MARITAL PROBLEMS AND THEIR EFFECTS ON MARRIED STUDENTS OF THE UNIVERSITIES IN MAKURDI METROPOLIS: IMPLICATION FOR COUNSELLING

BY

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A THESIS SUBMITTED TO THE POSTGRADUATE SCHOOL, AHMADU BELLO UNIVERSITY, ZARIA.

IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF

MASTER OF EDUCATION

GUIDANCE AND COUNSELLING

FACULTY OF EDUCATION
AHMADU BELLO UNIVERSITY
ZARIA

1998

DECLARATION

I hereby declare that this research work is written by myself. It has never been presented before in any institution for any purpose. All the sources of information are properly and specifically acknowledged through references.

.....

Ashi S. Akosu.

CERTIFICATION

This Thesis report entitled an Investigation Of Marital Problems and Their Effects on the Married Students of Univesities in Makurdi Metropolis, by Ashi Scholastica Akosu meets the regulations governing the award of the degree of Masters of Eduction in Guidance and Counselling, of Ahmadu Bello University, Zaria. It is approved for its contribution to knowledge and literary presentation.

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DEDICATION

This Thesis work is dedicated to my children: Mary-Ann W. Akosu, Erica S. Akosu, Vee-Ann D. Akosu, Jane N. Akosu and Valentina M. Akosu; to my brother Michael G. Ortese and to the memory of my late son John Kaase Akosu.

ACKNOWLEDGEMENT

My profound gratitude goes to God Almighty for providing all I needed throughout my M.Ed. Programme.

My profound gratitude also goes to my Husband, Dr. T.P. Akosu for encouraging me and for providing the computer for the typing of my manuscript.

I am extremely grateful to my supervisor Dr. Mrs. B.O. Ker, having been thorough and committed in the ssupervision of this work. Though, she has been busy in other aspects of life especially as a wife, mother and as a lecturer, she still succintly supervised this project work successfully.

Also, to my second Supervisor, Dr. F.D. Kolo, I am very much thankful, and so I ask God for blessing upon him for encouraging me to complete this research by attending to it very promptly and making useful corrections.

I express my appreciation to Dr. Mrs. Onyewetu for her careful correction and useful suggestions at the initial stage of this work. I am also grateful to my statistics lecturer, Mal. Mamman Musa, for the useful suggestion and corrections he made for the progress of this project. I am indebted to Dr. O.E. Asiribo and Msugh Kembe for assisting me in the statistical aspect of this work.

My gratitude goes to my Guidance Lecturer, Dr. A.I. Iketeonye, who encouraged me to undertake the M.Ed. in Guidance and Counselling from which I have benefited and

through it other people will benefit.

I must express my gratitude to Professor Samuel Okon, whose encouragement and useful advise helped me to complete this programme successfully.

I indicate my acknowledgement of the following people: Dr. and Mrs. Mudare, Mrs. Esther Goje, Dr. Steven Abah and Mrs. Alache Abah. Others are: Mr. Moris Mutfwang and Mrs. Jane Mutfwang for their friendship which has been instrumental to the success of this work. Mal. Mohammed Adamu, who efficiently type-set the manuscript of this research work.

ABSTRACT

The main concern of this study was to investigate marital problems and their effects on married Students of Universities in Makurdi Metropolis. Three null Hypotheses were formulated for the purpose of this study.

The survey method was used for this research. The instrument used for the data collection was the questionnaire. The collection of the Data was done by the researcher herself with the help of some research as tants who are the lecturers in these Institutions to enable the researcher to get enough informants who were Married Students of the universities in Makurdi Metropolis to generate data for this research. Three hundred and fifty (350) questionnaires were distributed but three hundred and sixteen (316) questionnaires were collected for analysis.

The data was analaysed using frequency tables for data distributions and variations. Two tail T-test procedure, One Way Analysis of variance (ANOVA) and correlation statistics were used to test the null hypotheses.

Therefore, the first and second hypotheses wpre retained while the third was rejected.

The researcher made the following recommendations:

1 Spouses should always make decisions jointly so that outside negative influences can be checked.

2 Spouses should always engage in peaceful communication

and cooperate with each other especially in financial issues.

3 Couples should not nag and quarrel in order to create a conducive atmosphere in the home and give healthy examples to their children to avoid adverse effects of marital problems on children.

4 Spoueses should show love between them and establish spousal closeness through companionship to avoid unecessary outside company.

5 Counselling centres with sound marital units should be operated in the Universities in Makurdi Metropolis.

The researcher suggested among others that a similar study on marital problems and their effects could be carried out in other Universities. That a comparative study between students and workers of Benue State University can be carried out.

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OPERATIONAL DEFINITION OF TERMS.

MARITAL PROBLEMS: Refer to the unpleasant situations during marriage relationship which relate to hardship, tension, frustration and sadness of spouses. They can be referred to as the negative effect of marriage.

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Chapter 1

INTRODUCTION

1.1 Background

Marriage is an institution established by God and defined as the union of man and woman. It is maintained by God that "a man shall leave his parents and cleave to his wife". The wife is the help mate for the man and God emphasised "they shall be one flesh" (Genesis 2:18-24).

Marriage is further defined by different authors in various ways. Egwuonwu (1975) puts it that marriage is the union of man and woman who have agreed to live together as husband and wife. It is stated in Good News Bible that what God has joined together, no man should put asunder (Matthew 19:6)

In the marriage institution the man is held as the head of the family who takes major decisions and is highly respected in the family. He maintains his leadership role and love for his wife and children (Ephesians. 5:22-23). The wife is seen as the supporter who holds emotional feminine role in the family and should submit to her husband. There should be no role conflict between the spouses.

Moreover, as marriage is the foundation and the family, the basis of education and livelihood for the young ones who will grow up to be parents and future leaders of the nation,

it is therefore desired by the society that peace and unity should prevail in the families between husbands and wives including the children if any. Consideration should be taken by spouses to be sensitive to their responsibilities to the family. They are expected to guide, encourage and support the children in decision making in school especially regarding career choice.

It is the observation of the researcher that there are many cases of unsteady homes and separation between spouses in the Nigerian society in general and the married Students of Universities in Makurdi Metropolis cannot be left out. The situation of unsteady homes and separation may eventually lead spouses into divorce. There is also the problem of juvenile delinquency which implies unhappy, disunited, unsteady and unsocial families in our society today. It has been found in recent times of women running away from the marital homes because of lack of peace and unity. It is also said that women sometimes seek for "love portion" in order to make their husbands love them instead of loving girl-friends and concubines. This indicates the situation of infidelity among couples.

1.2 Research Questions

1. What are the marital problems between spouses?
2. Are marital problems the limitations in the upbringing of men and women?
3. Are the marital problems financial difficulties due to

mismanagement and lack of cooperation between spouses?

4 Are there marital problems because of western educational influences of the spouses?

5 Are the marital problems the result of the interferences of friends, inlaws and extended family system?

6 Do marital problems exist because of lack of love between spouses?

7 Do marital problems occur due to lack of awareness of spouses of the family responsibilities and functions?

8 Do marital problems occur because of lack of companionship between spouses?

9 Do spouses face marital problems due to nagging between them?

10 Are marital problems between spouses their sexual infidelity?

11 Are the spouse's mariatl problems due to the factor of intolerance and bad temper between Spouses?

12 Are the marital problems the drunkeness of spouses?

13 Do these problems affect spouses and their children?

1.3 Statement of the problem

In every part of the world there exists family and marital problems which include sexual and interpersonal relationship issues. Marital problems of different kinds could manifest in the lives of individual spouses. They could emanate from economic conditions, religious, personal-social,

communication, companionship, educational issues as well as interference from in-law and friends. Marital problems could as well emanate from the traditional upbringing of the individuals.

Divorce and separation is becoming a common feature of the Nigerian marital life (Denga 1982). What then are the kinds of marital problems encountered by the married Students of Universities in Makurdi Metropolis? What are the effects of these problems on the spouses and their children? The researcher therefore decided to investigate the kind of marital problems and their effects on married Students of Universities in Makurdi Metropolis.

1.4 The objectives of the study

The objectives of this study are the following:-

1. To investigate the kinds of marital problems percieved by married Students of Universities in Makurdi Metropolis.
2. To investigate the effects marital problems have on the married Students of the Universities in Makurdi Metropolis.
3. To suggest solutions to spouse's marital problems in order to minimise the problems and restore peace and happiness which can minimise saparation and divorce of marriages in the society.
4 To suggest the role of Guidance and Counselling in

resolving marital problems and stabilizing marriages.

1.5 Study hypotheses

The following hypotheses are formulated for this study:

1. There is no significant difference in the perception of male and female respondents with regards to marital problems perceived by them as spouses.
2. There is no significant difference in the perception marital problems of spouses between the age ranges of 17-30 years, 31-40 years and 41 years and above among the respondents.
3 There is no significant relationship between the marital problems and effects as perceived by the spouses.

1.6 Delimitation of the study

This study is confined to the investigation of marital problems and their effect, on the married students of Universities in Makurdi Metropolis. This is because Markudi is a state Capital and its universities should serve as a suitable place for this research since it is made of different groups of people who will serve as informants for this research. It involves both male and female students so that the spouse's problems will be identified without bais.

1.7 The siginificance of the study

The study is significant in that it would help to provide greater awareness of problems in marriage for spouses including counsellors, social - workers, teachers and relevant adults in our society and make them to be more conscious of the need for professional marital counselling. The insight into marital problems is expected to serve as a step ahead to the solution of such problems and should help in maintaining peace and stability in the homes. It can help to minimize divorce in the homes as well. Moreover, it is also hoped that this study would assist married individuals who face marital problems to understand their problems and explore ways to best solve them.

It is hoped that this study would assist spouses not only to be aware of their responsibility to their partners and children but more importantly, spouses should be sensitive to live up to their responsibility in the homes. This responsibility to the family is attributed to the parents more more than to the religious leaders, teachers, friends and counsellors who can help the children to achieve their educational pursuit, to build the spirit of responsibility, justice and a good moral conduct. Therefore, the children's intuitive undesirable behaviour which can have manifested due

to lack of awareness and insensitivity to the children's needs may be minimised and prevented.

Finally, this study would be of benefit to the society at large. It can help in the area of child neglect, child and adolescent delinquency in the society and so parents, teachers, counsellors and social workers may benefit from the findings of this study. The study is significant to practicing counsellors because it serves as marital literature which makes them aware of such marital problems of spouses and their effects on them.

The fore knowledge of counsellors of the kinds of marital problems and their effects familializes them with such problems. This familairity makes counsellors more prepared before such problems are brought to them by clients for solutions.

Through the knowledge of such marital problems and their effects coupled with the propagation of the need for services of professional Counsellors, clients can become more open to the counsellors in the resolution of their marital problems. As such, the counselling of such clients will be easier and more rewarding. Practicing counsellors can therefore assist couples better in stabilizing marriages in our society.

The rational for this study is to create awareness of

what kinds of marital problems that confront spouses. Also to sharpen spouses' desire to solve their problems through formal professional marital counselling. This will therefore, reduce the adverse effects on both spouses and their children. This research aim at achieving the stability of marriages; a happy marital living and a healthy emotional state of spouses and their children so that the society will be a good and prosperous one.

1.8 Summary

The researcher is aware that marital problems occur in every part of the world where marital relationship exists. Due to the undesirable situations in marital homes of disunity, unhappiness and unsteady characteristics of the marriages which usually result to the desire and agitation of spouses for separation and divorce, the researcher realizes many questions for this research. The main question centres on what causes the instability and problems in marriage. These questions due to the general trend and the undesirable state of marriage in our society today has induced the researcher to investigate the kinds of marital problems and their effects. The basic assumption is that married couples are faced with problems and these problems affect all the members of the family.

The objective of this study is to investigate the kinds

of marital problems that confront couples and what effect these problems have on them so as to seek ways of helping to solve the problems and help calm the effects as well. This study is significant to the couples, children and the general society at large. This is because it is geared towards the solution of marital problems in order to help restore peace and stability, unity and happiness.

Chapter 2

REVIEW OF RELATED LITERATURE

2.1 Introduction

There has been a lot of work concerning marriage and family life in Africa, Nigeria and abroad. They discuss indirectly or implicitly marital problems generally in different societies. Inspite of this related literature there is need to conduct a research on marital problems and their effects. This study needs to be carried out for the following reasons:-

1 No study of this kind has been carried out in the Universities.

2 To investigate the existence of marital problems and their effects on spouses.

3 To suggest ways of solutions to such marital problems.

4 To suggest the role of Guidance and counselling in stabilizing marriages in the society.

The review of related literature of marital problems and their effects is discussed under the following headings: The male child syndrome, marriage vs parental roles, Infertility or Childless marriage, Polygamy, Ill-treatment, Financial or economic factor, Traditional and social factors in marriage, Emotional factors, Moral factors, Qualities of a good wife and Qualities of a good husband and the effects of marital

problems on the family and implications for Guidance and councselling.

2.2.0 Marital Problems

2.2.1 The male child syndrome

The issue of a male child seems to be a fantasy or an offshoot of traditional sentiments. Okorafor, Nwosu and Aniyeloye (1991:6) states that

> Most men prefer a male child is not debatable in Nigeria. They want at least to have them as the first child. This has become as bad as men having to throw their wives out for the singular reason of lack of a male child. Others have turned their wives into producing machines in search for a male child, and mothers-in-law have also reacted negatively to the situation - why is it so?

Okorafor et al (1991) have advanced the following reasons in many Nigerians preferring a male child: That a child maintains the family name. Though, female children care for parents during their old age, traditionally people in our society believe that male is the real thing. The position of the father and leader is bestowed on him in case of death of his father. The male child immortalizes the father's name unlike the female. Also the male child is good company for his father since nobody can take away the male child from the father. They argued; one does not get a solid seat in ones marital home without a male child. The man will definitely

look outside for a male child.

However, other people seem to be on the fence. Okorafor and Aniyeloye (1991) prefer a male child but being in a dilemma would rather choose a responsible daughter instead of an irresponsible son for fear that such a son would spoil the family name.

Further, another category of viewers like Yinka Craig - a Nigerian commentator reasoned on the issue of preference of the male child that; it is not centred on the sex as being important in itself but the prestige of the child. Such people like Yinka Craig do not hold this traditional view of preferring the male child in their families. They argued and inquired, what if the male child turns out to be an armed robber or ends up unsuccessfully? Then of what use is he? Who says that the female child cannot uphold the family name? Are Mrs. Tokumbo Awolowo - Dosunmu, Professor Grace Alele - Williams, Mrs Mee Mofe Damijo, Mrs Christy Essien-Igbokwe, Mrs Evi - Edna Ogholiogosi and the like not women who uphold their family names? They stressed further that what is needed is a responsible child that will bring honour and glory to the family and to the society irrespective of sex.

Fashek, (1992) wonders how suddenly lovers turn into sworn enemies with loads of hostile looks in their once radiant faces due to childlessness or lack of male children she concluded that this is a result of inadequate preparation from youth. Fashek referring to such type of marriage cases

gave an example of a woman who had three daughters and who was worried because of her husband's quarrels and sneers, quoted the husband as saying, I don't know for how long you intend staying under my roof when all you have to show for it are kids who will never carry my name in future. Hence, this kind of sentiments from traditional viewers breed problems in a marriage home.

Fashek (1992) further named a lot of married men as pathological liars who build trust and relationship on nothing but a pack of lies: As you punch holes into a set of lies you discover others more horrible, in the end their women become disillusioned and bitter. In fact, the marriages of such men become characterized by quarrels. Many people marry with the aim of satisfying and maintaining their relationship with their parents and relatives and to reproduce children in order to maintain the family name. However, as the children arrive in their marriages they become faced with the responsibility which may not have been known, not to talk of being desired as such, strain and conflicts set in to many marriage homes.

2.2.2 Marriage vs parental roles

Aldous (1978) viewed "parental roles as competing with marriage roles for temporal and emotional priority" she argued that the demands of parental roles are not fully compatible with that of marital roles. Marital roles like love between

husbands and wives, keeping a spouse company and giving of support. Moreover, with the children's entry into school, the demands on the parents become increased hence an increase in such tension when the eldest child reaches adolescence. This is because adolescence have different developmental tasks from the childhood needs. Therefore, when the eldest child reaches adolescent state the responsibilities and tasks of the parents also increase. As such, marital problems may set in at this period of marriage living.

In the same token, Bur, (1973) noted that with the greater amount of normative change the more difficult role transition becomes. For instance, the eldest child entering adolescence and at the same time the youngest entering school may be particularly difficult. However, such double transitions have not been examined empirically. She presumed that family transitions necessitate changes in parental activities that may interfere with previous patterns of transitions between the spouses and those with less effective ways of coping with problems should be less successful in restoring conditions.

Nevertheless, Bur's (1973) review of 'family stress' literature noted that for a variety of family stresses, greater non-family social participation of wives was associated with fewer problems. This then suggests wives' non-family activities may constitute resource thus increasing family recovery from problems which may be financial problems.

Oakley, (1974) is skeptical of the view that marriage is a joint and equal partnership because she found that primarily responsibilities for the home and the children rest with the woman, and there is lack of equal allocation of responsibilities and lack of extensive task-sharing in most marriages. This may lead to marital problems in various homes. Notwithstanding, marital equality implies task-sharing in all areas of family life leading to a sense of emotional closeness. Similarly, Robertson, (1975) defined marital partnership as mutual emotional support, shared responsibility for domestic and child-care tasks, joint leisure and egalitarian decision-making.

Moreover, according to Dreitzel, (1972) the family is a well functioning unit adequately provided as the basis for child-care, emotional protection and sexual security but it is said that the work of a housewife never ends: Yet whatever the work-load of a woman, the fact remains that it is unproductive in an economic sense and is unpaid yet it is necessary. He further commented that the surplus values of the husband's work is privately appropriated while the costs for his labour force are placed on his unpaid wife. In so far as this is true marriage could be said to be an institution of exploitation.

Similarly, Dreitzel (1972) pointed out that the protagonists of women's liberation demanded that husbands

share household duties with their wives but that only husbands in privileged positions so far are able to overcome their traditional prejudice towards housework. In the Nigerian society today with which this research is concerned, it is desired that the husbands take part in housework with the attitude and intention to show love and concern, it is desired that husband should show love and concern, care and support for the wife and the whole family in order to minimize tension crisis and to maintain a stable and happy marriage. It should not be seen as a reverse of sex roles among spouses. It is true that the management of the household is the duty of the wife and she is only to take an outside job or even further her education only if this does not jeopardise the satisfactory fulfillment of such duties. Even with the dissatisfaction of women their husbands still expect them to appear as their beautiful mistresses for their pleasure and leisure time. This situation can provide for crisis and frustration with the result that both parties may resort to outside relationships.

Zelditch, (1956) noted that in nuclear families all over the world the male is the instrumental leader and the female the expressive leader. He defined instrumental role as including responsibilities for situation of group tasks for skills and decisions and for the ultimate source of discipline of children. The expressive role includes responsibility for emotional solidarity, management of tension, emotional care

and support. Husbands and wives both make decisions in the family therefore, it is extremely difficult to call one person an instrumental leader. Rather, it seems more accurate to speak of specialization of roles. The researcher believes that the husband can also be an expressive leader in some areas of family life and vice versa. Both spouses are expected to help each other to manage tension and give each other emotional support and care.

Levinger, (1964) found that in general husbands did rate higher on their need for autonomy and lower than wife on needs of affiliation and nurturance. In public, the needs of male for nurturance may be suppressed in order to fit the male role image. In the realism of expressive behaviour there must be reciprocity. The wife cannot be an expressive person to a husband who does not respond expressively to her. With only the husbands and wives there may be still greater equality in expressiveness but after the arrival of children, more role specialization occurs for then the wife may for sometimes be the expressive leader with the children more than the husband. The researcher concludes therefore that these roles of leadership are not rigidly divided and should not be rigidly observed by the couples for one compliments the other. It is pertinent that the spouses' duties be carried out as need arises as each has ability to carry out such duties and roles. What is required here is the cooperation between spouses in order to attain success in carrying out different duties and

roles.

2.2.3 Infertility or childress marriage

The issue of childless marriage is another aspect of marital problem which breeds chains of conflicts between spouses. It usually includes the interference of a third party. Concerning a couple, Assiet et al (1991) put it, when the first, second and third year passed by and they had no issues, parents intervened, relatives screened and friends gossiped. Five years later, Love began to dwindle giving room to quarrels, abuses, allegations and counter allegations. Parents began to gain grounds.

Therefore, the obvious thing is that such men take to the 'street' looking for children. This issue confirms the fact that most people marry principally, for reasons of procreation.

In the same vein, in Gangwari's (1993) survey conducted in Nigeria, childlessness accounts for the inability and wreckage of marriages in the country. In as much as customary law marriage is geared for life, the union must be consolidated by offspring. Thus the more children one has, the greater the guarantee for a more secure life and future. In a traditional agricultural culture it is important to have as many children as possible to share the workload. In this

sense progeny accounts for polygamy in Africa and in Nigeria and the Students of Universities in Makurdi Metropolis are not left out. They also have the sentiment of children meaning wealth, prestige and the blessing of God.

2.2.4 Polygamy

Marriage, the authorized union of man and woman primarily for the production of offspring is the normal experience of individuals in the less civilized societies. Polygamy is common, monogamy is universal and polyandry is rare. Chamber's Encyclopedia (108) Polygamy, the custom of one man having more than one wife is found all over the world due to the surplus number of women. This is also influenced by economic conditions. In modern societies where things are hard a man finds it difficult to support even one wife. Where conditions are easier, especially among agricultural societies much of the work is done by women and so the wives add to the man's prestige and increasing family of sons and daughters augment his social importance.

Where polygamy is general like in Nigeria and especially in Tiv culture, there is a foundation of polygamy were the first wife is usually the chief wife. As the chief wife, she and her children preside over others. Each wife has her

separate household, (Chambers' Encyclopedia). The issue of polygamy is a practice that is deep rooted in Nigerian culture generally and has come to remain in our society today. Man's polygamous tendency implies that it is part of man as such, even if men practice monogamy their polygamous tendency might show up in their life style in one way or the other.

Notwithstanding, the issue of polygamy cannot be overlooked since women feel threatened and therefore are not in favour of polygamy. Hence, coupled with the issue of childbearing, Mrs. Maryam Abacha, the president of the Nigerian Army Officers' wives Association (NAOWA) noted that the policy which states that each woman should have only four children is an invitation for men to marry more than one wife. Furthermore, Hilda Adefarasin, president, National Council of Women Societies (NCWS 1991) wrote, the policy is a license for marital irresponsibility on the part of men. The problem of quarrelling jealousy, suspicion, hatred and the like are the characteristics of polygamous homes.

2.2.5 Ill-treatment

The marital problem of ill-treatment is a serious emotional issue. "Wife beaters should be shot. A woman whom being beaten by her husband took her case to the police station. There were bruises all over her body. Her loin cloth had been torn to shreds - the result of several beatings

received from her husband that night". Udofa, (1992). This incidence is no doubt a common occurrence but those house wives who are at the receiving end of these beatings do not find it funny. This situation may also bring hatred among spouses. She further commented that despite various attempts to rationalize this rather undesirable behaviour, wife beating has remained an issue that has continued to draw a lot of flak from spouses.

Furthermore, only lunatics and drunkards can afford to beat their wives including a man who suffers from numerous abuses during childhood is more likely to beat his wife and children when he grows up than his counterpart who was brought up in an atmosphere of love and tolerance. However, for many people, no matter the extent of provocation they cannot raise their hand against their wives Udofa, (1991). The issue is that wife beating has become an all time problem. There was an instance in Lagos where the mother and children beat the husband and father to death, Udofa (1991).

2.2.6 Financial factor

Fletcher, (1971) states specifically the financial aspect which makes the working out of successful marriage relationship a more demanding and intricate affair than it has been before. This is in relation to partners of equal status and those that are independently earning an income than there

is only one wage or salary earned by a dominant authority for the family. He further notes that all these amount to the fact that the demand made by woman both within and beyond the family have considerably increased and this has brought about stain and stress in marriage.

However, other factors could seriously separate the spouses emotionally. In this case, dissatisfaction could increase. Croward and smith, (1981) also have found that joint decision making and open communication are associated with marital satisfaction in both rural and urban samples of their study. They are in agreement with Oyebanji, (1991) who recommended among other things, joint decision making and communication among the spouses as a factor for marriage satisfaction.

However, Onwurah, (1982) detects financial factor as a major source of conflict in the family especially, financial management. This is whether to have a joint account or a separate one. This financial aspect is in relation especially to the truly sophisticated category of women who claim equality with their husbands or even behave as co-boss and are disrespectful to their husbands. This financial aspect is confirmed by Oyebanji, (1991) and she recommended that husband and wife should maintain a joint bank account.

Ottenberg, (1988) in his study of marital relationship among the Afikpo Ibo society examined their marriage situation and found that, a wife is permitted no extramarital

sexual relationship but a husband may commit adultery outside marriage with little or no censure. According to him the Afrikpo people believe that the wife's adultery may bring supernatural punishment on the family. This belief he termed fantasy. He also found that in Afrikpo society a woman should not have sexual intercourse when she is nursing her baby, and also during her advanced stage of pregnancy. Therefore, if her husband takes a lover then, she should not object.

Inevitably, Onwurah, (1982) writing on conflicts of marriage found that many difficulties in the lives of couples are due to lack of thought, inadequate preparation in early youth and conflicts in sex roles. He stated further that marriage is ... not simply an escape for young people who have been involved in trouble ... is neither a way of getting children to carry on one's name or to care for one in his old age. Yet people have married for this and other inadequate reasons. He concluded that it is the failure to realize some of these fantasies that results to conflicts in marriage. He further suggested that to discourage any tendency to a promiscuous life on the part of the men due to long abstinence from sexual intercourse with a wife nursing her baby, birth control majors be taken for married couples. He also suggested the establishment of youth club so that they will be prepared for marriage life. He also recommended the opening of married people's club.

Nevertheless, Achor's, (1991) study identified factors

associated with divorce and the major ones revealed are: selfishness, temper, violence, jealousy, quarrelling, nagging, loneliness, cultural values, childlessness, and polygamy; these are revealed more among the females. While greed, rigidity and intolerance, interference of work with marriage, indifference, mistrust, mismanagement of money, neglect, dislike, infidelity, inadequate communication, godlessness, drunkenness, ignorance of married life, irresponsibility, and poor living conditions were identified as major factors associated with divorce more among the male respondents, than the female ones.

2.2.7 Traditional and social factors in marriage.

There are Many manifestations in a people's behaviour and practices in a marital relationship. In Benue State Tiv people have the "the practice of 'Angol' i.e the given of daughters from father to sons, and from brother to brother... each of which had given away one of its female members to obtain a wife". Therefore, every parent will expect his daughter to behave well in order to maintain her marriage home also for the respect of her parents and brothers. Ahire, (1991).

Inevitably, our concern in this case are the issues of marriage that are raised. First, that of code of conduct in marital relationship which helps the couples to avoid divorce or separation and which also helps to eliminate problems not

only for the sake of the parents but also for the children as well. Second, is the involvement of parents and even in quarrels between husband and wife. It implies that an unqualified counselling body can judge and requite or condemn the spouses. In a situation where many parties are involved in the couple's problems, the situation may be aggravated by the views of the outsiders. Therefore, the researcher stresses the need for couples to be aware of marital guidance and counselling so that they can seek help from professional counsellors order than parents, relatives, friends, colleagues and even neighbours who are unqualified to render counselling help. The involvement of such unqualified third party makes it difficult for marital problems to be resolved. Rather, the couples may also find it more difficult to learn to live with a problem that would have otherwise been easy to tolerate.

Third party is also seen in the Nigerian society as one of the serious aspects that breed marital problems. On contraction of marriage parents have their roles to play. However, some parents (to see their face in their grandchildren) hurry their sons to marry unprepared. After such marriages are contracted the couples are faced with many problems. As Paave, (1991) puts it "the youthful couples are left for life dancing and swinging in the shade of survival, set to reach a turning point whose highway leads to the land of divorce - a situation characterized by tension and confusion..."

Similar to Akagbusum and Bosah, (1991) the role of mother-in-law is viewed as very important in marriage for the maintenance of peace and harmony. However, some of their discussions depict the behaviour of mothers-in-law in various homes as devilish. Mothers-in-law are also described as witches, thieves, home breakers, some are even referred to as husband snatchers! They further noted that truly, the war between mothers-in-law and couples have come to stay. As long as there are men getting married to women this war will forever be there. For mothers-in-law and their daughters-in-law are often at each other's throat and their war usually extends to their husbands. Okagbusum and Bosah, (1991) reported the case of a woman whose husband usually takes side with his mother being his blood tie. It is thus obvious that such marriages become threatened. To such couples, they offered the following solution "if I put my mother-in-law into my mother's position, she won't disturb me".

Akagbusum and Bosah indicated also that many other women had good relationship with their mother-in-law. The crux of the matter is that a newly married man still remains a 'baby' to the mother. Women are called upon to take care how they place and relate to their mother-in-law in order to maintain a happy stable marriage. Mernissi, (1975) says that a mother-in-law is one of the strongest obstacles in conjugal intimacy.

Similarly, Akinboye, (1982) has it that "in-laws and in some cases close friends constitute serious threats to many

marriages". Mothers-in-law and even friends may take sides with either spouses thereby giving contrary views or advice to the spouses they support. This therefore, makes it difficult for the spouses to adjust.

The roles of husbands and wives were dictated by tradition but nowadays it does point contrary to what the couples may expect of each other as they face the task of role definition and decision-making. Duvall, (1977). In fact many people's beliefs, sentiments and behaviour are rooted in tradition. Especially preference of male children and ownership of a wife by a husband who is also regarded by many group of people as the head of the wife and the whole family. In Tiv land for example, a woman has no recognized position in the society. She has no say even in important issues in the family like in the contraction of marriage even concerning her own daughter to this day.

According to Mcfrath, (1977) therefore, women who are not allowed to participate in decision-making at home feel dejected and ignored. They feel used by the husbands merely to work and aid the family financially. This may breed the problems of lack of understanding, suspicion, quarrelling and the like among spouses.

Nevertheless, communication is very important in a marriage relationship. Therefore, when communication between spouses is poor, sexual relationship is also found to deteriorate. This problem of low discourse among spouses is

felt more by women and this is true of the Nigerian society. Even though, this culture is changing the attitude remains the same. In such cases where marital problems become aggravated, especially women often end up in psychiatric hospitals.

Nonetheless, most people marry mostly for reasons of procreation, to satisfy their parents' desire of seeing their 'face' through their grand-children and for the reason of becoming prestigious. This relates primarily to people who have wrong or fanatic ideas about marriage. As such, when their personality needs are not satisfied during their marriage life, problems and confusion set in with the negative effect factors like nagging, fighting and insulting. They are indirect ways of conveying feelings and desires but are ineffective ways of communication in a marital relationship. Whereas in a marriage situation effective communication is desired to enrich the spouses' relationship and enable them to live a healthy marital life and this helps to maintain a stable matrimonial relationship.

The issue of nagging is considered by Okarafor, Christy and Aniyeloye (1991) thus, it is usually women who nag. They illustrated the case of one Oyin, Akin's wife, when her husband comes home from office tired, she accuses him of having extramarital affairs. Oyin becomes aggressive and in fact riotous screaming and causing, beating and biting the man. Nagging of this kind causes problems as the man tends to retaliate by keeping late nights to at least get some peace of

mind. The problem grows worst for it only rather adds salt to injury.

Nevertheless, according to them nagging is caused by frustration or inadequacies in one's self. A lady nags as a reaction to boredom, stress or incompatibility or she is reacting to unfavourable situations which she can no longer tolerate. It is important to note that nagging is not communicating such frustration, inadequacies, boredom and stress or any condition for that matter nor is it helping the situation to be resolved. Hence they said that on the part of womenfolk the situation makes them touchy and emotional they therefore, take to excessive alcohol, smoking and keeping company outside the matrimonial homes. Nagging is a result of anger, hurts and neglect. The issue is what role a man plays in this regards is that he remains a poser.

Okarafor and Aniyeloye, (1991) considers the psychologist's views further; a woman who nags is that woman who cannot hold dialogue with her husband. Women who nag always are those who lack empathy for the man who err in some ways. Men however need to exhibit a positive human trait of love and patience as well as find effective way of controlling situations instead of violence.

Unfortunately the result of nagging has been analysed by them as tension, frustration subsequent heart attack, poor performance in many forms especially in education. This further results to sadness which may lead to divorce in many

homes. In the same vein, it is noted that one flaw with the problem is that continuous thinking and complaining makes the woman's objective lose effectiveness. The problem of nagging makes the couple's chances of enjoying together limited. It also makes the family members to even take sides concerning issues raised by nagging, scolding and arguing.

Traditionally, the woman had no recognized position in the society. Her role was to produce children and serve as labourers and cooks in their homes. She is to be very submissive to her husband while the husband acts as her shield. Even though this tradition is fast dying out the sentiment of lack of recognition of woman's position still lingers in the hearts of many people in the Nigerian society.

However, Fletcher, (1971) in his discussion of the relationship in the contemporary British family states that with the equality of status and mutuality of consideration women desire full compatibility in marriage. Moreover, in marriage living, an increase in freedom and responsibility entails difficulties and does not bring about an automatic resolution of problems.

The researcher is in agreement with Fletcher's (1991) opinion and also supports his view that one cannot know what is involved in marriage until one has actually entered into it. Especially with the increase of freedom, equality of status and responsibility on the part of women the marital

relationship cannot be free from problems. Fletcher, (1971) states, "it is therefore, a matter of personal initiative, exploration and creativity. It calls for a greater degree of personal adjustment for a marriage relationship to be successful and enriching. However, it is the most miserable and intolerable of all human experiences if it is a failure".

It is worthy to note that the equality of status, freedom and responsibility of women is in connection with the improvement in their education and occupational opportunities with their equal right to pursue their career and develop their talents and interests. Their position has been changed more fundamentally than many realise. However, the fact is that both husband and wife face marital problems and these problems have effects on the couples including even the children.

2.2.8 Emotional factors

Emotional factors of love, companionship and commitment are very important in a marriage situation. It is however obvious the occurrence of strain and stress in family living if these factors are lacking. Fletcher (1973) deemed it pertinent to discuss love as an important element in human experience and especially in marriage. The element of love helps to maintain a stable happy marriage for the spouses and inevitably for the children. Especially as the children are

the desired goal of a marriage relationship for couples, this factor of love should be considered seriously by the spouses as it is far more than just the maintenance of personal romantic feelings.

Moreover, the existence of love among couples with all its qualities; some of which are that it can grow and become more profound, and satisfying; this helps the couples to overcome problems and difficulties. With love, duties are shared, it also helps parents to develop mutual concern for their children. It also makes individual couples to behave more positively to themselves and to the children in the family. Thus the qualities of their character come to be more deeply appreciated. Therefore, it is viewed that upon these qualities of love, a successful and happy marriage relationship can rest. According to Shakespeare in Fletcher, (1973:132-136):

Let me not to marriage of true mind
Admit impediments: Love is not love
Which alters when it alteration finds,
Or bends with the remover to remove:
O; no! It is an ever fixed mark,
That looks on tempests and Never shaken;
It is the star to every Wondering bark,
Whose worth's unknown, although his light be taken.
Love's not Time's fool, though rosy lips
and cheeks, within his bending sickle's compass come;
Love alters not with his brief hours and Weeks,
but bears it out even to the edge of doom.
If this be error and upon me prove,
I never write nor no man ever loved.

In recent times, the emphasis for a matrimonial relationship is that, it is worthwhile in itself: But the central core for marriage in the family is; the having and

responsible upbringing of children even if full compatibility is not fully achieved by parents; and even if love is dimmed among them, it will not be just to cancel out the duties parents have towards their children nor should it arbitrate the love and concern they have for the children. This does not constitute a supreme ground for dissolving the marriage.

Therefore, without true love, the family instead of being a basis for the full and meaningful development of the individual lives of its members, can all too easily become a narrow self-contained little den in which people suffocate each other with their passive, stagnant and petty emotions. Fletcher, (1973).

The plight of a modern family is a difficult and miserable one being confronted with many problems. If so, why then do people marry at all? According to Dreitzel, (1972) people look for something in marriage which only a minority finds there: It is not only romantic love but companionship. The need for emotional security only drives people to marriage and may later lead to divorce.

Companionship can exist only where the tasks of life are mastered together; where productive and reproductive functions are actually shared not channelled into different and often mutually exclusive roles. The motive for a woman to go into marriage seems to be to seek economic and emotional security where she raises her children. For a man, it means sexual security and in spite of the decline of his dominant father

role is still the only relationship where he actually has or perceives that he has power.

As such, both are bound to be disappointed in their expectations but may not admit it. Oyebanji, (1991) revealed that marital problems occur among couples due to one sided decision making of the male spouses. This is coupled with the influences of in-law and friends.

Oyebanji, (1991) also found that the causes of marital problems are due to inadequate communication and lack of companionship especially where couples do not enjoy sex with their partners but rather enjoy it outside marriage. She concluded that some men look down on their wives and not as indispensable equal partners in marriage. She therefore recommended that couples should spend more time together to establish intimate relationship.

Nevertheless, concerning the issue of inequality raised by Oyebanji, (1991) against men Onwurah, (1987) examined the area of conflict to discover how the claims of men conflict with the following categories of women: The primitive, sophisticated-primitive and the truly sophisticated. He found on the other hand women spouses' attitudes as a causative factor: He found that the truly sophisticated women usually claim equality with their husbands. The cause of conflict is their feeling of equality, superiority and lack of respect for their husbands as the boss.

Reiss, (1976) in his research on found that there is role

specialization, an ideal or task leader known as instrumental role and a liked or emotional role. The idea of role specialization explained that both husband and wife can exercise authority, ability and skill in both instrumental and emotional roles.

Croward and Smith, (1981) found that there is a difference in marital satisfaction of couples as size of the family increases. Couples are likely to be unhappy as the family size increases. This is associated with low marriage satisfaction as a result of problems with children; financial pressures caused by children and couples spending more time with child-centred activities rather than with each other. Spouses' complaints because of lack of companioship could be seen from the poetry of Okot p'Bitek (1974:54.63).

> Last night I slept alone
> My man was away,
> drinking,
> He would not come home;
> Mother, last night I slept alone
> My man was totally drunk,
> He would not touch me;
> My clans man, last night I slept alone,
> My man was drunk,
> He turned his back to me;
> My man was drunk,
> He slept like a corpse.

The following abstract further highlights the fears and problems in marriage: "For a time the marriage was not consummated; For whenever the king want to be with her, he was unable to have intercourse... This happened frequently, until at last Amasie told her that she must have bewitched him., Okot P'Bitek (1974)The result is that of maladjusted

behaviour; when one partner fails to satisfy the other's affective needs; the other typically looks for outside relationships which will satisfy or fulfil him. This may lead to many other problems. It may also lead to polygamy or divorce and remarry. However, as the children arrive in the marriage, coupled with several conflicts and difficulties, the spouses become faced with the responsibility which may have not been foreseen and desired. This is one of the things through which strain and stress is put on marriages.

Okorafor, (1991) expressed the importance of companionship through the views of many Nigerians and stressed that; lack of companionship results to a jeopardising factor in matrimonial harmony. Companionship is not meant to exist only between the couples but also to create time to spend with the children like, always having meals with the family. One of the views expressed about companionship among couples is: "My wife means a lot to me; the constant rapport I have with her has created a strong tie between us ... I cannot live without her,... We dine together with the family and we have time to talk about the day's activities".

In the same vein she wrote about another circumstance, the experiences of a couple: "We enjoy, we really have time for ourselves no matter the tightness of our schedules". This is laying emphasis on the need for companionship of married couples. Such couples discuss issues, problems and pleasantries with each other giving each other confidence and

support as is needed. The issue of lack of companionship, care and attention is raised; the result of which is seen in the following experiences of a couple: "I was always revealing to my secretary facts that only my wife should know about". This was due to lack of companionship with his wife.

What does commitment in marriage consist of and how does it alter through time? It is important to investigate and understand the factors or processes involved in marriage that contribute to some marriages ending in divorce and others happy and stable.

It is obvious as Reiss, (1976) put it: "For we are well aware that many unhappy couples do not divorce..." The process of commitment in marriage is termed dyadic commitment. It seems that commitment to marriage is based on a broader set of variables. Dyadic commitment refers to the two person determination to continue something, in this case marriage relationship. Both individuals may be equally committed, or one may be more committed than the other.
It is also rewarding for couples to know as Reiss, (1976) discusses that, "Marital happiness relates... in a positive direction to companionship and sociability and in a negative direction to tension. Companionship and sociability are the two measures of the rewards of marital relationship and it correlates very little with marital tensions. Thus, marital rewards and tensions are seen as largely independent qualities of marriage. Tension correlates with overall negative affect

qualities of marriage. Thus the quality of marriage is the balance between the rewards and tensions.

2.2.9 Moral factors

Infidelity, alcoholism and indiscipline are some of the damaging moral factors in any marriage relationship. According to Malinowski, (1929) in the Trobriand Island, adultery and jealousy with or without reason are the two factors in tribal life which put most strain and stress in marriage ties. Any such breach of marital fidelity is condemned just as in Nigeria. This is because it leads to quarrelling among the adulterers and other people who usually give their own opinions and take sides as they see fit. Such cases of adultery, jealousy and quarrelling usually result to scandal, disrespect and destruction of life and property as well as the destruction of relationship among spouses and their relatives and among supporters.

Nevertheless, according to Ahire, (1991) there exists a local belief that if a man had sexual contact with another man's wife and later on suffered from any serious illness, snake bite or accidents, he would surely die if "he husband of the woman ever set eye on him". He also called upon the intellectuals in relevant fields to document and preserve those positive aspects of the Tiv culture. He stated further that acts of adultery was heavily punished usually by

compelling the adulterer to "pay a fat she goat to the victimized husband. Definitely, such beliefs of death being visited on the adulterer is fast dying out.

Moreover, Reiss, (1976) feel that "people have too many other interests to be able to invest that much in one dyadic relationship". They observed that extra marital coitus was common in all types except the total type of marriage. This coupled with the fact and most especially that, if one is involved in a marriage of convenience and is not inclusive of the major aspects of the partner's self, it seems apparent that extra-marital sex can occur with perhaps very little disturbance.

Having too many interests to be able to invest much in one dyadic relationship, in this case a marriage relationship is the very reason why many spouses engage in extra marital relationship so that they could satisfy part of their numerous interest. If this notion is shown through the attitude of such spouse as is thus noticed by the other partner, then conflict may occur between them.

Moreover, if the marriage is the one of convenience and partners are not involved on the major aspects of the partner's interest the children suffer neglect and abuse due to tension accruing from the situation. This is because children are part and parcel of the dyadic relationship of which one partner or both of them have too many other interest to be able to invest enough time and even resources for them.

As such, this kind of marriage relationship may become one of conflict, lack of satisfaction, too much criticism of the spouse's attitude, one of jealousy, suspicion and even of hatred, bitterness and the like.

According to Reiss, I.L. (1976) in the total type of marriage so much of the self is invested into the marriage dyad so that extra-marital relationship could more easily be a threat to such couples; therefore, it is much less likely to occur. Extra-marital sex would alter the intimacy pattern in a marriage dyad. Most extra-marital sex engagements are probably secretive and unilateral. Yet consequences follow for the marriage. The marriage relationship and the focus of one's spouse may alter due to a secret affair. In some cases, the impact may be a shift in focus to extra-marital relationship and its pleasures. Reiss, (1976).

However, in other cases, the impact may be to enhance the felt value of the relationship. Many people have argued that mistresses have preserved the stability of marriages that would have otherwise broken, by offering a relief from limits of marital relationship: Sporaugle's (1975) data indicates that those least satisfied with marital sexuality are most likely to accept extra-marital coitus.

For some consequences, Reiss, (1973) argues that, "The freedom from prison of traditional monogamy also leads to a richer relationship". Others argued that, "the consequences of extra-marital sex are almost always destructive for a

marriage relationship". Reiss, (1976) therefore, maintains that one can still recognize that there are multiple levels of consequences that need to be taken account of in an objective picture.

Engaging in extra-marital experience may bring more anxiety, more actual complications and less subgroup support. It may have more "costs" than in a fidelity relationship. It may be one way people deal with crises or problems in their lives; in their marriages. Whatever the case, they may come to feel that such adventures are more trouble than they are worth.

In the same vein, Clarke, (1972) refers to "marriage as a conjugal and domestic union formally entered into in the manner prescribed by the law and approved by the religious authorities; and involving the implicit or explicit recognition by the parties of duties towards each other and towards their children". He therefore, asserted that where only one form of conjugal union has the sanction of law and religion, all others are described as irregular. In the case where in one marriage relationship other irregular kinds of unions are practiced, conflicts are usually bound to exist among the couples. He also points them out as irregular, and advances that they should be distinguished and abandoned. These unions are referred to as irregular, illegitimate, common-law unions, prostitution, promiscuity and concubinage in the American society. In Nigeria and such women involved

in them are referred to as `Mistresses'. These unions breed conflicts in the legal marriage home where their effects are usually felt.

Moreover, associated with infidelity are the problems of lack of trust and suspicion that the spouses would divert money for the support of the outside children. Clarke, (1972) also says that "... the women are jealous of the man's children by another woman and fear that it might perpetuate the previous association with the mother".

In Nigerian society, women argue that it is better to bring the illegitimate or outside children into the home, if that is the desire of their husbands. This is done so that the expenses for the children's maintenance would be reduced. There also seems to be a general belief among women that the money given to the mistress and their children is usually more than that given to the legitimate spouse for the upkeep of the home. This could be because of their suspicion and jealousy for the outside union of their spouses.

This kind of problem exists in the middle class society everywhere; and also a good deal of outspoken condemnation of the practice of concubinage and of the prevalence of illegitimacy. Moreover, "where outside children are included in the home it frequently causes friction and may lead to the break up of the marriage". Clarke, (1973).

Therefore, the unfaithfulness of either the man or the woman is one of the most frequent causes for the break up of

the regular as well as even irregular unions. Whereas, in concubinage the injured party can simply dissolve the union, marriage is regarded a serious contract and difficult to break. Its dissolution involves loss of face and a violation of the marriage vows. These are the problems in marriage discussed in the Jamaican society where there is a local superstition that adultery brings seven years bad luck on the family.

According to Akagbusum and Bosah, (1991), the issue of infidelity causes separation of the couples. Thus they refer to the adulterous men as "womanizers and 2drunkards who close early from work but come home late and drunk. So the wife and the children become miserable". This includes the problem of nagging and beating the wife. The result is that "the poor wife dreads his presence because it scares the hell out of her". However, they acknowledge and appreciate husbands who show love for their families - "I love husbands who are proud of their wives. I love men of patience. I love brilliant men that put their families first".

According to Reiss, (1976) delinquents are more likely to come from a disorderly home. A broken home that is lacking in self respect or to a father with poor work habits or from parents that are incompatible with each other who are not affectionate to their children and are also lacking in firm and discipline.

Moreover, Reiss, (1976) classifies broken and unbroken

homes in terms of the happiness of parents and children. He maintains that possibly it is not simply the breaking of the home that is casually related to delinquency but the unhappiness that is many times involved in the breaks. Therefore, unbroken but unhappy homes should be associated with delinquent children as much as broken unhappy homes. He concluded that the breaks in the homes may well add strains that can promote delinquency. The more important factor may be the degree of happiness in the home broken or unbroken. Children therefore, need to be made happy no matter what marital problems parents are faced with. As such parents should maintain an affectionate relationship resulting to appropriate control and support of the family. Also, for parents to achieve a disciplined adult they should show good examples since the child lives the image of his parents.

According to Reiss, (1976) also noted that the three most commonly listed official reasons for divorce are alcoholism, adultery and incompatibility of character which are also themselves problems in the lives of couples. They are also universal problems which affect marriage relationships most seriously.

2.2.10 Qualities of a good wife

According to Otenberg, (1988), Afikpo men of Imo State

say that a good wife is hardworking, provides meal for her husband, farms, cares for him when he is ill, knows his enemies as well, advises him to be a good behaviour also. A good wife is not foolish, helps him in title taking. An unfaithful wife is a bad wife but fidelity of itself does not make a woman a good wife.

Afikpo women on the other hand hold that the most important qualities that make a good wife are obeying her husband, having his meals ready when he wants them, respect for him and industriousness. Several women mentioned the husband's love as a factor: Thus, "If the husband loves you, you are a good wife, being a good wife comes from luck or if a man loves you, no matter what you do you are a good wife".

The women mentioned that mutual love between husband and wife is needed for a woman to be a good wife. Like men Afrikpo women do not consider sexual fidelity as an important qualification for a good wife despite the emphasis placed on the prevention of adultery on the part of the wife in her husbands compound. If she fulfills other qualities and has no issue (child), she is still considered a good wife.

Moreover, according to Adetiba, (1992) women possess praise worthy qualities; As even God used the woman to bring salvation into the world. She said that The woman should discover and nurture what she possesses. Until this is done, her potentials will be fallow and therefore, society will be the worse for it.

2.2.11 Qualities of a good husband

Afrikpo women above other things want food and clothing from their husbands and generally, provision both for them and their children. However, they seem to take love as an inevitable factor in their marriage relationship.

According to Okarafor and Aniyeloye, (1991) concerning a good marriage partner generally - pertaining to both men and women: They all desire good character in their spouses. They narrated the opinions of several people, some prefer a good mixer who must not nag, who knows when to complain and who would observe a situation objectively differentiating good and bad ones before acting upon it. This entails wisdom and understanding as qualities of a good partner. Other people consider qualities of honesty, loyalty, kindness towards relations, friends and neighbours: Unpretentiousness is one other quality of a good partner. Also those of existing good manner and reasoning.

Nevertheless, other such viewers prefer their partners to be highly intelligent with attractive personality generally. That a good partner should be able to stand out in the crowd and also such that should show love for him as well. Other qualities of a good partner given are: Humility, open mindedness, stability, understanding, reserved, supportive and caring. They must be of disciplined personality and must not nag.

Okarafor and Aniyeloye, (1991) also expressed the views that there is discomfort in marriage in the present days because of many available destructors such as career and business pursuits which take much of the spouses's attention. Moreover, that women are materialistic, as such they recommend that the qualities of a good partner that would make a stable and good family are faithfulness, accommodating, trusting and tolerance.

In this vein, the researcher considers the qualities of faithfulness, trustworthiness and especially accommodating and tolerance as synonymous with love from which other positive affect qualities emerge. This is inevitable in a marriage relationship. This in turn leads to the issue of making a successful home. Akagbusum, E., (1992) asks "Success in the home - Whose duty?... Success in the home depends on the woman". She further discussed in commendation, the quality of love, calmness, prayerfulness, comportment, friendliness, joy: In fact, the zeal and determination to turn hell to heaven and also to feel that it is your responsibility to make your marriage work - for this is the quality in married couples that strengthens their determination to turn hell into heaven and to maintain their marriage.

According to Akagbusum; (1992) Aunt Tayo - a wonderful woman, was one of the unlucky ladies married to a drunkard who would beat, quarrel, rain abuses at her and throw her things out, yet she, being so sweet and unperturbed strived to keep

her marriage in one peace. Therefore, she warned - "never let a problem become an excuse". Akagbusum (1992). Also Okonkwo, (1992) stressed the need for couples to live peacefully with each other and to avoid divorce which is the order of the day nowadays in our society.

2.2.12 The effect of marital problems on the family

The problems and effects of marriage are sometimes interchangeable factors. Drunkenness or alcoholism, Infidelity or adultery are sometimes the effect of nagging, lack of love, selfishness and lack of adequate consideration of the spouses. Drunkenness and infidelity in marriage are a two fold factor. They sometimes are the causative factors whereas, at other times they are the effects of marital problems. Also marital problems become deepened as a result of an inappropriate third party. This may cause separation or divorce which otherwise would have been avoided by the couples.

Separation and divorce as effects of problems on family members may arise from many factors like, that of constant denying a spouse intercourse, food, companionship and affection, lack of communication and the like. The effects of

death of one or more of the family members may result from nagging, quarrelling, fighting and the like. Excessive strictness and sticking to one's grounds on especially, sensitive issues, which normally go with such spouses' characteristics of - pride, selfishness and arrogance especially, in areas of role performance - division of labour, authority and finance during marriage relationships.

The effect of infidelity practiced by both men and women is that both bring outside children in their marriage. There is an indication that the step-mother of the outside children reject them. It could also be the outside children of the female spouse that would be rejected. Clark, (1972) gives the reasons for such rejection that; the spouse might "feel their reputation for respectability jeopardise by the presence of their illegitimate children in the home".

Another evidence given is that such couples based on concubinage are less able to bear the expenses. The male spouse is responsible for the expenses and maintenance of such children to be brought into the home especially when they are underage Clark, (1966) Further associated with infidelity is the problem of suspicion and lack of trust, the belief that the spouse would divert money for the outside children's support or that the women would be jealous of the man's children by another woman and would have the fear that the existence of this outside children might perpetuate the previous association with the mother. In the Nigerian society

most women argue that it is better to bring the illegitimate or outside children into the home so that the expenses for maintaining them would be controlled and reduced. This is because there seems to be a general belief among women that the money given to the mistress and their children is usually more than that given to the legitimate spouse for the upkeep of the home. This could be because of their suspicion and jealousy for the outsider relationship of their spouses. Moreover, where outside children are included in the home, it frequently causes friction and may lead to break up of the marriage.

In the Jamaican society there is the local superstition that adultery brings seven years bad luck on the family. Apart from the issue of superstition, there are other effects such as financial, emotional, social, psychological and physical ones on the family members. As the man is compelled to share his maintaining power between the legitimate home and the illegitimate one; conflicts and difficulties increase. Clark, (1972) puts it: "In many cases, men were said to continue to send presents for their children long after they had parted from the woman and even after both had entered into another union... This money is usually regarded as voluntary gifts".

These effects of marital problems can be seen in the situation described as follows: Clerk, (1972) "There are many accounts of couples separating after a violent quarrel

over a relatively trivial matter. So far as the children of which ever social class are concerned, they live their most formative years in danger of the disruption or problem-ridden home".

Even though this is not a unique individual experience, the effect of instability in their parents' relationship has a profound effect on the development of parent roles, and particularly that between father and children; such that the child who sees his mother turned out of the home for another woman may express hostility against the father and may take his mother's side. More often than not, the strongest recollection which he carries over into adulthood is a parental indifference or strictness if not harshness and outright neglect.

These situations, if faced by parents and youths who are also students, the effects of marriage prob may strongly militate against their studies - their academic output may be poor and not successful. For many people it may lead to total drop out of school. It may even result to ill-health; especially, if the woman is left destitute she may even end up in prostitution. It could be that the situation of intense marital problems are factors that result in maladjusted behaviours in our society and anywhere else.

Such maladjusted behaviours as greed for wealth, the urge to satisfy and enjoy themselves is moral decadence. It also includes such behaviours as promiscuity, drunkenness and

addiction to drugs, and lack of consideration for one's married partner. All these may intern result to divorce, remarrying and p lygamy in our society. These attitudes may come from lack of a sound psychological security. Moreover, because of this the spouses and the children become miserable. The result of such behaviour from the husband makes the wife dread his presence because it scares the hell out of her Akagbusum, (1991).

Nevertheless, wife-beating and the like create negative emotions between the couples. It also brings humiliation, pain, fear and hatred among the family. It even pulls husband and wife apart from each other even though they may be living under one roof.

Aldous, (1978) viewed parental roles competing with marriage roles for temporal and emotional priority. He argued that the demands of the parental role are not fully compatible with that of marital role; competing demands for both protection and freedom, and exposure to parental unapproved sources of values, goals and role models.

She further asserts that, during the children's entry into school, there will be increased demand for greater freedom and in their exposure to competing values. There is an increase of such tension when the eldest child reaches adolescence. It is further shown that at this stage parents feel inadequate and unsure of themselves. Such stresses, she argues feed back on the husband and wife's relationship making

them less pleasant. This essentially suggests a lack of role charity at the primary stage.

Bur, (1973) has argued that, incompatibility between roles, lack of charity about expected roles within roles, and role overload are thought to increase role strain or difficulty felt in complying with role expectations. He further argued that when one partner in marriage experiences role strain, his spouse is apt to experience role discrepancy or the feeling of stress because his partner is failing to comply with role expectation. Both spouses have the feeling of inadequacy and both complain of another's performance which may result to further marital problematic conditions. This impact of parental role on marriage is felt the world over.

2.2.13 Implication for guidence and counselling

Guidance should be taken as the means of helping to direct, counsel, guide and assist the individuals in their marital life, including; education, economic, occupation and other personal-social aspects of one's whole life. There is need for a guidance Counsellor to undertake the functional guidance programme.

Onwuka, (1981) defined guidance as a programme of service whose ultimate purpose is to help individuals acquire the capacity for self direction or guidance. The Nigerian society is suffering in various ways because of interrelated factors

especially that of marital problems between spouses and these factors are weakening families, factors like ignorance on the part of parents of their responsibility to their spouses and children, high rate of separation, divorce, prostitution, lack of peace and unity among spouses, lack of trust, suspicion and delinquency among the children.

There is great need to therefore help individuals especially spouses to understand the act of relating with their marital partners and also to understand the act of parenting. These factors call for the provision of marital counselling clinics or centres; for the Nigerian society today is experiencing a period of rapid change. Hence the need for professional guidance and counselling. It is aimed at assisting the individuals to maintain good physical and psychological health of spouses and their children.

These positive aims and goals geared towards helping individuals to solve their problems are termed psychoanalytic therapeutic goals, and basic counselling goals which can help practicing counsellors to use their expertise to assist spouses resolve their marital problems and calm their effects. This will thus assist in stabilizing marriages in our soceity.

The psychoanalytic Therapeutic goals by Kolo, (1991:11) as developed by Freud are the following:

1. To reform the individual's character of personality structure by making the unconscious conscious.
2. To strengthen the ego so that behaviour is based more on

reality and not so much on the instinctual cravings.

3. To assist clients in relieving earlier experiences and working through conflicts.
4. To assist in intellectual awareness.

The existential counselling goals are self awareness and the potential to choose. To make clients to be aware of their freedom and be responsible for the direction of their life. The goals are:

5. fostering freedom within the clients.
6. improving his encounter with others and
7. discovering the meaning for existence.

The client centered goals are geared

8. Toward assisting in their growth process so that they can cope with their present and future problems and to assist individuals to have greater trust in self.

The basic goals of counselling by Humphery (1976) are the following which are to help clients:

1. To understand oneself, know his points of strength and weaknesses.
2. To strive for improvement and growth.
3. To work towards self development and self realization based on ones understanding of his experiences and ones knowledge of ones capacities, interests, values and motivation.
4. To learn efficiently, to adapt himself satisfactorily to varied changing situations within ones environment. To

be willing to make change in behaviour and attitude and thereby gain greater personal satisfaction in as many aspects of his life as possible and especially in the marital home.

5. To develop ability increasingly to make decisions wisely and to solve his problem independently. To become self directed and self reliant.
6. To accept responsibility to the family and the society, and to be cooperative.
7. To appraise his potential contribution to the society.
8. To learn to live a satisfactory life in all aspects - physical, mental, emotional, social and ethical.

The rational emotive therapeutic goals are geared towards minimizing the clients central defeating outlook and acquiring a more realistic tolerant philosophy. Including self interest, social interest, tolerance, flexibility, acceptance of uncertainty, commitment and risk taking which was identified by Ellis (1977).

The marital individuals will continue to look for guidance in this rapid changing society concerning communication, decision making, interpersonal relationship issues concerning in-laws related issues in their marital homes. Guidance would seek to provide solution to these issues. The counsellor should assist the spouses in the development of self-concept, self-discipline, self-control and self-esteem.

Ganzda, G.M (1978), a psychologist observed that spouses who come for counselling are locked into rigid interaction patterns that work against change. However, the spouses are required to drop their defences and respond on a more geniune level. He recommended that Counselllors should be quite encourageing and to interprete all bahaviours to spouses in positive ways.

Gandza, G.M. (1978), suggested that the therapists should acknowledge an awareness of the family members' importance to their relationship. He further recommended that marital counsellors should emphasise strenghts within the family and illustrate how these strenhts might be minimise to produce growth. They should also emphasise positive feed-backs rather than negative feed-backs.

Hatcher, C. et al (1977), Counselling psychologists recognised the need for professional marital counselling that goes beyond the traditional services offered by some of the older profeesions. he therefore recommended that marriage and family counsellors need additional training beyond what they have traditionally recieved in their various basic professions.

These professions such as medical professions, law and Religious professions, each of which lean more strongly on their specific traditional goals; The clergy tend to see counselling as religious work aimed at preventing divorce keeping of marriage vows and help to make marriage sacred

institutions it once was. While the lawyers have the tradition of Adversary stence. The psychiatrists traditions see clients as individual therapy models rather than as married couples.

The psychologists have always been interested in normal and abnormal human behaviour but courses in marriage counselling are not usually offered in very many colleges and University psychology departments. Therefore such departments are not preparing their gradutes to deal adequately with marital problems faced by their clients everyday.

The psychologists teach courses in these areas of marriage family and sex out side of traditional psychology departments such as in economics or counselling. Hatcher, C. et al (1977) were of the view that marital counsellor should have broad knowledge in marriage and family counselling with a masters degree and at least two years clinical experience.

2.2.14 Summary

In the review of related literature and empirical studies, there has been various discussions of both the positive affect factors and the negative affect factors. The desired affect qualities in the factors are what make them positive, while the undesired qualities make them negative. Both qualities come from the behaviour of the spouses depending on the condition in which they find themselves.

Many family literatures in different studies have discussed marriage problems or conflicts directly or indirectly concerning various communities. Despite these discussions there is the need to carry out this study. This is beause no study of this kind has been carried out in these Universities in makurdi Metropolis. This study is therefore intended to investigate the existence of factors of marital problems among the spouses. Also, in order to suggest ways of solutions of such marital problems.

Chapter 3

METHODOLOGY AND PROCEDURE

3.1 Introduction

The methodology and procedure of the study are discussed under the following subheadings: The research design, population, sampling procedure, instrument, description of data gathering procedure and data Analysis.

3.2 Research Procedure

This research was aimed at investigating marital problems and their effects. In order to achieve this purpose, a large number of respondents was therefore required. As a result of the large population, the survey method was used to generate appropriate data for the research. The survey method is known to be very vital for analysing the social, economic, political and related conditions of a phenomenon.

Moreover, it was particularly useful and efficient because it helped in finding out the kinds of marital problems and their effects on spouses and their children in the Universities in Makurdi Metropolis. The survey's self-administered technique was cheaper, quicker and convenient for both the researcher and respondents.

3.3 Population

The target population was all the married students of Benue State University, University of Agriculture and University of Jos, Makurdi Campus. This population include Diploma Students, First Degree and Masters Degree.

It was not possible for the researcher to obtain the actual statistics of only married students from the University enrolment lists. This was because the University authority did not prepare the statistics of married students separate from the unmarried ones. Efforts to prepare the statistics of only marrieds students from students files by the researcher herself was not posssible. This was because the university authority did not allow the researcher to check the individual student's files. However, the general enrolment list for the entire students of the Benue State University, University of Agriculture and University of Jos, was obtained as follows:

Table 3.1 Statistics of the Population of the Entire Students:

INSTITUTION	NUMBER OF STUDENTS ENROLLED
1. Benue State University ,	1,130
2. University of Agriculture	1,400
3. University of Jos Continuing Education	750
Total	3,280

Table 3.1 shows the statistics of the entire population of Universities in Makurdi Metropolis from which the sample of married students for this research was obtained: From Benue State University, 1,350 students enrolled. Enrolled from the University of Agriculture are 1,400 students, while 750 students enrolled from University of Jos Continuing Education Makurdi Campus. The total number of students in these Universities came up to 3,280. The researcher therefore used the purposive method to get the respondents who were married students to generate data for this research. The researcher was able to get 350 maaried students to answer the questionnaire. The researcher ensured that only the married students were used to represent the larger population.

3.4 Sample and sampling technigue

The sample size of married students was taken from the entire number of married students in these Universities. The purposive approach method was used to reach the sample size for the study. It was 350 married students who were administered questionnaire but only 316 married students answered the questionnaire for the research.

Table 3.2 Sample Size of married Students.

NAME OF UNIVERSITY	SAMPLE SIZE
1. Benue State University	116
2. University of Agriculture	100
3. University of Jos Continuing Education Makurdi Campus	100
Total	316

Table 3.2 shows that 316 married students were used for this study. Of the 316 married students, 116 were drawn from Benue State University, 100 married students from University of Agriculture and 100 from University of Jos Continuing Education Makurdi Campus. It is important to note that there were more married students from Benue State University than the other two Universities. These 316 married students were, therefore used as true representative of the larger population for the purpose of this research.

3.5 Instrument

The instrument used for this research was the questionnaire. This instrument was designed by the researcher. It was designed based on the research questions and the hyptheses of the research. The Likert scale is 1-5

points but for this research 1-4 points was used.

Moreover, the questionnaire was constructed bearing in mind that it concerned personal emotional issues which individual spouses considered confidential in life. This was why the researcher instructed the respondents by writing on every questionnaire that they should not write their names on them. This was because of the intention of the researcher to keep their responses confidential and use them only for the purpose of this research. This was also done in order to allow the informants the freedom to provide responses to the questionnaire truthfully and without the fear of being exposed.

The questionnaire was organized in the following order:

Section `A' was categorized as personal data. Section `B' contained marital problems using the Liker type scale showing the extent to which the problems confronted them. Section C, contains the effects of marital problems on spouses using the Likert type scale for scoring. Section D, deals with the effects of marital problems on children and the same Likert type scale was used for scoring. Three copies of the draft questionnaire were given to three experts of Guidance Counselling, psychology and sociology for face validation. Based on their recommendations, the instrument was revised. It was further refined following the pilot study.

3.6 The pilot study

Twenty (20) copies of the questionnaire were administered to respondents in the Institute of Education A.B.U., Zaria within a time lag of two weeks. The respondents were able to answer these questionniare. However, the questionnaire were corrected and revised. Thus the initial age ranges of 20-31 years and 31-40 years were changed to 17-30, 31-40, and 41 years and above was revised to be 17-30 years so that those married students who were below 20 years could also answer these questionnaire for this research.

Also there were two sections and two scales in the initial questionnaire for marital problems but these had been revised to one section and one scale to investigate marital problems. The revised questionnaire therefore had again been answered by the respondents. They had been analysed using two tail t' test to test the responses of male and female students to establish if there exist any significant differeces in their perception of marital problems. The result shows that their was no significant differences in the marital problems. This shows that there are various marital problems facing the students. Correlational statistics was used to test the relationship between the marital problems and effects. The result shows that the marital problems are significantly related to the effects.

3.7 Procedure

The questionnaire were administered to the respondents by the researcher herself. She also employed students of the institution and some lecturers who teach these students to assist in the administration of the questionnaire which in most cases was done during classes. This was to ensure that only married students answered the questionnaire.

The intention of the researcher to investigate marital problems and their effects was clearly indicated on the questionnaire. This, therefore, pointed out to the respondents the restriction to only married spouses. Three hundred and Sixteen (316) Questionnaire were therefore, collected for analysis.

3.8 Data analysis.

The Data was collected and analysed using frequency tabulations. Two Tail T-test, one way Analysis of Variance and Pearson Product Moment Correlation Statistics were used in testing the Hypotheses.

Table 3.3 Types of Statistics Used For Data Analysis.

TYPE OF STATISTICS	PURPOSE
1. Two Tail T-test	Determine differences if any in the perception of Male and Female Respondents to marital problems.

2.	One Way Analysis of Variance	Note if there were significant difference in the marital problems with regards to age ranges of 17 - 30 years 31 - 40 years and 41 and above years old.
3.	Pearson Product Moment Correlation	To ascertain if there was any relationship between the marital problems and effects.

Table 3.3 shows that the two tail T-test procedure was used in testing the first Hypothesis in order to determine whether there exist differences in the perception of Male and Female respondents to the marital problems.

One Way Analysis of Variance was used in testing the second Hypothesis in order to note whether there was significant difference in the perception of marital problems with regards to age ranges of 17 - 30 years, 31 - 40 years and 41 and above years old.

The Pearson Product Moment Correlation procedure was used to test the third Hypothesis to ascertain if there were any relationship between the marital problems and effects as perceived by the respondents. This was done in order to obtain accurate results.

3.9 Limitations of the study

It had been observed by the researcher at the time of collection of data that especially respondents from Benue

State University, who were undergoing Diploma courses had filled in the questionnaire, inappropriately with regards to the courses they are undertaking. Some of these Diploma students said that they were Pd.D students, some of them wrote masters instead of Diploma courses. This they did in order to hide their identity considering the answers they supplied in the questionnaire. This is because of the personal; social and emotional nature of issues in the questionnaire which people normally wish to keep secret. Some of the respondents refused to answer some questions.

Furthermore, it could be that most of them hid their identity by filling in another course other than their own and so provide true information in the questionnaire about their problems.

There is one basic factor that is, because of the personal social and emotional nature of issues involved in this research. People normally want to keep such issues secret. This may make individuals to either want to hide their identity and give correct information or refuse to answer the question or answer inappropriately. This may affect the result of the findings to an extent. The researcher had made conscious efforts to overcome these problems during the distribution of questionnaire to the respondents, so that these limitations would not affect the findings of the research to a great extent.

3.10 Summary

This study was mainly concerned with the investigation of marital problems and their effects percieved by married students of the Universities in Makurdi Metropolis. The survey method was employed for this study. This study was conducted in three Universities which did not record the statistics of married students.

Moreover, it was only the married students that answered the questionnaire. The sampling and distribution to them was done through the purposive technique to ensure that only married spouses supplied information for the research.

The questionnaire was used for collecting data for the study. It was distributed by the researcher herself, with the help of research assistants. It was distributed during class time by arrangements through the lecturers.

The two tail T-test, ANOVA and Pearson Product Moment Correlation statistics were used in testing the three Hypotheses formulated for the research in order to obtain accurate results.

Chapter 4

RESULTS AND DISCUSSIONS

4.1 Introduction

In this chapter the data collected for this study were analysed and the results were also discussed. The description of data involved the use of frequencies and percentages. T-test and ANOVA statistics were used in testing some of these hypotheses where test for differences were required. The Pearson Product Moment Correlation Statistic was adopted in analysing the thirdly hypothesis. The chapter is, therefore, divided into three sub-sections. These include:

1. Demographic Data
2. Testing of the Hypotheses
3. Discussion of the Findings.

4.2 Demographic Data

Sex

TABLE 1. Frequency Distribution of Responses by Sex of Respondents.

SEX	COUNT	PERCENT
Male	186	58.9
Female	130	41.1
Total	316	100%

Table 4.1 shows that out of 316 married students who responded to the questionnaire, 186 (58.9%) of them were male spouses while 130 (41.1%) were female spouses.

Age

TABLE 2. Frequency Distribution of Respondents by Age.

AGE (YEARS)	FREQUENCY	PERCENT %	CUMULATIVE FREQUENCY	CUMULATIVE PERCENT
17 - 30	182	57.6	182	57.6
31 - 40	105	33.2	287	90.8
41 & Above	29	9.2	316	100.0

Table 4.2 shows the age range distribution by the respondents. From the table it could be seen from a careful observation that majority of the respondents about fifty-eight percent (57.6%) or 182 out of the total respondents

were within 20 - 30 years of age. This was closely followed by the 31 - 40 years group range with 33% (105) while the 41 years and above had the least score of 9.2% or 29 respondents.

Courses

Table 4.3. Frequency Distribution of Responses by the level of Courses of the Respondents.

COURSE OF STUDY	FREQUENCY	PERCENT %	CUMULATIVE FREQUENCY	CUMULATIVE PERCENT
N.C.E	13	4.1	312	98.7
Diploma	6	1.9	175	55.4
First Degree	169	53.5	169	53.5
Masters Degree	124	39.2	299	94.6
Ph.D.	4	1.3	316	100%

The course of study of the respondents was next examined. This refers to the programme or level of degree the respondents were undergoing at the time of this study. Table 4.3 above shows the course level by the respondents. This table shows that First Degree has the highest percentage (53.5) among the respondents while Masters Degree follows with 39.3% respondents. NCE had the percentage of 4.1%, while Diploma respondents scored 1.9" and Ph.D. respondents scored 1.3%.

Religion

Table 4. Frequency Distribution of Responses by Religion of Spouses.

	FREQUENCY	PERCENT %	CUMULATIVE FREQUENCY	CUMULATIVE PERCENT
No. of Response	1	0.3	1	0.3
Christianity	299	94.6	300	94.9
Islam	7	2.2	307	97.2
Traditional	7	2.2	314	97.2
Other Religions	2	0.6	316	100%

Table 4.4 shows that out of the total number of Respondents, two hundred and ninety-nine (95%) were Christians, seven (2%) were Muslims while 7 (2.2%) belonged to traditional religion. One or (0.3%) did not respond. Two or (0.6%) were the other religious sects that responded to the questions.

Religious ...ity

Table 4.5: Distribution of Responses by the Spouses with same Religion with Spouses.

	FREQUENCY	PERCENT %	CUMULATIVE FREQUENCY	CUMULATIV E PERCENT
No. of Response	2	0.6	2	0.6
Yes	299	94.0	299	94.6
No	17	5.4	316	100

Table 4.5 shows that 299 or (94%) of the total respondents have the same religion with their spouse, whereas 17 or 5.4% have different religion from their spouse.

Religious problems

Table 6. Frequency Distribution of Responses by the Religious Problems of Spouses.

	FREQUENCY	PERCENT %	CUMULATIVE FREQUENCY	CUMULATIVE PERCENT
No. of Response	2	0.6	2	0.6
Yes	39	12.3	41	13.0
No	275	87.0	316	100%

Table 4.6 shows however, that 12.3% of the responden said that religion causes problems in their marital homes though majority of the respondents (87%) did not share thi view.

Mates

Table 4.7. Frequency Distribution f Responses by the Number of Wives or Mate s of Respondents.

	FREQUENCY	PERCENT %	CUMULATIVE FREQUENCY	CUMULATIV E PERCENT
No. of Response	14	4.4	14	4.4
Monogamy	270	85.4	284	89.9
Polygamy	32	10.1	316	100%

Table 4.7 shows that most respondents (85.4%) were from monogamous homes while 10.1% were from polygamous homes. 4.4% did not respond to this item.

Interference

Table 4.8. Frequency Distribution of Responses by the Relatives living with Spouses.

	COUNT	PERCENT (%)
V. Often	124	39.2
Often	107	33.9
Once	35	11.1
Never	45	14.2

Table 4.8 shows that 124 (39.2%) of the respondents had relatives living with them. They form the highest percentage of those who are of the opinion that relatives very often live with them in their marital homes. 107 or 33.9% are of the opinion that relatives often live with them. 35 (11.1%) of the respondents said that relatives only lived with them once in their marital home. However, 45 (14.2%) of the respondents never had any relatives living with them in their marital homes.

Spouses' influence

Table 4.9 Distribution of Responses by Spouses' Influence of Another for Decision Making.

	COUNT	PERCENT (%)
V. Often	77	24.4
Often	152	48.1
Once	28	8.7
Never	53	16.8

Table 4.9 shows that 77 (24%) of the respondents said that they often influence their spouse in making decisions in their marital life. 152 (48.1) said that they often influence their spouse in decision making, while 28 (8.9%) only Once influence their partner in decision making. However, those who never influence their partners in decision making in their marital living form the least percentage of those who influence their spouse in decision making.

Sex of children

Table 4.10. Frequency Distribution of Responses by the Factor of Couples having only female children.

	COUNT	PERCENT (%)
V. Often	25	7.9
Often	11	3.5
Once	7	2.2
Never	269	84.8

Table 4.10 shows that having only female children is not a major problem to the respondents since 84.8% of the respondents Never had such a problem. However, 7.9%, 3.5% and 2.2% respectively have reported to have Very Often, Often and Once had the problem.

Financial conclict

TABLE 4.11. Frequency Distribution of Responses by Financial Conflicts as causing marital Problems.

	COUNT	PERCENT (%)
V. Often	32	10.1
Often	49	15.5
Once	43	13.6
Never	186	58.9

Unlike Sex of Children's problem, Financial conflic seems to be a major factor to the respondents in their marita relationship. Although 58.9% do not experience this problem 32 (10.1%) very often experience financial conflict, 49 o 15.5% often face this problem, while 43 (13.6%) only onc experienced financial problem during their marital living.

Spouses' selfishness

Table 4.12. Frequency Distribution of Responses by Spouses' Selfishness over Money Spending as a cause of Marital Problem.

	COUNT	PERCENT (%)
V. Often	18	5.7
Often	26	8.0
Once	15	4.7
Never	253	80.1

The above table shows that 80.1% did not perceive their spouses as selfish or stingy over money spending. However, 5.7% of the respondents very often perceive their spouse as stingy over money spending, 8.1% of the respondents often find their spouses stingy and those who only Once perceive the spouse as stingy form 4.7% of the respondents.

Job

Table 4.13. Frequency Distribution of Responses by Spouse putting Job before the Family.

	COUNT	PERCENT (%)
V. Often	49	15.5
Often	67	21.2
Once	50	15.8
Never	141	44.6

For the issue of putting job before the family, the table above shows that only 44.6% perceived that their spouses never put job before the family. The rest of the respondents very often, often and once put job before the family with the percentages of 15.5%, 21.2% and 15.8% respectively.

Sexuality

Table 4.14. Frequency Distribution of Responses by Spouses' Sexual Enjoyment.

	COUNT	PERCENT (%)
V. Often	40	12.7
Often	38	12.0
Once	37	11.7
Never	190	60.0

Concerning the issue of Spouse's sexu relationship, the Table 4.14 reveals that 60.1% of the respondents did not enjoy sexual relationship with their spouses. The combination of those who did not enjoy such relation seem to be fairly distributed between Very Often, Often and Once with the percentage scores of 12.7%, 12.0% and 11.7% respectively.

Quarrelling

Table 4.15. Distribution of Responses by Quarrelling or insulting the other Spouse.

	COUNT	PERCENT (%)
V. Often	16	5.1
Often	35	11.1
Once	70	22.2
Never	170	56.6

Table 4.15 reveals that the frequency percentage scores of respondents who very often, often and once had faced the problem of quarrelling and insulting the other spouse were 5.1%, 11.1% and 22.2% respectively. While 66.5% of the respondents had never encountered this problem. They form the highest percentage score of all the respondents.

PHYSICAL FIGHTING

Table 4.16. Frequency Distribution of Respondents by Physical Fighting between Spouses.

	COUNT	PERCENT (%)
V. Often	14	4.4
Often	16	5.1
Once	62	19.6
Never	210	66.5

In considering the problem of physical fighting with spouse, Table 4.16 reveals that the respondents who very often, often and once were encountered with this problem scored the percentages of 4.4%, 5.1% and 19.6% respectively. While those who Never experienced this problem of physical fighting scored the highest percentage of 66.5%.

Nagging

Table 4.17. Frequency Distribution of Responses by Nagging Between Spouses.

	COUNT	PERCENT (%)
V. Often	22	7.0
Often	39	12.3
Once	65	20.6
Never	172	54.4

Another problem of marriage is Nagging. From the Table 4.17 above, 54.4% of the respondents are said to have never faced the problem of nagging with their spouses. 7.0%, 12.3% and 20.6% said that they very often, often and once faced the problem of Nagging with their spouses respectively.

Sexual infidelity

Table 4.18. Frequency Distribution of Responses by Sexual Infidelity of Spouse.

	COUNT	PERCENT (%)
V. Often	21	6.6
Often	25	7.9
Once	26	8.2
Never	228	72.2

From Table 4.18 above, it reveals that 6.6%, 7.9% an 8.2% respondents very often, often and once faced the proble of sexual infidelity of their spouses respectively. Whil 54.4% of the respondents never experienced sexual infidelit of their spouses.

Drunkenness

Table 4.19. Frequency Distribution of Responses by Spouse Drunkenness and Keeping late hours.

	COUNT	PERCENT (%)
V. Often	25	7.9
Often	22	7.0
Once	28	8.9
Never	225	71.2

Spouses' drunkenness is the next issue to be discussed. Table 4.19 shows that 7.9%, 7.0% and 8.2% of the respondents very often, often and once faced the problem of drunkenness of their s ouses respectively. While 71.2% had never experienced thi roblem.

Inadequate communication

Table 4.20. Frequency Distribution of Responses by Inadequate Communication between Spouses.

	COUNT	PERCENT (%)
V. Often	25	7.9
Often	59	18.7
Once	71	22.5
Never	153	48.4

Inadequate communication between spouses as revealed in Table 4.20 above shows that 41.4% of the respondents never experienced this problem between their spouses, while .9%, 18.7% and 22.5% of the respondents very often, often and once had experienced this problem.

Interference.

Table 4.21. Frequency Distribution of Responses by Interference of In-law and Friends.

	COUNT	PERCENT (%)
V. Often	22	7.0
Often	39	12.3
Once	65	20.6
Never	172	54.4

Table 4.21 shows that 12.0%, 20.9% and 22.2% of the respondents very often, often and once had experienced this problem respectively, whereas, 42.4% had never experienced this problem.

Dislike and hatred

Table 4.22. Frequency Distribution of Responses by Hatred and Dislike between Spouses.

	COUNT	PERCENT (%)
V. Often	14	4.4
Often	27	8.5
Once	44	13.9
Never	224	70.9

On the issue concerning the problem of Hatred and Dislike feelings between spouses, the Table 4.22 above reveals that 4.4%, 8.5% and 13.0% respondents said that very often, often, and once respectively they experienced dislike or hateful feelings of their spouses.

Intolerance and bad temper

Table 4.23. Frequency Distribution of Responses by Intolerance and Bad Temper of Spouses.

	COUNT	PERCENT (%)
V. Often	28	8.9
Often	45	14.2
Once	66	20.9
Never	170	53.8

Table 4.23 reported that majority of the respondents numbering up to 170 or 53.8% never had been intolerant with their spouses and had never also shown bad temper in their relationship with their spouses. However, 28 (8.9%), 45 (14.2%) and 66 or 20.9% very often, often and once faced this problem respectively.

Sole Authority

Table 4.24. Frequency Distribution of Responses by the Sole Authority of Spouses in Decision Making.

	COUNT	PERCENT (%)
V. Often	35	11.1
Often	47	14.9
Once	41	13.0
Never	185	58.5

Table 4.24 reveals that 11.1%, 14.9% and 13.0% very often, often and once experienced sore authority with their spouses, while 185 or 58.5% never experience sole authority with their spouses.

Stress

Table 4.25. Frequency Distribution of Responses by Stress as the Effect of Marital Problems on Spouses.

	Male		Female	
Option	Count	Percent	COUNT	PERCENT (%)
V. Often	90	48.4	65	5.0
Often	42	22.6	27	28.8
Once	35	18.8	20	15.4
Never	13	7.0	14	10.8

Table 4.25 shows that 48% (90) male respondents and 50% (65) female respondents very often experienced stress while 22.6% (42) male ones and 28.8% (27) female respondents often felt stressful. Whereas, 18.8% (35) male spouses and 15.4% (20) female spouses only once felt stressful. However, 7.0% (13) male spouses and 10.3% (14) female spouses never felt stressful as a result of marital problems on them. From the table it is observed that the male respondents felt more stressful than the female.

Insecurity

Table 4.26. Frequency Distribution of Responses by Insecurity as Effects of Marital Problems on Spouses.

	Male		Female	
Option	Count	Percent	COUNT	PERCENT (%)
V. Often	93	50	59	45.4
Often	49	26	38	29.7
Once	24	12.9	13	10.0
Never	15	8.1	18	13.8

Table 4.26 reported 50.0% (93) male respondents and 45.4% (59) female who very often felt insecure as a result of marital problems. 26.3% (49) male spouses and 29.7% (38) female spouises often felt insecure as well. While, 12.9% (24) male spouses and 10% (13) female ones only once felt insecure. Whereas, 8.1% (15) male spouses and 13.8% (18) female spouses never felt insecure or even anxious as a result of marital problems on them. Both male and female respondents who very often anbd often felt insecure rated higher than those who only once and those who never felt it respectively. The male respondents rated higher than the female ones.

Hatred

Table 4.27 Frequency Distribution of Responses by Hatred as effect of Marital Problem on Spouses.

	Male		Female	
Option	Count	Percent	COUNT	PERCENT (%)
V. Often	136	73.1	88	67.7
Often	20	10.8	24	18.5
Once	16	8.6	8	8.5
Never	9	4.8	5	3.8

Table 4.27 shows 73.1 (136) male respondents and 67.7 (88) females who very often hated their spouses. 10.8 (20) male respondents and 18.5% (24) female ones often showed hatred to their spouses. They rate higher than those who only once and those who never hated their spouses being 8.6% (8) females, 4.8% (9) females and 3.8% females respectively.

Looking outside for company

Table 4.28. Frequency Distribution of Responses by the Factor of Looking Outside the Family for Company as Effect of Marital Problems on Spouses.

	Male		Female	
Option	Count	Percent	Count	Percent (%)
V. Often	21	11.3	122	65.6
Often	26	14.0	26	14.0
Once	21	11.3	21	11.3
Never	12	6.5	8	6.2

Table 4.28 reported that 11.3% (21) male respondents and 65.6 (122) female respondents very often resort to outside company. 14.0% (26) males and 14.0 (26) females often resort to outside company. 11.3% (21) males and 11.3% (21) female only once looked outside the family for company and 6.5% (12) male respondents and 6.2% (8) female respondents never resort to outside company order than family. The females rated higher than males for the factor of looking outside for company.

Sex avoidance

Table 4.29: Frequency Distribution of Responses by the Factor of Avoidance of Sex with Spouses as the effect of marital problem on Spouses

	Male		Female	
Option	Count	Percent	Count	Percent (%)
V. Often	133	71.5	80	61.5
Often	23	12.4	21	16.2
Once	15	8.1	15	.11.5
Never	10	5.4	11	8.5

Table 4.29 shows that 71.5% (133) males and 61.5% (80) females very often avoid having sex with their spouses. 12.4% (23) males and 16.2% (21) females often avoid sex with their spouses. 8.1% (15) males and 11.5% (15) females only once avoided having sex with their spouses. However, 5.4% (10) male respondents and 8.5% (11) female never avoided sex with their spouses due to marital problems. The male spouses rated abit higher than the females in avoidance of sex with their spouses. generally the respondents who very often avoid sex with spouse rated higher than those who once or never avoid sex with spouses.

Inhibition

Table 30: Frequency Distribution of Responses by Spouses Inhibition from Spouse as Effect of Marital Problem on Spouses.

	Male		Female	
Option	Count	Percent	Count	Percent (%)
V. Often	130	69.9	71	54.6
Often	21	11.3	21	16.2
Once	14	7.5	16	12.3
Never	16	8.6	19	14.6

Table 4.30 shows the respondents who rate high on the effect of inhibition one those who very often and often become inhibited from spouses with the scores of 69.9% (130) for male and 54.6% (71) for female. Those who only once became inhibited from their spouses had the following scores of 7.5% (14) for males and 12.3% (16) for females. Whereas those who never affected by inhibition had 8.6% (16) males and 14.6% (19) female respectively.

Forgetfulness

Table 4.31: Frequency Distribution of Responses by the Factor of Forgetfulness and Difficulty of Spouses to concentrate and Understand what they study as effect of Marital Problem on them.

	Male		Female	
Option	Count	Percent	Count	Percent (%)
V. Often	100	53.8	47	36.2
Often	41	22.0	31	23.8
Once	26	14.0	27	20.8
Never	13	7.0	20	15.4

Table 4.31 shows that those were affected by forgetfulness and as a result find it difficult to read and understand were more than those who were never affected. The male respondents rated higher than the female ones. The respondents who were very often affected had 53.8% (100) males and 36.2% (47) females. While 22.0% (41) males and 33.8% (31) females were often affected by forgetfulness. 14.0% (26) males and 20.8% (27) females only once experience forgetfulness. However, 7.0% (13) males and 15.4% (20) females were never forgetful due to marital problems.

Retreat to Child Care

Table 4.32: Frequency Distribution of Responses by Spouse Retreating to Child Care as effect of Marital Problem on Spouses.

	Male		Female	
Option	Count	Percent	Count	Percent (%)
V. Often	90	51.1	69	53.1
Often	36	19.4	10	7.1
Once	27	14.5	26	20.0
Never	20	10.5	22	16.9

Table 4.32 presents 51.1% (90) male respondents and 53.1% (69) female respondents who very often retreat to childcare. 19.4% (36) males and 7.7% (10) females often retreat to child care. 14.5% (27) male respondents and 20% (26) females only once retreated to childcare. However, 10.5% (20) males and 16.9% (22) females never retreat to childcare than caring about their spouses. Those who reported this factor as having affected them rated higher than those who never were affected by it.

Contempt

Table 4.33 Frequency Distribution of Responses by the Factor of Spouses' Contemptuousness towards the opposite Sex as Effect of Marital Problem on Spouses.

	Male		Female	
Option	Count	Percent	Count	Percent (%)
V. Often	104	55.9	73	56.2
Often	35	18.8	13	10.0
Once	25	13.4	29	22.3
Never	15	8.1	11	8.5

Table 4.3 presents 55.9% (104) male respondents and 56.2% (73) female ones who very often become contemptuous to the opposite sex. Those who often feel this effct of contempt were 18.8% (35) males and 10% (13) females. The respondents who only once became conptuous to the opposite sex were 13.4% (25) males and 22.3% (29) females. Those who felt contemptuous to the opposite sex were more than those who never felt it. The males rated higher than the female respondents.

Sleeplessness

Table 4.34: Frequency Distribution of Responses by the Sleeplessness of Spouse as effect of Marital Problems on Spouses.

	Male		Female	
Option	Count	Percent	Count	Percent (%)
V. Often	127	68.3	67	51.5
Often	28	15.1	23	17.7
Once	12	6.5	21	16.2
Never	13	7.0	16	12.3

Table 4.34 reports that 68.3% (127) male respondents and 51.5% (67) female respondents very often became sleepless due to marital problem. While 15.1% (28) males and 17.7% (23) females often became sleepless as well. Whereas, 6.5% (12) males and 16.2% (21) females became sleepless. However only 7% (13) male and 12.3% (16) female respondents never felt sleepless due to marital problems. Those who were affected were far more than those who were not.

Suicide Thoughts

Table 4.35: Frequency Distribution of Responses by the es' Suicidal thoughts as effect of Marital Problems on Spouses.

	Male		Female	
Option	Count	Percent	Count	Percent (%)
V. Often	150	80.6	104	80.0
Often	15	8.1	8	6.1
Once	11	5.9	7	5.4
Never	4	2.2	4	3.1

Table 4.35 shows that 80.6% (150) male respondents and 80.0% (104) female respondents very often felt like committing suicide. 8.1% (25) males and 6.2% (8) females often felt like committing suicide. 5.9% (11) males and 5.4% (7) females only once had suicide thought. However, only 2.2% (4) males and 3.1 (4) females never thought of suicide in the face of marital problems. Those who thought of suicide were far more than those who never felt it. The mean rated abit hither than women respondents.

Poor Educational Performance

Table 4.36: Frequency Distribution of Responses by Spouses' Poor Educational Performance as Effect of Marital Problems on Spouses.

	Male		Female	
Option	Count	Percent	Count	Percent (%)
V. Often	121	65.1	78	60.0
Often	22	11.8	12	9.2
Once	24	12.9	21	16.2
Never	13	7.0	13	10.0

Table 4.36 reports 65.1% (121) male respondents and 60% (78) females who very often performed poorly in their studies, while 11.8% (22) males and 9.2% (12) females often were less successful. Whereas 12.9% (24) males and 16.2% (21) females only once were less successful in their studies. However, 7.0% (13) males and 10% (13) females never had been less successful due to marital problems between spouses. Those who were highly on the opinion that marital problems result to poor academic performance were more than those who were less emphatic and those who never felt so. The males rated higher than the female respondents.

Delinquency.

Table 4.37: Frequency Distribution of Responses by the Delinquent Behaviour of Children as effect of Marital Problem on Children.

	Male		Female	
Option	Count	Percent	Count	Percent (%)
V. Often	83	44.6	49	37.7
Often	10	5.4	3	2.3
Once	40	21.5	34	26.2
Never	47	25.3	33	25.4

Table 4.37 shows that 44.6% (83) male respondents and 37.7% (49) female respondents report that very often children exhibit deliquent behaviour. 5.4% (10) males and 2.3% (3) females were on the opinion that children often sbhow delinquent behaviour. While 21.5% (40) males and 26.2% (34) females only once agreed that this factor was an effect of marital problems on children. However, 25.3% (47) males and 25.4% (33) females were on the opinion that children never exhibit deliquent behaviour of stealing, telling lies, fighting and proiscuousness as effect of marital problems of spouses. The males rated higher than the females on this issue.

Insecurity and destructiveness.

Table 4.38: Frequency Distribution of Responses by the Children's Anxiety, Insecurity and Destructive Behaviour as effect of Marital problem on them.

	Male		Female	
Option	Count	Percent	Count	Percent (%)
V. Often	81	43.5	97	74.6
Often	11	5.9	11	8.5
Once	56	30.1	10	7.7
Never	32	17.2	29	22.3

Table 4.38 reports 43.5% (81) male students and 74.6% (97) female students who were on the opinion that children very often exhibit destructiveness and feel insecure. While 5.9% (11) male students and 8.5% (11) females felt that they often behave destructively. 30.1% (56) males and 7.7% (11) females only once felt so. 17.2% (32) males and 22.3% (29) females never felt that children felt insecure, ancious or became destructive or aggressive because of marital problems of spouses. The males opinion on this rates higher than the females. The respondents who agree on this as effects of marital problems on children are more than those who refuse it.

Addiction and impulsivity

Table 4.39: Frequency Distribution of Responses by the Children's Addiction to Drug, Alcohol and less Restrictive Behaviour as effect of Marital Problems on Children.

	Male		Female	
Option	Count	Percent	Count	Percent (%)
V. Often	101	54.3	55	42.3
Often	9	4.5	7	5.4
Once	40	21.5	37	28.5
Never	29	15.6	21	16.2

Table 4.39 shows that 54.3% (101) males respondents and 42.3% (55) females respondents very often ditect children Addiction to drug as effect of marital problems on them. The male and females who often rate drug addition as having affected children rate 4.5% (9) and 5.4% (9) respectively. 21.5 (40) males and 28.5% (37) females only once shared this view. However, 15.6% (29) males and 16.2% (21) female respondents never felt that addiction to drugs and irrestrictive behaviour were the effect of marital problems on children.

Poor Academic performance

Table 4.40: Frequency Distribution of Responses by the Poor Performance of Children as effect of Marital Problems on Children.

	Male		Female	
Option	Count	Percent	Count	Percent (%)
V. Often	80	43.0	55	42.3
Often	22	11.8	7	5.4
Once	50	26.9	37	28.5
Never	27	14.5	21	16.2

Table 4.40 shows that 43% (80) male respondents and 42.3% (55) female once very often ditect children's poor academics, poor health and strain as effect of marital problems on children. While 11.8% (22) males and 5.4% (7) females often also share this view. 26.9% (50) males and 28.5% (37) females only once ditected this effect. however, those who never share this view were 14.5% (27) males and 16.2% (21) female respondents, the male respondents rated higher than female in agreement on this factor as marital effects on children.

4.3 Hypotheses Testing

There were Four hypotheses involved in this study. These hypotheses were formulated to determine whether there is a difference in the perceptions of the female respondents and the male respondents to the marital problems. Also to test if there were any relationship between the causes of the marital

problems and their effects on the respondents. Age and educational level were also variables of investigation in the hypotheses.

Hypothesis I: There is no significant difference in the perception of male and female respondents with regards to marital problems perceived by them as spouses.

This Hypothesis was tested using the Two Tail T-Test procedure. The rated scores to the items in section 'B' of the questionnaire were summed up. And the T-Test procedure was applied. The result is shown in the table 4.41 below:

Table 4.41: T-Test Procedure On Marital Problems By Gender.

GENDER	N	MEAN	STD DEV	STD. ERROR	T. VALUE	DF	P	T. CRITICAL
Male	186	35.37	7.54	0.553	0.38	314	0.70	1.96
Female	130	35.05	7.10	0.623				

From the Table, 4.41 above, the critical value for # at 314 degree of freedom is 1.96. The computed t. value is 0.38 and the computed probability level is 0.70. It could be observed that the computed T value is lower than the table or critical value. The computed probability level is also greater than the accepted level of 0.05 ($p > 0.05$). This shows that there is no significant different between the male respondents and the female respondents as regards their

perception of marital problems. The indication here is that whether the respondents were male or female, marital problems tends to appear to them on the same level. The hypothesis is thus retained.

Hypothesis II: There is no significant difference between the age ranges of 17 - 30 years. 31 - 40 years and 41 years and above among the respondents with regards to marital problems.

The one-way analysis of variance was used in the determination of this hypothesis. The section of the questionnaire dealing with the extent or frequency of occurrence was used. The table of the analysis of variance is shown below:

Table 4.42: One Way Analysis of Variance Frequency of Marital problems on Age.

SOURCES OF VARIATION	DEGREE OF FREEDOM	SUM OF SQUARES	MEAN SQUARES	F VALUE	P
AGE	2	94.6234	47.3117	0.65	0.5244
ERROR	313	22893.5665	73.1424		
TOTAL	315	22988.1899			

In the one-way analysis of variance table, the computed F value at 313 and 2 degree of freedom is 0.65 at a probability level of 0.5244. The critical value of F at the

same degree is 3.00 at the accepted probability level of 0.05. The computed F value is thus lower than the critical value and the observed probability level is greater than the accepted level (P 0.05). The implication here is that there is no significant differences in the perceptions of the respondents with regards to their age range in the frequency of occurrence of marital problems. The null hypothesis is thus retained.

Hypothesis I11: There is no significant relationship between the marital probems and the effects with regards to the perception of the respondents.

The Pearson Product Moment Correlation procedure was adopted in testing this Hypothesis. The table 4.44 shows the means of causes and effects of marital problems, the standard deviation and the correlation coefficient (R) from the test.

Table 4.44: Correlation Analysis of Causes and Effects of Marital Problems Among Spouses.

VARIATION	DF	MEAN	STD DEV	DF	R	P
CAUSES	316	35.240	7.3527	314	0.3025	0.0001
EFFECTS	316	38.665	9.9616			

The table shows a computed correlation coefficient (R) value of significance of 0.0001. This observed probability

level is lower than the accepted level of 0.05 (P > 0.05). The observed correlation coefficient is also higher than the critical or table value at the same degree of freedom which is 0.118. The tendency here is that the causes of marital problems are significantly related to their effects on the respondents. The null Hypothesis was rejected.

4.41 Discussions

This research seeks to find out what kinds of marital problems and their effects with regards to the spouses of Universities in Makurdi Metropolis. Through the correlational statistics procedure, it has been observed that the causes of marital problems are significantly related to their effects. The analysis revealed that respondents perceived marital problems and their effects in their marriages. Most of these problems are personal - social, psychological, emotional and economic in nature.

Intervention in marital issues by outsiders in form of friends and family relations was observed to be one of the major problems to spouses within these institutions. Akinloye (1982) also came out with similar findings in his study where he found that such interventions may make it difficult for the couple to adjust.

Similarly, Akagbusum and Bosah (1991) revealed the case of woman whose husband usually takes side with his brother.

It is thus obvious that such marriages become threatened. They observed that some mother-in-laws are witches, thieves, home breakers, some are even referred to as husband snatchers. In the same vein, Mernissi, (1975) observed that a mother-in-law is one of the strongest obstacles in conjugal intimacy.

The problem of spouses concentrating on their job more than their family responsibility is revealed as a major problem among the spouses. In the same vein, Okarafor and Aniyeloye (1991) expressed the view that there is discomfort in marriage because of the destructors such as career and business pursuits which take much of the spouses' attention. Achor's (1991) research found interference of work with marriage as one of the major factors associated with divorce.

Another major finding of this research is intolerance and bad temper of spouses. These factors were also identified by Achor's (1991) research as factors of divorce which militate against marriages.

This research found that nagging is one of the major marital problems among couples. Both men and women nag. Okarafor, Christy and Aniyeloye (1991) also revealed that nagging constitute a problem to spouses. They specified that it is usually women who nag. They further put it that nagging is a result of anger, hurts and neglect. They hold the view that the woman who nags is that woman who cannot hold dialogue with her husband. They concluded that such woman lacl empathy for her husband who err in some ways.

Inadequate communication between spouses was also identified as a main factor against married spouses. This research finding is in agreement with Jourard (1964), who found that when communication between spouses is poor, sexual relationship is also found to deteriorate. Effective communication is desired to enrich the spouses' relationship and to enable them to live a healthy stable and happy married life.

Financial conflict between spouses was also found among others as a major problem faced by married couples. This was due to the spouses' lack of cooperation and mismanagement of funds. This finding tend to be in line with Fletcher's (1971) finding which revealed that financial conflict bring strain and stress to couples.

The spouses' lack of involvement in decision making was also found to be another main problem between the spouses. The spouses' inability to make or take decisions together agitate against the welfare of their marital living.

This is similar to the finding of Mcfrath (1977) where it was found that women who are not allowed to take part in decision making at home feel dejected and ignored.

Moreover, quarrelling and insulting the other spouse is a minor marital problem revealed by this research. However, Clark, (1966) who found that there are many accounts of couples separating after a violent quarrel over a trivial matter. Similarly, Udofia (1991) found that for many men, no

matter the extent of provocation during quarrels, they cannot raise their hands against their wives. Such problems of quarrelling or insulting the other coupled with the finding that spouses do not enjoy sex with their spouses make marital living difficult for the couples.

Spouses' preference for male children is another finding of this research which is not emphasised. Similar to this finding Duvall (1977) revealed that people's beliefs, sentiments and behaviour is rooted in tradition especially preference for male children. This in essence denotes the male child as the most important child. This, therefore, explains the reason for the society's preference because the male is seem as the head of the wife and the whole family. As a matter of custom or tradition, people prefer the male who will inherit and head their family as such it should be taken seriously.

Similarly, Okorafor, Nwosu and Aniyeloye (1991) found that the issue of preference of a male child was not debatable in Nigeria. That, people want at least to have the male child as the first child. This creates problems when the male child is lacking. This has become a syndrome in our society. Even though this research finding does not show it as a major problem, it should be given serious attention.

Some of the minor marital problems revealed by this research are sexual infidelity, drunkenness, the factor of couples having only female children and physical fighting

between spouses. however, Udofia (1991) referred to this problem of physical fighting of couples as wife beating which he revealed as an all time problem. He found that there was an issue in Lagos where the mother and the children beat the husband and father to death.

The most interesting aspect of this research is the revelation that these marital problems are felt in a similar way by both male and female alike irrespective of their age differences and also at different level of education. These findings are in consonance with the counselling principle that counselling is for every individual, irrespective of age. These findings were revealed by the results of the Hypothesis. The results showed that there were no significant differences between the male and female.

Through the correlational procedure it was observed that the causes of marital problems are significantly related to their effects. These effects manifest in the lives of both parents and their children. The following effects of spouse, the spouses' feeling of suicide throught, the spouses' sex avoidance with spouse, the contempt of spouses against spouse. Stress, sleepleness and poor academic performance due to marital problems were the major findings of this research.

It is the observation of the researchers that christians formed up to 95% majority respondent who shared the same religion with their spouses. However, they had the problems of hatred as a major factor against them. They even had thought

of committing suicide. Since 97% of thje spouses had no religious conflict causing marital problems between them, the researcher expects that they should cope better with marital problems and so not think of committing suicide.

In the same vein, the researcher observed that 85% of couples were monogamous, yet they had variuos marital problems affecting them. Other effects of marital problems also featured in the lives of spouses accoording to this research, with less intensity. They are refered to as minor factors. They include: spouses' insecurity, looking outside for company, spouses' retreat to child care thus paying less attention to their spouses; spouses' inhibition from their spouses and forgtfulness of spouses due to marital problems between them.

It is important to that among the the effect of marital problems on spouses, two factors were most emphasized by both men and women. First, the spouses' hatred between them. Second, the spouses' suicide thoughts as a result of marital problems on them. This emphasis implied a high degree of intensity of these problems which may lead to divorce.

Moreover, the majority of the respondents about 58% were within 17-30 years old. It is expected that there will be more occurrence of marital problems at this youthful age. since they had not got enough experience in marriage. It is worthy to note that men rated higher on their responses for every items than the women except on the issue of the spouses

looking outside the family for company.

This research observed that marital problems of spouses affect their children negatively. These negative effects include delinquency, insecurity and destructive behaviour of children. Coupled with the children's inability to perform well in their education, their poor health and strain were effects with regard to the children that come from problem homes. From careful observations of the tables, it was found that male spouses emphasized more on the effect of child delinquency while the female respondents' emphaisy was on the effect of insecurity and anxeity of children. Addiction to drugs and alcohol were also mentioned by respondents as one of the effects. It is worthy to note that anxiety and insecurity are effects both on the couples and their children. Among these effects, anxiety and insecurity are the minor effects of marital problems on children.

4.46 Summary

In chapter Four the Data collected for the research was analysed using frequency tables and percentages. Three Hypotheses were tested using T-test, ANOVA and Correlational Statistics. The variables considered were Gender - Male and Female, Age, and marital problems and effects. The first, and second Hypotheses were retained while the third Hypothesis was discarded because the problems were significantly related to the effects.

From the analysis of data collected through statistical means mentioned above, it was revealed that there are various kinds of marital problems militating against spouses and these problems have adverse effects on couples and the children.

Chapter 5

5.0 SUMMARY, RECOMMENDATIONS, SUGGESTIONS AND CONCLUSION

5.1 Introduction.

In this chapter, the summary and conclusion of the research findings of various kinds of marital problems had been made. According to the research findings, the researcher made some recommendations which can help to improve the relationship between spouses. Other recommendations were also made to bring about the awareness of spouses of the need for professional marital counselling with the aim of helping spouses to find useful solutions to their marital conflicts. This was done in order to restore peace and stability of marriages.

5.2 Summary of Findings.

The three Null Hypotheses set to give direction for the study were tested. The first Hypothesis: was tested using the two tail t test procedure. The result obtained was that the computed F value was lower than the critical value or table value, the computed probability level was also greater than the accepted level of 0.05. This shows that there is no significant difference between the male respondents and the females as regards their perception of marital problems. The Hypothesis was thus retained.

The One-way Analysis of Variance was used to test the second Hypothesis. The result shows that the computed F value 0.65 is lower than the critical value of 3.00. Then the observed probability level is greater than the accepted level ($P > 0.05$). Therefore, the result of the finding is that there is no significant difference in the perception of respondents with regards to their age ranges in the frequency of occurrence of marital problems. The null Hypothesis is thus retained.

The third Hypothesis was tested using the correlation Analysis and this Hypothesis was rejected since the observed correlation coefficient is higher than the critical or table value at the same degree of freedom. The result showed that the causes of marital problems were significantly related to their effects on the spouses. This means that spouses are faced with marital problems and these problems affect spouses during their marital relationship. The Null Hypothesis was rejected.

5.3 Marital Problems

All the items in the questionnaire were factors of marital problems in this research. Therefore, the main findings of this research were that married students were being confronted with marital problems of various kinds. These problems usually affect the spouses as well as the

children in their homes. Some of these marital problems are regarded as major findings, while others are regarded as minor ones. The marital problems revealed as major problems are the following:

1. The factor of intervention into marital issues by outsiders in form of friends and relations. These third party were found to have more influence on spouses than the spouses have on each other especially on decision making. This factor of interference of outsiders were more emphasized than all the others. This makes marital living very difficult for the couples to cope with.
2. Distraction of spouses from their partners and from the whole family by their job responsibilities is closely related to the factor of intervention in nature.
3. Intolerance and bad temperament of spouses against each other are factors that usually intensify problems in their marital living.
4. Nagging between spouses is an emotional behaviour which militate against a good marital relationship of spouses.
5. Inadequate communication between spouses is a marital problem that may cause confusion between spouses and thus aggravate their problems.
6. Financial conflicts between spouses due to their lack of cooperation and mismanagement of funds works against the welfare of the entire family.

7. The factor of spouses' lack of involvement in decision making was found to be a major marital problem. Their inability to make or take decision together implies their inability to live happily with each other. It also implies that they may not agree on many issues of importance in their lives hence the existence of many problems between them.
8. Other problems were the minor ones such as the factor of spouses' preference for male children. This is a marital problem that emanates from traditional sentiments.
9. The factor of sexual infidelity of spouses according to this research, was found to be a minor problem in terms of its low scores. It is however a serious major marital problem in nature.
10. Drunkenness of spouses is a social marital problem.
11. Hatred of spouses against each other was also found to exist between couples.
12. The factor of couples having only female children is a marital problem that emanates also from the tradition or customs of the people.
13. One basic aspect of this research is that, these problems confront both the female and male spouses irrespective of age.
14. It was also found that these problems affect both the spouses and the children in their families.

5.4 Effects of marital Problems on couples.

Effects of marital problems on couples are the following:

1. Spouses hatred against spouses.
2. Spouses' thought of committing suicide
3. Sex avoidance of spouses with spouses
4. Spouses' contemptuounesss
5. Spouses becoming stressful
6. Sleeplessness of spouses due to the marital problems militating against them.
7. Poor academic performance of spouses
8 Looking outside for company
9 Forgetfulness
10 Inhibition
11 Retreat to childcare

5.5 Effects of marital problems on children

Major effects of marital problems on children includes the following:

1. Poor academic performance.
2. Delinquent behaviour of children.
3 Addiction to drugs and Alcohol.

While anxiety, insecurity and destructiveness are minor effects on children.

These are felt by the children who come from homes of spouses who are distrurbed by marital problems revealed

in this study. It is important to note that anxiety and insecurity are effects on both spouses and the children.

5.6 Recommendation of the Study.

This research identified the various kinds of marital problems and the effect they have on the spouses and their children. The researcher, therefore, gives the following recommendations based on the findings:

The researcher made the following recommendations:

1 Spouses should form the habit of making decisions jointly so that influences of friends, inlaws and relatives can be minimized.

2 Spouses should love for each other and maintain companionship between them so as to avoid looking outside for company unecessarily.

3 Spouses should create a conducive atmosphere for peaceful co-existence in order to give good examples to their children.

4 Spouses always engage in peaceful communication between spouses so as to avoid emotional effects on them.

5 Spouses should cooperate with each other especially on financial matters so that they can manage their financies better.

6 Spouses should learn to control their complaining tendicies so as not to nag inorder to create a healthy atmosphere in their home.

7 Counselling Centres with sound marital units should be operated in the Universities in Makurdi Metropolis.

8 The Counsellors should propergate the need for professional marital Counselling through bulletins, seminars and advertisements.

9 Guidance and Counselling course should be made core course in the Universities in makurdi Metropolis.

5.5 Suggestions for Further Studies.

The major concern of this research was to investigate the kinds of marital problems and their effects on the married students of the Universities in Makurdi Metropolis. The Researcher, therefore, made the following suggestions that:

1. It might be useful to design a similar study on marital problems and their effects in other Universities.
2. A comparative study of marital problems and their effects between married students and married workers of Benue State University Makurdi and or University of Agriculture.
3. It might be necessary to investigate what kinds of traditional training and prejudices which leave negative effects on modern marriages today.

The researcher's interest was to investigate marital problems and their effects. Through research questions and null hypotheses which gave direction to the study, various marital problems namelly; intervation into marital conflicts between spouses, nagging, inadequate communication, lack of joint decision making of spouses and financial problems militating against spouses. These problems affect both male and female irrespective of age including the children. The researcher has recommended the propagation of professional marital counselling so that spouses can avail themselves for counselling inorder to solve their marital problems to restore peace and minimize divorce.

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QUESTIONNAIRE

This project is intended to investigate marital problems and their effects on married students of the Universities in Makurdi Metropolis. Your cooperation is needed to please answer this questionnaire truthfully.

Instructions: Do not write your name on the questionnaire. Answer all the questions thruthfully for the information you supply will be treated confidentially. Answer each question by ticking in the space [ ]

SECTION 'A' PERSONAL DATA

1 Sex: a) Male [ ] b) Female [ ]

2 Age: a) 17 - 30 years [ ]
b) 31 - 40 years [ ]
c) 41 and above [ ]

3 Course of Study
a) Diploma [ ]
b) Degree [ ]
c) Masters [ ]
d) N a m e o f I n s t i t u t i o n
.....

4 Religion: a) Christianity [ ] b) Islam [ ]
c) Traditional [ ]

5 Do you belong to the same religion with your spouse:

Yes [ ] No [ ] Specify .....

6 Does Religion creat marital problem between you and your spouse: a) Yes [ ] b) [ ]

7 Number of spouse: a) One [ ] b) More than one [ ]

SECTION 'B' MARITAL PROBLEMS

Instructions: On the scale: Very Often (V.O): Often (OF): Once (O); Never (N);, tick in the colum [ ] that describes the extent to

which you are confronted with the following marital problems.

	Very Often	Often	Once	Never
8 We have relatives living with us				
9 My influence on my spouse in taking and making desitons is less than that of outsiders.				
10 We have problem due to having only female children.				
11 We have financial conflict due to lack of cooperation				
12 My spouse is stingy over money spending				
13 My partner puts job before the family				
14 I do not enjoy sex with spouse				
15 Quarrelling or insulting the other spouse				
16 Spouses engage in physical fighting with spouse				
17 Nagging occurs between spouse				
18 Sexual infidelity of spouse occurs				
19 Spouse's drunkeness occurs				
20 Inadequate communication between				
21 Interference of in-law and friend occurs				
22 Intolerance and bad temper of spouses against the other spouse				
23 My spouse assumes sole authority in taking and making decisions				

SECTION 'C'

THE EFFECTS OF MARITAL PROBLEMS ON SPOUSES/COUPLES

INSTRUCTIONS: Each of the following statements below are effects of marital problems. On the scale: Very Often (VO); Often (OF); Once (O); and Never (N), tick in the column [ ] that describes tha extent to whiuch each affects you. The effects are:

	Very Often	Often	Once	Never
24 I ama always under stress				
25 I become angry and insecure				
26 I hate my spouse				
27 I keep away from my spouse and look outside for company				
28 I avoid having sex with my spouse				
29 I become inhibited from my spouse				
30 I become forgetful and finds it difficult to study and understand				
31 I retreat to child-care				
32 I become contemptious towards the opposite sex				
33 I become sleepless				
34 I think of committing suicide				
35 My educstionsl perfo[illegible]nce is poor due to marital proble[illegible]				

SECTION D

EFFECTS OF MARITAL PROBLEMS ON CHILDREN

Instructions: On the scale: Very Oftne (VO); Often (Of); Once (O); and Never (N), tick in the [ ] that describes the extent thst marital probelms affect the children.

As a result of marital problems between couples, children exhibit the following behaviour:

	Very Often	Often	Once	Never
36 Delinquent behaviour of telling lies, fighting, sealing and promiscousness				
37 Anxiety, insecurity and destructive behaviour				
38 Addition to drugs, alcohol, impulsiveness and less restrive behaviour				
39 Poor academic performance, poor health and strain.				

40 Suggest ways to best solve marital problems in our society.