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Marital Stress and Married Working Women in Nigeria: the Role of Coping Strategies, Self-Concept and Educational Qualification

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ABSTRACT

In this 21st century a lot of women are experiencing marital challenges due to the various and important roles they perform in the home and in the society, which may require some psychological remedies. The research was on marital stress and married working women: the role of coping strategies, self-concept and educational qualification. Three hundred and seventy-seven (377) participants whose ages were between 25 to 55 years (mean 40.63 and SD 7.59) participated in the study. Three research instruments were used for data collection while three-way Analysis of Variance was used for data analysis. Result disclosed that emotion-focused strategies yielded less manifestation of marital stress (1, 369) = 4.44, sig. = .036; in the same manner, those with higher educational qualification presented less manifestation of marital stress (1, 369) = 6.33, sig. = .012. It was equally specified that coping strategies together with self-concept had a joint impact on marital stress (1, 369) = 5.88, sig. = .016; a joint influence was also observed between self-concept and educational qualification on marital stress (1, 369) = 4.18, sig. = .042. Hence, married working women should strive for higher education and also use emotion-focused coping strategies in dealing with marital stress.

1. Introduction

The globalization of the world opened up the human horizon in all aspects of existence. Societies that were seemingly closed are beginning to be opening up. Women (particularly married women) in most societies, especially in Africa who were confined to the home as housewives are now taking up jobs outside their homes. Thus, they perform reproductive, domestic and productive duties. For instance, in the African traditional family settings, sex roles were defined; men were sole-

ly in-charge of providing for the family. Women on the other hand, were responsible for child bearing and house chores. The recent happening is that everyone whether man or woman works tirelessly in order to provide for the family. Also, the researcher has encountered and is still encountering marital stress mostly from homes and in work place, her interaction with other men and women proved that it seems everyone is experiencing marital stress at varied degrees. Manifestation of marital stress is a situation where some issues in marriage interact with the job requirements to exert some psychological discomforts

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on married workers especially women. A woman who is gainfully employed or self-employed may show cognitive sign of stress by procrastinating some of her sex-roles like when to start giving birth as to retain her job. Situations like this may cause a woman to post date when to commence child birth and or how to take care of her children which may lead to disagreement especially if the spouse is not supportive. But when women receive affectionate behaviour from their partners, it lessens their worries and fears which increase their marital satisfaction ^[1]. To further portray the frustration, some women may show some signs of agitation, inability to relax, etc. which may lead to marital stress. As problems persist, communications generally become more difficult. Marital stress may affect couples as follows: chronic sickness, misperception, and uncontrollable crisis that may lead to divorce or separation.

Marital stress adverse outcomes were caused primarily by deficits in problem-solving, and also from a combination of factors like enduring vulnerabilities, stressful events and poor adaptive processes ^[2]. Enduring vulnerabilities in the sense that some persons have a problematic personality such as neuroticism and also are from violent family background, such persons if married may be predisposed to suffer marital stress. Stressful events as seen in the above definition are characterized by some vital events like getting married and or getting a new job while poor adaptive processes entail lack of support from one's spouse and lack of adequate problem-solving skills. According to ^[3] marital stress involves issues of minor life events like time spent together, lack of frequent communication, inadequate money or foodstuff in the house, etc. They stressed that these minor impacts culminate into marital stress especially when the source is external (happening outside the marriage but bearing its effect on the family). In African setting where communal kind of lifestyle is still predominant minor issues like quarrels from the in-laws can bring about stress in marital unions among couples. Again, ^[4] assumes that stress occurs in any of these three contexts: when people experience loss of resources, when resources are threatened or when people invest their resources without subsequent gain. Examples of these resources include: home, clothing, employment, skills, etc.

The consequences of marital stress on married working women especially when the spousal support is limited are enormous. The woman may neglect some of her core sex-roles, including physical look thus resulting to lesser attraction to her husband. This factor may increase the emergence of the woman sharing the husband with other side wives or chicks, begetting other step children and

even losing the husband completely to other competitors. There could be issues with effective communication since the woman spends sometime in the work place, the husband may utilize this opportunity badly which may result in another relationship mostly with the house helps, such cases abound in Nigeria. Married working women especially in "Igbo land" Nigeria are expected to leave up to the core traditional sex-roles like caring for the children and cooking for the family. At some time because the woman is not self-employed, she may not measure up with the above expectation thus making her prone to other forms of problems particularly from in-laws (mother in-law) who always complain that the woman is lacking as a wife, this alone may result to other serious issues (marital stress). The married working woman may miss here promotion or serious managerial position in some establishment just because she is married and could not meet up with some appraisal requirements at the moment. The researcher who is also a Nigerian married working woman has experienced this personally.

This married working woman may have issues with the choice of parenting styles (authoritarian, authoritative or permissive) to adopt in her home since she is not solely in charge of her children upbringing. This may further leave her with the trauma of the children's abuse, coming from the unsupportive spouse, house help(s), neighbours and relatives, such memories if not addressed properly may further endanger the family happiness. The researcher encountered one married female banker who resigned and is still nursing her regrets for leaving the children in the hands of house helps while at work plus other similar cases. The woman who usually serve as the primary caregiver to her child may in this instance, be a secondary caregiver and this may affect the attachment/bonding met for mother and child which may further endanger the child/mother overall relationship when the child becomes an adult. The above factor may contribute to the level of neglect witnessed between some children and their aged parents (mother) in Nigeria. The married working woman may face a lot of issues ranging from inadequate finance to both physical and mental health problems. At this juncture, the disastrous nature of marriage related problems appears to rely on some variables like making headway skills, self-concept and educational qualification of married women especially those that are working.

1.1 Coping Strategies

Making headway (coping) entails available assets together with coping mechanisms which is handy for the termination, adjustment and or handling of taxing moments on the other hand critical period ^[5]. How married working

women respond to the stresses of going to work and catering for their families rely on many issues mediating on the resources they have (husbands' support, house helps, welfare packages in their work places, etc.). Other things that may attenuate marriage related stressors are help received from members of one's family (both immediate and extended), availability of finance and sound knowledge towards new skills in dealing with marriage related issues.

1.2 Types of Coping

This research addressed two forms of coping skills: problem-focused (making headway on altering the sources of stress), and emotion-focused (aimed at managing negative emotional disturbances orchestrated by stress) as summarized by ^[6]. Married working women who used problem-focused coping styles may identify what the issue entails and learning new ways of dealing with it. Whereas, those that engage in emotion-focused coping styles having identified the issue flee from identifying new ways of solving it, but rather use things like distraction, escape or dissociation to easy off temporarily instead of addressing the problem.

1.3 Self-concept

Another factor that may influence marital stress in this study is self-concept. ^[7] defined self-concept as reflecting the collection of social roles played by the individual. There is a negative correlation between self-concept and marital stress as opined by ^[8]. It then suggests that as a woman's self-concept increases, her marital stress decreases, and vice versa. It is ideal to say that married working women need to develop high self-concept in order to keep marital stress at it minimal. In this research, two kinds of self-concept are of interest. These are high self-concept and low self-concept. Therefore, self-concept is your own mental picture of yourself. ^[9] sees it as how we think of ourselves and how we should think, behave and act out our various life roles.

1.4 Educational Qualification

Educational qualification was also studied as a factor that might influence marital stress, which refers to the formal education one has acquired, or the literacy attainment of the participants. In the researcher's country these educational qualifications may include: any certificate that marks the completion of primary and secondary education as low educational qualification, and certificates awarded to the students at the completion of higher education from Colleges of education, Polytechnics and Universities as high educational qualification.

1.5 Significant of the Study

In summary, the study intends to reveal whether coping-strategies, self-concept and educational qualification will independently or jointly influence marital stress of married working women. Specifically, the aims were: (1) To determine if coping strategies will significantly influence marital stress among married working women, (2) To find out whether self-concept will significantly influence marital stress among married working women, (3) To investigate if educational qualification will significantly influence marital stress among married working women, (4) To find out if coping strategies and self-concept will have a joint impact on marital stress of married working women, (5) To examine whether coping strategies and educational qualification will have a joint impact on marital stress of married working women, (6) To determine if self-concept and educational qualification will have joint impact on marital stress of married working women and (7) To see whether coping strategies, self-concept and educational qualification will have interaction impact on marital stress of married working women.

1.6 Statement of the Problem

The involvements of women in both economic and domestic responsibilities seem to have placed a heavy burden on their shoulders hence the phenomena of marital stress, thus the need to ascertain how these modern women are coping with the challenges. Studies have shown that coping strategies help to moderate stress and are also influenced by self-concept and educational qualification. But majority of the research investigating the influences of those constructs were done outside the Nigeria culture, the researcher deemed it necessary to study this in her environment. Hence, the research problems were:

- (1) Will coping strategies significantly influence marital stress among married working women?
- (2) Will self-concept significantly influence marital stress among married working women?
- (3) Will educational qualification significantly influence marital stress among married working women?
- (4) Will coping strategies and self-concept have a joint impact on marital stress of married working women?
- (5) Will coping strategies and educational qualification have a joint impact on marital stress of married working women?
- (6) Will self-concept and educational qualification have joint impact on marital stress of married working women?
- (7) Will coping strategies, self-concept and educational qualification have interaction impact on marital stress of married working women?

2. Literature Review

Vulnerability-stress-adaptation model ^[10], in a framework designed to expand beyond the prevailing view that adverse marital outcomes were caused primarily by deficits in problem-solving, hypothesized that marital distress and dissolution emerge from the combination of: (a) enduring vulnerabilities (e.g., problematic personality traits such as neuroticism, turbulent family of origin), (b) stressful events (e.g., major life events, stressful circumstances, normative transitions), and (c) poor adaptive processes (e.g., inability to empathize with and support the partner, defensive, hostile, and disengaged problem-solving skills). Thus, according to this vulnerability-stress-adaptation model, distress and dissolution are most likely to the extent that spouses who enter marriage with a high degree of enduring vulnerabilities marry to form couples that possess poor adaptive processes; subsequently these couples encounter high levels of stress.

Marital quality is assumed to fluctuate downward with acute life events, and these fluctuations are expected to be especially large when chronic stress is high ^[11]. One's ability to cope with marital stress may depend on some family variables, problem-solving skills involving high educational qualification and having high self-confidence in one's strength. Therefore, it is believed that any shortcomings in the above-mentioned circumstances will definitely land the couples in conflicts and possible divorce and might affect married working women either positively or negatively. However, the theory did not take in considerations the issues of minor life events like time spent together and lack of frequent communication as they might bring about stress in marriages. Vulnerability-stress-adaptation model of marital stress was chosen in explaining the study construct because it has links to the three independent factors in this study (coping strategies, self-concept and educational level).

Theory of Developmental Life Cycle: Theory of human development according to ^[12] posits that human beings pass through stages as they grow and develop. Erickson went on to state that each stage has a developmental task the individual must accomplish and this task requires the adoption of coping strategies.

Psychosocial stages of human development posit that adequate resolution of the issues that occur at one stage in the life cycle leaves a legacy of coping resources that can help to resolve subsequent crises ^[12]. According to the above author, failure to attain one landing implies failure to attain the next. It was noted that, the circumstances operating in one's life at a particular time determine the coping strategy one adopts to go through ^[13].

This theory posits that adult personality including coping skills are affected by various stages of growth and development one passes through in life, couples' marital satisfaction/stress may also be affected by what happens in their various stages of growth and development.

For instance, married working women at any stage of psychosocial development will device the coping strategies to adopt in reaction to marital stress. It is more likely that they make use of problem-focused and emotion-focused coping strategies interchangeably in the face of marital stress and at varied stages. These coping behaviours may be inform of seeking social support especially at their work places or taking action to get rid of the problem. Thus, working women may borrow money from their work places or even ask for salary advance in order to tackle an imminent financial problem facing the family. Some others may resort to other coping behaviours such as disclaiming or escape-avoidance. In the face of serious financial difficult, they may use pent-up emotions such as distracting oneself and or managing hostile feelings in order to eliminate marital stress temporary.

In contrast, the above theory fails to address the fact that married working women have the tendencies to adapt to the present situation in their current stage of development without regard to what happened in their earlier stage(s).

Social Comparisons Theory of Self-concept: ^[14] saw feedback from others as being important in the development of the self-concept. According to him, the self-concept is like a looking-glass, reflecting what we believe other people think of us. This looking-glass self includes both evaluative and illustrative dimensions: Evaluative dimensions are the judgments that we believe other people are making about us, and illustrative dimensions are what we believe they see when they look at us. Thus, it is not just a question of how people respond to our actions - we are also forming our opinion of ourselves on the basis of what we think other people think. ^[14] believed that feelings such as pride, embarrassment and even anger arise directly from these ideas we have about how other people perceive us.

According to ^[15] social comparison serves an understanding function and a self-enhancement function. When individuals feel inadequate, they are likely to make downward comparisons with those who are less adequate or accomplished. If individuals are seeking self-improvement, they are more likely to make an upward comparison to people slightly better than them on that particular domain, hence inspiring them to improve. Individuals desiring a realistic assessment of themselves make both upward and downward comparisons in an attempt to form a valid as-

assessment^[16].

Married working woman who applies this theory may be managing her marital stress/job stress properly due to the quest for self-improvement in which she makes upward comparison to someone slightly better than her in family life or in the work place. The awareness of others in the same category passing through similar stress situation may propel the woman to develop positive self-concept. Similarly, a woman who feels inadequate is likely to make downward comparisons with those who are less adequate or accomplished; as a result, the woman may develop positive self-concept for the awareness of being better than some other people. But when the outcome of both comparisons (upward and downward) is seen as a deficiency it may lead to negative self-concept which may likely put a limit to someone's level of adjustment hence marital stress may be obvious.

This theory argued that people compare themselves with others and use the information to develop an idea of what they are like, these comparisons determine one's self-concept either high or low, while the weakness is that other peoples' judgments or believes are most of the time not true of our real self. Hence, one should not develop low self-concept because of mere judgments of others.

This theory also fails to address the fact that our self-concept is not limited to social comparisons but involves the totality of one's unique qualities, social roles, personality, etc.

Interaction (Transactional) Theory of Stress: Transactional theory incorporated the importance of both stressors and stress responses in explaining the linkage between stress and illness or disease. The transactional theory of stress suggests that stress responses can serve as new stressors that elicit more intense stress responses. For example, if an individual responds to interpersonal conflict (a stressor) by drinking alcohol and smoking cigarettes (an acute behavioral stress response), these behavioral responses may become new stressors that warrant additional stress responses.

Thus, transactional theory of stress incorporates components of stress stimuli and responses that operate upon one another in a cyclic fashion. In addition, interaction or transactional theories emphasize the relation between the individual and the environment, something rarely discussed by purely stimulus or response theorists.

^[17] proposed a transactional theory of stress that has received considerable attention over the years. According to their perspective, it was not the initial stressor per se that was critical in linking stress to disease, but the individual's response to the stressor that determined whether a cyclic stress reaction developed.

Focusing upon the acute cognitive stress response system,^[18] suggested that three types of cognitive appraisal occurred in determining the magnitude of the stress reaction: primary appraisal, secondary appraisal, and reappraisal. Primary appraisal focused upon the degree to which a person detected a stressor as being harmful (it leading to potential injury or illness), threatening (causing anxiety, fear, or damage to self-esteem), or challenging (leading to potential gain or growth).^[18] noted that individuals determine whether a stimulus was irrelevant, benign-positive, or stressful; only stimuli appraised as stressful elicited ongoing stress responses. Primary appraisal was conceptualized as being accompanied by secondary appraisal, which focused upon a person's determination of his or her resources to cope with the stressor perceived during primary appraisal. The process of reappraisal involved any change in the primary appraisal as a result of the assessment of coping resources that occurred during secondary appraisal.

^[19] as well viewed stress as a perceptual phenomenon, rooted in psychological processes. It has feedback components, making it a cyclical, rather than a linear process. He proposed a five-stage model: first, the individual is presented with a demand, external or internal (such as physiological or psychological needs). The second stage involves the person's perception of these demands, an assessment of his ability to manage the perceived demands given his perceived capacity to meet them. Stress is not an objective imbalance between demand and coping ability, but a subjective one. People make a cognitive appraisal of a potentially stressful situation. The third stage includes stress responses: psychological and physiological changes (sadness, aggressiveness, headache, etc.). In a fourth stage, cognitive defenses and behavioral responses are developed (rationalization, repression, nagging, etc.), and in the final stage a reappraisal of the situation occurs, forming a feed-back loop that transforms the process from a linear into a cyclical one. Therefore, ineffective or inappropriate coping strategies may prolong the experience of stress and thereby promote disease.

^[20-22] in his experiments demonstrated that rats that were provided with both control and predictability over a stressful stimulus exhibited reliably little stress responses and less tissue damage than chained animals without control or predictability. According to^[23], there are two distinct stress responses: the defense reaction and the defeat reaction. In a situation that provoked a threat to an organism, the fight-flight response was triggered, resulting in the defense/defeat reactions characterized by fleeing or displaying aggression.

Stress has been viewed in a systems manner, in which

none of the variables alone is capable of explaining the emotional response and other associated problems. Stress is a handy term used to describe the operation of many processes that occur when demands/task exceed the person's resources. During this process, the person appraises the encounter by engaging in coping processes and responds cognitively and affectively to what is happening.

This theory opined that it is not the initial stressor that cause problem (marital stress), but how the individual responds which is capable of causing cyclic stress. Women are likely to experience marital stress because of their response to the initial stressor. For instance, a woman whose sex role such as caring for her family members cause her to record shortcomings at her office may react by nagging both at home and office which may trigger other stimulus such as spouse battering or query from work place which in turn increases marital stress. Thus, whether a woman will experience marital stress as opined above depends on coping strategies adopted and on the self-concept. If a woman adopts the best coping strategies in response to stress which is dependent on the interaction between the individual and the environment, marital stress will be at minimal and vice versa.

The theory equally posits that cognition is an important tool in the appraisal process. According to ^[24], cognition indeed refers to the mental process by which external or internal input is transformed, reduced, elaborated, stored, recovered, and used. Cognition is the activity of knowing: the acquisition, organization, and use of knowledge ^[25]. Applying the experience acquired through educational attainment to marital stress situation may determine the choice of coping strategies to adopt in the face of marital stress in a way to reduce its effect. This theory fails to realize that not every woman engages in cognitive appraisal of stressors. Again, the acquisition, organization and use of knowledge in Nigerian setting may not necessarily have to do with passing through formal education as a young married woman may be tutored on the rudiments of family life by an elderly woman usually the mother or the mother in-law. This is a common practice in the region and such mentoring may aid the married working woman with the techniques of dealing with marital stress. However, it is very pertinent to find out the role educational attainment of married working women plays in the management of marital stress.

2.1 Empirical Review

2.1.1 Coping Strategies and Marital Stress

In a study carried out by ^[26] on the relationship between coping strategies and distress, stress and marital ad-

justment of multiple-role women. The study examined time-management and self-care coping techniques that multiple-role women use and their relation to self-reported levels of distress, stress, and marital adjustment. The participants (N=69) were married, had at least 1 child under the age of 12, and were employed outside the home for more than 20 hours per week. It was found that number, type, and frequency of use of time-management and self-care coping strategies were significantly related to self-reported levels of distress, stress and particularly marital adjustment. Further analysis of high and low scorers on the marital-adjustment test revealed significant difference between the groups on measures of distress and coping. Participants in the high-marital adjustment group had significantly lower levels of distress, employed a greater number of coping strategies, and reported greater frequency of use of coping strategies than participants in the low-marital adjustment group. ^[27] examined the predictive influence of marital stress spillover on job performance among married civil servants in Oyo State. Using 344 participants the researchers found that the five variables of marital stress when combined strongly predicted job performance. Taken separately, four variables; time management, household chore distress, financial distress and relational distress contributed significantly to the prediction. ^[28] using 82 couple found evidence for stress spill over throughout four years of marriage. The experience of stress spillover seemed to have important influences on marital quality. Changes in wives' stress were associated with changes in perceptions of the relationship. As wives' external stress increased, they perceived more problems within the relationship (effective communication, showing affection). ^[29] in her study on marital conflict, coping strategies, age and psychopathology among battered women in three eastern Nigerian States. A total of four hundred and eight-nine participants comprising 234 battered women and 255 non-battered women took part in the study. The findings include: the use of problem-focused styles attenuate marital stress, and also battered women that adopt emotion-focused strategies presented more depressive symptoms than battered women that adopt problem-focused strategies in coping with their marital difficulties.

In contrast, ^[30] in a study involving 978 pulled from the population of both married and non-married students of Miami University opined that problem-focused style is used when marital stress is within one's control and emotion-focused when it is out of one's control. But one way or the other both attenuate marital associated issues. Thus, coping strategies vary over or between situations with differing stress demands. Also, ^[31] in their study of the relationship between fear and phobia and methods of coping

with stressors, found that high levels of fear and phobia in both normal and clinical populations, are associated with increased use of avoidance coping (emotion-focused) strategies to deal with stress and decreased use of threat devaluation strategies. Similarly, ^[32] noted that although emotion-focused coping is good in management of marital stress but problem-focused is the best because it brings a lasting outcome.

Many studies reviewed on coping strategies and marital stress were foreign with few indigenous studies. Most of the studies used couples and students as their research participants on the role of social support exchanges in the prevention of marital distress. From the above background, there is no difference in the use of problem-focused or emotion-focused styles between married students and non-married students. Hence, the need to address married working women and their coping styles since none of the above reviewed studies addressed this group of workers.

2.1.2 Self-Concept and Marital Stress

In a study ^[33] of self-esteem as the mediator between marital satisfaction and depression using 100 couple from various communities (100 husbands and 100 wives) found that self-esteem significantly mediated the relationship of marital satisfaction and depression. If the amount of love a couple expects from their marital quality doesn't fulfill their need of love and acceptance; their level of confidence (self-concept) and their self-esteem would automatically decline. Also, ^[9] using one hundred and fifty (150) men and women to explore the relationship between the differentiation of self-concept and marital stress at various stages of marriage life, found that the level of marital stress depending on the duration of the marriage was negatively correlated for women and positively correlated for men. In a study conducted by ^[34] on the relationship between marital stress and self-esteem in the local context. A total of 924 disrupted spouses of Nigeria participated in the study. Among the findings include that marital stressed and separated people are more anxious, helpless and have lower self-esteem than married people. Studies have proved that those with high self-esteem focus on growth, whereas those with low self-esteem avoid mistakes in life. Marital stress and low self-esteem correlates ^[35]. Some researchers believe that having a high self-esteem facilitates goal achievement. ^[36] study found marital satisfaction to be positively correlated with self-esteem, so that higher self-esteem was associated with greater satisfaction.

Contrary ^[37] carried out a study on a model of subjective and objective self-disconfirmation, self-efficacy, depression and marital happiness. One hundred and fifty-five

couples were interviewed and the result opined that having high self-concept depends on how well one's spouse thought of her while those with low self-concept prefer those spouses who thought poorly of them.

The studies reviewed were merely on self-esteem and marital stress because of limited studies on self-concept and marital stress and also all the studies except one were done in the western countries without any indigenous study on self-concept and marital stress. All the studies equally assert that low self-esteem leads to marital stress while high self-esteem increases coping. The above studies proved that married people have high self-esteem compared with non-married yet, none of the past studies reviewed in this study used married working women as research participants. Thus, the researcher explored the influence of self-concept on marital stress of married working women especially in Nigeria in order to address this gap.

2.1.3 Educational Qualification and Marital Stress

^[38] examined the relationship between marital adjustment, stress and depression. The participants consisted of 150 working and non-working married women (working married women = 75, non-working married women = 75) who belong to middle and high socio-economic status. Using Beck Depression Inventory (96), Stress Scale (91) and Dyadic Adjustment Scale (00). Findings revealed a remarkable outcome among marital adjustment, depression and stress. The result equally proved that working married women meet more challenges in their marriage compared to their non-working counterpart. Women who acquired more education and those who are not working experience less depression in comparison to less educated and non-working women. The finding of ^[39] is that the educational attainment of partners is vital to their relationship with their spouse, particularly during the initial years of marriage. Female education enhances their relationship with their partners unlike male education.

Similarly, the ^[40] found that married people with lower education experience marital termination more. ^[35] in his study on the relationship between marital stress and educational level in the local context. A total of 924 disrupted spouses of Nigeria participated in the study. Among the findings include that marital stressed and separated people are more anxious, helpless and have lower self-esteem than married people; the results of the study suggests that the stress of graduate spouses was significantly higher than that of respondents from secondary level and illiterate spouses. Also stress of graduate respondents is significantly higher than that of secondary level and literate respondents is also found to be significantly high than that of illiterate

respondents. The above findings indicate a remarkable outcome between stress and educational attainment of the participants. ^[41] conducted a research involving the three main tribes in Nigeria. The participants for the study were a sample of 865 selected across the three main ethnic tribes in Nigeria. However, it was reported that level of education differs significantly with adjustment strategies on the bases of ethnic group. Contrary ^[42] conducted a research on level of education and marital distress in Ghanaian married couple (a comparative study comparing two levels of education in status; high and low were used to analyze the data. A sample of married couple who had been married two years or more with a minimum of secondary school education were used. In all, 80 married men and women with equal sampling number of 40 men (husband aged 28-64yrs) and 40 women (wives aged between 25-56 years) who reported marital distress on the measuring instrument were selected. Findings, partners with low education and those with high education did not differ in their experience of marital distress.

Thus, those with high education were not less distressed than those with low education. Similarly, ^[43] observed a little positive relationship between years spent in studying and marital satisfaction whereas in women there is no idea of a relationship. ^[44] discovered that males and females with high education have high percentage of separation/divorce. For the women, those that are highly educated are anticipated to have good career and also less economically dependent on their spouses. ^[45] research on how husbands and wives who live separately for reasons relating to work location and others, opined that years of study has no relationship with married people adjustment while staying apart with their partners. However, some inconsistencies were observed whereby some studies have shown contradicting differences in the relation of educational level and marital stress. Most of the studies were foreign with only three done in the Nigeria, two found positive relationship while one study recorded no significant difference on marital stress and educational level. Thus, only one study conducted research using married working women while others were conducted on couples.

2.2 Hypotheses

The following hypotheses were tested:

- (1) Married working women who used emotion-focused coping will experience less marital stress.
- (2) Married working women who had high self-concept will experience less marital stress.
- (3) Married working women who had higher educational qualification will experience less marital stress.
- (4) Coping strategies and self-concept will jointly have

an impact on marital stress.

(5) Coping strategies and educational qualification will jointly have an impact on marital stress.

(6) Self-concept and educational qualification will jointly have an impact on marital stress.

(7) Coping strategies, self-concept and educational qualification will have interaction influence on marital stress.

3. Method

3.1 Participants

The participants comprising 377 married working women sampled from non-tutorial staff of two Nigerian Universities partake in the research. Employing criterion sampling technique, one hundred and fifty-nine staff were chosen from University of Nigeria Enugu Campus while the remaining two hundred and eighteen staff were sampled from Enugu State University of Science and Technology (ESUT) Agbani. Out of this number, 206 participants possessed lower educational qualifications, while the remaining 171 possessed higher educational certificates. Number of children as provided by the participants were as follow: 25 women had 1 child each; 64 women had 2 children; 76 had 3 children; 110 had 4 four children; 46 had 5 children; 40 had 6 children; 10 had 7 children while the remaining 6 had 8 children each. It was also observed that 108 women were in their early marriage (1 year to 9 years) and the other 269 women were in their late marriage (10 years and above). Eighteen out of the participants reside in the school compound while 359 women were staying off campus. Some benchmarks observed in sampling the staff are hereby listed: living together with husband at the time of the research; not less than a year in marriage in addition to completion of secondary school. This was to ensure that the participants were those exposed to marital and parenting pressures and also to enable them to read, understand and fill the questionnaires properly. The ages of the participants were 25 - 55 years (mean 40.63 and standard deviation 7.59).

3.2 Instrument

Three instruments were adopted in the research: ^[46] 32-item Coping styles, ^[47] 50-item Marital Stress Inventory (MSI) and ^[48] Semantic Differential Self-concept Scale.

3.2.1 Marital Stress Inventory ^[47]

^[47] MSI contains 50 items that hold factors likely to arouse marriage related problems between husband and wife. These worries may include: insufficient fund, lack of com-

munication, etc. All the items were measured on a 5-point Likert scale: minor outcome (1) to serious outcome (5).

Scoring: It has a direct scoring format; hence the scores of staff are obtained when the values of the items are added together. Normative sample: $M(n=275) = 77.83$; $F(n=282) = 74.49$; $M\&F(n=557) = 76.20$. The scale is both valid and reliable as provided by the original author, meanwhile a pre-test done by the researcher further proved that the test is reliable and valid. Hence, the Alpha coefficient of 0.72 (0.84) and validity index of 0.78 acquired through (MSI)^[46] with Marital Conflict Behaviour Checklist (MCBC)^[49] designed to assess the presence of conflict based on its frequency in marital relationships.

3.2.2 The Health and Daily Living Form^[8]

The scale was used in this study to group the participants into the two categories of coping styles stated earlier. It is a 32-item scale with 4-point Likert response which include: 1 (seldom) to 4 (all the time). Scoring: The 20-items that measure problem-focused were scored directly while the remaining 12 items measuring emotion-focused were scored in reverse order. Scores above 68 indicate problem-focused style whereas scores below 68 indicate emotion-focused styles. Revalidation of the scale by the researcher yielded a reliability coefficient of 0.80 and validity index of 0.89 which compares favourably with the original indices of the instrument as being reliable and valid for the study.

3.2.3 The Semantic Differential Self-Concept Scale^[48]

It is a 54-item Semantic Differential Self-Concept Scale^[48], used to determine the self-concept of the participants. It is a measure on a 7-point Likert scale from bad (1) to good (7). The response format of the scales ranged from 1 (bad) to 7 (good). Semantic Differential Self Concept Scale by^[48] was used to measure the self-concept of married working women. This is to predict those that have low or high self-concept.

Psychometric Properties^[48]

3.2.4 Reliability

^[48] Reported an alpha coefficient of $r=.70$, $p<.001$. It was determined by the correlation of the test-retest scores.

3.2.5 Validity

According to^[48] Standard Deviation scores from 78 participants were subjected to internal factor analysis^[50], to determine the relative contribution of each item to the test correctness. Result obtained in the factor study showed

that the commonalities (H squared) for the 54 items ranged from 59-85. A total of 16 factors emerged but one general factor; the self-concept factor included all the items, each with a positive factor loading, ranging from .20 to .64. The researcher found coefficient of 0.95/0.97 correctness index of 0.98. According to^[51]. Thus, r of 0.97 = validity index of 0.98.

3.2.6 Procedure

Author of this work through a letter of introduction that was obtained from the Head Department of Psychology ESUT received authorization from the Vice Chancellor of ESUT and Deputy Vice Chancellor of UNEC to embark on the study with their staff. The writer of this work was assisted by many research assistants who were trained on tests administration and collation. Four hundred and ninety (490) tests measuring demographic variables and the study constructs were distributed to the staff who gave their consent to the study in their various offices. Four hundred and seventy-one (96.12%) were collected, ninety-four (94) questionnaires were rejected for lack of merit, hence, three hundred and seventy-seven (377) tests correctly responded to by the staff were analyzed.

3.2.7 Design and Statistics

Cross-sectional survey analysis was adopted as the research design. Based on the three independent variables in this study (coping styles, self-concept and educational qualification) and one dependent variable (marital stress) a three-way ANOVA was used to ascertain if there is independent or joint impact of the independent variables on the dependent variable. The study adopted 3-way analysis of variance Fisher's test with unequal sample sizes based on three independent variables; 2 (coping strategies: problem-focused strategies vs. emotion- focused strategies) x 2 (self-concept: low self-concept vs. high self-concept) x 2 (educational level: lower educational level vs. higher educational level) and a dependent variable (marital stress).

4. Results

Table 1 showed that staff who used emotion-focused styles had less means (134.70) compared with those who used problem-focused styles (153.01). It means that those who applied emotion-focused styles had less manifestation of marriage related symptoms. The table also shows that working women who had high self-concept (151.47) had higher mean score than those who had low self-concept (135.24) on marital stress. This implies that married working women who had high self-concept did not differ in their presentation of marital stress symptoms from

Table 1. Summary of descriptive analysis on Marital Stress and Nigerian Married Working Women: The Role of Coping Strategies, Self-concept and Educational Qualification

Coping Strategies	Self-concept	Educational Qualification	Mean	Std. Deviation	N
Problem-focused Coping	Low Self-concept	Lower educational qualification	163.63	69.24	35
		Higher educational qualification	153.56	71.18	29
		Total	159.06	69.75	64
	High Self-concept	Lower educational qualification	164.56	71.18	63
		Higher educational qualification	130.27	71.69	49
		Total	149.55	73.40	112
	Total	Lower educational qualification	164.22	70.49	98
		Higher educational qualification	138.92	71.93	78
		Total	153.01	72.04	176
Emotion-Focused Coping	Low Self-concept	Lower educational qualification	121.84	71.43	62
		Higher educational qualification	124.55	65.44	65
		Total	123.23	68.17	127
	High Self-concept	Lower educational qualification	168.35	79.56	46
		Higher educational qualification	131.43	79.79	28
		Total	154.38	81.12	74
	Total	Lower educational qualification	141.65	78.13	108
		Higher educational qualification	126.62	69.69	93
		Total	134.70	74.54	201
Total	Low Self-concept	Lower educational qualification	136.92	73.13	97
		Higher educational qualification	133.50	68.22	94
		Total	135.24	70.59	191
	High Self-concept	Lower educational qualification	166.16	74.80	109
		Higher educational qualification	130.69	74.22	77
		Total	151.47	76.39	186
	Total	Lower educational qualification	152.39	75.27	206
		Higher educational qualification	132.23	70.78	171
		Total	143.25	73.86	377

Table 2. Summary Table of Marital Stress and Nigerian Married Working Women: The Role of Coping Strategies, Self-concept and Educational Qualification

Source	Type III Sum of Squares	Df	Mean Square	F	Sig.
Corrected Model	138503.87 ^a	7	19786.27	3.82	.001
Intercept	7123423.76	1	7123423.76	1374.37	.000
Coping Strategies	23015.52	1	23015.52	4.44	.036
Self-concept	5111.53	1	5111.53	.986	.321
Educational Qualification	32784.69	1	32784.69	6.33	.012
Coping Strategies * Self-concept	30467.18	1	30467.18	5.88	.016
Coping Strategies * Educational Qualification	548.51	1	548.51	.106	.745
Self-concept * Educational Qualification	21648.90	1	21648.90	4.177	.042
Coping Strategies * Self-Concept * Educational Qualification	1262.90	1	1262.90	.244	.622
Error	1912546.19	369	5183.05		
Total	9786944.000	377			
Corrected Total	2051050.06	376			

Note:

a. R Squared = .068 (Adjusted R Squared = .050)

those who had low self-concept. In the same vein, married working women who had lower educational qualification (152.39) had higher mean score than those who had higher educational qualification (132.23).

This indicates also that married working women with lower educational qualification presented more marital stress symptoms than women with higher educational qualification. The dependent measures were the participant's scores on marital stress inventory.

Table 2 proved that a remarkable difference exists between staff who used emotion-focused styles and those who used problem-focused styles $F(1, 369) = 4.44, sig. = .036$. Thus, it confirmed the first hypothesis that married working women coping strategies will have an impact on their marital stress. The table also shows that self-concept was not significant, $F(1, 369) = 0.99, sig. = .321$. This also disconfirmed the second hypothesis that married working women self-concept will have an impact on their marital stress.

Further, the Table shows that the factor of educational qualification yielded a remarkable outcome $F(1, 369) = 6.33, sig. = .012$, hence the hypothesis that married working women educational qualification will have an impact on their marital stress, was accepted. The result indicates that there exist educational qualification differences in marital stress.

The table equally shows significant interaction influence of coping strategies and self-concept, $F(1, 369) = 5.88, sig. = .016$. This is graphically represented in Figure 1.

Finally, the Table shows significant interaction influence of self-concept and educational qualification, $F(1, 369) = 4.18, sig. = .042$. This is also graphically represented in Figure 2.

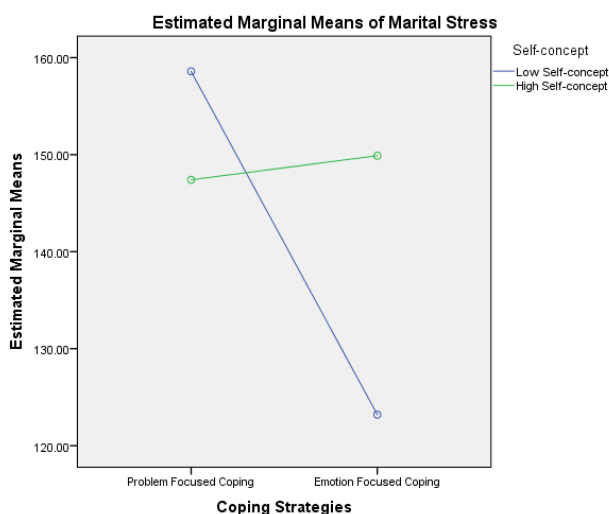


Figure 1. Graph showing the interaction of coping strategies and self-concept on marital stress of married working women

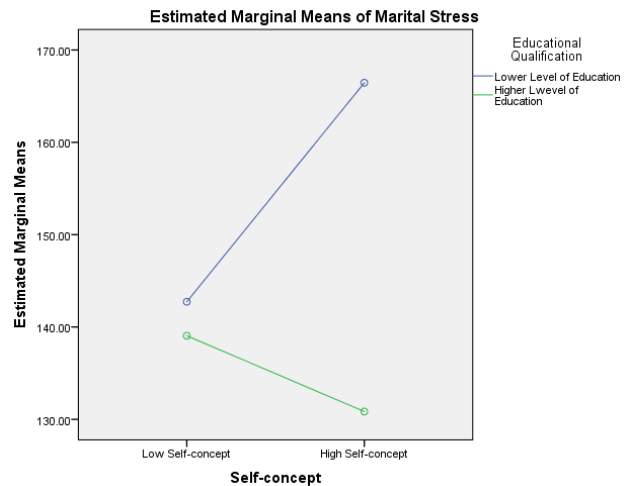


Figure 2. Graph showing the interaction of self-concept and educational qualification on marital stress among married working women

5. Discussion

Result of this study indicated a statistically significant influence of coping strategies on marital stress. This means that there was a remarkable difference between the marriage related problems of those who used emotion-focused styles and those who used problem-focused styles. Thus, observation of the mean scores in Table 1 shows that women who adopted emotion-focused styles manifested less marital stress symptoms than those who used problem-focused styles. Hence, hypothesis 1 was confirmed. The result is in line with the work done by the following authors [26-29] who opined that problem-focused styles is used when marital stress is within one's control and emotion-focused when it is out of one's control. But one way or the other both attenuate marital associated issues. In contradiction, the result of the study is not in agreement with the following works [29,32] who opined that emotion-focused styles attenuate marital stress temporarily whereas problem-focused styles give a long-lasting relief. The finding of this work seems to depend the population studied, in "Igbo land" Nigeria most women engage in various church/social activities coupled with the fact that the staff deal with students and co-staff almost all the time, which suggest that they have enough distractions capable of attenuating marital stress. Often, they share their marital challenges and understand that nobody is free from marriage related stress hence, the use of denial or distortion of the reality as an immediate relief from stress. Emotion-focused styles should be adopted in the face of adversity, hence [16] opined that how to make head way during stressful period depends on inherited factors and its

interaction with ones' environment.

Second hypothesis which stated that married working women with high self-concept would differ in manifestation of marital stress symptoms from those with low self-concept was confirmed. The result showed non remarkable outcome on the participants' marital stress. The finding is in contrast to the study carried out by ^[38] who opined that having high self-concept depends on how well one's spouse thought of her while those with low self-concept prefer those spouses who thought poorly of them. Nigeria women especially the "Igbos" do not really have a self-concept that is not linked to the family or the marriage, so the self-concept of women does not really matter. This may be the reason why the participants' self-concept has nothing to do with their marital stress.

The third hypothesis which stated that married working women who had higher educational qualification will experience less marital stress was accepted. The finding is in contrast with previous research on educational level and marital challenges ^[35,42,45] they opined that women with lower level of education experienced less marital stress compared to those with higher educational qualification. The studies conducted ^[44,43] reported no correlation between educational level and marital stress. However, in support of the above findings ^[40,41] and ^[39] reported thus, staff who experience marital stress are participants with lower educational qualifications. The studies also discovered that women with higher educational qualifications relate well with their husbands. This is on the basis that people gain knowledge through education, knowledge on how to handle issues in the family and how to relate with spouse. Women who scored high on the factor of educational level showed less marital stress symptoms, while those who have acquired low education showed high marital stress symptoms. In other words, in the course of acquiring high education one might also learn how to address some important life issues like insufficient funds, persistent nagging and fight, etc. The author opined that higher educational qualifications should be encouraged among married female workers to forestall or reduce marital stress.

The significant interaction influence of coping strategies and self-concept seems to suggest that the intensity of marital stress depended on type of coping strategies and self-concept in place. Thus, the result shows that coping strategies and self-concept jointly contribute to the manifestations of marriage related issues by staff who took part in this study. This finding suggests that coping strategies and self-concept influence the manifestations of marital difficulty. The interaction of problem-focused styles and high self-concept is key reducing one's marital challenges.

To be stable in the face of marital stress, one should adopt problem-focused coping and have high self-concept. The result also suggests that to deal with marital stress working women should adopt emotion-focused coping and show low self-concept, since those who adopt emotion-focused coping and high self-concept suffer more marital stress.

Finally, the significant interaction influence of self-concept and educational qualification seems to suggest that the intensity of marital stress depends on one's self-concept in conjunction with educational qualification. Hence, the result shows that self-concept and educational qualification jointly contribute to the manifestation of marriage related problems of the participants. The interaction of factors of self-concept and educational qualification in marital stress showed that to remain stable, one needs to develop high self-concept and acquire high education and or low self-concept and high education.

5.1 Implications of the Findings

The findings from this study have opened a new area for health management in Nigeria. It is the intention of the Nigerian government to ensure that good health is provided to the general populace thus the popular saying that a healthy nation is a wealthy nation and also that good health is good wealth. The Nigerian government in their various policies has tried in the provision of basic health care aids such as drugs, the training and re-training of health personnel, etc, yet more are needed in the area of mental health care especially among married working women.

The outcome of the study has added to the existing knowledge in this area, so people should adopt coping styles in managing their marital issues especially the use of emotion-focused style. Finally, twenty-first century women unlike their predecessors have a lot to tackle like being efficient in their work places and at the same time performing their sex roles. Thus, there is every need for them to equip themselves with higher education plus the use of emotion-focused styles in handling marital issues.

5.2 Limitations of the Study

Main demerit to this research was the women inclination towards self-report tests as delving into their private lives. Some staff were not keen to answering the research instruments owing to their extensive nature. The author did not gather other important variables of the staff such as the participants spouses' career, educational level, social standing and other forms of house help accessible for the women. Lack of adequate finance limited the study to

only two Universities which may affect the generalization of the findings of this research.

5.3 Suggestions for Further Studies

Further studies are vital because the present research captured only the women who are relatively literate and seemingly economically stable. Many variables which may help women in managing their marital issues should be studied such as participants spouses' work career, their educational attainment, the effect of child bearing and rearing in the management of marital discords, etc. Married working women in other cultures and other universities should be studied to aid external validity of this findings. Further research should do a comparative study between educated and non-educated women, employed and unemployed women in the bid to aid the generation of the findings.

5.4 Summary and Conclusion

The study investigated marital stress and Nigerian married working women: the role of coping strategies, self-concept and educational qualification. The result of the study indicates significant influence of coping strategies on marital stress, women who adopted emotion-focused coping showed less manifestations of marital stress than those who adopted problem-focused coping. Married female staff who have higher educational attainment were more stable in the face of marital discord compared with those who have lower educational attainment. It was equally found that problem-focused coping interacted with high self-concept in alleviating marital stress. High self-concept and higher educational qualification jointly attenuate marital stress among married working women. Basically, it is recommended that using an emotion-focused style will ensure that married working women remain stable during the experience of marital stress. Education on the other hand plays a vital role in attenuating marital stress, thus it is highly recommended that the government pay attention to ensuring that women in Nigeria have access to quality education in the bid to support their future career, prior to marriage and even during marriage, etc. The importance of how society portrays women in general affect their self-concept, thus it is the responsibility of the whole community in Nigeria to highlight equality among gender especially in "Igbo land". This is paramount especially as self-concept has no impact on marital stress of married working women which may depend on the assumption that in Nigeria, women do not really have a self-concept that is not linked to the family or the marriage, so the self-concept of women does not really matter. The spouses

of the married working women have a role to play in order to enhance their self-concept since high self-concept has a link with problem-focused coping and also higher education to lessen marital stress of their spouses.

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