



FINANCIAL DISTRESS, SEXUAL SATISFACTION AND GENDER AS PREDICTORS OF MARITAL DISTRESS AMONG MARRIED TRADERS IN LAGOS STATE

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ABSTRACT

The study examined the influence of financial distress and level of sexual satisfaction on marital distress among married traders in Lagos state. The study adopted a cross sectional survey design and accidental sampling technique in selecting four hundred and twenty six (426) adult males and female traders from Ojo areas of Lagos state, 248(58.2%) and 178(41.8%) were male and females respectively. Three hypotheses were stated and tested. Financial distress has significant influence on marital distress ($t = -4.759$; $df (425)$; $P < .01$); sexual satisfaction do not have significant influence on marital distress ($t = -4.958$, $df (425)$; $P < .01$); women experience more marital distress compared to men ($t = -9.748$, $df (425)$; $P < .01$). The results of the study were discussed and recommendation made for future studies and researchers.

Keywords: *Financial distress, sexual satisfaction, gender and marital distress.*

INTRODUCTION

Marriage is a formal union, social and legal contract between two individuals that unites their lives legally, economically, and emotionally. The concept of marriage is more than an emotional relationship; it is also an economic partnership and social safety net. The quality and stability of marriage is shaped by factors such as income, employment, debt, assets, and the division of household labour (Wilcox, 2009). Marriage may be satisfying or dissatisfying. A dissatisfying marriage might be experiencing distress. Marital distress is one of the most frequently encountered and disturbing human problems. Everyone who is married experiences difficulties/distress. For some, these troubles reach the point of profound disappointment and doubts about staying married. Even marriages that are seemingly going well can suffer distress if a single shattering event, such as an extramarital affair or absence of children for years takes place, particularly among many cultures in Nigeria. Marital distress has powerful effects on the partners, often leading to great sadness, worry, a high level of tension, anxiety, and depression and, if prolonged, it can negatively impact one's physical health. And once marriages are distressed, a progressive dyadic decline begins that easily results in downward in all aspects of life, ultimately leading to the demise of the relationship. However, in most situations, this negative direction can be corrected and most marriages can return to a state of satisfaction (Meadows, Robert; Arber and Sara, 2015)

Irrespective of cultures, worldwide individuals desires having a satisfying marriage compared to distress marriage, and satisfying relationship is one of the most important goals that individual value in life. For a married couples, marital happiness exceeds satisfaction in nearly all other domains of life, because distress in marriage, which symptoms include, always criticizing each other, have the same argument over and over, do not enjoy spending time together, start keeping secrets for each other, hardly engage in sex together, both became defensive among others can spill over to other areas of life such as work, children, career, relationship with others,



health among others and therefore make marital satisfaction one of the strongest if not the strongest single predictor of overall life satisfaction.

When marital relationships become distressing, the negative effects on partners' emotional and physical wellbeing can be far-reaching and spill over to other areas of life. For instance, American national survey have cited that most frequently causes of acute emotional distress were relationship problems including divorce, separation, and other marital strains, while maritally discordant individuals are overrepresented among individuals seeking mental health services, regardless of whether they report marital distress as their primary complaint and the survey further indicates that couple distress covaries with individual emotional and behavioural disorders above and beyond general distress in other close relationships (Swindle, Heller, Pescosolido & Kikuzawa,2010).

Reviews of studies on marital distress showed that happily married couples are significantly different from maritally distressed couples. Happily married peoples in comparison to maritally distressed partners less likely to have a mood disorder, less likely to have an anxiety disorder, less likely to have a substance use disorder, less likely to report problems of domestic violence, compared to couples whose marriage are in distress and whose are more likely to engage in negative communication which could has direct adverse effects on cardiovascular, endocrine, immune, neurosensory, and other physiological systems that, in turn, contribute to physical health problems (Whisman, Beach, & Snyder, 2008).

Couples with marital distress, conflict, and disruption will have negative and a wide range of deleterious effects on children, including depression, withdrawal, poor social competence, health problems, poor academic performance, low self-esteem and a variety of conduct-related difficulties on the children, since attention that should have been given to children would have been diverted to manage marital distress, conflict and disruption and thereby have little or no time for children and by observing the parents mood and actions, children too soon become moody, unhappy, distressed and loss self confidence and self-esteem which subsequently affect them academically and in other social aspect of life.

The causes of marital distress vary from couple to couple and often present as difficulties with communication. Over time, the breakdown in communication evolves into increased arguing, stonewalling, defensiveness, and contempt. Distressed couples tend to engage in these negative patterns of communication often and are unable to successfully repair the relationship after an argument over any of the issue that they have not be communicating well. Eventually, this will spill over into intimacy and sex. And the couple gets locked into a negative pattern that builds walls instead of connection. In some instances, couples do well for a period of time and then find themselves overwhelmed by the longer-term tasks in marriage. There may be other several causes of marital distress which may include but not limited to substance abuse, personality differences, gambling, the loss of a child, children with special needs, lack of financial resources, infidelity, infertility, loss of employment, and untreated mental illness among others.

However, financial matters affect not only financial satisfaction, but also marital satisfaction and quality of life. Marriage is more than an emotional relationship; it is also an economic partnership, because without financial security, emotional security will be nothing and therefore finance could be a major source of marital distress, particularly with the economic situation in the



country. Financial matters have the potential to influence so many aspects of everyday life. Satisfaction with one's financial status can enhance marital satisfaction, and more broadly, life satisfaction. Conversely, financial difficulties and dissatisfaction with one's financial status can lead to marital conflict and divorce. How a person manages his/her personal finance can be a major contributing factor to satisfaction or dissatisfaction with one's financial status and subsequent marital distress. Financial management skills may reduce the chance for marital disagreements, while the lack of such skills may actually create crisis situations. Earning, spending, saving, and sharing money are integral dimensions of married life and this is why financial issues are a common source of discord in personal, marital, and family relationships (Wilcox, 2016).

When couples are more satisfied with their financial status, they also feel they are more in control of their lives, quality of family life will be perceived higher and highly valued among such families because of financial reliance. When families are prudent in paying bills on time, living within the family's income, and avoiding unnecessary debt, there will be an increased respect for such family from the children and neighbors, there will be a sense of self-worth, and diminished financially driven family tensions, while imprudent financial behavior will lead to greater family unkindness, decreased family communication, and diminished quality of life.

Sexual satisfaction may also play a significant role in marital distress, though people go into marriage for several reasons and sex in most situation is one of the many reasons why people go into marriage and sexual issues, such as sexual satisfaction, are one of the biggest determining factors in marital adjustment and satisfaction (Rahmani, Alahgholi and Merghati, 2009). Sexual satisfaction has been defined as "an effective response arising from one's subjective evaluation of the positive and negative dimensions associated with one's sexual relationship" (Ji & Norling, 2014). It is a person's pleasant feeling out of that type of sexual relationship which forms a vital part of couples' impression of each other which in turn maintains their marriage. Practical background studies indicate that Masters, Johnson, and Kaplan were among the first to deal with the systematic study of human sexual behavior. They consider four sexual attributions as (desire) arousal, plateau, orgasm, and resolution (Vaziri, 2010). Later Rosen and others refer to six female sexual functions as desire, arousal, lubrication (wetness), orgasm, satisfaction, and pain (Rosen, Brown, Heiman, and Leib, (2000). In comparison to other aspects of couples' lives, the impact of sexual satisfaction on marital breakdown cannot be ignored, satisfactory, and pleasant marital sexual intercourse can help save a marriage (Dzara, 2010). The importance of sexual satisfaction in a healthy romantic relationship is clear. It tends to be associated with higher levels of love, commitment, and stability in the relationship and a lower divorce rate. Spiritually and psychologically, sex serve many functions, biblically sex is prohibited outside marriage and therefore, individual who want to have sex are advised to marry, while psychologically sex is one of the physiologically need identified by Abraham Maslow in his hierarchy of needs and sex is also needed for procreation. All these made sex an important factor in marriage and lack of satisfaction from it may have negative impact on marital satisfaction of couples. Sexual satisfaction can be seen as an effective response arising from one's subjective evaluation of the positive and negative dimensions associated with one's sexual relationship. Sexual functionality of couples has effect on their marital relationship quality and social health of

couples. Couples are sexually satisfied when there is pleasant feeling out of sexual relationship which forms a vital part of their impression of each other and a strong determinant of marriage stability.

Sexual performance has been identified as one of the key factors predicting incidence of divorce and relationship problems between couples and as an important and integral part of every woman's life, sexual satisfaction has great impact on women's health (Tayebi, 2011). A study carried out by Yucel and Gassanov (2010) have reinforced the importance of sexual satisfaction in marital satisfaction and marital distress, the researchers claimed that most marital infidelity that occurs in marriage are due to sexual problems in couples.

Also, men and women are assumed to have different tolerance level for marital distress and therefore assumed to be significantly different. Most Nigerian men in Nigerian seem to see marriage as master-servant relationship, where the man is the master and the women is the servant and this will subsequently have implication for satisfaction and distress for both couples in such marital relationship.

Literature Review

The relationship between financial distress and marital dissatisfaction is well documented in literature, with higher levels of financial distress commonly associated with lower levels of observed and self-reported marital interaction and marital quality (Williamson, Karney, & Bradbury, 2013). Financial matter not only affects one's financial satisfaction but extends to other areas of life including marital satisfaction and quality of life. At least moderate satisfaction with one's financial state can enhance marital satisfaction, and more broadly, life satisfaction, while financial difficulties and dissatisfaction often leads to financial and marital conflict distress, and in some situation may leads to divorce (Poduska & Allred, 1990).

Personal financial management has been shown to be a major factor that contributes to satisfaction or dissatisfaction with one's financial status. According to Zeynep and Isil (2014), financial management skills may reduce the chance for marital disagreements, while the lack of such skills may actually create crisis situations, why couples who felt more in control of their lives felt more satisfied with their financial status. Direction of finance in marriage is also an important financial factor in marital satisfaction, according Wilcox and Dew's (2008) study; husbands are significantly less happy in their marriages and more likely to contemplate divorce, when their wives take the lead in breadwinning by being the main source of finance in the marriage. On average, men do not have difficulties with working wives, so long as their wives work about the same amount of time or less than they do.

Godwin (2016) identified perceptions of income adequacy and money management as well as actual money management behaviors as intervening variables between "financial and marital well-being". According to him, divorce can be viewed as the ultimate indication of lack of marital satisfaction. Financial harmony may also mediate the influence of finance in marital satisfaction, according to Rick, Small, & Finkel (2011), financial harmony occurs in marriage when marital spouses' beliefs and practices regarding money are harmonious. In other words, financial harmony represents agreement between partners about financial issues. Financial disharmony occurs when couples have frequent and distressing disagreements about financial issues. In the study, spouses who had dissimilar spending patterns (i.e., one partner was a "spendthrift," while the other partner was a "tightwad") tended to have more conflict about finances, which in turn,

predicted diminished marital well-being and resulted in marital distress. However, it can be predicted that financial harmony in marriage means that spouses are generally in agreement with how to manage money, which likely predisposes them to communicate in ways that resolve differences that arise in marital relationship.

Using data from the National Survey of Families and Households (NSFH), Dew, Britt, and Huston (2012) found that financial disagreements were the strongest predictors of divorce relative to other types of marital arguments, such as chores, time spent together, sex, career and even in-laws. Of particular interest, Dew and colleagues highlighted the importance of the financial argument's intensity contributing to a higher likelihood of divorcing; that is, the more intense the financial arguments were, the more likely the couple would divorce.

Sexual function and marital relationship quality are two fundamental aspects of social health because sexuality is an important component of the quality of life in the general population (Arrington, Cofrancesco & Wu, 2004). Sexual and marital satisfaction has been identified as the most important factor for the sustainability and durability of a mutual life. Several studies have shown significant relationships between sexual satisfaction and gratification with marital interactions and relationships (Manohar, Sathyanarayana-Rao, Chandra, Maheshwari & George, 2017).

One of the factors affecting the incidence of divorce and relationship problems between couples is the behaviour associated with their sexual performance. As an important and integral part of every woman's life (Tayebi, 2011). It is also a major indicator of marital satisfaction and general life satisfaction affecting couples' level of mental health (Movahedi & Azizi, 2011). A study conducted by Modanlou, Ziaee and Rabiee (2005) showed that divorce-asking women's level of sexual satisfaction was lower than the normal level of Iranian women's sexual satisfaction. Many studies indicate that optimum sexual function can be interconnected with marital satisfaction in both genders. These researches also show that sexual problems have a noticeable impact on the couples' life quality and social relationships while causing a high rate of separation and divorce.

Trompeter, Bettencourt and Barrett-Connor (2012) study indicated that emotional closeness during sex was associated with more frequent arousal, lubrication, and orgasm; such hearty relation leads to better sexual function and marital satisfaction. Carvalho and Nobre (2011) have shown that high sexual desire and better sexual function are interconnected with marital satisfaction in both genders; regarding dyadic adjustment, their findings indicated that participants with high desire had significantly more dyadic consensus, cohesion, satisfaction, and affection.

The importance of sexual satisfaction has been reinforced by Yucel and Gassanov (2010) who claimed that marital infidelity occurs due to sexual problems in couples. Moreover, the study conducted by Trudel and Goldfarb (2010) indicated that improving sexual function enhances marital function, and may improve not only sexual and marital functioning but may also reduce symptoms of psychological distress. According to Rosen, Heiman, Long, Fisher and Sand (2016) sexual function is positively correlated to sexual satisfaction in women and men, while sexual desire, arousal, and orgasm are consistently associated with greater marital satisfaction (Smith, Patrick, Heywood, Pitts, Richters, Shelley, 2012).

In Nigeria men and women have different concepts of marital satisfaction and social support been exchanged in the marriage. For instance, most Nigerian males generally viewed marriage as an institution of lordship over the opposite sex who ought to be seen and not heard. Here, a typical Nigerian married man believes that his wife is subject to his authority irrespective of her belief, opinions, feelings, and even academic background (Unamba, 2010). He believes that a wife is his property and as such, part of his possessions rather than a partner. He also believes that a woman's place is in the kitchen thus; her contributions are of little or no importance to him. The woman on the other hand tends to accept her place as described by the opposite sex as she believes it is the best option for her to preserve her matrimonial status even at the expense of her happiness (Osita-Njoku & Uwaoma, 2001).

Olawoye, Omololu, Aderinto, Adeyefa, Adeyemo and Osotimehin (2004) conducted a study on the implications for male responsibility in reproductive health using the social construction of masculinity and manhood and gender socialization among the three major ethnic groups in Nigeria. Their sample included males and females as well as young and old respondents. The study found that in general, manhood is usually strongly associated with the social position in the family and the physical capability to satisfy the sexual needs of the female partner(s) and to produce children. Decision making and authority including decision on reproduction is largely vested on the man. Though significant socio-cultural differences between ethnic groups were found in gender socializing and the resultant roles, male dominance is pervasive and affects both males and females' reproductive behaviour and health status.

Afolabi (2014) investigated the influence of personality and gender on marital satisfaction and mentoring relationships among 100 Nigerian nurses which revealed that neuroticism, agreeableness, and gender exerted significant influence on marital satisfaction of nurses. The study further exhumed those male nurses tended to be more satisfied with their marital life than female nurses. Many studies have found that wives' reports of marital satisfaction are significantly lower than that of husbands' (Kamp, Dush, Taylor, & Kroeger, 2008). For example, national surveys of married adults in the United States in 1980 and 2000 found that, on average, married women reported lower levels of marital quality compared to married men (Amato, Booth, Johnson, & Rogers, 2007).

Couples' conflicts can cause mental disorders and psychological traumas in the family at the same time, while it may also endanger the mental health of society. This is why many social organizations have been trying to take preventive measures against marital conflict. Couples experiencing marital distress can engage in various negative behaviour that can have serious negative impact on the health and life in general and likewise those of their children. Marital distress could lead to onset of depressive symptoms, eating disorders, male alcoholism and female alcoholism in rare cases, episodic drinking, binge drinking, and out-of-home drinking and in some cases suicide. Even though marriage can result in healthier and good living on average compared to unmarried, marital distress is for married peoples and can results in poorer health and other illnesses such as cancer, cardiac disease, and chronic pain, because hostile behaviors during conflict are related to alterations in immunological, endocrine, and cardiovascular functioning (Whisman, Beach, & Snyder, 2008). Physical aggression in distressed marriage can result in physical injury in couples, homicide and murdered by partners are more common among couples in distressed marital relationship than by anyone else (Whisman et al, 2008).



All these have important family outcomes, including poor parenting, poor adjustment of children, increased likelihood of parent-child conflict, conflict between siblings and health implications. When marital conflicts are frequent, intense, physical, unresolved, and child abuse will be common in such marriage, such will definitely have negative influence on children.

Despite the importance of family and marriage and a place where family should be situated, much attention have not been given to the marriage as been given to other areas of human life such as job, organisation and others and this might not be unconnected with high rates of marital distress in the country has been witnessed with high rates of divorce or notice of divorce and this have negatively affected the values that are associated with us in this culture, as distress in the family have negatively affected the training of children in the distressed marriage particularly among those people in the informal economic sector, the traders which is the greatest employer of labour in our economy.

Despite this observation, not much has been done on how to reduce the present rate of marital distress in our country particularly among traders. Empirical investigation into factors that may negatively affect marital satisfaction and subsequently leads to marital distress and recommendations on how to reduce this problem will go a long way in reducing marital distress and problems associated with it. For instance, financial issues play a significant role in marital relationships as money is a main source of conflict within marriages because financial decisions occur routinely and cannot be ignored, it is common and normal for financial disagreements to occur frequently in marriages which could have potential to lead marital partners to engage in heated conflict especially when married couples are often reluctant to communicate about them.

Likewise, Sexuality is major indicator of life satisfaction affecting couples' level of mental health and in comparison, to other aspects of couples' lives, satisfactory, and pleasant marital sexual intercourse can save a marriage (Dzara, 2010). Couples who are sexually satisfied with their marriage partner are more likely to be satisfied maritally compared to couples that are less satisfied with sexual life of their partner, and sexually satisfied couples are less likely to engage in extra marital affairs which has been a major source of marital distress and divorce in our culture.

Gender too plays a significantly role in marital distress, men may experience less marital distress or manage marital distress better than women, this might not be unconnected with power imbalance between men and women in marital relationship. The empirical study on influence of the above variables on marital distress among married traders in Nigerian, especially in Lagos have not been fully explored by researchers and it this gap in knowledge that is making the researcher to embark on this study at this particular point in our country that family values is serious on decline which cannot be unconnected with distress in many homes as a result of financial distress, sexual dissatisfaction and power imbalance among gender.

Therefore, this study is designed to examine the predictive influence of financial distress, sexual satisfaction and gender on marital distress among adult traders in Lagos state.



Hypotheses

1. Married traders scoring high on financial distress will significantly score higher on marital distress.
2. Married traders scoring high on sexual satisfaction will significantly score lower on marital distress.
3. There will be significant differences between men and women on marital distress among married traders.

METHODS

Research Design

This study adopted a cross sectional survey design. Cross sectional survey design will allow the researcher to examine different participants from different religious, educational, ethnic, marital, age among other different backgrounds at the same time. The independent variables in this study are financial distress, sexual dissatisfaction and gender while the dependent variable is marital distress.

Setting

The study was conducted among married traders in Iyana-iba, Alaba, first gate, Iba, Volks areas all in Ojo local government area of Lagos state, Nigeria. These are traders who have the shops in these areas. All these areas are close to Lagos state university and have a lot of traders around the vicinity including the popular Alaba international market.

Participants and sample technique

The population for this study were married traders in Ojo local government area of Lagos state, Nigeria of which four hundred and twenty-six (426) married males and females were selected using accidental sampling technique. 248(58.2%) and 178(41.8%) were males and females respectively.

Procedure

The researcher along with research assistants approached the participants, the traders in their different shops in different locations in Ojo local government area with already prepared questionnaire, for the few who cannot read and who wish to participate, the statement were read out to them and the response from which they pick one. The researcher explained the purpose of research to the participants who are married traders and assured them that the study is not meant to intrude into their private marital life but that the purpose of the exercise is purely for research purposes and to assured them of this, they were advised not to write anything on the questionnaire that will reveal their private identity such as house address, names, phone numbers, shop address and other private information, with this assurance many volunteered to participate in the study.

In all, the researcher administered 500 questionnaires and 442 were returned and only 426 that were used for the final analysis that is being reported in this study.

Instruments

Marital Distress: Measured with 10-items marital distress scale developed by Synder, Whisman and Beach on 5-point response format with a coefficient alpha of .81. Whisman, Snyder and Beach (2008) developed and evaluated a brief 10-item screening measure for detecting the marital or relationship discord taxon for clinical and research purposes. **Financial Distress:** Was assessed using 8-eight In-charge financial distress/financial well-being scale (IFDFW) Scale by Prawitz, Garman, Sorhaindo, O'Neill, Kim and Drentea (2006) on 10-point Likert scale. The scale assessed the level of stress and well-being individuals felt regarding their financial situation and assessed aspects of individuals' financial situations, money management, family life and health, bill paying behaviors, work, and retirement. The scale has a Cronbach's alpha of 0.96.

Sexual Satisfaction: Was measured with a 20-item composite sexual satisfaction scale developed by Aleksandar, Vesna and Pamela (2008) to assess sexual satisfaction regardless of person's gender, sexual orientation, and relationship status on a 5-point likert scale, ranging from 1 = not at all to 5= extremely satisfied. Stability coefficients for the scale ranged from 0.72 to 0.84.

Analysis

All stated hypotheses were tested using t-test for independent groups.

RESULTS

The first hypothesis which stated that married traders scoring high on financial distress will significantly score higher on marital distress compared to those scoring low on financial distress was tested using t-test for independent means. The result is presented in the table below:

Table 1: Summary table of Independent t-test showing the influence of financial distress on marital distress among married traders.

| | Financial Distress | N | Mean | Std D. | Df | t-value | Sig |
|------------------|--------------------|-----|-------|--------|-----|---------|------|
| Marital Distress | Low | 233 | 23.75 | 4.33 | | | |
| | High | 193 | 25.64 | 3.76 | 425 | -4.759 | <.01 |

The result on the table showed that there is significant negative influence of financial distress on marital distress among married traders ($t = -4.759$; $df (425)$; $P < .01$). It can be further deduced that those scoring high on financial distress significantly scored higher on marital distress compared to those scoring low on financial distress. Therefore, the stated hypothesis is thereby accepted.

The second hypothesis which stated that married couples scoring high on sexual satisfaction will significantly score lower on marital distress compared to those scoring low on sexual satisfaction was tested using t-test for independent means. The result is presented in the table below:

Table 2: Summary table of Independent t-test showing the influence of sexual satisfaction on marital distress among married couples.

| | Sexual Satisfaction | N | Mean | Std D. | Df | t-value | Sig |
|------------------|---------------------|-----|-------|--------|-----|---------|------|
| Marital Distress | Low | 244 | 23.76 | 4.55 | | | |
| | High | 182 | 25.74 | 3.32 | 425 | -4.958 | <.01 |

The result on the table showed that there is significant negative influence of sexual satisfaction on marital distress among couples ($t = -4.958$, $df (425)$; $P < .01$). It can be further revealed that couples scoring high on sexual satisfaction significantly scored high on marital distress compared to those scoring low on sexual satisfaction. Therefore, the stated hypothesis is thereby rejected.

The third hypothesis which stated that there will be significant differences between men and women on marital distress was tested using t-test for independent means. The result is presented in the table below:

Table 3: Summary table of Independent t-test showing the influence of sex on marital distress among married traders.

| | Sex | N | Mean | SD | Df | t-value | Sig |
|------------------|-------|-----|-------|------|-----|---------|------|
| Marital Distress | Women | 248 | 25.15 | 3.81 | | | |
| | Men | 178 | 23.84 | 4.56 | 425 | 3.237 | <.01 |

The result on the table showed that there is significant differences between men and women on marital distress among couples ($t = 3.237$, $df (425)$; $P < .01$). Furthermore, the result showed that women are more maritally distressed when compared to men. Therefore, the stated hypothesis is accepted.

DISCUSSION

The first hypothesis which stated that married traders scoring high on financial distress will significantly score higher on marital distress compared to those scoring low on financial distress was confirmed. The results showed that couples experiencing financial distress are also experiencing marital distress; there was a significant positive relationship between financial distress and marital distress. Couples who are finding it difficult to cope financially are also experiencing challenges in their marital life. This result may not be surprising especially in city like Lagos and Ojo being close to Lagos state university, rent is on high side, utilities bill such as

PHCN's bill, PSP's bill, water, food, children school fees and more are to be settled, once parent are unable to meet these needs, such family may be experiencing serious marital distress.

This finding is supported by previous studies. Supporting this result, Godwin (2016) identified perceptions of income adequacy and money management as well as actual money management behaviors as intervening variables between "financial and marital well-being", and concluded that divorce is the ultimate indication of lack of marital satisfaction. Other studies have implicated finances as one of the leading "causes" of marital distress, Zeynep and Isil (2014) and Wilcox and Dew's (2008). According to Zeynep and Isil (2014), couple's financial management skills may minimize the chance for marital disagreements, whereas those without these skills may experience crisis situations in their marriage, furthermore, it was found that couples who felt more in control of their lives felt more satisfied with their financial status than those who believed they have loss the control. Even the source of finance may influence the stability of marriage, Wilcox and Dew (2008) found that husbands are significantly less happy and more likely to contemplate divorce, when their wives are the main source of finance in the marriage. It was found, that on average, men may not have difficulties with working wives, so long as their wives work about the same amount of time or less than they do. This result also found support in the work of Dew, Britt, and Huston (2012) who used data from the National Survey of Families and Households (NSFH) and found that financial disagreements were the strongest predictors of divorce relative to other types of marital arguments, such as chores, time spent together, sex, career and even in-laws. Of particular interest, Dew and colleagues highlighted the importance of the financial argument's intensity contributing to a higher likelihood of divorcing; that is, the more intense the financial arguments were, the more likely the couple would divorce.

One reason why finance has been and would continue to be a source of distress in marital relationship is that discussing finances is seen as taboo in many cultures in Nigeria because financial conflict carries a negative reputation compared to other types of marital disagreement. Conflict over financial issues were more likely to remain unresolved compared to other marital conflict issues. Couples are likely to experience more anxiety, distress, and unhappiness regarding conflict about money compared to other disagreements in marriage and therefore, financial distress may remain to be a strong predictor of marital distress in this culture, as couples experiencing financial distress are more likely to be experiencing marital distress at the same time compare to those not experiencing such.

The second hypothesis which stated that couple scoring high on sexual satisfaction will significantly score lower on marital distress compared to those scoring low on sexual satisfaction was tested using t-test for independent means and the result did not support the stated hypothesis. The results showed being satisfied sexually is a not a strong predictor of marital distress, the result even showed that couples scoring high on sexual satisfaction are experiencing higher marital distress compared to those scoring low on sexual satisfaction. This means sexual satisfaction does not increase marital satisfaction.

However, the present study is inconsistent with previous studies, for instance Movahedi and Azizi (2011) concluded that sexuality (sexual satisfaction) is considered to be one of the most significant factors affecting women's health and a major indicator of marital satisfaction and general life satisfaction affecting couples' level of mental health. Other studies also contradicted

the present finding, study conducted by Modanlou, Ziaee and Rabiee (2005) have argued that divorce-asking women's level of sexual satisfaction was lower than the normal level of sexual satisfaction among Iranian's women, showing that sexual satisfaction is a key factor in marital satisfaction and this was also corroborated by Rosen, Heiman, Long, Fisher and Sand (2016) who found sexual function to be positively correlated to sexual satisfaction in women and men, while sexual desire, arousal, and orgasm are consistently associated with greater marital satisfaction.

However, the result may not be too surprising because of the population of study. Couples in this culture may experience sexual satisfaction from different sources and most times outside marriage in order to experience the desire sexual satisfaction that is not derived from the marriage while still keeping the marriage safe and by so doing may be experiencing sexual satisfaction but have distressed marriage. Male couples may have others women outside there where they derived sexual satisfaction even outside the marriage and same applies to women, they may experience the satisfaction from other men apart from their husband who may be their concubine, ex-boy friend, sugar dad who are always willing to give them sexual satisfaction they could not even experienced in their marriage, therefore such couples may experience sexual satisfaction and yet going through marital distress because other key predictor of marital satisfaction such as finance stability is absent.

The third hypothesis which stated that there will be significant differences between men and women on marital distress was tested using t-test for independent means and the result confirmed the stated hypothesis. In the result, significant differences existed between males and females couples on marital distress. This result furthers revealed that female couples experienced higher greater distress compared to males thereby confirming previous studies that established that gender is a significant predictor of marital distress.

Supporting this finding, Afolabi (2014) investigated the influence of personality and gender on marital satisfaction and mentoring relationships among 100 Nigerian nurses and the results revealed that neuroticism, agreeableness, and gender exerted significant influence on marital satisfaction of nurses. The study went further to show that male nurses tended to be more satisfied with their marital life than female nurses. Others studies have found that wives' reports of marital satisfaction are significantly lower than that of husbands' (Kamp-Dush, Taylor, & Kroeger, 2008; Stevenson & Wolfers, 2009). For instance, in a national survey of married adults in the United States between 1980 and 2000, married women reported lower levels of marital quality compared to married men (Amato, Booth, Johnson, & Rogers, 2007).

The reason why men may experience lesser distress compared to women may not be unconnected with the fact that women seem to invest more in marriage than men in this culture and the culture of master/ servant relationship. The women spent more time at home compared to the man, taking care of children, cooking for family, struggle to put the home in order, while men may stay out to burn out the stress with friends in club houses, viewing centres and other means of displacing the stress coming from marriage, whereas women may not have as so many opportunities to do so as men, few may turn to God to intervene. Also, the fact that men dictate the rules in many marriages may make them to face less distress when compared to women, most of such rules may be to their own advantages and help them cope better in the marriage. Another reason why men may experience lesser distress is that in this part of the world, men may

marry more than one wife at the same time, while women cannot, such men may shift to other woman when experiencing distress from one. All these factors may be responsible for gender differences in marital distress among married traders.

Recommendations

The following recommendations were made based on the results of this study for policy making, couples and other researchers.

- i. There should be scheme in place to empower married or intending couples in order to cope with financial issues in marriage. Welfare programmes can be put in place as been done in civilized countries, as broken homes may soon translate into broken societies. This scheme may be in form of training an intending or married couples in a specific trade or handwork and the government can borrowed them money with little or no interest on such loan which will be repaid back for others to borrow from the same loan.
- ii. Though, sexual satisfaction was not significant predictor of marital distress in this study. However, sexual relationship brings about closeness and intimacy in relationship. Therefore, there should be education for the need to be sexually faithful in marriage in other to reduce distress in marriage.
- iii. Couples should work together to achieve financial stability in their marriage, discussed financial matters and jointly provide solution, should be free in expressing their sexual desire to meet the frequency of desire sex.
- iv. Marriage should be seen and make to be a balance union where both parties have equal and understanding rights in order to remove the skewedness of distress on women as a result of almost been powerless in marriage

Limitation.

The study focused on influence of financial distress, sexual satisfaction and gender on marital distress among married traders in Ojo- Lagos State. Just like any other studies, the study has several limitations. One, there are there are several other possible combinations of variables and factors that could significantly influence marital distress, such as age of couple, number of children, type of residence, presence of other family members, tribes and other personality variables which the present study did not cover, all these are some of the limitations to this study.

Sample size is also a limitation in this study, future studies should increase it sample size and even spread the coverage of such study to other area of the state and country for wider generalization. The means of data collection was through self report which could also affect the true reflection of respondents, as mood, environment and other situational variables during response could be a potential factor that could affect response, future study can use both quantitative and qualitative methods for detailed information.

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