WORK-LIFE BALANCE AS PREDICTOR OF MARITAL STABILITY AMONG WORKING WOMEN IN LAGOS, NIGERIA

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ABSTRACT

This study was designed to explore work-life balance, as predictors of marital stability among women in Lagos State. A total of 540 married female secondary school teachers and bankers participated in the study through multistage sampling procedures from schools and banks in five local government areas of Lagos State. The study employed the descriptive survey design. The participants completed measures of the Work-Life Balance and Revised Marital Adjustment Scales. Two research questions and two research hypotheses were raised. The research questions were answered using the descriptive statistics while the hypotheses were tested at p=0.05 level of significance, using inferential statistics. Simple linear regression analysis was used to test hypothesis one while independent sample t- test for hypothesis two. The results revealed a high prevalence of problems associated with work-life balance among women in Lagos State. Work-life balance was found to significantly influence marital stability (F=18.913, p<0.05). Furthermore, no significant difference was found in the marital stability of teachers and bankers (t=2.751, P>.05). Based on the findings, the study recommends: promotion and implementation of work-life balance policies/initiatives, promotion and establishment of work-place/occupational counselling services in collaboration with human resources department as their activities will assist employees to build and develop good state of mental health, emotional and interpersonal relationships. The study concluded that there was high prevalence of problems associated with work-life balance and that work-life balance significantly influences marital stability. Finally, no significant difference was found in the marital stability of working women in Lagos State.

Keywords: Marital Stability, Predictors, Work-Life Balance, Women.

INTRODUCTION

Marital stability describes a situation in marriage where couples experience a firm, steady, well-balanced and healthy marital relationship. Ojukwu (2017) described marital stability as a situation in which two married people consistently lived happily together in harmony,

sharing and pursuing common goals and objectives. A stable marriage makes way for a healthy, longer and happy life and provides the necessary condition for having and nurturing responsible children (Whisman et al., 2018; Meçe, 2015). According to Roostin (2018), the stable family environment exerts a directional influence on behaviour and personality development of a child. Children from broken homes are at risk in terms of psycho-social problems (Thomas & Hagnas, 2015).

However, the institution of marriage has recently suffered a considerable setback globally. Instability and marriage breakdown is on the increase. Onokpegu (2018) reported increase in divorce rates in Nigeria. This is devastating and has negative effects on the couple's well-being, their children and the society at large. Drug abuse, school dropouts, truancies, teenage pregnancies, prostitutions, kidnappings, poor academic performances, armed robberies and other behavioural problems are the resultant effects of marital instability in our society (Torekegan, 2015). A number of factors have been identified as predictors of marital stability. Koraei et al. (2017) identified factors of marital stability as conflict resolution, responsibility, quality of sex life, quality of marital life, couples' congruence, commitments, shared values, work-life and financial issues.

Presently, there are more women in paid employment and self-employment compared to pre-millennium era. They have taken paramount positions in profitable ventures such as private businesses and formal careers of all kinds (International Labour Organzation, 2018). Maintaining a balance between work and family demands is posing a challenge for women because of the dual responsibilities of managing the home and office work. This sometimes results in stress, burnout, marital dissatisfaction and disruption among other issues (Adisa et al., 2017; Ukeka & Raimi, 2016). Work-life balance is therefore crucial for their effective coping on the two responsibilities and consequently on their marital stability.

Statement of the Problem

One of the new and challenging developments in modern family life is the increasing rate of marital instability characterized by divorce, separation and cohabitation (Perelli-Harris et al., 2017). In the commercial city of Lagos, it was reported that at two customary courts, 354 applications for divorce were filed. Ninety-three applications were granted, thirty were withdrawn while 231 were pending in the two courts (Ola et al., 2017). The trend has not changed. For example, in the capital city of Nigeria, about 4000 divorce applications had been filed in the first eight months of 2020. This trend of divorce according to Brand Spur (2020) is worrisome.

The global economic recession that forced companies to fold up have triggered stressful situations for workers and are further aggravated by high organizational demands. A number of bank mergers and acquisitions have brought about high expectations from the employers on their employees (Oludayo et al., 2015). Because of this, a large number of Nigerian workers, especially married female bankers and others, have complained that strains from their jobs results in various degrees of marital dissatisfaction (Ebenuwa-Okoh & Osho, 2015). Although there are several literature on work life balance among working women, most previous researches have focused on job satisfaction, work-life balance policies and practices, productivity and marital satisfaction (Oludayo et al., 2015; Mordi & Ojo, 2011; Ajala, 2013). Several crucial gaps can be identified. The prevalence of problems associated with work-life balance among women in Lagos State and influence work-life balance on marital stability have been scarcely explored.

Working women face different issues such as long working hours, safety issues in moving in different modes of transportation after office hours, child care facilities, unsupportive family members, gender inequality in promotion processes and salaries (Vasumathi, 2018). Women experience problems of long working hours as a result of the hectic nature of working in Lagos State, women leave their homes very early in the morning and come back late at night, spending most of their time in the offices and on the roads with its attending risks. These expose them to stress, poor communication, and inability to relax with their spouses, children and perform other personal responsibilities. Furthermore, they worry about the negative effects of their work on their health, child care, marital relationships, extended family members and friends. Inflexible work schedules, new technology and job characteristics result to burnout, absenteeism, poor job satisfaction and turnover intention.

Work-life balance influences marital stability when work-to family conflict reduces marital satisfaction or when work enhances marital satisfaction. When work demands make it difficult to meet the needs of spouse and family, instability can occur which is work-family conflict and when family domain makes it difficult to perform effectively at work, it results in family-work conflict (Minnotte et al., 2015). On the other hand, work can positively influence family life through psychosocial capital and evolving resources derived from engaging in work leading to enrichment and facilitation of marital stability (van Steenbergen et al., 2014).

The study focused on the female married bankers and teachers in Lagos State because of the following reasons:

A large number of women in contemporary Nigeria have joined and dominated the lalour force in the banking and financial sectors. The working conditions in the bank especially in the marketing section where the women are given target to meet within a precise time expose women to risks in the society which include sexual request from their prospective male customers. The long working hours, insufficient flexible working options, and poor support for family responsibilities make women to encounter mid-career and family conflict, leading many of them to quit their jobs for the sake of their personal lives (Wyman, 2016). The teaching professional at the secondary school level in Nigeria is predominated by women also. The perception that teaching profession is a caring and helping vocation and the flexible working condition of the profession as well as the orientation towards life and work balance attracts women to the profession (Tašner et al., 2017). However, advancement in science and technology require the professionals in the education sectors to develop their skills & enhance the knowledge through in-service training to meet the challenge of the century as well as meeting the teaching and learning needs of the large population of students in Lagos State public secondary schools. Thus, the need to balance their job roles, career and family lives.

Objectives of the Study

(1)   Examine the prevalence of problems associated with work-life balance among women in Lagos State.
(2)   Examine the extent work-life balance influences marital stability of women in Lagos State.

Research Questions

(1)   What is the prevalence of problems associated with work-life balance among women in Lagos State?
(2)   To what extent does work life balance influence marital stability of women in Lagos State?

Research Hypotheses

(1)   There will be no significant influence of work-life balance on marital stability of women in Lagos State.

(2)   There will be no significant difference between the marital stability of teachers and banker in Lagos State.

REVIEW OF LITERATURE

Marital Stability

Marital stability is defined as a situation where a marriage is likely to stay together without any reason for termination, separation or divorce (Harman, 2005). Marital stability is achieved when married couples abide, work and constantly support each other in a given task, interest or a set goal. But when there is no common goal to be achieved, no co-operation, support and when there is lack of understanding, instability could set in (Fitzsimons et al., 2015). Mustapha et al. (2017) stated that if a union remains inherently together, it is a stable marriage. Chris (2015) opines that couple who are happy in their marriage share common features, such as friendship, togetherness, affection, other-focused and shared spirituality. They enjoy affection, mutual feelings, emotional pleasures and love which promote their marital stability. Nadam & Sylaja (2015) opined that couple can enjoy a stable marital relationship if they can successfully adjust to marital life. Gottman (1999) and Lisitsa (2013) revealed that certain types of behaviours could affect relationship among couples negatively. These are: criticism, contempt, defensiveness and stonewalling. When couples avoid criticism, contempt, defensiveness and stonewalling, they will enjoy satisfactory, stable and enduring marriages.

Marital Stability among Working Women

Rashmi & Shafiq (2017) studied mental health and marital adjustment of working women and found no significant difference in the level of marital adjustment of female married teachers and female office workers. Similarly, Goel et al. (2013) found no significant difference in the marital adjustment of female married bankers and female married doctors. On the other hand, Yadav & Kumar (2015) revealed that female bankers experienced higher marital instability compared to the teachers. Similarly, Ofovwe et al. (2013) reported that teachers had higher marital satisfaction than women in other professions. In addition, Slathia (2014) conducted a research on the marital adjustment of working married women and non working women and found that working women experience higher marital adjustment challenges than the non-working women.

Work-Life Balance

Work-life balance is a phrase used to portray workplace behaviours or routines that acknowledge and support the need for workers to attain equilibrium in the demands of their work and home. It is the ability of working women to maintain equilibrium between their work and other areas of life. Work-life balance is essentially a balance of organisational and personal issues as maintaining equilibrium between work and home is originally harder for women than their male counterparts (Okonkwo, 2012). Women's work-life balance can be seen as working women's ability to effectively manage manifold obligations at the workplace, at home, in their

career and other aspects of their lives (Adejuwon et al., 2015). Oludayo et al. (2015) added that in order to achieve an effective work-life balance, in Nigeria, organisations in all sectors should promote comprehensive work-life initiatives and family-friendly work environments. These initiatives may include flexible time, tele-commuting, paternity and maternity leaves, childcare, adult care, job-sharing, employee assistance programmes, vacations, work-house family leave policies, on-site seminars and workshops among others.

Work-life Balance and Marital Stability

Shree (2012) conducted a study on work-life balance and marital satisfaction and found that poor work-life balance and work-family interference is linked with marital instability. Spending longer time at work was also found to be related with increase in work-spouse conflict which results in poor marital satisfaction. Deshmukh (2018) found a high prevalence of problems associated with work-life balance among working women. Ajala (2013) confirmed that most women (77%) wished they had adequate time for their homes and have the feelings that their matrimonial lives undergo hardship due to the tasks of their work where they invest greater part of their time thereby leaving them with minimum time for their family members. Fawole & Isiaq (2017) reported a significant influence of work stress on marital quality among female bankers $(F,295)=41.516$, $P=<0.5$. In addition, Akingunola & Adigun (2010) found that women in the banking sector are under pressure to perform both at work and at home. On the contrary, Odunaike (2012) found that the engagement of women in employment has no influence on their marital instability. Similarly, Fagan & Wathery (2007) found no relationship between women's work-life balance/career and marital stability. Reddy (2015) proposed that high level of women's participation in employment market positively affect their marriages and their homes in that the incomes they bring into the family reduce financial burden on their husbands and also that the opportunity for leaving homes promote mental health thereby enhancing marital stability. This projection is supported by Coltrane (2000); Esping-Andersen & Billari (2012). In the same vein, Lakshmi et al. (2012) argue that women work through the day and also strive to achieve work-life balance. Omolayo et al. (2013) found that there was no significant influence of work demand and employment on marital conflict among working women. Akanbi & Oyewo (2014) found that work engagement lead to marital fulfillment.

Methods

This study employed the descriptive survey research design. In this study, married working women in education and banking sectors in Lagos metropolis were sampled in order to describe situations as they exist among such population. The study therefore investigated how work life balance influences marital stability of working women in Lagos State. The population of study consists of married female employees in secondary schools and commercial banks in Lagos State who were estimated at 22, 025. A sample size of 646 was obtained using the MaCorr research sample size calculator software setting criterion at 99% confidence level and 5% confidence interval.

$$SS = \frac{Z^2(P)\,(1-P)}{C^2}$$

Where, Z = Z value (e.g., 2.54 for 99% confidence level)

P = percentage of picking a choice, expressed as decimal
(0.5 used for sample size needed)
C = confidence interval (margin of error), expressed as decimal

(e.g., .0.5=±5)

Therefore, SS= $\dfrac{2,54^2 \times (0.5) \times (1\text{-}0.5)}{0.05^2}$

$= \dfrac{6.46 \times 0.5 \times 0.5}{0.0025}$

$= 646$

Multi-stage sampling technique was adopted to select the respondents for this study. Data was collected using questionnaire structured into two sections. The scale was valid and reliable as recommended by Odukoya et al. (2018). The reliability of the instrument was established using a test-retest reliability method. Section one measures the socio demographic information of the research participants while the second section includes: marital stability scale – a 25 item scale with a 5 point Likert-like scale having Cronbach Alpha of .912, and work-life balance checklist consisting of 10 items with options *"agree"*, *"sometimes"* and disagree having Cronbach Alpha of .761. Ethical standards were maintained in carrying out this study. The approval of the Covenant University Ethical Review Board was obtained. Preceding data collection, informed consent was sought from the participants after permission has been obtained from the top management. The participants were assured of anonymity and confidentiality. The completed questionnaires were collected from the participants, sorted, coded and analysed.

Data Analysis

Descriptive statistics such as frequencies, percentages and cross tabulation were used to answer the research questions. The hypotheses were tested using the simple linear regression analysis and independent sample t-test. Out of the 646 copies of questionnaires distributed, 540 were returned valid for analyses, making 83% response rate.

Demographic Data

This section shows the descriptive statistics of the participants of the study. This information is expressed in frequencies and percentages.

Tables 1 & 2 shows the demographic characteristics of the participants. Occupation distribution revealed that 53.9% were teachers while 46.1% were bankers. In Educational qualification distribution, 16.5%, were NCE/HND holder, 67.8% had B.Sc./B.Ed./HND while those that had higher degrees were 15.7%. Considering the years of marriage of participants, 47% had been married for over ten years, 13.5% had been married for between seven and nine years, 20.4% between four and six years and 19.1% married between zero to three years. Participants who had been in their current organizations for less than 10 years constitute 62.6%, those between 11 to 20 years were 27.4%, those who had spent between 21 years to 30 years constitute 8.9% while those who had spent over 30 years constitute 1.2%. The age distribution revealed that 25.5% of participants were between 23 and 32 years, 36.7% were 33 and 42 years, 28% were 43 and 52 years, 9.2% were 53 years and above while .6% did not indicate.

Table 1 SOCIO- DEMOGRAPHIC CHARACTERISTICS OF PARTICIPANTS		
Items	**Frequencies**	**Percentages**
Occupation		
Teacher	291	53.9
Banker	249	46.1
Education		
OND/NCE	89	16.5
Bsc./Bed/HND	366	67.8
Higher Degrees	85	15.7
Years of Marriage		
0-3	103	19.1
4-6	110	20.4
7-9	73	13.5
10 above **Years Spent in Org.**	254	47
1-10	339	62.6
11-20	148	27.4
21-30	47	8.9
31 above	6	1.2
Age		
23-32	138	25.5
33-42	198	36.7
43-52	151	28
53 above	50	9.2
Did not indicate	3	.6

Note: n= 540

Research Questions

1) **What is the prevalence of problems associated with work-life balance among women in Lagos State?**

Table 2 PREVALENCE OF PROBLEMS ASSOCIATED WITH WORK-LIFE BALANCE					
Statement	**F**			**%**	**Rank**
Long working hours	45			83.9	1st
Inadequate time to relax with family	377			69.8	3rd
Taking work home most evenings	224			41.5	10th
Weekend work	252			46.6	8th
Anxiety about workload	328			60.9	6th
Worry of work stress on health	406			75.2	2nd
Poor relationship with spouse	257			47.6	7th
Poor input in family affairs	250			46.3	9th
Having no time for leisure activities	343			63.5	5th
Having no control over current work situations	347			64.2	4rd

The first research question sought to measure work-life balance associated problems. The finding revealed ten different problems. Participants reported that working long hours is the leading problem followed by worry of work stress on health, inadequate time for family, having

no control over work situations, respectively. The implication is that there is high prevalence of work-life balance associated problems, meaning that majority of women have poor work-life balance.

2) To what extent does work-life balance influence marital stability of women in Lagos State?

Table 3
CROSS TABULATION OF THE INFLUENCE OF WORK-LIFE BALANCE ON MARITAL STABILITY OF WOMEN IN LAGOS STATE

		Marital Stability		
		Stability	**Instability**	**Total**
Work-life Balance	High	147(27.2%)	86(15.9%)	233(43.1%)
	Moderate	212(39.3%)	71(13.1%)	283(52.4%)
	Low	18(3.3%)	6(1.1%)	24(4.4%)
	Total	377(69.8)	163(30.1%)	540 (100%)

The second research question was developed to investigate the extent to which work-life balance influence marital stability. Work-life balance was divided into High (43.1%), Moderate (52.4%) and Low (4.4%). High score in work-life indicates poor work life balance, moderate shows average while low score indicates good work-life balance. Also marital stability was divided into stability (69.8%) and instability (30.1%). The cross tabulation as presented in Table 3 shows that work-life balance to an extent did not influence marital stability.

Hypotheses Testing

H_1 *States that work-life balance will not significantly influence marital stability of women in Lagos State.*

Table 4 a
SUMMARY OF LINEAR REGRESSION ANALYSIS SHOWING THE INFLUENCE OF WORK-LIFE BALANCE ON MARITAL STABILITY OF WOMEN IN LAGOS STATE

		Model Summary		
Model	**R**	**R Square**	**Adjusted Square**	**Std. Error of the estimate**
1	0.184[a]	0.034	0.032	9.49688

Note: [a] Predictor: (Constant), Work-Life balance

Table 4b
ANOVA[ab]

Model	**Sum of Square**		**df**	**Mean Square**	**F**	**Sig**
1	Regression	1706.355	1	1706.355	18.919	0.000[b]
	Residual	48522.579	538	90.191		
	Total	50228.933	539			

Note: a. Dependent Variable: Marital Stability
          b. Predictor (Constant): Work-life balance

In Table 4a & b a linear regression analysis was performed to find out the influence of work-life balance on marital stability of women. The table shows R = 0.184, the adjusted R^2 of the model is 0.032 with R^2 = 0.034. That means the linear regression which explains 3.4% of the variation in marital stability of women is determined by work-life balance. The *"standard error estimate"* specified that on the average, observed marital stability scores deviate from the

predicted regression line by a score of 9.50. This may not be surprising as the regression model already explained 3.4% of the variation. It therefore may not be able to account for the 96.6% which may be due to errors in measurement of the work-life balance as well as other factors that may influence marital stability which have not been considered. With F = 18.919 and 539 degree of freedom, the test is significant. The hypothesis one which state that there is no significant influence of work-life balance on marital stability of women, was therefore rejected (R=.184ª, R² .034, F (1, 538) =18.919, p=<0.05). This implies that work-life balance has a significant influence on marital stability of women.

H_2 *State that there will be no significant difference in the marital stability of teachers and bankers in Lagos State.*

Table 5 INDEPENDENT SAMPLE T-TESTS SHOWING THE DIFFERENCE IN THE MARITAL STABILITY OF TEACHERS AND BANKERS IN LAGOS STATE						
Variables	N	X	SD	df	t	Sig.
Teachers	291	52.531	9.336	538	2.751	0.03
Bankers	249	50.261	9.889			

In Table 5, t. test for independent sample was performed to find out the differences in the marital stability of female married teachers and bankers. The result revealed a higher mean score of teachers (M = 52.54, SD = 9.34), than bankers (M = 50.26, SD = 9.89). However, the difference is not significant. The hypothesis which state that there is no significant difference in the marital stability of female married teachers and bankers was retained (t (538) =2.751, p=0.030). This implies that there is no significant difference in the marital stability of teachers and bankers.

DISCUSSION

The finding from the present study revealed that work-life balance problem is widely prevalent among working women of Lagos State. These problems include long working hours indicated by 83.9%, worry about the effects of work stress on health (75.2%), inadequate time for partner/family (69.8%), having no control over current work situations (64.2%), having no time for hobbies and leisure activities (63.7%), among others. This present finding agrees with Deshmukh (2018) who studied work-life balance of working women and found a high prevalence of problems associated with work-life balance among the women. Finding time for hobbies, leisure and vacation activities with family rated highest, followed by family missing out of their input, long working hours and having no control over current situations and then worry about the effects of work stress on health respectively. This is supported by some previous studies which identified long working hours, anxiety about work load, work stress and inadequate time for family which negatively affect physical health, family dissatisfaction and other areas of lives (Ajala, 2013; Igbinoba et al., 2020; Shree, 2012). However, the finding of the current study contradicts Odunaike's (2012) study which found that the engagement of women in employment has no influence on their marital instability and that although they spend more time at work and little with their families, they were able to overcome because they employed the services of house maids and relatives as coping strategies to reduce work-life conflict. To buttress this, Lakshmi et al. (2012) argue that women work through the day and also strive to achieve work-life balance.

The second research question reported that 4.4% of participants with good work-life balance, 3.3% had high marital stability while 1.1% of them had low marital stability. The study equally revealed that out of 52.4% with moderate work-life balance, 39.3% had high marital stability while the remaining 13.1% had low marital stability. And for participants who reported poor work-life balance, 27.2% high marital stability while the remaining 15.9 had low marital stability. This suggests that work-life balance does not influence marital stability to an extent. The significance of the influence observed was tested in hypothesis one which will be discussed this report. However, the finding agrees with some previous studies which reported that the choice of divorce or separation may depend on how satisfied the couples are with the relationship and not mainly on the account of work-life, income and household chores. They opined that in this dispensation, where women hardly stay at home, participating in work outside their homes like their husbands may be helpful to the permanence of their relationship than the expected gains from their staying at homes (Coltrane, 2000; Esping-Andersen & Billari, 2012; Sayer & Bianchi, 2000). The assertion above is in accordance with Fagan & Wathery (2007) who found no relationship between women's work-life balance/career and marital stability. Ajala (2013) disagreed with the above reports and affirmed that the matrimonial lives of working women suffer because of their inabilities to effectively deal with their work schedules and family responsibilities. In the study, 77% of the women wished they had adequate time for their homes and felt they invested more time in their work than their homes. This is supported by Akingunola & Adigun (2010) who added that restrictions, regulatory and organizational changes in the financial sector placed women under pressure to perform both at work and at home.

The first hypothesis states that there will be no significant influence of work-life balance on marital stability of women in Lagos State. Work-life balance is the ability of married workers to effectively maintain equilibrium between their work roles and family roles with little role conflict. The hypotheses which was tested using linear regression was rejected (R=.184ª, R²=.034, F=18.919). This implies that work-life balance significantly influences marital stability. The result of the present study is in agreement with Shree (2012) study on work-life balance and marital satisfaction and found that poor work-life balance and work-family interference is linked with marital instability. In the same vein, Fawole & Isiaq (2017) reported a significant influence of work stress on marital quality. On the other hand, Reddy (2015) stated that high level of women's participation in employment market positively affect their marriages and their homes in that the incomes they bring into the family reduced the financial burden on their husbands. In addition to that, the opportunities for leaving homes promote mental health thereby enhancing marital stability and well-being of the family. In addition, Omolayo et al. (2013) opined that work and family need not conflict but may give some psychological benefits. This implies that the work engagement of wives had little or no effects on the disagreement in the family and trouble experienced by the husbands. Similarly, Akanbi & Oyewo (2014) found that work engagement lead to marital fulfillment.

The second hypothesis states that there will be no significant difference in the marital stability of bankers and teachers. Married teachers and bankers are workers in service-oriented sectors who strive to maintain a good balance between their work and family roles. The hypothesis which was tested using the independent sample t-test was accepted [t(538)=2.751, p>.05]. It implies that teachers and bankers do not significantly differ in their marital stability. Both the teachers and the bankers have high marital stability. The result of the study is in agreement with Rashmi & Shafiq (2017) who revealed that there was no significant difference in the marital adjustment of married female teachers and married females working in other service-

oriented sectors. In a related study, Goel et al. (2013) also found no significant difference in the marital adjustment of female married bankers and female married doctors. Contrary to these results, Yadav & Kumar (2015) reported that female bankers experienced higher marital instability compared to the teachers. This is supported by Ofovwe et al. (2013) who found that teachers had higher marital satisfaction than women in other professions. In addition, Slathia (2014) found that married working women experience higher marital adjustment challenges when compared with the unemployed married women. It can be inferred that the present study has joined the league of studies which found no difference in the marital stability of employed women in education and banking sectors. However, there are few studies in this line of study in the literature. This calls for more studies to be conducted among employed women in service-oriented sectors in Lagos, State and Nigeria in general to fill the gaps in literature.

CONCLUSION AND RECOMMENDATIONS

The study concludes that there is high prevalence of problems associated with work life balance, work-life balance significantly influence marital stability and no significant difference in the marital stability of working women in Lagos State. The study therefore recommends that the implementation of work-life balance policies/initiatives should be improved in private and public organizations. When employees are able to balance their work roles and family roles, they are happier in their marriages and more productive at work. Work-place/occupational counselling services in organizations should be established and promoted in collaboration with the human resources management in all sectors of the economy. Their activities will assist employees to build and develop good state of mental health, emotional and interpersonal relationships which will directly or indirectly reflect on their marital lives. Mentally and physically healthy employees enjoy high level of life satisfaction both at work and in personal lives. This will not only reflect on productivity and efficiency which is important for organisations' growth and survival but also on their marital satisfaction and life fulfilments. Further studies should be conducted on the other factors that can influence marital stability among women. For instance, poverty, environment, emotional intelligence, duration of marriage and educational attainment.

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