecturers were also contacted for some inputs. Therefore, the approval of the Supervisors and that of the other lecturers were seen as confirming the content validity for the research instrument.

3.6.1 Pilot Testing

A pilot study was conducted at Nuhu Bamali Polytechnic, Zaria which is not part of the sample in the study area but shares a lot of characteristics with the schools under study. 50

instruments were printed and administered to the respondents so as to establish the result of the test.

3.6.2 Reliability of the Instruments

In order to establish the content validity of the research instrument for this study, data collected from the Pilot study were statistically analyzed. The Cronbach's Alpha test of reliability was used to test the reliability of the instrument. However, a reliability coefficient of alpha level of 0.704 was obtained for both Psycho-social variables and marital adjustment test (See Appendix III). This reliability coefficient was considered reliable for the internal consistency of the instrument. This according to Nwana, (2005) if the population is large and up to thousands the percentage sample from the population should be a minimum of ten percentage (10%) . Therefore, the instrument is reliable and valid for use as an instrument for data collection.

3.7 Procedure for Data Collection

The researcher collected an introductory letter from the Department of Educational Psychology and Counselling to present at College of study (Federal College of Education Zaria). Assistance from the academic office was sought to get the students. On getting the research assistants, a date was agreed upon to administer the instruments to the respondents and on the agreed date the researcher personally visit the school, she met with the trained research assistants to administer the instrument and offer explanation when the need arises. The instruments were distributed with the help of four trained research assistants from different schools. The administration of instrument took almost two weeks. And after completion, the instruments were collected for analysis.

3.8 Procedure for Data Analysis

The data collected were subjected to analyses using descriptive and inferential statistics. The research questions and bio-data of the subjects were analyzed using frequency counts and percentage. All hypotheses were tested using Pearson Product Moment Correlation (PPMC) at 0.05 Alpha level of significance, SPSS version 22.0.

CHAPTE R FOUR

RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents the results of data collated based on the “Relationship between Psycho-Social variables and Marital Adjustment among Women in Federal College of Education Zaria, Nigeria. The totals of 322 questionnaires were distributed and only 309 were correctly filled and returned giving a response rate of 100%.

4.2 Data Presentation

The demographic data of the respondents is analyzed using frequency counts and simple percentages:

Table 1: Demographic Characteristics of Respondents

Category	Frequency (n=309)	Percentage
Age distribution		
25-30	240	77.7
31-35	63	20.4
36-40	6	1.9
Educational Qualification		
B.Ed	46	14.9
N.C.E	263	85.1
Nature of programme		
Full-time	179	57.9
Part-time	130	42.1

Table above shows that, majority 77.7% representing 240 of the respondents were within the age bracket of 25-30 years. Furthermore, 20.4% covering 63 of the respondents were within the age bracket of 31-35 years while 1.9% representing 6 of the respondents were within the age category of 36-40 years.

Education Qualification shows that, a respondent comprises of women with N.C.E is recorded with 85.1% of the respondents which constitute the majority while 14.9% representing 46 of women indicated B.Ed.

Regarding nature of programme, majority of the respondents covering 57.9% were in full time whereas, a significant count covering 42.1% representing 130 of the respondents were in part-time. This entails that majority of respondents are in full time program.

4.3 Answering Research Question

Frequency count, mean score and standard deviation were used in answering the research questions. Table 2 - 6 See Appendix IV

4.4 Testing of Hypotheses

The null hypotheses for this study were formulated in line with the objectives and research questions. The stated hypotheses were tested at 0.05 alpha level of significant using Pearson Product Moment correlation (PPMC). The considered p-value is used as the basis to either reject or accept the null hypotheses. Hence, the result is presented as follows:

Null Hypothesis One: There is no significant relationship between in-laws' interference and marital adjustment among women in Federal College of Education, Zaria, Nigeria.

Table 7: Pearson Product Moment Correlation on relationship between in-law's interference and marital adjustment among women in Federal College of Education, Zaria

Variables	N	Mean	Std	Df	R	p-value
In-law interference	309	2.746	.442			
				308	-0.203	0.000
MAT	309	3.399	.393			

Source: Field Survey, 2017.

The result of PPMC on the relationship between in-law's interference and marital adjustment among women in Federal College of Education, Zaria on table 4.7 Shows the p- value of 0.000 is less than the 0.05 alpha levels of significance at a correlation coefficient of $r = -0.203$ at df 308 indicating that the higher the in-law's interference the lower the adjustment. This evidence revealed that there is a significant negative relationship between in-law's interference and marital adjustment among women in Federal College of Education, Zaria. Hence, the null hypothesis is rejected.

Null Hypothesis Two: There is no significant relationship of suspicion on marital adjustment among women in Federal College of Education, Zaria, Nigeria.

Table 8: Pearson Product Moment Correlation on the relationship between suspicion and marital adjustment among women in Federal College of Education, Zaria

Variables	N	Mean	Std	Df	R	p-value
Suspicion	309	2.638	.691			
				308	-0.332	0.000
MAT	309	3.399	.393			

Source: Field Survey, 2017

The result of PPMC computation on the relationship between suspicion and marital adjustment among women in Federal College of Education, Zaria on table 4.8 Shows the p-value of 0.000 is less than the 0.05 alpha levels of significance at a correlation coefficient of $r = -0.332$ at df 308 indicating that the higher the suspicion the lower the adjustment. This evidence revealed that there is a significant negative relationship between suspicion and marital adjustment among women in Federal College of Education, Zaria. Hence, the null hypothesis is rejected.

Null Hypothesis Three: There is no significant relationship between communication and marital adjustment among women in Federal College of Education, Zaria, Nigeria.

Table 9: Pearson Product Moment Correlation on relationship between communication and marital adjustment among women in Federal College of Education, Zaria

Variables	N	Mean	Std	Df	r	p-value
Communication	309	2.665	.361	308	0.152	0.000
MAT	309	3.399	.393			

Source: Field Survey, 2017.

Result of PPMC Computation on the relationship between communication and marital adjustment among women in Federal College of Education, Zaria on table 4.9 Shows the p-value of 0.000 is less than the 0.05 alpha levels of significance at a correlation coefficient of $r = 0.152$ at df 308 indicating that the higher the communication the higher the adjustment. Therefore, this evidence revealed that there is a significant positive relationship between communication and marital adjustment among women in Federal College of Education, Zaria. Hence, the null hypothesis is rejected.

Null Hypothesis Four: There is no significant relationship between love and marital adjustment among women in Federal College of Education, Zaria, Nigeria.

Table 10: Pearson Product Moment Correlation on the relationship between love and marital adjustment among women in Federal College of Education, Zaria

Variables	N	Mean	Std	Df	r	p-value
Love	309	2.695	.399	308	0.158	0.005
MAT	309	3.399	.393			

Source: Field Survey, 2017

The result of PPMC Computation on the relationship between love and marital adjustment among women in Federal College of Education, Zaria on table 4.10 Shows the p-value of 0.005 is less than the 0.05 alpha levels of significance at a correlation coefficient of $r = 0.158$ at df 308 indicating that the higher the love the higher the adjustment. Implying that there is a significant positive relationship between love and marital adjustment among women in Federal College of Education, Zaria. Hence, the null hypothesis is also rejected.

4.5 Summary of the Findings

The findings of the study are summarized as follows:

1. There is a significant negative relationship between in-law's interference and marital adjustment among women in Federal College of Education Zaria, Nigeria. Hence, the null hypothesis is rejected. ($r = -0.203$, $p = 0.00$).
2. There is a significant negative relationship between suspicion and marital adjustment among women in Federal College of Education Zaria, Nigeria. Hence, the null hypothesis is rejected. ($r = -0.332$, $p = 0.000$).

3. There is a significant positive relationship between communication and marital adjustment among women in Federal College of Education Zaria, Nigeria. Hence, the null hypothesis is rejected. ($r = 0.152$, $p = 0.000$).
4. There is a significant positive relationship between love and marital adjustment among women in Federal College of Education Zaria, Nigeria. Hence, the null hypothesis is also rejected. ($r = 0.158$, $p = 0.005$).
5. The result of the analysis indicates that all the items of the instrument on Marital Adjustment Test (MAT) are effective strategies in establishing an adjustment home.

4.6 Discussion of Findings

Based on data analysis, test of hypothesis and findings of this study, the following are the discussion. It was found that in-law's interference is significantly related with marital adjustment of women in Federal College of Education, Zaria ($r = -0.203$, $p = 0.00$). The findings of this study can be agreed with that of Animasahun, (2015) who also discovered in his study that, in-law interference have significant relationship with women marital adjustment. Similarly, Fingerman, (2004) also found significant relationship between in-law interference and women marital adjustment.

It was found that suspicion is significantly related with marital adjustments of women in Federal College of Education, Zaria ($r = -0.332$, $p = 0.000$). In essence, suspicion is recorded as a psycho-social variables that influence marital adjustment. The finding of this study is in accordance with that of (Wayas, 2015) who investigated Psycho-social factors as predictors of marital stability among married women in private universities in Ogun State. The results of Wayas (2015) showed that the combination of communication, age at marriage, in-laws' interference and marital suspicion accounted for the variation of 78.49% in marital stability.

Nevertheless, Laurie, (2007) regard suspicion as a seed of emotional cheating which are sown when couples misunderstand the fundamental rules of marriage.

On the relationship between communication and marital adjustment. It was found that, communication is significantly related with marital adjustment among women in Federal College of Education, Zaria ($r = 0.152$, $p = 0.005$). As defined by Wayas (2015) communication is seen creation of symbols in some medium in such a fashion that other people can notice the symbols and make sense of them. This findings correlates with the study of Ebenuwa-Okoh, (2011) who studied on environmental factors as predictors of marital adjustment among married persons in Delta state of Nigeria: implication for counselling practices also discovered that variables of emotional expression, communication flow, financial management and work involvement were both correlates and predictors of marital adjustment among married persons in Delta state. Similarly, Esere, Yusuf and Omotosho, (2011) who conducted a research on the influence of spousal communication on marital stability: implication for conducive home environment also discovered that communication is significantly related with marital adjustment of women. In relationship to this, the value of communication in a marital relationship cannot be overemphasized. It is considered as the key factors of any marital relationship without which adequate interaction cannot be achieved (Ebenuwa-okoh, 2011).

It was found that there is a significant relationship between love and marital adjustment among women in Federal College of Education, Zaria($r = 0.158$, $p = 0.005$). In line with this study, the study of Qalandar, (2008) can be considered where love is seen as most wanted thing in marriage. However, Zadeh, (2003) Carried out a study on marital adjustment in love and arrange marriages. Among Pakistan educated and upper socioeconomic status persons who are married through love marriage. The results of this study shows that persons who are married

through love marriage have very low marital satisfaction as compared to persons married through arranged and partially arranged marriage. Mir, Wani and Sankar, (2016) conducted a study on marital adjustment among love marriage and arranged marriage couples, their study revealed the mean scores of love marriage male and female subjects were found 18.64 respectively and t-value 1.72 with df 98 this value is not found significant at any level of confidence, thus their hypothesis that stated there would be no significant difference found between mean scores of male and female subjects is accepted. However, the result of their findings is contradicting to the result of this finding which shows that there is significant positive relationship between love and marital adjustment.

This study also discovered that all the items of the instrument on Marital Adjustment Test (MAT) are effective strategies in establishing an adjustment home. The variables of marital adjustment cannot be ignored when it comes to the issue of marriage, this has for long being the factors predict so many marriages. This study is in line with that of Aminjafari, Padash, Baghban and Abedi (2012) who conducted a study on the marital adjustment in employers' dual career families of Isfahan state universities. The findings shows that out of 25 quality of life factors, just 8 ones such as sexual activity, pain and unhappiness, work capacity, social support, physical environment, positive feeling and a chance to get new skills and information predict significantly marital adjustment scores. The term marital adjustment have been examine by so many scholar amongst is the study of Jaisri and Joseph, (2014) who considered marital adjustment as the state in which there is an overall feeling in husband and wife of happiness and satisfaction with their marriage and with each other. Furthermore, Ranor and Al-Marzooqi, (2012) noted that well-adjusted marriages plays a significant role in determining strength of marital life.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The investigation into the relationship between Psycho-Social Variables and Marital Adjustment among Women in Federal College of Education Zaria, Nigeria is summarized in this chapter. Other part of the chapter included the conclusion based on the results, recommendations, and suggestion for further studies are also made.

5.2 Summary

The researcher assesses the relationship between Psycho-Social Variables and Marital Adjustment among Women in Federal College of Education Zaria, Nigeria. The study was guided by four research questions, four research hypotheses and four basic assumptions.

chapter two reviewed related literature to relationship between psycho-social variables and marital adjustment, the concept of psycho-social variables that was discussed are as follows: concept of in-laws' interference, concept of suspicion, concept of communication, concept of love and also the concept of marital adjustment. The theoretical frame work that was adopted for this study was: Erikson's Psycho-social Theory of Human Development, Psychoanalytic social theory and Lee's theory of love. The relevant of Erikson theory to this work is on the basis that psycho-social development and marital adjustment is seen by Erikson as an attempt to define, identify, by sharing intimate thoughts and feelings, the couples offer up their own identity, see it reflected in their love ones and better still able to clarify the self. In other words in marriage, individuals must develop the ability to form deep intimate relationship with each other and marital satisfaction centre on the ability to form deep emotional attachments, love and affection for one another for a successful marriage relationship.

Marital adjustment is meaningful when it is high and not low. Such would lead to happiness and satisfaction in marriages. The behaviourists placed much emphasis, on the interdependence of social behaviour among couples in marital relations. They were of the view that in any relationship involving two people, individuals are mutually striving to maximize rewards (pleasures, satisfaction and gratifications) and at the same time striving to minimize costs.

Chapter three discussed the methods used in carrying out this research work which include design of the study which employed survey research design. The Krejice and Morgan's table was used to draw 322 married people from the total of 2033 population in Federal college of Education (FCE), Zaria. A questionnaire titled Marital Adjustment Questionnaire (MAQ) adapted and Marital Adjustment Test (MAT) adapted by the researcher were the major instruments used for data collection.

Chapter four presented data collected from the field, its analysis, findings and discussions. The demographic data and answering of research questions were presented using frequency counts and simple percentages while the four null hypotheses were tested using (PPMC). It was found that significant relationship existed between psycho-social variables and marital adjustment of women in Federal College of Education, Zaria. The result of the findings shows that in-law's interference has significant negative relationship with marital adjustment of women in Federal College of Education, Zaria. However, in-laws interference has significant negative relationship. Suspicion has significant negative relationship on marital adjustments of women in Federal College of Education, Zaria. Communication has significant positive relationship on marital adjustment of women in Federal College of Education, Zaria. Also in love there is positive relationship on marital adjustment of married women in Federal College of

Education, Zaria. Meanwhile, the result of the analysis indicates that all the items of the instrument on Marital Adjustment Test (MAT) are effective strategies in resolving psycho-social variables.

5.3 Contributions to Knowledge

The findings of the study established that:

1. The higher the in-law interference the lower the marital adjustment of married women in Federal College of Education Zaria ($p = 0.000$)
2. The higher the suspicion the lower the marital adjustment of married women in Federal College of Education Zaria ($p = 0.000$)
3. The higher the communication the higher the marital adjustment of married women in Federal College of Education Zaria ($p = 0.000$)
4. The higher the love the higher the marital adjustment of married women in Federal College of Education Zaria ($p = 0.005$)

5.4 Conclusions

On the bases of the findings and discussion of this study, it is concluded that the higher the in-law interference the higher the marital adjustment of married women in Federal Colleges of Education, Zaria; the higher the suspicion the higher the marital adjustment of married women in Federal Colleges of Education, Zaria; the higher the communication the higher the marital adjustment of married women in Federal Colleges of Education, Zaria and the higher the love, the higher the marital adjustment of married women in Federal Colleges of Education, Zaria. On the whole, the study portrays that good rapports with in-laws, trust, love and effective communication with partners could be applied in the marital adjustment in all levels.

5.5 Recommendations

Based on the findings of this study, it is recommended that:

1. Married women in Federal College of Education Zaria, Nigeria needs help of school Counsellors to educate them on how to develop positive relationship with their in-laws so as to enhance better marital adjustment. For example, if the women orientation towards their in-laws could be change positively it will boost their marital adjustment higher according to the result of this finding.
2. Married women in Federal College of Education Zaria, Nigeria should be encouraged by the school counsellors to minimize the rate of suspicion in their marriage for better improvement of marital adjustment. For example, from the result of this finding if rate of suspicion could be minimize it will enable higher marital adjustment
3. Married women in Federal College of Education Zaria, Nigeria should be encouraged by the counsellors to learn more effective communication skills so as to increase their marital adjustment
4. Married women in Federal College of Education Zaria, Nigeria need support of Counsellors/psychologist to develop more love in their marriage for better improvement in their marital adjustment. For example, it was reveled in the finding that the higher the love, the higher their marital adjustment life.

5.6 Suggestion for Further Studies

As a result of the experience acquired from the conduct of this research, the following are hereby suggested for further studies:

1. Influence of psycho-social variables such as trust, sex satisfaction, and jealousy should be carried among married men of the same college.
2. Married women are the sample for this study; similar studies could combine married males and females, single mothers, divorce women, widows, and single ladies should be considered in other studies.
3. Marital stability, marital mal-adjustment, marital satisfaction, and marital instability should be carried out outside the school settings.
4. As this study is limited to Federal College of Education Zaria Kaduna State, similar studies could be carried out in other Colleges of Education and Universities as well.

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APPENDIX I

Department of Educational Psychology and
Counselling

Faculty of Education

Ahmadu Bello University, Zaria.

Date

Dear Respondent,

MARITAL ADJUSTMENT QUESTIONNAIRE: (MAQ)

This questionnaire is designed to sample your opinion on the influence of psycho-social variables on marital adjustment. This exercise is mainly for research and information given will be held in strict confidence. You are therefore requested to kindly respond as sincerely as possible to reflect your opinion.

Thank you for your co-operation.

Yours faithfully

YUSUF Fatimoh

P14EDPC8023

Section A: Bio-Data of Respondents

Instruction: Please tick () on the option applicable to you.

1. Age: (a). 25-30 (); (b) 31-35 (); (c). 36-40 (); (d) 41-45 (); (e). 46-50 (); (f) 50 and above ()
2. Marital status: (a) Married (); (b) Single (); (c) Divorced (); (d). Widowed ();
3. Level of Education: (a). B.Ed (); (b). N.C.E.
4. Nature of program: (a) Full-time (); (b) Pert-time ();

SECTION B: In-laws Interference

This section of the questionnaire is concerned about in-laws’ interference towards maintaining harmony in our matrimonial homes. Instruction: please indicate how you feel, think or responds to the following items by ticking () in front of the column.

Scoring:

SA= Strongly Agree, A= Agree, D=Disagree, SD=Strongly Disagree

S/NO		SA	A	D	SD
1	My in-laws give order anyhow in my matrimonial home.				
2	My mother in-law controls my husband				
3	Constant visitations of my in-laws into our matrimonial home affect our family finance.				
4	My husband waits for his parents’ approval in making major decisions.				
5	My in-laws always find faults in all what I do.				
6	My husband’s countenance is usually cold to me when his family members are around.				
7	My in-law’s has once told my husband to divorce me.				
8	My in-laws cause the major dispute within my marriage.				
9	My in-laws does not encourage my husband to marry another wife				
10	My in-laws do not complain of the way I spend.				

SECTION C:

Suspicion about my husband regarding his sudden change of behaviors

In this section of the questionnaire, you are expected to respond to sudden change of behaviors or attitudes your husband used to exhibit which are detrimental towards maintaining a happy home. Please you are expected to tick () in front of the column how you responds to the following items.

S/NO		SA	A	D	SD
1	My husband stays late in the office				
2	My husband suddenly changes his way of dressing.				
3	My husband has not been eating regularly at home.				
4	My husband excuses himself to receive calls				
5	My husband has withdrawn sexually from me.				
6	I suspect that my husband has a girl friend.				
7	My husband doesn't disclose his personal feelings.				
8	My husband makes last minute trip				
9	My husband is always in a happy mood whenever he comes home				
10	We started going out together recently.				

Source: Psycho-social Factors of Marital Stability Questionnaire (PSFMSQ) by Wayas, S.O. (2015).

SECTION D:

Couples Communication Assessment Scale

This section is concerned about how often you used to communicate as couples. Because proper communication enhances marital adjustment while improper communication can lead to poor marital adjustment. Please indicate by ticking () in front of the column how often you used to communicate.

S/n		SA	A	D	SD
1	My spouse dominate our conversation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	My spouse interrupt me when talking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	My partner refused to talk about a problem concerning us	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	My spouse disagreed annoyingly with something I said	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	My spouse didn't want to talk about his problem with me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	My spouse refused to talk on an important issue to enable us take decision	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	My spouse still talk about past bad experiences	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	My spouse responded "I don't know" without thinking about the question	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	We talk about personal day-to-day happenings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	We had a fruitful conversation about family management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Source: Adamu, (2009). Couples Communication Assessment Scale (CCAS)

SECTION E: Love Assessment Statements

Despite the fact that love is the most important variable towards sustaining marital adjustment among couples, yet, couples used to have problems towards adjusting well in their marriage. Please your personal ratings on the statements below using the 4 likert ratings scale will assist me to know how much love you truly have for your partner.

S/n	Statements	SA	A	D	SD
1	I am willing to give my spouse all he needs as I can afford.				
2	I am always pleased being with my spouse.				
3	I am happy in contributing to the progress of my spouse always				
4	I am sincerely (in action and words) committed to the welfare of my spouse.				
5	I always do things that will allow my spouse to develop his potentials				
6	I know so much about my spouse that I can predict his actions in most situations.				
7	I always strive for my spouse not to be above others				
8	I always observe my spouse disposition most of the times before introducing difficult unpleasant issues.				
9	I don't exercise patience with my spouse when things do not go the way I want with him.				
10	I give no room to discuss issues with my spouse in order to take common decision.				

Source: Kolo, F.D. and Bello, R.M.

Your personal ratings on these statements can assist you to know how much love you truly have for your partner.

APPENDIX II

MARITAL ADJUSTMENT TEST (MAT)

State the approximate extent of agreement or disagreement between you and your mate on the following items.

S/N		Strongly Agree	Agree	Disagree	Strongly Disagree
1	My spouse and I jointly meet the financial needs of the family				
2	We both agreed on the number of children to produce				
3	The gender of our children is satisfactory				
4	My spouse demonstrate his affection to me				
5	We jointly agreed over family decision				
6	My spouse and I spend reasonable hours together				
7	My sexual relationship with my spouse is satisfactory				
8	My spouse expresses his feelings to me				
9	My spouse understand my philosophy of Life				
10	My relationship with in-laws is satisfactory				
11	My spouse and I jointly settling children's school fees				
12	We jointly discipline our children				
13	We jointly agreed on children's diet				
14	We both agreed on Children career choice				
15	My spouse participates freely in performing all aspects of household task.				

Adapted from Adjustment Test by Locke & Wallace (1959).

**APPENDIX III
RESULT OF THE PILOT TESTING**

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded ^a	0	.0
	Total	50	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.704	55

Item Statistics

	Mean	Std. Deviation	N
Item_1	3.6200	.90102	50
Item_2	3.9400	.42426	50
Item_3	3.7600	.77090	50
Item_4	3.8400	.61809	50
Item_5	3.7000	.81441	50
Item_6	3.6600	.82338	50
Item_7	3.8000	.60609	50
Item_8	3.9200	.39590	50
Item_9	3.9200	.44447	50
Item_10	3.9000	.46291	50
Item_11	3.8200	.56025	50
Item_12	3.8600	.53490	50
Item_13	3.9200	.34047	50
Item_14	3.9000	.50508	50

Item_15	3.9400	.23990	50
Item_16	3.8600	.60643	50
Item_17	3.7600	.71600	50
Item_18	3.8400	.50950	50
Item_19	3.8400	.58414	50
Item_20	3.9200	.34047	50
Item_21	3.9000	.41650	50
Item_22	3.7600	.68690	50
Item_23	3.6400	.74942	50
Item_24	3.3400	.82338	50
Item_25	3.6800	.62073	50
Item_26	3.8600	.40457	50
Item_27	3.5400	.67643	50
Item_28	3.5000	.70711	50
Item_29	3.9600	.28284	50
Item_30	4.0000	.00000	50
Item_31	3.9400	.31364	50
Item_32	3.9600	.19795	50
Item_33	3.8800	.52060	50
Item_34	3.7400	.75078	50
Item_35	3.8600	.49528	50
Item_36	3.9400	.31364	50
Item_37	3.9800	.14142	50
Item_38	3.9400	.31364	50
Item_39	3.8800	.47980	50
Item_40	3.9800	.14142	50
Item_41	3.7400	.80331	50
Item_42	3.8400	.50950	50
Item_43	3.9800	.14142	50
Item_44	3.9600	.28284	50
Item_45	3.8000	.69985	50
Item_46	3.8800	.52060	50
Item_47	3.9600	.28284	50
Item_48	3.9400	.23990	50

Item_49	3.7600	.71600	50
Item_50	3.8200	.56025	50
Item_51	3.8800	.52060	50
Item_52	3.8800	.52060	50
Item_53	3.9800	.14142	50
Item_54	3.4200	1.14446	50
Item_55	3.7400	.69429	50

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Item_1	206.9600	143.509	.371	.903
Item_2	206.6400	149.256	.279	.903
Item_3	206.8200	144.314	.401	.902
Item_4	206.7400	148.564	.225	.904
Item_5	206.8800	141.904	.503	.901
Item_6	206.9200	140.932	.548	.900
Item_7	206.7800	146.828	.350	.903
Item_8	206.6600	146.433	.599	.901
Item_9	206.6600	150.147	.182	.904
Item_10	206.6800	150.875	.109	.905
Item_11	206.7600	146.145	.433	.902
Item_12	206.7200	145.104	.539	.901
Item_13	206.6600	146.596	.681	.901
Item_14	206.6800	146.426	.462	.902
Item_15	206.6400	151.827	.075	.904
Item_16	206.7200	142.655	.643	.899
Item_17	206.8200	141.416	.611	.899
Item_18	206.7400	144.645	.606	.900
Item_19	206.7400	142.645	.670	.899
Item_20	206.6600	145.780	.783	.900
Item_21	206.6800	150.018	.210	.904

Item_22	206.8200	146.355	.331	.903
Item_23	206.9400	145.037	.373	.903
Item_24	207.2400	150.431	.060	.908
Item_25	206.9000	146.663	.351	.903
Item_26	206.7200	150.696	.148	.904
Item_27	207.0400	146.937	.301	.903
Item_28	207.0800	154.891	-.174	.910
Item_29	206.6200	147.302	.721	.901
Item_30	206.5800	152.330	.000	.904
Item_31	206.6400	146.235	.791	.900
Item_32	206.6200	152.281	.002	.905
Item_33	206.7000	146.459	.444	.902
Item_34	206.8400	141.729	.562	.900
Item_35	206.7200	145.716	.533	.901
Item_36	206.6400	146.235	.791	.900
Item_37	206.6000	151.265	.300	.904
Item_38	206.6400	147.215	.659	.901
Item_39	206.7000	152.255	-.013	.906
Item_40	206.6000	151.265	.300	.904
Item_41	206.8400	142.178	.496	.901
Item_42	206.7400	144.645	.606	.900
Item_43	206.6000	151.265	.300	.904
Item_44	206.6200	147.302	.721	.901
Item_45	206.7800	151.563	.016	.907
Item_46	206.7000	146.092	.474	.901
Item_47	206.6200	147.302	.721	.901
Item_48	206.6400	151.215	.179	.904
Item_49	206.8200	141.702	.593	.900
Item_50	206.7600	145.411	.489	.901
Item_51	206.7000	151.071	.077	.905
Item_52	206.7000	146.337	.454	.902
Item_53	206.6000	151.265	.300	.904
Item_54	207.1600	140.300	.395	.904

APPENDIX IV

ANSWERING RESEARCH QUESTIONS

In order to respond to the research questions raised for the study, a mean score of 2.5 was used for the decision for and against. A mean score of 2.5 and above would mean agreement while mean score lower than the 2.5 midpoint would imply disagreement.

Research Question One: What is the relationship between in-laws interference and marital adjustment among women in Federal college of education, Zaria, Nigeria?

The summary of the data analysis for the Research question is presented as follows

Table 2: Mean perception of married women on the relationship between In-laws Interference and marital adjustment

S/NO	Item statement	$\sum X$	X	SD	Decision
1	My in-laws give order anyhow in my matrimonial home.	895	2.90	0.843	Agree
2	My mother in-law controls my husband	941	3.05	0.983	Agree
3	Constant visitations of my in-laws into our matrimonial home affect our family finance.	926	3.00	1.055	Agree
4	My husband waits for his parents' approval in making major decisions.	957	3.10	0.896	Agree
5	My in-laws always find faults in all what I do.	850	2.75	0.943	Agree
6	My husband's countenance is usually cold to me when his family members are around.	790	2.56	1.120	Agree
7	My in-law's has once told my husband to divorce me.	1005	3.25	.830	Agree
8	My in-laws cause the major dispute within my marriage.	806	2.61	1.162	Agree
9	My in-laws does not encourage my husband to marry another wife	650	2.10	0.766	Agree
10	My in-laws do not complain of the way I spend.	666	2.16	0.850	Agree
	Aggregate mean		2.75		

Source: Field Survey, 2017

KEY= Agreed with the criterion mean of 2.0 and above.

Disagreed with the criterion of 1.4 and below.

X = Mean

SD = Standard deviation

The result presented in Table 4.1 indicates that in-law's interference is significantly related to women marital adjustment in Federal College of Education, Zaria, this is observed from the aggregate mean score of 2.75 which is relatively higher than the 2.5 midpoint of assessment. From the expressed opinions of respondents, it is discovered that the main area of in-law' interference is telling spouse to divorce their wives, this is revealed from the mean score of 3.25. Furthermore, respondents agreed that their husband waits for his parents' approval in making major decisions. Other areas of in-laws interference are: in-laws give order anyhow in my matrimonial home, mother in-law controls my husband, constant visitations of in-laws into matrimonial home affect family finance, in-laws always find faults in all what I do as well as husband's countenance is usually cold to me when his family members are around. Respondents 'perception had mean scores that ranged between 3.50 and 2.50, which fall within the accepted mean point. The other perception as in-laws do not encourage my husband to marry another wife and in-laws do not complain of the way I spend were disagreed with mean score ranging from 2.10 to 2.5 which fall within the rejected mean point.

This entails that in-law's interference have significant influence on women marital adjustment in Federal College of Education, Zaria.

The values of the standard deviation are clear indication that the interference of in-laws is high.

Research Question Two: What is the relationship between suspicion and marital adjustment among women in Federal college of education, Zaria, Nigeria?

The summary of the data analysis for the Research question is presented as follows

Table 3: Mean response on the relationship between suspicion and marital adjustment of women

S/NO		ΣfX	X	SD	Decision
1	My husband stays late in the office	955	3.09	0.893	Agree
2	My husband suddenly changes his way of dressing.	927	3.00	0.834	Agree
3	My husband has not been eating regularly at home.	971	3.14	0.797	Agree
4	My husband excuses himself to receive calls	863	2.79	0.982	Agree
5	My husband has withdrawn sexually from me.	987	3.19	0.680	Agree
6	I suspect that my husband has a girlfriend.	987	3.19	0.880	Agree
7	My husband doesn't disclose his personal feelings.	974	3.15	0.845	Agree
8	My husband makes last minute trip	741	2.40	1.023	Agree
9	My husband is always in a happy mood whenever he comes home	495	1.60	0.860	Disagree
10	We started going out together recently.	633	2.05	0.861	Agree
	Aggregate mean		2.76		

Source: Field Survey, 2017

KEY= Agreed with the criterion mean of 2.0 and above.

Disagreed with the criterion of 1.4 and below.

X = Mean

SD = Standard deviation

Table above revealed the aggregate mean value of 2.76 which is relatively higher than the 2.5 midpoint of assessment, the aggregate mean score revealed that, suspicion is related with women marital adjustments. Furthermore, the expressed opinion of respondents indicated that, respondents are highly suspicious as their husband has withdrawn sexually from them,

suspecting that my husband has a girlfriend, husband not disclosing personal feelings and husband has not been eating regularly at home. More so, other areas of suspicion are husband stays late in the office as well as husband suddenly changes his way of dressing. The findings had mean scores that ranged between 3.00 to 3.19, which are above the criterion mean of 2.50. The highest, rated item in the table is item 5 and 6 with a mean of 3.19. On the other hand, respondents disagreed to three items with the mean value ranging from 1.60 to 2.40 which is relatively lower than 2.5 midpoint of assessment. From the identified disagreed items, the least rated item in the table is item 9 with a mean of 1.60 indicating that husband is not always in a happy mood whenever he comes home. Others are husband do not makes last minute trip as well as spouse going out together for a long time.

The values of the standard deviation are clear indication that the respondents are homogenous in their suspicion.

Research Question Three: What is the relationship between communication and marital adjustment among women in Federal College of Education, Zaria, Nigeria?

The summary of the data analysis for the Research question is presented as follows

Table 4: Mean response on the relationship between communication and marital adjustment of women

S/n		$\sum fX$	\bar{X}	SD	Decision
1	My spouse dominate our conversation	894	2.89	0.768	Agree
2	My spouse interrupt me when talking	957	3.10	0.627	Agree
3	My partner refused to talk about a problem concerning us	941	3.05	0.809	Agree
4	My spouse disagreed annoyingly with something I said	974	3.15	0.725	Agree
5	My spouse didn't want to talk about his problem with me	939	3.04	0.929	Agree
6	My spouse refused to talk on an important issue to enable us take decision	865	2.80	0.986	Agree
7	My spouse still talk about past bad experiences	850	2.75	1.041	Agree
8	My spouse responded "I don't know" without thinking about the question	799	2.59	1.244	Agree
9	We talk about personal day-to-day happenings	475	1.54	0.736	Disagree
10	We had a fruitful conversation about family management	541	1.75	0.946	Disagree
Aggregate mean			2.67		

Source: Field Survey, 2017

KEY= Agreed with the criterion mean of 2.0 and above.

Disagreed with the criterion of 1.4 and below.

X = Mean

SD = Standard deviation

Table 4.6 above shows that there is significant influence of communication on marital adjustment among women in Federal College of Education, Zaria. This is revealed from the aggregate mean value of 2.67 which is relatively higher than the 2.5 midpoint of assessment. The expressed opinion of respondents revealed that respondents agree to the statement that, my

spouse disagreed annoyingly with something I said, my partner refused to talk about a problem concerning us, my spouse interrupt me when talking and my spouse didn't want to talk about his problem with me. Furthermore, respondents agree that my spouse dominate our conversation, my spouse refused to talk on an important issue to enable us take decision, my spouse still talk about past bad experiences as well as my spouse responded "I don't know" without thinking about the question, this is observed from the mean score ranging from 2.59 to 3.15 which is greater than the 2.5 midpoint of assessment. However, respondents disagreed to item 9 and 10 which were: we had a fruitful conversation about family management and we talk about personal day-to-day happenings, this is observed from the mean score ranging from 1.54 to 1.75 which falls below the 2.5 midpoint of assessment.

Thus, the influence of communication on martial adjustment of women is the annoying disagreement of spouse with something said by wives, spouse interruption when talking, partner refusal to talk about problems as well as spouse not wanting to talk about his problem.

Research Question Four: What is the relationship between love and marital adjustment among women in Federal College of Education, Zaria, Nigeria?

The summary of the data analysis for the Research question is presented as follows

Table 5: Mean response on the relationship between love and marital adjustment among women in Federal College of Education, Zaria

S/n	Statements	ΣfX	X	SD	Decision
1	I am willing to give my spouse all he needs as I can afford.	944	3.06	0.926	Agree
2	I am always pleased being with my spouse.	946	3.06	0.977	Agree
3	I am happy in contributing to the progress of my spouse always	946	3.06	1.116	Agree
4	I am sincerely (in action and words) committed to the welfare of my spouse.	943	3.05	1.164	Agree
5	I always do things that will allow my spouse to develop his potentials	972	3.15	.916	Agree
6	I know so much about my spouse that I can predict his actions in most situations.	897	2.90	1.092	Agree
7	I always strive for my spouse not to be above others	740	2.39	1.324	Disagree
8	I always observe my spouse disposition most of the times before introducing difficult unpleasant issues.	881	2.85	1.197	Agree
9	I don't exercise patience with my spouse when things do not go the way I want with him.	588	1.90	1.043	Disagree
10	I give no room to discuss issues with my spouse in order to take common decision.	650	2.10	1.091	Agree
Aggregate mean			2.75		

Source: Field Survey, 2017

KEY= Agreed with the criterion mean of 2.0 and above.

Disagreed with the criterion of 1.4 and below.

X = Mean

SD = Standard deviation

Table 4.7 above revealed the aggregate mean value of 2.75 which is relatively higher than the 2.5 midpoint of assessment; this indicated that there is a significant relationship between love and marital adjustment of women in Zaria, this is obvious from the expressed opinion of respondents as they (respondents) agreed with the mean value of 3.15 that they always do things that will allow my spouse to develop his potentials. Furthermore, respondents also agreed that I am willing to give my spouse all he needs as I can afford and I am always pleased being with my spouse, this is recorded with the mean value of 3.06 each. In addition, respondents agreed that I know so much about my spouse that I can predict his actions in most situations and I always observe my spouse disposition most of the times before introducing difficult unpleasant issues.

On the other hand, respondents disagreed that I don't exercise patience with my spouse when things do not go the way I want with him, I give no room to discuss issues with my spouse in order to take common decision and I always strive for my spouse not to be above others. The mean score ranges from 1.90 to 2.39 which fall below the 2.5 midpoint of assessment. This implies that respondents exercise patience with their spouse when things do not go well with him, respondents give room to discuss issues with their spouse in order to take common decision and respondents always strive for their spouse to be above others.

Table 6: Mean response on Marital Adjustment Test (MAT)

S/N	Category	ΣfX	X	SD	Decision
1	My spouse and I jointly meet the financial needs of the family	1048	3.39	0.586	Agree
2	We both agreed on the number of children to produce	1052	3.40	0.795	Agree
3	The gender of our children is satisfactory	1049	3.39	0.664	Agree
4	My spouse demonstrate his affection to me	1066	1.98	0.666	Disagree
5	We jointly agreed over family decision	1082	1.50	0.501	Disagree
6	My spouse and I spend reasonable hours together	1052	1.40	0.661	Disagree
7	My sexual relationship with my spouse is satisfactory	1065	2.45	0.923	Agree
8	My spouse expresses his feelings to me	1082	1.80	0.737	Disagree
9	My spouse understand my philosophy of Life	1067	3.45	0.735	Agree
10	My relationship with in-laws is satisfactory	1051	1.10	0.794	Disagree
11	My spouse and I jointly settling children's school fees	1083	3.50	0.590	Agree
12	We jointly discipline our children	1066	2.45	0.740	Agree
13	We jointly agreed on children's diet	1065	1.45	0.744	Agree
14	We both agreed on Children career choice	884	2.86	1.150	Agree
15	My spouse participates freely in performing all aspects of household task.	1050	1.40	0.490	Disagree

Source: Field Survey, 2017

KEY= Agreed with the criterion mean of 2.0 and above.

Disagreed with the criterion of 1.4 and below.

X = Mean

SD = Standard deviation

The result of the analysis presented in table 4.8 above indicate that all the items of the instrument on Marital Adjustment Test (MAT) are effective strategies in resolving marital conflicts. The findings had mean scores that ranged between 1.10 to 3.50. The highest rated item in the table is item 9 and 11 with a mean of 3.45 and 3.50 respectively. It implies that respondents are of the view that their spouse understand their philosophy of life and spouse jointly settling children's school fees, this can be said to enhance marital adjustment among women in Zaria. On the other hand, respondents disagreed to the view that their spouse do not demonstrate his affection to them, they do not jointly agreed over family decision, they do not spend reasonable hours together, their spouse do not expresses his feelings to them, their relationship with in-laws is not satisfactory as well as their spouse do not participates freely in performing all aspects of household task. The values of the standard deviation are clear indication that the respondents are homogenous in their rating patterns.

APPENDIX V
LETTER OF INTRODUCTION

APPENDIX VI
REQUEST FOR POPULATION OF WOMEN