

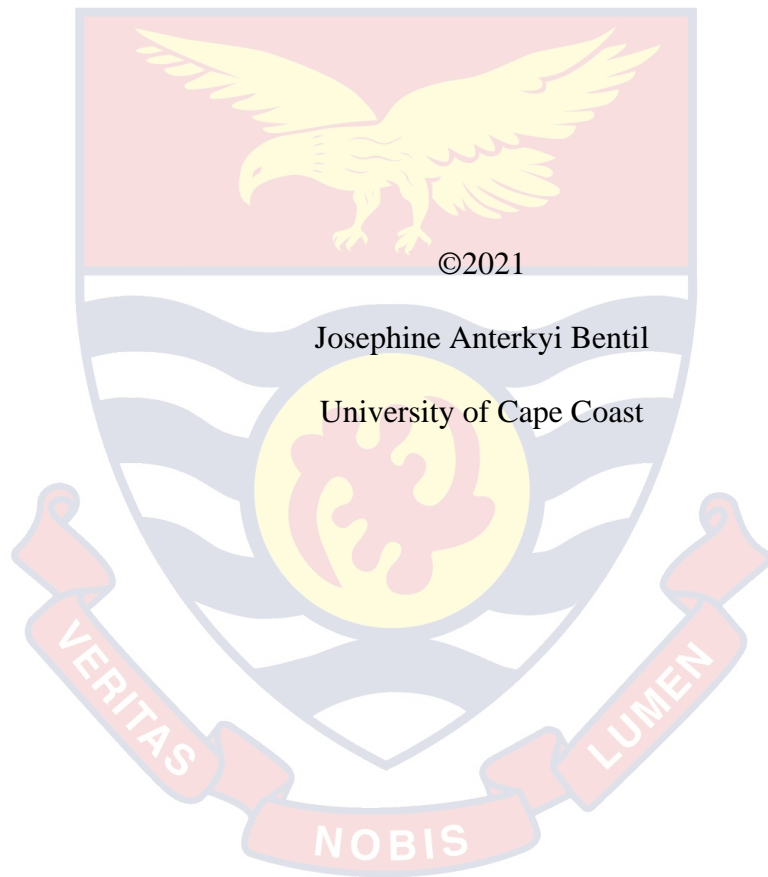
UNIVERSITY OF CAPE COAST

MARITAL SATISFACTION AMONG SPOUSES IN INTER-AND INTRA-
ETHNIC MARRIAGES IN THE KUMASI METROPOLIS, GHANA



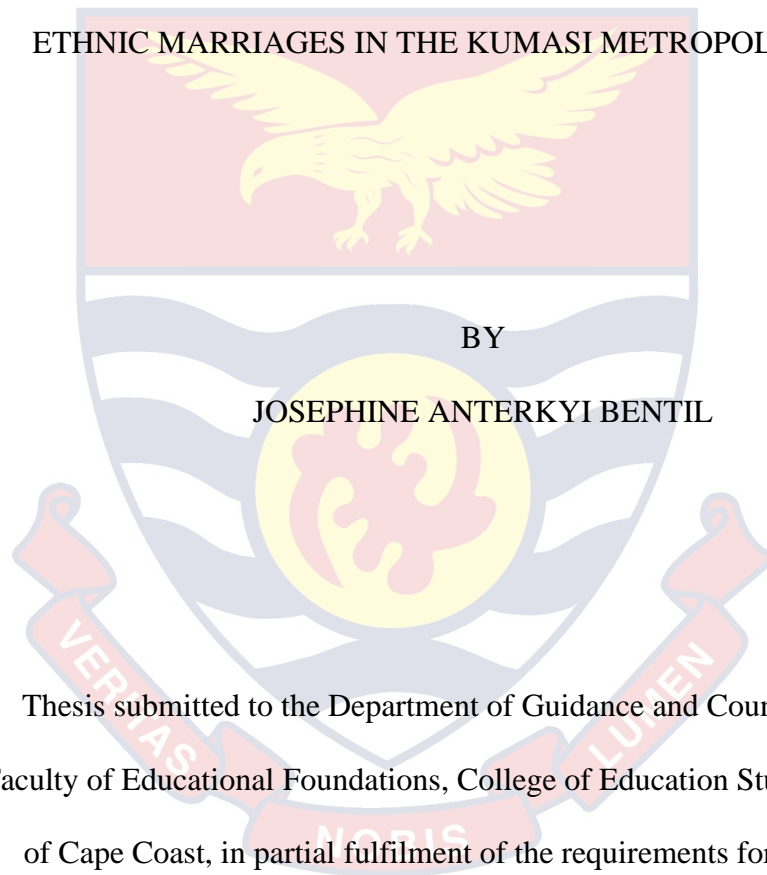
JOSEPHINE ANTERKYI BENTIL

2021



UNIVERSITY OF CAPE COAST

MARITAL SATISFACTION AMONG SPOUSES IN INTER-AND INTRA -
ETHNIC MARRIAGES IN THE KUMASI METROPOLIS, GHANA



BY

JOSEPHINE ANTERKYI BENTIL

Thesis submitted to the Department of Guidance and Counselling of the
Faculty of Educational Foundations, College of Education Studies, University
of Cape Coast, in partial fulfilment of the requirements for the award of
Doctor of Philosophy degree in Guidance and Counselling

SEPTEMEBR 2021

DECLARATION

Candidate's Declaration

I hereby declare that this thesis is the result of my own original work and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature: Date:

Name:

Supervisors' Declaration

We hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

Principal Supervisor's Signature: Date:

Name:

Co-supervisor's Signature: Date:

Name:

ABSTRACT

This study examined marital satisfaction among inter-and-intra-ethnic marriages in the Kumasi Metropolis, Ghana. It adopted a cross sectional approach and an embedded research design method. Five hundred and fifty seven spouses were selected using a multi-stage sampling method comprising; cluster, purposive, stratified, and simple random sampling (Lottery) methods respectively to sample the spouses from the accessible population. Questionnaire and interviews were employed to collect data. Data were statistically analysed through the use of frequencies, means, standard deviation, independent sample t-test, Structural Equation Modelling Multi-group, and the one-way multivariate analysis of variance (MANOVA). Thematic analysis was also used for the qualitative aspect of the study. A major finding of the study was that spouses in inter and intra-ethnic marriages were not satisfied with the inheritance pattern for their children. Therefore, it is recommended that spouses in both inter-and intra- ethnic marriages should be educated to write out a will while alive with the help of counsellors, legal practitioners in order that their children receive what is appropriately due them. Further, assets acquired during the marriage should be registered in the names of their children to avoid confusion and conflicts after their demise when in accordance with PNDC Law 111 (Interstate succession Law) of Ghana. The result of the study further indicated that, spouses who were 20-30 years significantly enjoy marital satisfaction better than those aged 41-50 years. It is therefore, recommended that marriage counsellors in the various religious organisations continuously organise programmes such as talks and seminars to the young spouses and most especially the mature spouses to spice up their marital satisfaction.

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DEDICATION

To my children, Elsie A. Bentil, Emmet K. Bentil and Emily-Lucy A. Bentil



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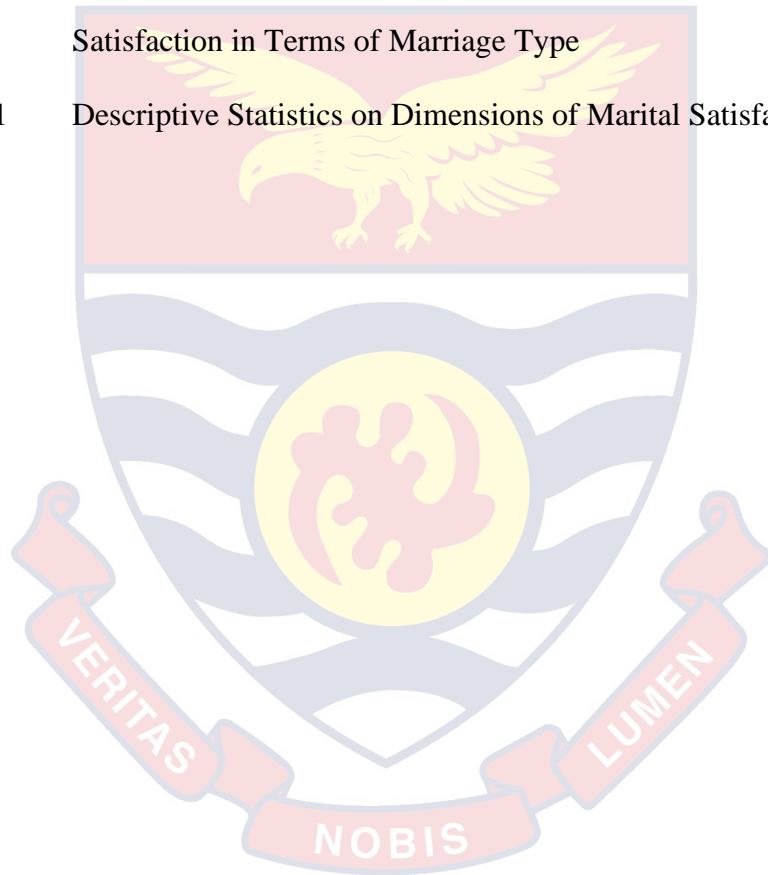
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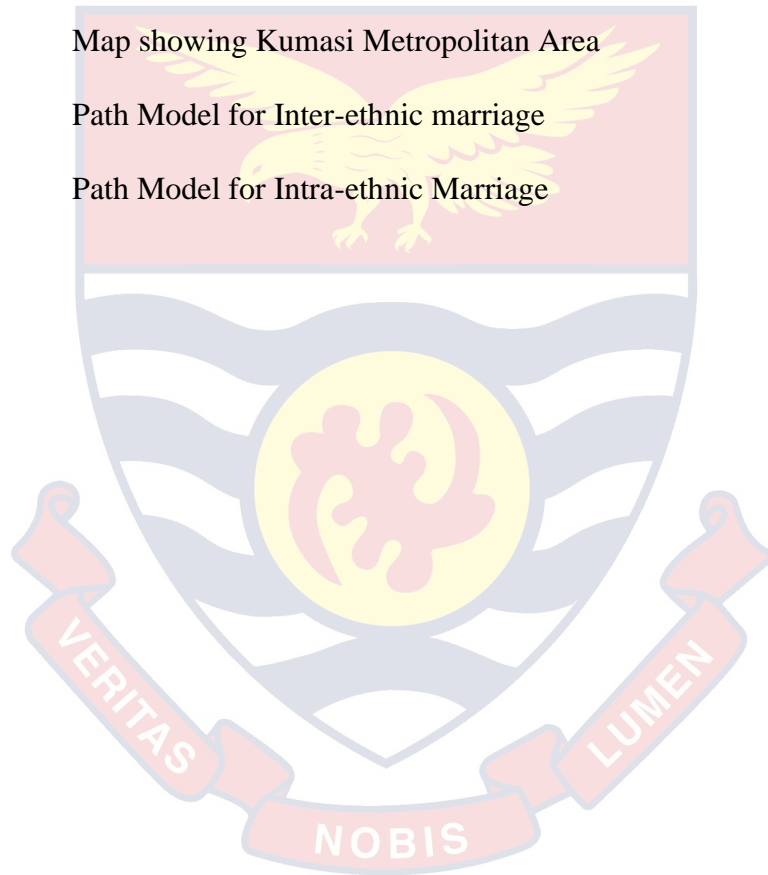
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CHAPTER ONE

INTRODUCTION

Background to the Study

At a stage in a man's life, there is the need for him to leave his father's house and cleave to his wife. This makes it necessary for a person to have a life partner. In creation, God saw that Adam needed a wife. Therefore, He created a woman from Adam's ribs and presented her to him (Genesis 2:22-24, GNB). Adam saw Eve and he said, "This is the bone of my bone and flesh of my flesh". Paul teaches in (1 Corinthians 7: 2, GNB) that each man should have his own wife, and that each woman should have her own husband. The researcher sees marriage as a social institution that most people who attain the required age would like to be part of unless there are some issues holding them back from taking such a decision.

Marriage is a state of being together as a husband and wife in a legal relationship. It was also possible to interpret the word 'marriage' as a man and a woman's intimate union and equal partnership. Marriage is considered to be one of the world's most important institutions in general. It is a beautiful and wonderful, God-designed institution. How two individuals from completely different parents with different backgrounds come together as one in marriage is a mystery (Myers, Madathil & Tingle, 2005). However, when two people fall in love and want to marry, no amount of pressure from families and friends

can stop them and if eventually they are stopped or prevented to marry, the end result is sometimes very disastrous.

Marriage is a union between a man and a woman, in such a way that both parents recognize children born by the woman as legitimate children Nukunya (2003). Furthermore, Nukunya suggested that marriage is the world's accepted and recognized institution for the establishment and preservation of family life. Sarpong (2006) sees marriage as a situation in which people leave their mothers, sisters and other relatives to form an alliance with another person and that the primary purpose of one marrying is to have sexual access to a person who would not be considered acceptable in the case of a relationship.

According to Harris as cited by Acheampong (2010), marriage is the institution through which provision is made for the performance of the tasks concerned with procreation, rearing and transmission of cultural practices and beliefs. It is not just a close personal or intimate relationship with other individuals, but also a social institution that influences people's lives in a particular society. In terms of bringing forth and raising children, it provides the basis for the creation of a family (Ponzetti & Mutch, 2006), as it legally allows sexual relations, companionship and facilitates fidelity between husband and wife (Rao, 2002).

Lu (2007) contends that marriage, is “a contract between two individuals based on love and commitment to each other is increasingly considered a norm” (p.3). Furthermore, “a non-ethnocentric definition of marriage is a culturally sanctioned union between two or more people that establishes certain rights and obligations between the people, between them and their children, and between

them and their in-laws” (Haviland, Harald, Prins, McBride & Walrath, 2013, p.87-94). Conversely, within a cultural context, marriage seems to be an interpersonal relationship, and is usually based on a contract of rights and responsibilities between two individuals and their families. In the Ghanaian culture, when a man and a woman are permitted to make their own marriage choice, it is generally referred to as love marriage. Swidler (2001) also argues that marriage is both a relationship and an institution, which means that both mythical/romantic and practical ways are understood. Indeed, love-based marriage is always gradual, unclear, complex, where mythical romanticism is de-emphasized (Igarashi, 2014).

Marriage is based on love and one of the aims of individual marrying is to have sexual access to one another. According to Dost, Shafi, Shaheen, and Khan (2011), love marriages are those in which two people feel love for one another and want to share that love for the rest of their lives, and so they decide to get married. Marriage is the most important of all types of interpersonal relationships (Berscheid & Regan, 2005). Further, Dost et al. (2011) also stated that love marriages are considered to be full of love, emotions and a belief without an assurance of success in a beautiful romantic future.

Many a time, satisfaction in life is grounded in the expectations one has and how well these expectations match with what the person experiences. Similarly, satisfaction in a marriage is based on the same grounds (Cox, 2006).

In most Western and African societies, including Ghana, people marry at one stage or the other in their lives (Rahmani, Khoei, Sedeghi & Gholi, 2011). There are several motives behind marrying. These include the need for

friendship, social support, economic support, emotional support, love, and sex. People enter into marriage with the hope of having satisfaction life made up of emotional, physiological and physical wellbeing. Most of these dreams are, however, shattered because of several factors, including satisfying in the union and individual satisfaction. One of the most common and highly researched areas of marital satisfaction is that individuals seek out and marry other individuals who share more similarities than differences in personality, history, culture, interests and behavioural patterns (Bruch & Skovholt, 1985).

The premise is that this option increases marital satisfaction because the risk of conflict and marital demise is relatively high when partners have little in common (Bruch & Skovholt, 1985). When one spouse scores high on the extraversion scale and the other scores low, they are likely to have a low level of marital satisfaction (Buss, 1991).

Culture is a way of life or social heritage that includes values, norms, institutions, and artefacts with which people migrate with, preserve it and project some of the elements of their culture in their marriages and wherever they find themselves. Intra-ethnic marriages are marriages that are contracted between two individuals (a man and a woman) with cultural similarities in terms of food they eat, festivals celebrated, language spoken, dressing, inheritance, belief system and values.

Spouses who share more similarities (intra-ethnic) than differences in culture and personality may engage in fewer disputes, fewer quarrels, fewer misunderstandings, and less overall conflict or negative interactions than spouses who do not share many things or attributes in common (Rao, 2002).

Some researchers reason that individuals choose similar partners because congruent traits and behaviours make persons feel validated, and comfortable with their self-image, and, therefore, more aligned with their spouses (Nemechek & Olson, 1999). Nemechek and Olson argues that similarity may be more appealing because there is some inherent by-product of similarity that elicits a more satisfying relationship. That is, spouses of similar traits or culture are more prone to understand one another's point of view, so fewer misunderstandings ensue.

According to Tallman and Hsiao (2004), most people who have ever been in intra or inter-ethnic marriages would probably whole-heartedly agree that all marriages have challenges. When two people emerge their lives into one, problems arise. They bring their distinctive memories, personalities and cultures with them individually into the union. It can be thrilling and enticing to present similarities and differences, but they can also generate friction and even fierce contention.

According to Cox (2006), marital success is the primary objective of any marital partnership, and is however, regarded as something integrated with adaptation, adjustment, satisfaction and permanence. Therefore, if the partners are able to adjust to each other and with the relationship, the spouses agree with each other on important issues in their lives most of the time, they are content with their roles in their relationship and can solve the challenges and problems that come their way, then, the relationship can be considered a successful marriage.

When every partner can express happiness with each other openly and freely, then, there is a great probability that the marriage will last. Therefore, marital adjustment, permanence and satisfaction are necessary for marital success to be achieved. The quality of the marital relationship would be affected by a lack of even a single aspect. Thus, despite being different from each other, these definitions are all important in describing success in a marital relationship.

Rosen-Grandon, Myers and Hattie (2004) found that when married couples are able to cope with difficulties together with various marital roles, they are able to achieve marital satisfaction through mutual commitment, affection and values. Married couples need to achieve marital happiness through passion, communication and expressions of affection (Rosen-Grandon et al., 2004).

The Ghanaian culture highly views ethnic differences with the highest regard and marrying outside one's tribe is strongly unacceptable by certain tribes. These ethnic issues go beyond marriages. They also occur in Ghanaian politics, workplaces, schools and religious bodies. The historical and cultural events that took place in the past were the root of these ethnic distinctions. Such disparities are rooted in inter-ethnic feelings induced by nuanced inferiority and superiority. The feeling of superiority and the desire to maintain property within the lineage have caused members of one tribe to dissociate themselves from others (Afful, 2016).

In the Kumasi Metropolis, most people engage in intra-ethnic marriages because such people are mostly raised from the same background, with similar ideals and world views, thus creating spousal compatibility. They communicate

better because they speak the same language. Their families can also relate better because they are culturally aligned and view marriage from the same perspective (Pardo, Weisfeld, Hill & Slatcher, 2012). As a result, intra-ethnic marriages are encouraged to the detriment of inter-ethnic marriages among the people of the Ashanti Region of Ghana. The fact, however, is that, no matter how alike people are, there is bound to be disagreement, dislikes and friction as the spouses relate to each other. They would still experience certain problems even if they were married to their kith and kin (Taniguchi & Kaufman, 2013).

Inter-ethnic marriages are becoming a common phenomenon in Ghana in recent times due to urbanisation. Marriages between spouses of different ethnicity, tribe of birth, native language, or ethnic background are becoming common in Ghana presently (Taniguchi & Kaufman, 2013). In this study, inter-ethnic marriage may be defined as marriage between people who are from different cultural backgrounds and have grown up in different socio-cultural environments. In this world where peace is paramount for societal survival, inter-ethnic marriages could serve as an avenue to unite people and this will make it difficult for people to fight or create conflict among themselves as a family. Spouses get the opportunity to learn about cultural backgrounds from one another and try to appreciate them more. These reduce drastically ethnic conflicts (Taniguchi & Kaufman, 2013).

According to Oduro-Frimpong (2007), inter-ethnic marriages are mostly associated with some communication problems due to the differences in language spoken. For instance, the English Language being a medium of communication which is prevalent in most Ghanaian societies, the spouses may

not understand each other's local dialects, thus children become confused as to which of the dialect they have to learn or speak at home. In his research, Oduro-Frimpong (2007) discovered that all inter ethnic married participants had some problems in their marriages. Tallman and Hsiao (2004) maintain that due to individual expectations that their spouses would meet their emotional, social and material needs during their married life, the difficulties developed partially. Frame (2004) reported that most individuals believe that intercultural marriages are more difficult, stressful, unhealthy, and more likely to result in divorce. Again, with regard to the system of inheritance, some tribes in Ghana such as the Gas, the Akwapems, the Ewes and the Northerners practise the patrilineal system, whereas others such as Ashantis and Fantis subscribe to the matrilineal system. Children who are products of these patrilineal and matrilineal marriages (that is mother inheriting patrilineal and father inheriting matrilineal) normally get confused about their identity and cannot trace their roots exactly to where they belong (Taniguchi & Kaufman, 2013). Inter-ethnic marriages in many societies tend to manifest greater prevalence of divorce than do intra-ethnic marriages (Renalds, 2011). The researcher further indicated that divorce is well known to be more common among inter-ethnic spouses compared to spouses in which both spouses come from the same ethnic background (intra-ethnic).

Marriage in Ghana and the Ashanti Region's Kumasi Metropolis is not only the concern of the man and woman who contract it, but also of their kinfolk. Its effects on each spouse's lineage (Abusua) are far-reaching, and so every marriage should receive the permission and approval of the lineage-head (Abusua Panyin) of both the lineage of the man and the woman, to be lawful.

The position that parents also play is active and decisive (Oduro-Frimpogog (2007). It is the parents who are largely responsible for their children's guidance in wisely selecting an acceptable life partner.

A healthy family atmosphere is often considered to enable spouses to trust each other, to have love and respect for each other, to develop abilities to solve problems, and to maintain healthy communication with each other. In inter-family communication and relationships, the nature of the relationship between spouses plays a decisive role. The emotional and behavioural issues of the spouse not only affects their marital happiness, but also their life satisfaction. Hence, these problems can be easily reflected in the family atmosphere, reducing the quality of life (Frame, 2004).

If the spouses see their marriage life as happy, the relationship between spouses is considered harmonious when the marital satisfaction is high and the level of conflict and problem that could lead to divorce is low (Blum & Mehrabian, 1999; Harway, 2005; Wenzel & Harvey, 2001; Yilmaz, 2001). Marital satisfaction is shaped by the perceived quality of the interaction between spouses. Generally speaking, the level of satisfaction with regard to the relationship between spouses, their feelings about their own marriages, their thoughts and marriage aspirations determine the level of marital satisfaction (Harway, 2005; Holman, 2002; Nicholas, 2005).

However, spouses with a high degree of mutual marital satisfaction have lower levels of stress, higher levels of enjoyment in life and greater endurance to cope with adverse living conditions (Bradbury, Fincham, & Beach, 2000; Holman, 2002). For many, marriage remains an ideal institution

to be pursued by many single and formerly married people seeking relationships that promote satisfaction and happiness even though it has numerous challenges (Mosmann, Wagner & Féres-Carneiro, 2006).

Statement of the Problem

Marital success is every spouse's ambition and dream although every marriage has challenges (Carandang & Guda, 2015). Focusing on the important factors contributing to marital satisfaction to build a strong and successful marital relationship is a good starting point for achieving marital satisfaction. Several researchers have confirmed inter-ethnic marriage as usually delicate (Cools, 2006; Crohn, 1998; Frame, 2004; Ho, 1990). Cools' (2006) research, for instance, identified eight significant areas in which inter-ethnic marriages have unique challenges: language, communication, children's adaptation, friends, raising children, gender roles, visibility and traditions. Cools (2006) further indicated that language and communication are predominant hindrances for spouses of inter-ethnic marriages. Other studies have equally found that spouses in inter-ethnic marriages, are more prone to failure or divorce as a result of the burden of disputes related to dormant world view allegiances, family structures, and patterns of communication (Gurung & Duong, 1999; Perel, 2000). Dew, Britt and Huston (2012) found that the correlation between the above-mentioned topical issues and the communication process usually increases the probability of divorce in inter-ethnic marriages.

According to Meyer (2015), there is a 40-50 percent risk of first marriages resulting in divorce, despite the expectations of the spouse for good marriage. According to Maundeni (2002), suggests that marital unhappiness,

dissatisfaction and divorce rates in developing countries such as Botswana, South Africa and Nigeria, of which Ghana is not an exception, are on the rise, leaving mothers and children to face economic challenges. Children in such marriages are often prone to drug abuse, suicidal tendencies and health issues (Gordon & Arbuthon, 2018).

Therefore, it is important to conduct research into factors that impact marital satisfaction to help build a sound society (Cummings & Davies, 2010; Holt-Lunstad, Birmingham & Jones, 2008; Le Poire, 2005). Considering the issues that tribe poses to marital satisfaction, numerous research works have focused on marital satisfaction in countries outside Ghana (Gaines & Agnew, 2003; Lee, 2006; Oshio, Nazaki, & Kobayashi, 2013; Todd, Parkhill, Wendorf, Imamoglu, Weisfield, Weisfeld & Shen, 2008). Huiping, Petula and Yip (2012), for instance, revealed that socio-economic cultural homogeneity resulted in high marital satisfaction among couples in Hong Kong, China.

In the Ghanaian context, some studies have been done on marital satisfaction though many of such studies used a quantitative approach (Ahene, 2010; Akpadago & Anovunga, 2018; Arthur-Norman, 2015; Bediako, 2018; Dabone, 2012; Dabone, 2018; Holm, 2018). The current research however sought to use a mixed approach to gather a comprehensive and detailed information on the problem under study. The fact that the above-mentioned studies in Ghana only focused on marriage satisfaction demands a further exploration of marriage satisfaction among inter-and intra- ethnic couples.

Also, it is evident from the above-mentioned Ghanaian researchers that marital satisfaction in Ghana has predominantly been investigated in other

regions of the country other than Ashanti Region. The need to study, specifically Kumasi Metropolis and more especially, inter and intra-ethnic marital satisfaction of spouse in the Kumasi Metropolis is imminent since previous studies in Ghana did not consider the ethnic background as well as inheritance of spouses to have any significant impact on their marriage satisfaction. Furthermore, Kumasi Metropolis was selected for this study due to the cosmopolitan nature of its inhabitants. As a hub of many tribes such as Fanti, Ewe, Akwapem, Gongga, Frafra, Asante and many more chances of inter-and intra- ethnic marriages will be high. Indeed, Oduro-Frimpong (2007) has further argued that researchers have rarely paid attention to the association between marriage type and marital satisfaction. This study sought to find out if marriage type (inter or intra ethnic) or the demographic characteristics (age, level of education and duration of marriage) have any influence on marital satisfaction among spouses in the Metropolis.

Furthermore, Kumasi Metropolis is ranked first in the Ashanti Region for the incidence of violence and wife battery in many homes (Kumasi Metropolitan Achieves, 2015). Divorce rate has thus relatively increased in the Kumasi Metropolis, the capital city of the Ashanti Region. Despite the increase in divorce rate not much has been done to investigate the level of marital satisfaction among spouses in inter-and intra-ethnic marriages in the Kumasi Metropolis, Ghana.

Moreover, there is not enough literature on marital satisfaction among inter-and intra-ethnic marriages in Ghana. The researcher believes that the result of the study will contribute to knowledge and practice in this area.

It is against this backdrop that the current study investigates marital satisfaction among spouses in inter and intra-ethnic marriages in the Kumasi Metropolis, Ghana.

Purpose of the Study

The purpose of this study was to investigate the level of marital satisfaction among spouses in inter and intra-ethnic marriages in the Kumasi Metropolis, Ghana. Specifically, the research sought to:

1. investigate which factors of the MSI results in marital satisfaction among spouses in inter and intra-ethnic marriages.;
2. investigate the extent of marital satisfaction of spouses in intra-ethnic marriages as compared to that in inter-ethnic marriages.;
3. assess the influence of demographic variables (age, level of education, and duration of marriage) on marital satisfaction among spouses in inter-ethnic and intra-ethnic marriages.;
4. investigate if tolerance could be a problem of inter-and-intra ethnic marriage that could lead to marital satisfaction among the respondents.
5. examine if communication has any relationship on spouses' marital satisfaction in both inter-ethnic and intra-ethnic marriage.;
6. examine the effects of inheritance regarding inter and ethnic marriages and their marital satisfaction.; and
7. identify the challenges or setbacks to inter-ethnic marriages.

Research Questions

In an attempt to keep the study focused, the study provided answers to the following questions:

1. What is the level of marital satisfaction of spouses in inter-and-intra ethnic marriage?
2. What are the perceived effects of tolerance, lack of communication, and inheritance issues on marital satisfaction among spouses in inter-ethnic and intra-ethnic marriages?
3. What challenges or setbacks exist in inter and intra-ethnic marriages with respect to marital satisfaction?

Research Hypotheses

The following hypotheses formulated were tested.

H₀₁: The marital satisfaction of spouses in intra-ethnic marriages will not be significantly different from that of spouses in inter-ethnic marriages.

H_{A1}: The marital satisfaction of spouses in intra-ethnic marriages will be significantly different from that of spouses in inter-ethnic marriages.

H_{02a}: Demographic characteristics age will not significantly predict marital satisfaction of spouses in inter and intra-ethnic marriages.

H_{02b}: Level of education will not significantly predict marital satisfaction of spouses in inter-and intra-ethnic marriages.

H_{02c}: Duration of marriage will not predict marital satisfaction of spouses in inter and intra ethnic marriages.

H_{A2a}: Demographic characteristics age will significantly predict marital satisfaction of spouses in inter and intra-ethnic marriages.

H_{A2b}: Level of education of spouses will significantly predict marital satisfaction of spouses in inter and intra-ethnic marriages.

H_{A2c}: Duration of marriage will significantly predict marital satisfaction of spouses in inter and intra-ethnic marriages.

H₀₃: There is no significant difference in marital satisfaction between male and female spouses of inter and intra-ethnic marriages.

H_{A3}: There is a significant difference in marital satisfaction between male and female spouses of inter and intra-ethnic marriages.

H₀₄: The marital satisfaction of spouses in intra-ethnic marriages is significantly higher than those of their counter parts in inter-ethnic marriages in each of the seven scales of the MSI.

H_{A4}: The marital satisfaction of spouses in intra-ethnic marriages is not significantly higher than those of their counterparts in inter-ethnic marriages in each of the seven scales of the MSI.

Significance of the Study

The objective of this study is that issues concerning marital satisfaction is of paramount importance as it contributes to existing knowledge and practice in the area of marital satisfaction by extending Essuman (2010) Marital Satisfaction Inventory (MSI) to add on issues concerning inter and intra-ethnic and sexual satisfaction and also guiding future research.

1. The result would educate relevant Religious institutions and Educational institutions in the Metropolis to develop and implement capacity-building programmes, skills acquisitions and training for counsellors to facilitate effective counselling programmes in the Kumasi Metropolis.

2. The study will also provide information to prospective spouses, families and adults who need to learn about the effects of cultural influences in their marriages.
3. It will help marriage counsellors to equip themselves with relevant skills to facilitate premarital counselling for prospective spouses and during marriage counselling (for married couples) in term of the effects of the cultural backgrounds regarding inheritance on their marriages.
4. The results of the study will fill the gap in academic literature in the area of marriage counselling and be useful to future researchers on the said topic or subject.
5. Finally, the study will also show how ethnic differences and misunderstandings in inter and intra-ethnic marriages in Kumasi Metropolis could be used to resolve ethnic conflicts.

Delimitation

The study focused on married spouses in inter and intra-ethnic marriages in the Kumasi Metropolis, Ghana. Married spouses who continue to live in their marriage together from two years 2 years and above were considered for the study. This study was also delimited to married spouses of ages from twenty years (20 years) and above. Religious churches such as Presbyterian, Catholic, Assemblies of God and Pentecost and Ahamadiyya Mission Mosques were purposively selected for the study since I consider these institutions as large habitats of spouses from both inter-and intra-ethnic marriages. The study did not only examine the concept of marriage but went a step further to identify the

factors that affect inter-and-intra-ethnic marriage and marital satisfaction among spouses in the Kumasi Metropolis, Ghana.

Limitations

It may have been the case, due to sampling practices, that both spouses in the marriage completed the survey together. There was no way to be certain about this. It is unlikely that many individuals within the marriage jointly responded to items that could potentially trigger issues related to the independence of the data. I made sure that their responses did not affect each other, even if both spouses participated in the study.

Due to the sensitive nature of the study, it was realised that some participants declined in responding to their sexual gratification on moral grounds, even though steps were taken to educate the participants on the use of the data and also assure them of their privacy and confidentiality.

In a study on marital satisfaction among inter- and-intra ethnic spouses, the researcher could not be certain of the information given out. The respondents could give accurate or inaccurate information most especially as the questions borders on marital satisfaction and it was perceived that respondents were bias in terms of what the exact situation was.

In an attempt to collect the data, I visited the respondents at church just after church service on Sunday. Some of the respondents were or looked tired, and as a result, their mood for responding to the items could have affected negatively or positively the way they might have responded which could weaken the expected results.

Operational Definition of Terms

The following terms are used in this thesis and the definitions adopted are outlined below:

Marital satisfaction: Married people who score 76 or above on the Marital Satisfaction Inventory (MSI) are said to have marital satisfaction (Essuman, 2010).

Matrilineal inheritance: Here the children inherit from their mother's lineage and as such belong to their mothers' home town (Oduro-Frimpong, 2007).

Patrilineal inheritance: Inheritance where the children of any married couple succeed or inherit from the male or the father's line. The children are normally considered to have come from their fathers' home town (Oduro-Frimpong, 2007).

Marital dissatisfaction: Married spouses with score a of 30 or between 30 and 75 on the Marital Satisfaction Inventory are said to be dissatisfied with their marriages (Essuman, 2010).

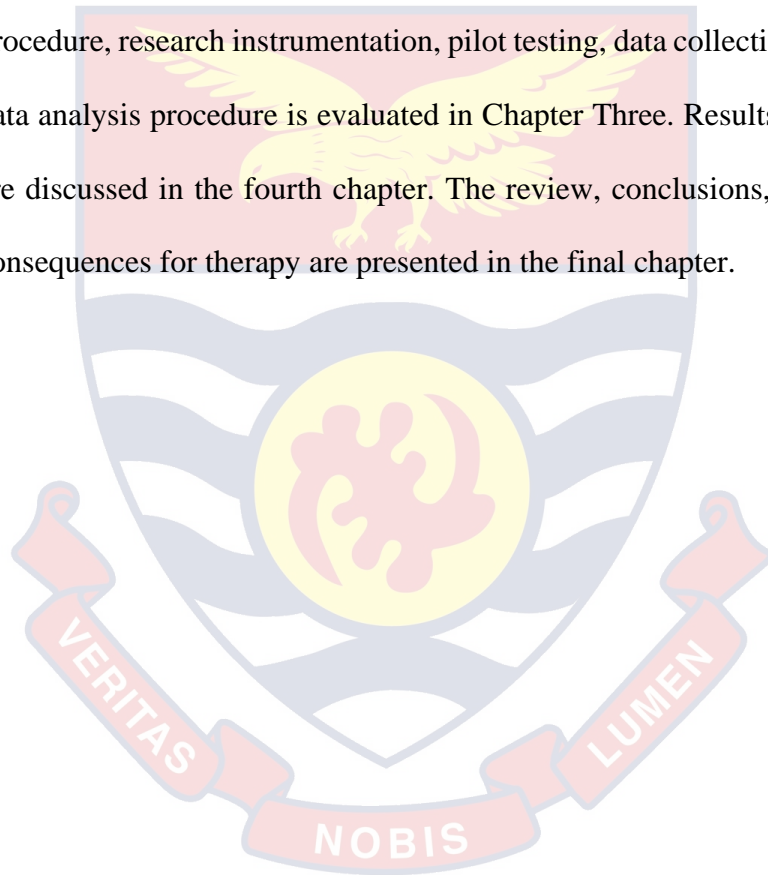
Inter-ethnic marriages: There are partnerships consisting of two traditionally composed couples. Various spouses who have distinct ethnic or national cultures separately that shape their individual worldviews, beliefs, and personal philosophies (Ho & Johnson, 1990).

Intra-ethnic marriages: These are marriages composed of two individuals of the same culture (Ho & Johnson, 1990).

Household production: This refer home activities such as cooking, washing of cloths and plates, taking care of children and many more.

Organization of the Study

The study was organised into five Chapters including chapter One above. The second chapter review related literature in three perspectives, namely, theoretical, conceptual and empirical reviews. The research methodology in terms of research design, population, sample and sample procedure, research instrumentation, pilot testing, data collection procedure and data analysis procedure is evaluated in Chapter Three. Results and discussions are discussed in the fourth chapter. The review, conclusions, suggestions and consequences for therapy are presented in the final chapter.



CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter reviews relevant literature on the subject marital satisfaction among marriage couples. To this end, the chapter is made up of three sections. The first strand reviews key concepts relating to the topic while the second clearly present the conceptual and theoretical frameworks. The final section of the chapter critically reviews empirical studies conducted on the subject of marital satisfaction across cultures.

Conceptual Review

This section to review the views and claims theorists about marriage and marital satisfaction. Theories that support marriage and marital satisfaction that various authors in the field of marriage have written about are also reviewed.

Concepts of marriage

Marital success or satisfaction is the goal and dream of every spouse upon taking the decision to enter into married life (Carandang & Guda, 2015). Marriage starts with the choice of a married partner, which is one of the most important decisions in the life of a person (Fisman, Iyengar, Kamenica, & Simonson, 2006). The strategy, guidelines and conditions for selecting a marriage partner vary from culture to culture and from one community to another.

Often times, individuals are guided and given the freedom to select their spouses by themselves from the same tribe or different tribe. Sometimes, spouses are selected by other individuals such as parents or other relevant members in their family for the would-be spouses.

According to Abra (2001), marriage is a union between two individuals who are biologically unrelated or unconnected, female and male, who live together and seek benefits from such a union such as affection, sexual gratification, companionship, friendship, etc., and also use such a union as a legal means of procreation. According to Amidu, Owiredu, Gyasi-Sarpong, Woode and Quaye (2011), argue that marital success largely dependent on the quality of sexual relationship between the spouses. As life stressors accumulate, spouses may find it more challenging to maintain the level of satisfaction they started with.

Marriage is generally defined as “a social contract between two individuals that unites their lives legally, socially, economically, and emotionally” (Cruz, 2008, p.3) that gives legitimacy to sexual relations within the marriage Panganiban (2007). Cruz (2008) on the other hand said marriage is “a covenant between a man and a woman who thereby establish a partnership between themselves” (p.2-9). Iriogbe (2015) concerted that marriage is a social union between man and woman who come together as husband and wife.

According to Cahn and Abigail (2007), marriage is a union between a man and a woman in which the two, having passed through the approved customary procedures and practices, are legally recognized as husband and wife and are therefore subject to all the rights, duties, obligations and responsibilities

such a relationship entails. Hence, marriage transcends from ritualistic ceremony including marital vows that transforms the relationship into a social fibre that connects individuals regardless of their ethnic differences. Marriage is an issue that attracts the interest of families of the contracting parties, Sarpong (2006). Nukunya (2003) believe that marriage is a union between a man and a woman such that children born to the woman are recognized as legitimate children of both parents. Brezsnayak and Whisman (2004) propose that marriage is a public celebration that initiates marriage as a sexual-union between spouses. The reciprocal rights and obligation between spouses and offsprings is assured explicitly more or less as 'marriage contract'.

According to Kerney and Bradbury (2000), marriage is a formal and durable sexual union of one or more men and one or more women, which is conducted within a set of designated rights and duties. Birdilt, Brown, Orbuch, and McIlvane (2010) believe that it is a social institution and system of obligations, duties, rights and privileges by connecting and committing a loved and trusted one for emotional and sexual intimacy. "Marriage is not only a personal commitment between partners; it is a social and legal commitment to the larger community". Carroll and Doherty (2003) also found that marriage "is a socially sanctioned union of male and female or as a secondary institution devised by society to sanction the union and mating of male and female for the purposes of establishing a household entering into relations, procreating and providing care for the offspring" (p. 116). The researcher sees marriage as socially legitimate sexual union between a man and a woman, backed by law which spells out reciprocal obligation between the spouses.

It seems that marriage may be best understood in terms of the need to belong. Baumeister and Leary (1995) suggest that need to belong is a very powerful motive which leads people to have social attachments and to form and maintain enduring interpersonal relationships. Having a long-term intimate relationship generally produces positive emotions that help the partners to enjoy life together.

However, losing attachments and close interactions generally results in pain and disappointment even if there is no plausible reason to maintain them; or even if maintaining them is too costly. More so, the need of belongingness can be met only in pleasant or satisfactory relationships. Hill (2001) contends that a good marriage is interacting together based on mutual respect and love.

When couples are happy it makes meaningful and valuable contributions to a person's life. A good marriage is found to be associated with physical and psychological health (Kiecolt-Glaser & Newton, 2001). Carroll and Doherty (2003) found that 93% of Americans listed "having marital satisfaction" as one of their most significant intentions in life.

It appears every society or clan has a law or lay down rules regulating the use of sex before marriage. There are laws specifying the age below which citizens are not supposed to have sex and if one does, one faces severe penalties. Rules are also made to regulate the relationship that should exist between unmarried men and women before they can legally marry. This is done to prevent the youth from engaging in premarital sex and bringing forth children without planning (Sarpong, 2006). Rostani, Ghazinour, Nygren and Richter (2014) argue that marriage in Iran as well as Ghana has culturally and legally

accepted way to regulate a family. The cultural and social belief system dictates that sexual relationship are only allowed within marriage and sex outside marriage is considered a taboo and a great sin, which leads to legal punishment (Rostani, Ghazinour, Nygren & Richter, 2014).

Marital Satisfaction as a Concept

Marital satisfaction defies a uniform definition because of the fact that what one perceives as satisfying in marriage is found to differ from one person to another. Most authors and researchers are usually found describing the situation the way they find the married spouse lives, and explain the satisfaction of the relationship.

Gottman (1998) posits that marital satisfaction has proven to be a challenging variable in the search to understanding the anatomy of a lasting and satisfying marriage. Gelles as cited in Hyun and Shin (2010) states that marital satisfaction is the individual's overall evaluation of their marriage which is related to the satisfaction of personal needs, expectations and desires. It is observably evident that spouses' overall evaluation of marriage is subjective in nature.

According to Shackelford and Buss (2000), marital satisfaction is the level of commitment a person has with his or her spouse in marriage. Marital satisfaction refers to a mental state that reflects the perceived benefits and cost a person derives from marriage.

Scanzoni and Scanzoni (2008) posited that a satisfying marriage is the one in which rewards to both partners are greater than the cost and is preferred to any other alternative. Pretorius (2017) considered marital satisfaction as

spouses' ability to accommodate each other at any given time. The more costs, a marriage partner inflict on a person, the less satisfied one generally is with the spouse. Similarly, the greater the perceived benefits are, the more satisfied one is with the marriage and with the spouse. Iriogbe (2015) considered marital satisfaction as something incorporated with adjustment, happiness and permanence. That is, if the spouses can adjust to each other and with the marriage, they agree with each other most of the time on significant issues in their lives; the spouses are at ease with their roles in their marriages and can overcome the problems and troubles that come their way, then the marriage can be considered a successful one. Durodoye (1997) has indicated that marital satisfaction is an individual's overall subjective evaluation of the specific components within her or his marital relationship.

Researchers have discovered that no single feature is accountable for determining marriage quality or permanence (Fincham, Stanley, & Beach, 2007). However, a consistent finding is that marital stability and happiness are, to a large extent, reflected in the ratio of positive to negative behaviours in the marriage (Bradbury, Fincham, & Beach, 2000; Cacioppo, Cacioppo, Gonzaga, Ogburn, & VanderWeele, 2013). However, marital satisfaction is typically reflected in the way spouses behave toward each other in their day-to-day interactions. Carrere, Buehlman, Gottman, Coan, and Ruckstuhl (2000) found that in sum, spouses in happy marriages are more prone to associate positive meanings to their spouse's behaviour than spouses in unsatisfying marriages. Phillips, Bischoff, Abbott and Xia (2009) in their study, reviewed other similar researchers and described happy spouses as more likely to see the optimistic,

relationship-building behaviour of their spouse. Bradbury, Fincham, and Beach in their study of marital interaction in long-term marriages among middle-aged and older couples found that marital interaction was more affectively positive for older couples than for middle aged spouses. Carstensen, Gottman, and Levenson (1995) found that humour and affection were characteristic of happily married older couples.

Negative behaviour usually occurs in all marriages. However, when it happens among happily married spouses, they are more likely to justify it as being unusual or as attributable to the pressure and anxiety of the situation (Phillips, Bischoff, Abbot & Xia, 2009). Scott and Schwartz (2007) suggest that despite the increase in the divorce or separation rate of marriages, which are believed to be indicators of the decline of marital success, many spouses still claim that they are happily married and if given the chance to marry again, they will marry the same person. Similarly, Phillip et al. (2009) research has found that a repetition of everyday positive interactions and routine involvement in joint activities produces an increase in marital adjustment and satisfaction. Driver and Gottman (2004) discovered that couples that are satisfied in their marriages frequently participate in behaviours such as kissing, hugging, and talking or communicating with their spouses about their day.

Routine engagements in these types of communications lead to thoughts of closeness and connections that give to a shared value (Phillips et al., 2009). Rosen-Grandon, Myers, and Hattie (2004) conducted a study of married couples and discovered that respect, forgiveness, romance, support and sensitivity are key components to a loving or successful marriage. They also identified seven

of the most important characteristics for marital satisfaction: lifetime commitment, loyalty to spouse, strong moral values, desire to be a good parent, faith in God, religious or spiritual commitment, and the presence of forgiveness (Rosen-Grandon et al., 2004). Empathy, patience, flexibility and openness can be factors in successful close intercultural marriages (Gareis, 2000).

The initial stages of marriage are predominantly significant to developing a sense of partnership and to defining the course that the marriage will take. It makes instinctive sense that marriages that begin well will have an improved chance of maintaining stability and happiness than those that do not. As cited in Phillips et al. (2009), Gottman (1999) discovered that communication among spouses and interactions projecting marital insecurity is existent early in marriage and that marital insecurity can be anticipated through reflection of newlywed couple discussions about problematic topics (Gottman, Coan, Carrere, & Swanson, 1998). A study on marriage by Carrol and Doherty in the United States found that marriage is problematic, because a large number of research shows that marriage endorses emotional and physical health, while unbalanced marriages that result in dissatisfaction and consequently divorce can challenge well-being and lead to a large social and financial burden (Carroll & Doherty, 2003).

Inter-ethnic Marriage and Marital Satisfaction

According to Tallman and Hsiao (2004), a greater number of people who have ever married or are married would agree that almost all marriages have challenges. Inter-ethnic marriages are marriages between spouses from different racial, ethnic or national background (Sorokowski, Randall, Groyecka,

Frackowiak & Katarzyna, 2017). Inter-ethnic marriages are not only the union of two people from different cultures, but also the union of mothers, husbands, siblings, cousins, aunts, uncles and other relatives of the two spouses from different cultures. Such a relationship, has the potential for harmonious gatherings and blossoming relationships as well as tumultuous encounters and hurtful exchanges. Both parties enter the marriage with their unique experiences, personalities, and cultural values. The existing similarities and differences can be exciting and attractive. They can also be very challenging and also create tension and even fierce contentions.

There is an increasing prevalence of unifying ties between people of different cultures and inter-ethnic marriages are growing worldwide (Frame, 2004; Waldman & Rubalcava, 2005). The researcher defines inter-ethnic marriages as marriages made up of two culturally distinct individuals who have different or distinct cultures that influence individuals' worldwide views, values, and personal philosophies. The two persons who enter the marriage are interdependent and they possess opposing objectives that have the potential to adversely impact the marriage if not resolved; it is important to compromise the differences as soon as possible (Cahn & Abigail, 2007).

Regarding inter-ethnic marriages, the partnership possesses its own unique differences and challenges (Cools, 2006). Spouses in inter-ethnic marriages may be recognised by their distinctly different physical characteristics and may speak diverse languages. Research has further exposed the complexity of inter-ethnic marriages as the spouses in such marriages are each equipped with a different set of principles, different values, habits, and

viewpoints, varied ways of relating to one another, and different ways of resolving their differences (Cools, 2006). Effective communication in inter-ethnic marriages does not just happen and these marriages are uniquely exposed to misunderstandings.

Renalds (2011) and Tay, Wan, Ying and Fernandez (2012) stressed that good communication skills are pivot in maintaining marital satisfaction in inter-ethnic marriages, whereby a lack of effective communication pattern among spouses may often yield less contentment and satisfaction in their marriages. They further concluded that communication problems may easily occur if inter-ethnic couples find it difficult to come to an agreement on a shared common language to use. Barnes (2010) in a study revealed that unequal and unfair division of household chores and labour adversely affects the marital satisfaction of inter-ethnic spouses.

Most often, couples are often unaware of the impact culture has on their thoughts, feelings, and actions. Spouses often feel that their own beliefs about their spouses' actions are objective and accurate (Waldman & Rubalcava, 2005). The above distinctive characteristics of inter-ethnic marriages seem to advocate a warning to would be-couples to refrain from marrying outside their own tribe or culture.

Foeman and Nance (1999), Frame (2004) and Lee (2006) have articulated some advantages of inter-ethnic marriages, such as improved ties, a unique sense of belonging, a decrease in ethnocentricity and new practices. According to Gaines and Agnew (2003), inter-ethnic marriage partners, such as friends, relatives and even acquaintances who do not encourage inter-ethnic

marriages, appear to face rejection from people outside the relationship. This can result in lower satisfaction levels and personal intimacy among spouses. Sorokowski, Randall, Groyecka, Frackowiak and Katarzyna, (2017) affirm the claims of Gaines and Agnew that if people in society disapprove of inter-ethnic marriage couples, they might have discomfort and insecurity.

Inter-ethnic marriages are found to have a higher risk for failure, stressful obstacles, more often end up in getting divorce and show overall lower marital satisfaction rate as compared to the intra-ethnic couples, Okitikpo (2009). Sandberg, Bradford and Brown (2017) in a study on marital satisfaction, summarise that intercultural spouse mostly seek empowerment and connection through learning and having information about their respective cultural origin.

Inter-ethnic marriages verses Intra-ethnic marriages

A comparative study of inter-and intra-ethnic dissatisfaction in Hawaii showed that inter-ethnic marriages resulted in higher proportion of dissatisfaction than it does in intra-ethnic marriages, (Ho & Johnson, 1990).

Theoretical Framework

In defining the quality of marriage, marital satisfaction is often subjective to individual experiences and terms such as "adjustment," "happiness," "satisfaction," "success," and "quality."

Several theories explaining the concept of marital satisfaction have been propounded by different theorists. A few theories have been explained in this study. They include:

1. Triangular Theory of Love
2. Attachment vs. Independence Theory

3. System Theory
4. Role Theory
5. Social Exchange Theory
6. Communication Theory

The Triangular Theory of Love

A theory suggested by Robert Sternberg (1986) is the Triangular Theory of Love. This theory explores the relationship between three important components necessary for interpersonal relationships (Sternberg, 1986). In the sense of interpersonal relations, such as marriage, the success of the interaction of these components may lead to satisfaction. Sternberg describes the three elements of the triangular theory of love as follows:

- a. Intimacy: The word 'intimacy' is that sense of closeness and connectedness that comes when two people share life deeply with each other in a relationship. The Western world's perspective on intimacy, according to William, Sawyer and Wahlstron (2003), consists of the existence of love and affection, the awareness that someone loves, agrees and is trusted.
- b. Passion: It is an intense longing for union with another person. It usually related to the very strong feeling of love, drives to romance, sexual consummation, non-verbal and physical and non-physical attraction. It is about how individuals express their feelings and communicate the feelings or ideas to their spouses. Passion is closely related to affective expression and communication in this study. In that, if there is proper communication, it breeds satisfying marriage, the reverse is very true.

- c. **Commitment:** It is an interpersonal relationship based upon an agreed commitment to one another involving love, openness, honesty and trust. The aspect of love can be discussed in the short - term and long - term duration. With the short term, commitment is where the individual takes a decision to get along with another while in the long term, commitment is the shared achievements and plans made with the other. Commitment is related to task accomplishment in this study. Spouses who are committed to their marriages usually try to meet the needs and task obligations of their spouses in order to maintain a very good marriage. Commitment is what one does to make a relationship successful and grow.

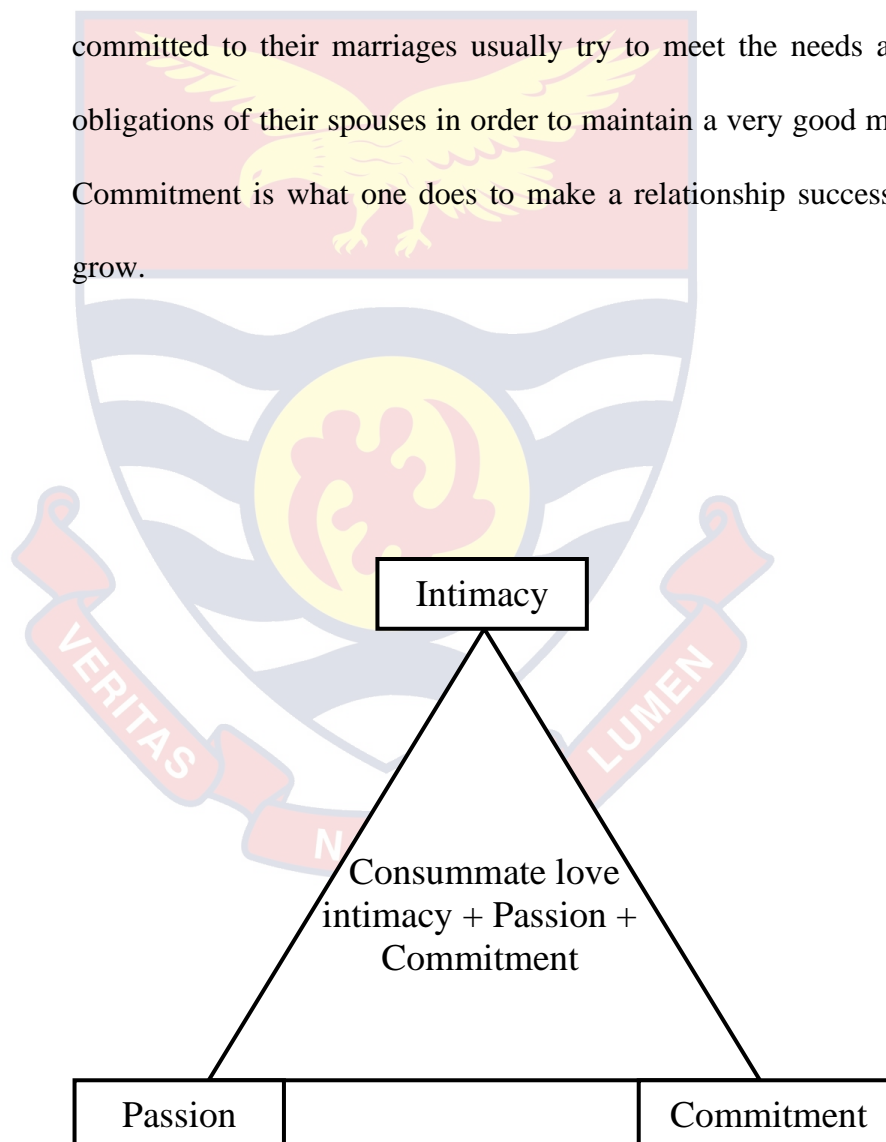


Figure 1- Triangular Theory of Love (Sternberg, 1986)

The interaction of intimacy, passion and commitment based on the Triangular Theory of Love, will produce consummate love, which is the type of relationship that is mostly needed in any successful Ghanaian marriages to bring about marital satisfaction among spouses. Consummate love represent the spouses' ideal romantic relationship and includes the spouses in a satisfied relationship (Sternberg, 1986). However, Stenberg argues that love becomes a delusion or a mirage after one year of marriage. However, that is not the focus of this study. This leads the researcher to look into attachment and independence as the next topical area.

Attachment vs. Independence

It is only a common thing for young couples to seem to enjoy a single life. Marriage vows for a lot of Christian communities clearly stipulates that the union of the two brings oneness. Therefore, such an attachment offered for a longer duration in the relationship may lead to a strain on each partner's individual characteristics. Thus, there is the need for younger children and adolescents in a healthy manner to learn to balance between attachment and independence (Eckstein & Axford, 1999). Again, Eckstein and Axford believe that spouses that experience that they are independent from their partners as well as attachment to them, seem to be very happy. In view of this, many researchers have come up with theoretical basis in the effort to expanciate on the idea of a balance between attachment and independence in marriage.

Bowlby's Attachment Theory is typical of such theories. With this theory, Ainsworth (1985) argued that adults possessing a secure attachment

style developmental model of themselves which should be valued and worthy of others' concern, support and affection.

Also, Ainsworth (1985) believed that significant others are perceived to be accessible, reachable trustworthy and well intentional. Individuals with secure attachment express development of closeness with others, a feeling of comfortable relying on them. Therefore, they hardly ever care being ignored or others getting close to them. In view of this, their romantic relationships is characterised by higher levels of trust, commitment, satisfaction and interdependence imbedded with love styles that are positive, happy and trustworthiness.

Ainsworth continues to suggest that adults with an attachment style presents mental model of themselves as being misunderstood or unappreciated. To Ainsworth, others are hesitant to get close enough to their satisfaction and as such worry that such significant others do not truly love them and will definitely abandon them with the least opportunity. Beliefs such as these as well others like partners being undependable and unwilling to commit themselves compel such adults to be over committed (thus, becoming too attached) so to counterbalance the stance adopted by their partners. So to speak, adults carrying the style of avoidance or detachment possess mental models of such aloof, emotionally distant and sceptical (Ainsworth, 1985).

Ainsworth accounts that others who are over eager to make lasting commitments to relationships are unreliable. These adults tend to distant and disengage themselves when they begin to feel uncomfortable with their close plies. Finding it difficulty in trusting and depending on others. Importantly, here

are two dimensions of attachment which are discomfort with closeness and anxiety over abandonment in romantic relationships. When there is high discomfort with closeness, this implies that attachment figures cannot be trusted and relied upon for assistance in situations of need.

Contrarily, high feeling of anxiety over abandonment results in the belief by attachment figures that a married person is “unlovable” or “unattractive” or “unadorable” and unworthy in needy times (Roberts & Noller, 1998, p121). This clearly indicates how an individual thinks about his/her partner. Thus, this organisation work on the principles of self.

An individual who has not learnt to be comfortable alone may experience betrayal issues without holding the negative self-view that “I am unadorable. Rather, such an individual may hold a view closely to that of “I am nothing if am alone”. Individuals of this calibre will definitely be too attached to their partners with little to do with the way they classify their spouses. Exemplifying the essence of a balance in the level of attachment and independence, Eckstein and Leventhal (1999) made use of a three-legged sack race analogy in a marital relationship.

Family systems theory explains two types of imbalances namely, the concept of too much dependence (no individuation) and the other is independence (no contact) (p. 400). From the analogy of three-legged sack, a couple maintaining such balance has their inside legs inside the sack and their outside legs free.

In addition, Eckstein and Laventhal argue that absence of individuation indicate that all three legs are in the sack. However, too much independence

indicate that the three legs are outside the sack. Thus, for the purpose of this study, the researcher looked at an attachment continuum that is curvilinear in nature. That is to say, the three extremes of attachment, independence, and balance would fall to the far right, left and top respectively.

Gottman's (1998) review of the Bank Account model (BAM) discovered that there are seven negative patterns in marriages which proposes that "... the amount of cognitive room that spouses allocate for the relationship and their spouse's world", consoles each of the individual as well as helping in problem solving (p. 182). This makes level of attachment in marriage to be greatly important since lack of confidence and insecurity attachment breed marital conflict. The researcher claims that, "Stiffness with closeness is primarily associated with a lack of emotional involvement in marriage and a strong tendency to deny negative effect". (Eckstein & Laventhal, 1999, p. 408). This explains marital satisfaction in the sense that when the spouse feels some closeness, attachment or belongingness, these individuals become very satisfied in their marriages and the reverse brings about dissatisfaction among spouses. This, then, leads the researcher to explore the social exchange expectations of spouses.

Social Exchange Theory

Homan (1910 -1989) is widely recognised and regarded as the father of social exchange theory. It is evident from literature that a unifying main theoretical approach is defined by social theory. Many of the researchers show no theoretical orientation that drives their studies. The purpose of this theory maximizes benefits and minimize cost. In the same way, spouses weigh the

potential benefits and risks of the marriage. When the risks outweigh the rewards, spouses will terminate or end their marriages (Barbalet, 2020).

Kalmijn and Bernasco (2001), for example, did not specifically identify a theory, but they used language of exchange theory arguing that couples are less likely to divorce when they have a joint lifestyle because of the “costs” they might incur. The act of accepting and creating a common lifestyle constructs such as friendship, social support, emotional support and companionship as a set of goods that are seen as “benefits” of the marriage. Shared activities are described as a form of “marital capital.” The language of exchange theory is fundamental in this assumption of (Kalmijn & Bernasco, 2001) “The way spouses organise their leisure depends in part on the *costs* and *benefits* involved in developing a joint lifestyle” (p. 641).

The major premise of exchange theory is that “humans avoid costly behaviour and seek rewarding statuses, relationships, interaction, and feeling states to the end that their profits are maximized” or their losses are minimized (Nye, 1979, p. 2). However, exchange theory holds excellent potential for the present study for several reasons. An advantageous aspect of exchange theory is the focus on individual perceptions. In support of this theory Eshelman (1981) quoted Bernard as emphasising a relativistic approach which suggested that a marital relationship is successful if rewards to both spouses are greater than the cost and it is preferable to any other alternative. She illustrates her stance thus; “If spouses do not like one another, they get on another’s nerves; the costs of remaining in the marriage creates great frustration and loneliness. However, if the rewards are great to both spouses, this would lead the spouses maintaining

a lovely home; the spouses who have high or prestigious positions in the community; their children are protected from social misconducts.

A marriage relationship is “successful” or “good” not because it is the best possible but, in the sense that the spouse marital satisfactions are greater than the cost (Eshelman 1981, p. 449). Lamanna and Riedmann (1997) see this theory as bargaining or negotiating an idea from exchange theory which basically assumes that whether or not relationships form or continue depends upon the costs and rewards, they provide to spouses. With regard to this theory, satisfaction in marriage can only come about if needs of spouses can be provided. In such a marriage provision of needs become the pivot on which the marriage revolves. Needs satisfaction in itself depends on what values the spouses have which are generally shaped by the individual’s psychological and sociological exposures in their marriage.

When the risk or cost outweighs the rewards or benefits, spouse’s will feel dissatisfied and may terminate the marriage or resort to divorce but when the benefits or rewards are more than the cost the individuals in the marriage would feel satisfied to continue with their marriage. The researcher further will examine the role theory subsequently.

Role Theory

Role theory offers a distinctive perspective, (Baldwin, Ellis & Baldwin, 1999). This theory holds that marital satisfaction among spouses differs with both an individual spouse’s main recreational role and their role support for their spouse’s major recreational role.

Ellis and Baldwin thinks that, marital satisfaction could be predicted to be highest when spouses share a strong commitment to an activity or when one spouse who is strongly committed to an activity receives significant role support from the non-committed spouse. However the role theorists further argued that the integrative quality of a marriage is a function of how spouses consider their roles, expect the role to be and perform the role (Eshelman, 1981). The theory has a principal idea that, human actions are directed in ways seeking to bring results that they hope will satisfy their rationale.

The proponents of the role theory in giving explanations to why human actions are socially patterned contend that most of an individual's activities involve counter activities on the part of other persons. Roles are deemed to be social constructs because a wife cannot act as such without reference to a husband.

This simply implies that the actions of men and women are not separate, isolated, individualistic or discreet but are intertwined activities of two or more persons (Eshelman 1981). Scanzoni (1979) identified roles as work or employment asserted that changes in sex roles have potential impact for marital and family structure and marital satisfaction. He noted that economic constraints and resultant employment behaviours might overtime have resulted in change in norms about sex roles.

Kelly (1974) on his part noted that the most significant and dramatic changes in modern marriage has been on role expectation and behaviour. Glen (1994) contributing to the changes in perception of norms about marital roles noted that until recently these were culturally prescribed but they have now

become a matter for negotiation in individual marriages. Akinade (1997) has observed the flexibility in the expectation of the roles of the spouses in modern times. He contended that such flexibility in roles tends towards egalitarianism.

However, on this contention Scanzoni and Scanzoni (2008) object to it and rather see it as a mere assertion derived from wishful thinking. They contended that people's own observation that marriage was no more an owner-property arrangement in which a wife was assumed to be "owned" by her husband meant she must then automatically be his equal.

They argued that "the assumption that husband and wife roles complement each other's and therefore husbands and wives are equal cannot be valid" (p. 121). According to them, women have been allotted to tasks that carry fewer rewards, difficult, tedious, risky and at lower levels and demand greater dependence. Such clarification by Scanzoni and Scanzoni (2008) is very crucial and briefly since it is the general perception that when gender-role differentiations are removed or reduced, it would make wives to be equal to their husbands. God created the woman to be the helpmate of a man, so if both spouses' strength and weaknesses complement each other, then there is bound to be marital satisfaction among the couples. If actions of men and women are separate in marriage, then, the couples should make decisions together. How the individual spouse communicates this role for a satisfying marriage brings to bear the relevance of communication theory in this study.

Communication Theory

Claude Shannon (1916 – 2001) is known as the pivot around which this theory revolves. The root of communication theory is related to the emergence

of information theory in the early 1920s of information theory. Nwoye (1991) stipulates that inappropriate communication results in troubled marriages. According to this theory, the problem relates to unclear or misunderstanding in communication between spouses.

Spouses communicate through verbal and non-verbal (with words, gestures, tone of voice, facial expressions, words on paper, images) form. When verbal and non-verbal forms of communication contradicts, there ensues confusion. This, therefore, brings about a double meaning or different message being relayed to the spouse. A typical instance is women who say “I don’t mind if you marry another wife”. However, non-verbal cue is seen in her slumped posture, resigned to voice and depression-like lack of enthusiasm relays the message, “I really do not want you to have a second wife”. On the other hand, a husband communicates a confused double message to the wife by “saying, I love you and like to spend quality time with you”, meanwhile, he never gets home early enough, never post his wife on his WhatsApp status, never caresses her or does anything to show his appreciation and love in the marriage.

Effective communication requires that the messages received are the same as the message sent and is devoid of double message. According to Duncan and Rock (1994), communication interactions between spouses demonstrate, maintains and causes changes in relationship. They further explained that every behaviour serves as a form of communication channel. For instance, behaviour such as silence, or soundless or stillness relays an information, thus many spouses are living together as complete strangers or

enemies. As communication is perceived as a very important factor in marriage, spouses mindful of its quality (good or bad) in their usage.

Gordon (1994) stressed that most challenges in marriages is partly to be blamed on miscommunication, especially when the content becomes distorted. Scanzoni and Scaonzoni (2008) termed it as garbled communication which implies misperception, miscalculation and misinterpretation information in communication.

Misperception is the situation where a husband informs his wife of his intentions for them to travel abroad on vacation. However, this situation could be misperceived by wife as husband having a lot of money for such venture, but could not give her the amount of money she asked for to organise her birthday party. Such a conflict can be prevented by seeking clarity and feedback during the communication. Scanzoni and Scanzoni believe that using silent treatment in such a situation portrays hostility and anger rather than a desire to resolve the problem.

A spouse's body language may send a message that contradicts his/her verbal message. For instance, a husband believes that his non-verbal behaviour, such as long face, pouting, sighing with eyes looking upward, shows that he is very much disappointed (p. 388). Larson (as cited in Scanzonial Scanzoni, 2008) opined that communication becomes a problem among spouses whose husbands do not work. These unemployed husbands are unable to provide the basic necessities for one upkeep of the home and to their wives become critical of them. It is likely that the same situation may apply to wives when they also

do not contribute to the upkeep of the home. This breaks down communication to a level of provocation and anger.

As far as decision-making is concerned, communication in the house hold, Schandorf and Kwarfo (1990) argue that women were not allowed to participate in the decision making in most traditional Ghanaian communities. However, Ainsworth (1985) postulates that the roles women play in division of labour and decision making in the home is largely dependent on the quality of education they had undergone. Besides, Asante (1989) stated that spouse's occupational status and age affect decision-making. Thus, where the male spouses have a higher level of education and occupational status decision making because autocratic. Newly married couples should consider decision making as a component very early in their married life in order to plan ahead without experiencing much anxiety and unreasonable optimism.

The communication theory presents decision making as essential component in marriages. Decision making in marriage is an exchange of opinions between husband and wife in search for mutual responsibilities, understanding and agreement that will build up a marital satisfaction in the long term. Decision-making has been seen to impact positively and negatively in marriage. When there is a balance (both wives and husbands involved in decision-making, it complements effective communication as well as bring about a harmonious marriage. Decision-making and communication are bed fellows because it is impossible for a couple to take a good decision without proper communication. Therefore, when there is poor communication, there is

reduction of commitment for the spouses and this could lead to marital dissatisfaction.

Systems Theory

The systems theory is a complex philosophical ideology that focuses on the interdependence of individuals in a marriage or a relationship to help understand and optimise the achievements of the system and provides useful bases for studying couples with regard to their marriages. It is used to help married spouses improve their marriage and work more efficiently toward a common goal.

A marital relationship can be considered as a system of interacting roles and communication networks and support. Underpinning this system is the perception of relationship satisfaction that determines whether or not the system is able to maintain itself in its present form. Constantine (1986) defined system structure as “the sum total of the interrelationship among elements or individuals of a system, including membership in the system and the boundary between the system and its environment” (p. 52). Systems theory is a way of looking at the world in which people are interrelated with one another (Constantine, 1986; Whitchurch & Constantine, 1993), and assists in explaining the behaviour of complex organised systems, such as a spousal relationship.

Systems theory gives useful insights into leisure and provides a good foundation for studying spouse activity patterns and their impact on spouse marital satisfaction. With regard to systems theory perspective, Constantine, (1986) found that couple leisure activities contribute to several aspects of the spouse’s marital relationship and satisfaction. One of these aspects influenced

by spouse leisure is spouse bonding, which in turn can affect satisfaction in two ways.

First, spouse leisure activities contribute to developing a collective interest and identity by placing spouses in situations where they learn to enjoy activities together. Second, common activities and interest enforce boundaries around the relationship. Shared interests and activities may be one of the more important forces establishing and maintaining boundaries in the couple's system. (Fincham, Beach & Kemp-Fincham, 1997). In order to better evaluate and understand the satisfaction spouses experience with their relationship, there must first be guidelines to follow for evaluation.

Determining that the spousal relationship is a system and using a systems perspective increases the understanding of how and why the relationship system functions as it does. More so, how best spouses can deal with issues such as communication, growth, adaptation, setting boundaries, rules, setting goals and interacting together.

It also helps the individual to share their thoughts, experiences and feelings about how the spouses interact with each other in the marriage. System theory is best for issues related to interpersonal relationships where individuals in the relationship create strategies to improve their relationship and ultimately improve their marriage. This theory not only helps resolve issues but also help prevent marital issues from recurring in the future. For instance if your spouse likes watching football and you enjoy watching the football with him or her, this could bring about happiness and marital satisfaction between the spouses

but if ignore the leisure activities of your spouse as a way of interacting with your spouse, this could breed conflict and result in marital dissatisfaction.

What Constitutes a Lawful Marriage in Ghana?

It appears marriage is becoming one of the most difficult concepts in African societies and especially Ghanaian societies because it involves rituals, negotiations and transactions that can draw heavily on the individual economic resources, making it difficult for some people to enter into marriage in this current dispensation. At least, three main types of marital union can be identified in the Kumasi Metropolis of the Ashanti Region of Ghana. These are: Customary or traditional marriage, ordinance marriage (Christian or Islamic) and civil (court) marriage.

Two individuals could be lawfully married, if there is agreement by the parties to live together as man and wife. Consent is sought for from the man's family that is the mother's relations and the father's relations, to allow him to have the woman as his wife. That consent may be shown by the man's family acknowledging and accepting the woman as a wife of the man. In addition, the woman's family's consent is sort for to encourage her and the man to be married. The consent is indicated by the acceptance of drink(s) from the man or his family, or merely by the woman's family accepting the man as the woman's husband. Finally, the realisation of marriage is fulfilled that allows the man and the woman to live together as married couples in the eyes of society.

When all of these are done, the couple then decide to register their marriage at the Registration of marriage at the Law Court (court of Law) is done

after the customary marriage, and send their marriage to Church or Mosque for God's blessings.

Customary Marriage

This is a traditional form of marriage in Ghana and is usually performed with both families' consent. It is a process which involves series of stages that can last for months or even years.

The way marriage process is contracted varies according to ethnic groups and descent system. Among the patrilineal groups (the Ewes, Northerners, Guans and Akwapems), the process is centred on the payment of bride price from the men's family to the women's family, while among the matrilineal groups (the Fantes and Ashantis) such payments are not required. Under customary marriage, polygyny is permitted without any limit to the number of wives. In fact, among patrilineal ethnic groups polygyny is recommended when the first wife is infertile or cannot bear children. (Customary Marriage and Divorce Registration Law, 1985, PNDCL112).

Ordinance Marriage

This is a marriage celebrated in a registered church with a ceremony to bless the union of a couple where one or both are members of that religion. Christian marriages that make a large proportion are monogamous and indissoluble (Monden & Smiths, 2005). Cap 127 first enacted in 1884 as an English Act and considers Christian and Civil marriages.

First, a registrar upon receipt of notice from prospective parties of their intentions to marry places such notice in the marriage Notice Book and affixes it outside his office, so that the public may be aware or learn of the intended

marriage. If the Registrar is satisfied that the marriage is legal, he then issues his Certificate, which is valid so long as the parties marry within three months of the original notice. Second, ministers of religion may be appointed marriage officers under S.6 (1). Again, the parties must give notice but the purpose of the marriage Notice Book is fulfilled by the publication of banns within 21 days. If no one comes forward to object to the marriage, the certificate will be issued, and if the marriage take place within three months of the original notice, it will be valid. Third, the certificate is a special license issued by the Government which may dispense with the notice requirement if he is satisfied no lawful impediment exists to the marriage. Upon the issuance of any one of the above-mentioned certificates the parties may celebrate under S.30 “IN LICENSED PLACE OF WORSHIP BY ANY RECOGNIZEDMINSTER” OR under S.36 “BEFORE ANY REGISTRAR”. In either case, two witness are necessary and, upon completion of the ceremony, the Registrar or Minster, the parties and the witnesses must sign the certificates and a duplicate certificate is filed in the Registrar’s office. Under S.39 the Registrar of marriage must file the duplication certificate in a marriage Register Book and send certified copies of all entries to the Principal Registrar.

This provides a comprehensive documentation system for Ordinance marriage. This (Ordinance) type of marriage because of its flamboyant nature of celebration now a days has made it more expensive than the customary marriage even though in the customary marriage one will have to make some bride price payments (patrilineal ethnic groups), wedding rings and modern clothes are also required. (Adinkrah, 2013)

Islamic Marriage

Islamic marriage is a marriage made in accordance with the Islamic rules regarding marriage. Islamic marriage is usually referred to as Nikah. Islamic marriage is considered both a social agreement and a legal contract. In recent times, the marriage contract is signed in the presence of Islamic Judge or Imam or a trusted community elder who is familiar with Islamic Laws. The process of signing the marriage contract is usually a private one affair between the bride and the groom with their immediate families. Marriage under Islamic Law may be polygynous and a man can marry up to four wives at a time. It must be registered under the marriage Act in order to valid. The registration of the Mohammedan marriage and divorce must be notified within one week of the marriage or else the marriage be declared null and void. A marriage certificate is awarded to successful marriages. (Law of Ghana, Marriage Act, 1884- 1985, CAP 127).

Dual Descent and Inheritance

The Ga ethnic group (in the Greater Accra Region), the Ewe ethnic group (in the Volta Region), the Dagomba and Nanumba ethnic group (in the Upper East Region) and Akwapim ethnic group (in the Eastern Region) are the main patrilineal tribe in Ghana. With patrilineal descent both male and female belong to their father's kin group but not their mother. However, only males pass on their family identity such as names and titles to their children. A woman's children are members of her husband's patrilineal line.

Concerning the patrilineal customs, one's extended family includes one's children as well as one's father, siblings, half siblings by the same father,

aunts and uncles. One's sister and half-sister by the same father are members of one's lineage but their children are not. This is because they belong to that sister's or half-sister's husband's family. In the same vein, one's grandchildren through a son belong to one's family but grandchildren through a daughter belong to their father's family, and are thus not one's blood relatives (Kutsoati & Morck, 2012).

The circle represents a female and the square represents a male. One's lineage includes all descendants (white) of common male ancestors through male blood lines. Children of both genders belong to their father's but not their mother's lineage. One's is thus connected to all members of one's father's lineage but not to one's members of one's mother's lineage.

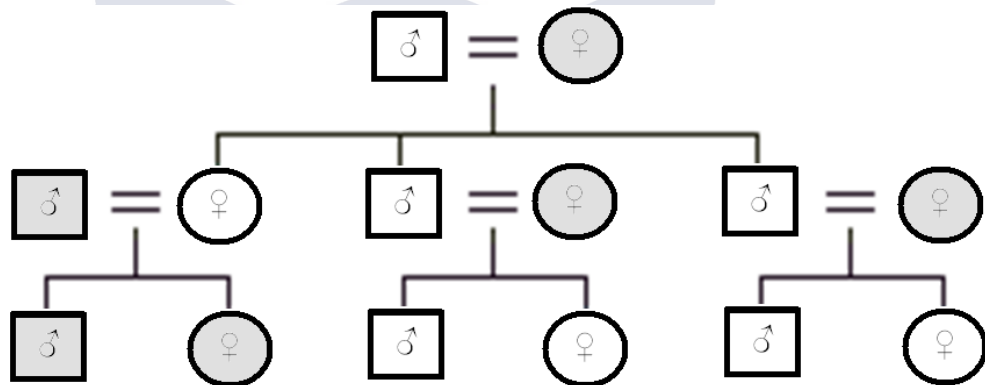


Figure 2-Patrilineal Blood relatives

Children in patrilineal tribe inherit their father's estate, and widows then depend on their children for support (Ollennu, 1996). Member of a common patrilineal tribe in (white), from persons usually considered relations in Western world, in (grey), who are not considered as blood relations in a patrilineal culture or custom, Kutsoati & Morck, 2012).

Akans (Ashanti, Central and Western Regions and Lobi, Tampoles and Baga (Northern Ghana) constitute about 48 percent of Ghana's population and

the largest tribe are often considered matrilineal in culture, Kutsoati and Morck (2012). Invariably, matrilineal is a form of unilineal descent that follows a female line. Therefore, individuals are relatives if they can trace their descent through females to the same female ancestor. While both male and female children are members of their mother's matrilineal descent group; only a daughter can pass on the family line to their offspring (O'Neil, 2006).

The inheritance pattern for men in matrilineal societies also often times reflect the importance of the mother's brother. For example, in the Ashanti Kingdom of Central Ghana, a king traditionally passes his kingship title and status on to his sister's son. A king's own biological son does not inherit the kingship because he is not a member of the ruling matrilineal family group (Awusabo- Asare, 2014). Women usually inherit status and property directly from their mothers in matrilineal societies.

Figure 4 illustrates how a matrilineal controlling spirit flows from generation to generation. The members of a matrilineal clan all share a common ancestor, to whom their mothers are tied by family lines of descent—shown in black.

The circle represents a female and a square represent a male. One's lineage consists of all descendants (white) of all common female ancestors through female blood lines. Children of both genders belong to their mother's, but not their fathers' lineage. One is connected to one's mother, but not one's father, and to all members of one's mother lineage but not to members of one's fathers' lineage.

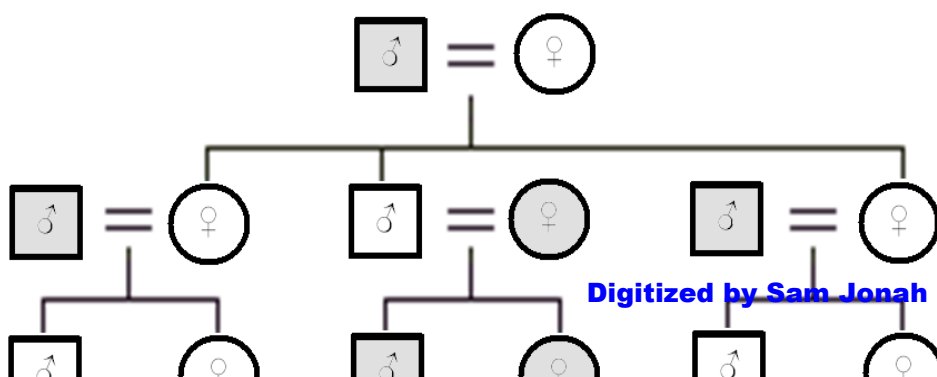


Figure 3-Matrilineal Controlling Spirit Flows from Generation to Generation

With both patrilineal and matrilineal descent are combined the result is the bilinear or dual or double descent pattern. In this rare hybrid system, the individual is a member of both her mother's matrilineage and father's patrilineage.

An individual's deep sense of kinship has been one of the strongest forces in traditional Africa and especially Ghanaian life. Kinship refers to the culturally defined relationships between individuals who are commonly thought of as having family or blood ties. Kinship is reckoned through blood, engagement and marital relationships. Kinship controls social relationships between people in a given society. It governs marital customs and regulations and determines the behaviour of one individual toward another. This sense of kinship binds together families and the entire life of tribes, (Higgs, 2003).

Kinship in Africa, in general, and Ghanaian traditional, in particular, is mostly social in focus, and where social kinship and the biological kinship diverge, the social prevails. Kinship fosters life of interdependence, interconnectedness, community and living in considerate attitude toward others. There is usually a sense of responsibility and respect toward the immediate family members (Awusabo-Asare, 2014).

Traditional Inheritance

To a large extent, inheritance rights of spouses and children in marriages largely depend on the type of their marriage and their lineage traditions or customs. Marriages in Ghana can be monogynous or polygynous and can be *ordinance marriage* (legally valid civil or Christian marriage) or customary marriage as prescribed by customary ethnic traditions.

According to Awusabo-Asare (1990), customary marriage is the most popular among Ghanaians, with up to eighty percent of marriage in contemporary Ghana entered solely under the customary marriage system. With regard to customary inheritance, all the property of the person who dies without a written Will (an intestate decedent) passes to the family.

One's family is customarily considered as one's lineage. "The extended family of lineal descent of a common ancestor or ancestress" (Kludze 1983, p. 60). Mostly the head of the family appoints a "successor" to take over the estate, rights and obligations of the decedent or the deceased on behalf of the lineage. In Ghana, the application of the customary marriage law varies across ethnic or groups. Each ethnic tradition is a complex body of norms, obligations and rules. It is only a legal Will that overrides customary marriage law, and a few Ghanaians writes a legal Will. Invariably, Ghana's customary legal regimes as regards inheritance can be divided in to two major categories; Patrilineal and Matrilineal traditions (Kutsoati & Morck, 2012).

Considering the two inheritance, matrilineal tribes do not recognize a deceased man's widow or children to be his blood relations in Ghana whereas the Western world often sees Patrilineal traditions as more helpful and

supportive to the widow and children. Further, a widow with a wealthy brother in a matrilineal tribe may be much helpful than a widow in Patrilineal tribe whose poor husband left her children a meager estate or property.

With the interstate succession Law (PNDC Law 111, 1985) this law categorical state how a spouse who dies without writing a will estate should be shared. According to Woodman (1985), PNDC law111 has been characterised as the most radical legislative reform ever made in the private law of Ghana. Residue property Distribution under interstate succession Law (PNDC Law 111, 1985).

The decedent’s residue (these are properties not classified as household chattels or lineage properties) is distributed to relatives one of the following formulas. Residue assets includes business related and investment assets: business properties, commercial vehicles, non-primary residential properties, bank accounts, savings, and investments. The applicable formula depends on which of the decedent’s relatives survives.

Table 1-*Residue property Distribution under interstate succession Law (PNDC Law 111, 1985).*

Share of Residence Law 111							
Living Extended	Conjured	and Spouse	Children	Parents	Lineage	State	
1. If all survive			3/16	9/16	1/8	1/8	0
2. No living spouse			-	3/4	1/8	1/8	0
3. No living children			1/2	-	1/4	1/4	0
4. No living spouse or children			-	-	3/4	1/4	0
5. No living spouse, children or parents			-	-	-	1	0

6. No surviving known - - - - 1
relatives

- a. To be distributed in accordance with the traditions of the lineage.
- b. In trust for any person subsequently identify as sufficiently class to deceased to be a legitimate heir.

In conclusion, matrilineal tribes do not recognize a deceased man's widow or children to be his blood relations in Ghana whereas the Western world often sees Patrilineal traditions as more helpful and supportive to the widow and children. Further, a widow with a wealthy brother in a Matrilineal tribe may be much helpful because the members supports the widow financially, and act as de facto foster-parents for her children, this widow will be satisfied than a widow in patrilineal tribe whose poor husband left her children a meager estate or property. If the couples both inherit Patrilineal, then there would not be much problems sharing the estate of the man. The children automatically take over their fathers' property of which the wife will benefit from the children inheritance. With the use of interstate succession Law (PNDC Law 111, 1985) most couples are usually not happy when their estate is to be shared using PNDC Law111, this could breed marital conflicts which will finally result in marital dissatisfaction.

Review of Empirical Studies

The researcher examined in this part of the literature review, studies which have bearings on relevant variables of marital satisfaction namely; effects of inter and intra-ethnic marriages, age, length of marriage, gender, educational level of spouses and cultural practices in marriage.

Challenges in inter- and intra-ethnic Marriages on Marital Satisfaction

1. Divorce

Divorce as a social psychological problem is quite common in most societies today. Even before the decision of divorce arises, there are factors which can influence people or a couple towards a divorce. The quality and amount of time involved in a couple's premarital relationship can be a good indicator of later causes of divorce. Problems that develop before marriage do not disappear and often lead to the causes of divorce down the road. These problems can often amplify themselves during a marriage. According to Robert and Robert (1992), inter-ethnic marriages are prone to problems of social integration. Social integration as the degree of interaction between individuals and the larger community is emerging as an important factor related to the incidence of divorce (Gofwen, 2000).

The likelihood increases in divorce in the urban centres may be caused by the higher rate of lower levels of socio-ethnic integration with extended families, ethnic neighbourhoods (Robert & Robert, 1991). The urban centres are influenced by social dynamics such as sophisticated lifestyles, feminist ideology and culture, materialism, the need to live "the good life" etc. All these greatly affect marriage. John (1992) observed that when husband and wife belong to the same tribe, the rate of divorce is lower than if they belong to different tribe. The effects of divorce are not farfetched. One of which is a broken home.

Today, we are full of experiences of how broken homes, as a result of divorce have ruined the future of many potential youths. More often than not leading them to different kinds of immoral behaviours, among them commercial

sexual practices from the side of the female ones, thereby exposing them to the dreaded HIV/AIDS disease or unwanted pregnancies. Most boys from broken homes find armed robbery as the only way of sustaining themselves, as their parents more often than not abandon their responsibilities.

2. Unbalanced Cultural Development in Children

A look at inter-ethnic marriages reveals there are many advantages in raising children in inter-ethnic marriage (Crippen & Brew, 2007).

However, a more critical look shows otherwise. The models of raising children vary from tribe to tribe, and deciding which method to use poses a problem for many inter-ethnic spouses. Thus, they usually resort to trial and error (Crippen & Brew, 2007). Parents of such children can decide to try various things while raising their children, such as one-sided adoption of the culture of the dominant spouse, or they can combine elements of both cultures. Such children benefit from the exposure of both parents culture. The child may also easily suffer from contradicting each parent when he/she does what the mother or father prefers, in this case the child would be placed in a loose situation.

The issue of cultural identity is the most popular problem that children from inter-ethnic marriages face (Gofwen, 2000: 76). An identity crisis arises when the child cannot decide what group he or she belongs to. Children obtain a sense of identity from their parents, but when both parents possess different identities the child will face trouble. The child may try to choose one identity over the other, but then one parent will try to pull him in one direction, and the other parent will try to pull him in a different direction. When the child finally

decides, the parent who was not chosen will give the child negative feedback on his choice. This problem can lead children into emotional instability and a great resentment towards their parents, because they did not receive the support they longed for.

Another problem children from inter-ethnic marriages face is when the parents and children agree on an identity but then society does not agree with their choice. The children blame the parents for the negative feedback from the society; this adds to the resentment that children hold against their parents. Pett (2002) noted that the instability that may result from the tension in inter-ethnic marriages make children in such families prone to deviant behaviours such as juvenile delinquency, alcoholism, prostitution, dropping out from school, drug addiction. This is because when the family life is unsatisfactory, the children often develop personality difficulties and behavioural pattern due to poor socialisation and hence turn to delinquent acts to cope with their defects.

3. Inter-ethnic Family Crises

One of the most common problems that inter-ethnic couples face is discrimination. The minimal social support inter-ethnic couples receive greatly affects their marital stability in marriage (Hendriksen, Watts & Bustamante, 2007). Diminished social support detracts from sense of community, family, and workplace involvement that those in intra-ethnic marriages have access to (Reeves, Dustman, Harthun & Brown, 2015). The stress of deciding to enter an inter-ethnic marriage and the discrimination experienced in society makes these spouses need familial support even more than same-tribe couples.

However, due to their families' negative views on inter-ethnic marriage; needed family support is often not available which is even more detrimental due to the spouses already limited social networks (McNamara, Tempenis & Walton, 1999). They also found that common family gatherings that bring together both sides of the inter-ethnic couple's family are usually extremely stressful for each partner and often leaves them drained.

Thus, many inter-ethnic couples report preferring to stay at home where they can be assured that they will not be discriminated against (Hibbler & Shiness, 2002). Social support has been said to be helpful in the formation of inter-ethnic relationships, but also for the very survival of the marriage (Zebroski, 1999). In the traditional Yoruba society in Nigeria, the parents on both sides (Bolaji, 1984) arrange most marriages. Generally, two forms of arranged marriages were common among the Yoruba. One was the betrothal of a girl before she was born and the second, chosen by the families of the young ones concerned.

The third category of marriage partner selection now prevalent among the Yoruba is the one in which individuals concerned personally chose their own partners. This may not be unconnected with the increased pace of modernization whereby emphasis is shifting from extended family ties, which formally existed in most of the rural areas (Orubuloye, 1987). Ogunjuyigbe and Adeyemi (2003) revealed in their study that most Yoruba men would prefer arranged marriages for their children for security purpose. This is to ensure a peaceful, successful and comfortable married life for their children.

Some other Challenges of Inter-and intra-ethnic Marriages

According to Boakye (2015), some challenges faced by spouses in inter-ethnic marriages in Ghana are:

1. If an Akan man marries a Ga or Ewe, their children traditional are lost because they do not belong anywhere in the married couples' families.
2. It has genuine ethnic conflicts because each tribe has its own beliefs and expectations of marriage.
3. There is also the problem of lineage. For example Gas, Ewes and Northerners inherit along paternal lines whiles the Akan inherit along the maternal line.
4. The couples usually have lower support from friends, family members and the society.
5. Sometimes, the resistance of parents is so high that many people go back to their hometowns to marry kind, secretly or openly to please their extended family member of which they the married couples usually are not satisfied with the marriage.
6. That couples trying to adjust and accommodate each other's differences in terms of food, customs, language, dressing and many more a herculean task.

Educational level and Marital Satisfaction

A study conducted by Mehraki, Hosseini, Hosseini and Maghami (2017), it was found that educational level of respondents play a very positive and constructive role in each respondent's life. This is because the respondents' different educational and academic background gave them higher level of

understanding and awareness of various issues in marriage and as such try to avoid committing inappropriate and unacceptable behaviours.

Therefore, the educational level had no significant impact on their marital satisfaction. On the other hand, Maghsoudi, Moidfar and Tavakoli (2010) and Mirghaforvand, Alizaden and Asghari (2013) found a lack of correlation between the level of education for couples and marital satisfaction. Heaton (2002) indicated that among women who were more educated, marital dissatisfaction was lower. Given that the level of education generally increases as age increases (for example, people do not decrease the level of education) and that age is positively correlated with marital satisfaction, it seems reasonable to suggest that the level of education will also be positively correlated with marital satisfaction (Bayer, 1972).

Research conducted in America has shown that educational levels in some populations can predict marital satisfaction, although previous studies have concentrated on whether women continue their education after marriage (Bayer, 1972) or have shown whether educational achievement and pre-and-post nuptial was linked to marital satisfaction (Davis & Bumpass, 1976). Although studies have explored whether continued education for women could be predictive of marital instability has been explored, no studies have been devoted specifically to whether educational level pre- and post-nuptials is related to marital satisfaction as far as the researcher read for this study. Because of this dearth in research, one variable included in this study was education level and its possible correlation to marital satisfaction.

In the United States, Davis and Bumpass (1976) researched continued education among women. They found that women with eight or less years of schooling were less likely to continue with their education at the time of marriage, but this was attributed to less initial commitment to education. They also found that women who had some college experience at the time of marriage were more likely to continue their education after their marriage, and that women who were divorced or separated also seemed to pursue their education.

However, there was no confirming or disconfirming evidence that a desire to continue education was what led to the marital instability that caused the disruption (Bumpass & Sweet, 1972). It would, therefore, be interesting to explore whether educational level could lead to marital instability, especially when Cherlin (1979), in a study in the Joes and Alfons (2007) all found that highly educated women had higher rates of unstable and dissatisfied marriages.

Netherlands and Kalmiji as cited by Jose and Alfons (2007) found that highly educated women had a higher rate of unstable and dissatisfied marriages. This was because as educational level increased, there were indications of increased sexual adjustment problems which affected marital satisfaction. Mirecki, Chou, Elliot, and Schneider (2013) found that education levels are influential to the level of marital satisfaction in marriages. Mahmoudian and Khodamoradi (2006) showed that women's education positively affected the dissatisfaction rate.

Barikani, Sarichlow, and Mohammadi (2012) studied 572 divorce cases. They explored and found that the prevalence of marital dissatisfaction and divorce were less in high educated people as compared to lowly educated

couples. Heaton (2002) explored information from the 1995 National Survey of Family Growth in United States of America and the results indicated that marriages contracted after 1980 were becoming increasingly stable and sought to find explanations for this change.

In contrast with the aforementioned findings (Cherlin, 1979; De Graft & Kalmijn, 1998; Kalmijn & Bernasco, 2001; Jenssen, Pootman, De Graft & Kalmijn, 1998), Heaton (2002) found that marital dissolution was lower among women who were more educated or who married at an older age. In fact, he concluded that age at marriage played the greatest role in accounting for trends in marital dissolution, and stated that women who married at older ages had more stable marriages. He also found that marriages were more stable if the husband was older or more educated, but not if the wife was older or more educated.

Tucker and O'Grady (2001) also included a discussion of intelligence, as measured by educational attainment level, in their study. They investigated factors related to marital satisfaction, including attractiveness, educational level, and age at marriage. Using American undergraduates to rate eight bogus marriages on a 15-item Likert scale, they found that subjects judged similarities in educational levels to be an important determinant in whether the couple was likely to have a satisfying marriage.

An important aspect of this study was that people of higher educational levels were only seen as having more satisfying marriages if their educational levels were commensurate with those of their spouses. Lower-educated couples were also judged as having satisfying marriages, as long as they were similarly

matched in levels of education. It is important to note, however, that these test subjects judged conflict marriages. Elder (1969) took a socio-cultural look at educational level and marriage, and defined it, along with physical attractiveness, as a factor in marriage. Marriage mobility is defined as the change of social class or status, usually to a higher level, through marriage. A woman who is high in marriage mobility has a greater ability to change social status through marriage. Elder (1969) hypothesized those women who were better-educated and more attractive were more likely to marry men of a higher social status. Although his findings on female marriage mobility may now seem quaint and out-of-date, Elder pointed, that “American society generally disapproves of a marital exchange in which the ownership of these attributes (education and attractiveness) is reversed, such as when the woman has the intelligence and talent, and the man has the youth or beauty” (p. 520).

This theory is consistent with the conclusions made by Tucker and O’Grady (2001) that married couples with differing levels of education may be less satisfied with their marriages if the woman of the dyad is the one with a higher level of education. However, there may be the added factor, which Elder (1969) discussed that women who attend college have a larger pool from which to choose potential partners. It may be that women who have a high level of education are more satisfied with their marriages because they were exposed to more potential mates and were allowed higher selectivity. As the relationship between marital satisfaction and differences in partner educational level is unclear and yields mixed results when examined, it is important to explore this relationship further. Social scientists (Kelly, 1974) have found a relationship

between social status and the degree to which couples are satisfied with aspects of their lives such as companionship, empathy and physical affection. Higher educational attainment is an aspect of social status since social status is determined by education, occupation and income. Scanzoni and Scanzoni (2008) in a study of sex roles, economic factors and marital unity in black and white marriages found out that persons who were better educated tended to be more economically and maritally satisfied and experienced greater marital solidarity. They also found that the highly educated persons maintained a more egalitarian or less traditional role structures. Sanjaya and Putra (2016) study conducted on nurses showed that marriage communication satisfaction predicts marriage satisfaction.

In Nigeria, Olagungu (1988) found that marital stability was positively associated with educational status. Also, Scanzoni and Scanzoni (2008) have cited examples of how couples with higher status were more likely than the lower status couples to feel that their marital companionship, empathy and physical affection were satisfactory. Bumpass (2003) in his study with 210 married people in the United States of America revealed that 105 of them who had had higher levels of education indicated higher levels of marital satisfaction as compared to those with lower levels of education.

On the marital satisfaction inventory score sheet to these married people Bumpass stated that people with higher levels of education scored 3.6 which were higher than the average of 2.0. They added that people with lower levels of education scored an overall of 2.7 which was also above average. In their conclusion they stated that married people with higher levels of education

showed higher levels of satisfaction than their counterparts with lower levels. Acheampong and Heaton (1989) examined socio-demographic correlates of the timing of divorce in Ghana. In this study they quoted studies to show that higher educational attainment lowered the divorce and separation rates.

A study by Guo and Huang (2005) found that higher educational level was a significant contributor to marital satisfaction. The above studies quoted indicate that education correlated positively with marital satisfaction. The above notwithstanding, a previous study carried out by Roizblatt, Kaslow, Revera, Fuchs, Conejero and Zacharia (1999), indicated that there is no statistical association between marital satisfaction with educational level of the spouses. Some research provides support that younger adults who are educated show better relationship satisfaction.

Brown and Lin (2012) reported a negative relationship between education and divorce among middle-aged adults. Thus, the educational level of spouses is an indicator of how satisfied the spouses are with their marital relationship with their spouse. Guo and Huang (2005) again found that educational achievement was a significant contributor to marital satisfaction.

Sexual Life and Marital Satisfaction

In marriage, sexual satisfaction depends on the harmony between both spouses in the marriage rather than one of them (Mehraki, Hosseini, Hosseini & Maghami, 2017). Spousal sexuality is seen as a vital part of the partnership of a spouse. Therefore, it would be important to know what kind of effect it would have on marital success and satisfaction. Sexual satisfaction is defined as the affective reaction that arises from the spouse's appraisal of his or her sexual

relationship, including the perception that one's sexual needs are satisfied, meeting one's own and one's spouse's expectations, and a positive evaluation of the overall sexual relationship (Offman & Mattheson, 2005).

Married couples are supposed to have sex in most of our societies. In fact, marital relationships are the most socially acceptable context that allows spouses to participate in sexual activity and to have sexual fulfillment (Donnelly, 1993; Christopher & Sprecher, 2000). Research by Young and Luquis (1998) indicated that husbands and wives' positive appraisal of marital sexual relations was significantly linked to overall marital satisfaction.

In a study by Raush, Barry, Hertel and Swain (1975) in which the researchers sought to find out how sexual communication and conflict were related in a marital situation, the researchers found that the styles of interaction and sexual communication of husbands and wives were very much alike.

The only noticeable differences existed in power relationships where husbands had the upper hand. Men and women alike wished to experience kissing and petting, sexual fantasies, oral sex and vaginal intercourse often times. Sexual satisfaction was correlated with marital satisfaction, described as no difference between the desired frequency and the actual frequency of sexual behaviour, Santtila, Wager, Witting, Harlaar, Jern, Johansson, Varjonen and Sandnabba (2008). Results on studies conducted on sexual desires and relationship functioning on married couples revealed that marital satisfaction was significantly associated with sexual desire, (Brezsnyak and Whisman, 2004).

Trudel, Landry and Larose (1997) in a study conducted on sexual dysfunction, showed that spouses with sexual dysfunction have reduced satisfaction with their marriages. Yoo, Bartle-Haring, Day and Gangamma (2014), posit that gender differences revealed how the spousal perception of sexual pleasure is related to the marital satisfaction of his or her spouse.

In their study, although wives' relationship satisfaction was not associated with their husbands' sexual satisfaction, husbands tended to report high levels of relationship satisfaction when their wives reported greater sexual satisfaction. Zainah, Nasir, Ruzy and Yusof (2015) study showed that sexual satisfaction is intensively related to marital satisfaction.

Sexual satisfaction is to have desirable feelings towards sexual relationships. On the one hand, higher levels of sexual satisfaction may increase the quality of life and as a result strengthen marriage stability, consistency and marital satisfaction. Mark, Milhausen and Maitland (2013) study found that greater sexual satisfaction was related to greater marital satisfaction and that when one spouse reported sexual and marital satisfaction; the other spouse was likely to report the same.

An exciting observation was that perceived sexual compatibility proved to be a major predictor of sexual and marital satisfaction than actual compatibility, leading the authors to note that "...perceptions play a great role in reality than reality itself" Mark, Milhausen and Maitland (2013, p 78). Galinsky and Sonenstein (2013) found that both male and female spouses who reported higher levels of recognised marital commitment also reported higher levels of sexual fulfilment and satisfaction. The recognised relationship fairness

was also positively associated with sexual fulfilment for both male and female spouse. Female spouses in the study were more likely to report decreased sexual fulfilment when they felt they were investing more time and effort and rather benefited less in the marriage than their spouses' while males reported lower levels of sexual fulfilment and satisfaction when they felt they were getting more positive outcomes from the marriage than their female spouses. Ziaei, Jannati, Mobasheri, Taghavi, Abdollah, and Modanloo (2014) examined the relationship between sex issues and marriage satisfaction; they found that: there is a significant relationship between sex attitude, sex awareness, sex anxiety, sex depression and marriage satisfaction in married women.

Ashdown, Hackathorn and Clark (2011) showed in their study that sexual satisfaction is vital in an intimate relationship, possibly even a “make or break” factor and that low sexual satisfaction promotes marital instability and higher sexual satisfaction promotes marital satisfaction. This significantly increases one’s likelihood of divorce. Conversely, sexual dissatisfaction has been linked to infidelity (Allen, Rhoades, Stanley, Markman, Williams, Melton & Clement, 2008) and even divorce (Amato & Previti, 2003). Sexual satisfaction is one of the personal needs and interpersonal interactions which have an interconnection with the health of human beings and their society.

An important aspect of marital relations is sexual relations. Sexual relation is the reason for most of the psychological problems and the marital conflicts or misunderstandings (Bradbury, Fincham, & Beach, 2000). Sexual relation dissatisfaction is one of the effective factors that lead to marital

relationship failures and divorces (Brezsnyak & Whisman, 2004; Broman, 2003).

According to statistics in Iran (2002), 10 percent of divorces are as a result of sexual incompatibility (Sarokhani, 2002). Sexual relation has a connection with constant relation satisfaction (Halford, 2005). Slosarz (2000) believes that sexual harmony, and not the abundant sexual activity is related to marital satisfaction. Broman (2003) has stated that sexual relation of husband and wife is the most important determining reason for marital life.

Brezsnyak and Wishman (2004), and Fielder, (2001) have stated that “A good sexual adjustment more often, but not always, requires a fairly good total marriage relationship” (p. 54). Arowolo’s investigation of 2014 revealed that there is significant relationship between spouse’s sexual satisfaction and its marital stability. His finding gives credence to Hamon’s (2012) assertion that sexuality is an important part of life and an integral aspect of any emotional relationship. He posits that the more you invest in your romantic and sexual life, the more rewards you will reap.

Hamon revealed that sex is like oil which is meant to lubricate every other aspect of one’s marital life, all or most aspect of one’s marital life will tend to move promptly when the oil is in good condition but when the oil is in bad condition, then the result could be very disastrous.

Enyi (2012) in his study revealed that about 70 percent of all marital problems have their causes solidly grounded in the bedroom and that in a marriage where there is the existence of healthy marital sexual relationship, these marital problems are virtually overlooked when they come up. Enyi,

further, asserted that where the existence of a healthy marriage sexual relationship is declined these issues are blown out of proportion. Notwithstanding the above, Oladapo (2012) stated that sexual satisfaction is a blessing in marriage, claiming that sex ranks top after food in most marriages. Morokoff and Gilliland's (1993) study found that personal sexual satisfaction, frequency of sex, sexual activities and sexual interest and satisfaction of one's spouse affect marital satisfaction greatly. Sanjaya and Patra's (2016) study conducted on nurses showed that marriage sexual satisfaction predicts marriage satisfaction.

Duration of Marriage and Marital Satisfaction

A study conducted by Zainah, Nasir, Ruzy and Yusof (2015) found that the longer the duration of marriage, the more satisfied the spouse was with his or her marriage. Married spouses with ten years and above in their duration of their marriage may have passed the stage of adjustment and adaptation and turn to experience less psychological problems and distress. Kerney and Bradbury (2000) observed that the effect of the duration of marital satisfaction is negative (it decreases at the beginning and increases after some time).

The effect of the duration of marriage on marital satisfaction has been unconfirmed but some researches suggest that marital satisfaction declines over the first 10 to 20 years of marriage and then increases again in late adulthood and retirement, Steinmetz, Clavan and Stein, as cited in (Bayle, Ayalew & Yimer, 2017).

In a longitudinal study conducted by Glenn (1998a) on duration of marriage the author found that a substantial decline in reported marital

satisfaction during the first year of marriage. Glenn further estimated that marital satisfaction as indicated by the percentage of people who claim their marriages are “very happy” decreases steadily for at least the first 10 years (Glenn, 1990). According to Lavner and Bradbury (2010), the longer time that spouses have spent together has shown to correlate with marital satisfaction in many marriages. Lehrer and Chen (2013) summed it up by indicating that the highest rate of marital dissatisfaction was among people who had the shortest marriages.

Marital Roles and Marital Satisfaction

For many centuries in the world and Ghana, in general men were the breadwinners and women performed domestic duties. Since the 60's, family life has changed significantly in at least one respect. In the majority of couples, husbands are no longer the sole breadwinners (Wilkie, Ferree & Ratcliff, 1998). According to Coltrane (2000), women are now only marginally less likely to be a part of the paid work force; even women with young children are more likely to be working to make life easier for their family. The traditional arrangement between men and women where men earn the money and women take care of the home is no longer in existence because in this modern world women are now in the working force, get paid and are now partners in the breadwinners in most home and marriages.

Most men expect women to pull their weight financially while women also expect men to share in domestic tasks. However, despite the invasion of women into the labour force, research suggests that at least one characteristic has remained quite stable - the division of household labour. Even with both

spouses employed full-time, wives continue to perform the majority of household tasks while the men support the home financially (Barnett, Steptoe & Garies, 2005).

The existence of individuals is highly dependent on the routine, everyday activities that feed, clothe and care for both children and adults. Therefore, this family work is just as important to our maintenance of society as is paid work (Coltrane, 2000). Stevens, Kiger and Riley (2001) believe that satisfaction with the division of household labour is a useful predictor of marital satisfaction, particularly for women. Nevertheless, family work, especially household work is not recognised as traditionally women's work.

In as much as there is theoretical support for gender equality, research confirms that the division of household labour still remains gender based, with women spending a much most of their time on these tasks than men (Coltrane, 2000). Traditionally, women have felt obliged to perform household labour. Men have contributed to this notion by assuming that household labour is primarily the responsibility of wives, mothers and daughters. Men's active participation in housework has always appeared optional, so any effort towards contributing in this area has been considered as 'giving a helping hand' to their wives (Coltrane, 2000).

A study conducted by Goldfarb, Trudel, Boyer, and Previle (2007) found that marital satisfaction was positively associated with the lower involvement of the married spouses in the home activities and that failure to perform various roles related to family seems related to depression and thus contribute to marital dissatisfaction. The prevalence of multiple roles of women

such as worker, wife and mother may have weakened the relative importance of marital quality and satisfaction to women (Barnett, et al., 2005).

Age and Marital Satisfaction

According to Lampard (2013), differences in age of married spouses was identified as important predictors of the variations in levels of marital satisfaction. Glenn, Uecker and Love Jr. (2010) in a study found that later marriage led to increased marital survival but only statistically significant until the mid- twenties. Jackson, Miller, Oka and Henry (2014) stated that as the age of the couples increases marital satisfaction decreases. Lampard (2013) examined the relationship between the age of marriage spouses and the risk of divorce for spouses in England and Wales. The study found that the age of spouses in the marriage has an effect on the divorce rate, but most of the effects come from relative age of spouses in the marriage since there is no specific age for marriage that leads to marital satisfaction. The study also found that the individuals who are over the age thirty, are outweighed by the negative effects that absolute age of marriage spouse at later times has on the marriage effects that increased age of marriage spouses has on later marriages are more satisfied Lampard (2013). Lehrer (2008) looked at whether the effects of age of marriage spouses has on the success of the marriage reduces, as one gets older.

Lehrer found that increased age at marriage has a strong effect on the success of the marriage until the late twenties and, then, the effects tend to level off as they are counter balance by the increased likelihood of settling for bad matches. Lehrer and Chen (2013) found that women who marry in their late

twenties or after disproportionately make matches that would normally be unexpected but the marriages were successful and stable.

The probability of divorce among middle-aged adults was revealed to be higher than older adults (Brown & Lin, 2012). Umberson, Williams, Powers and Cambell (2005) in a longitudinal study conducted found that age of the spouses tends to be positively associated with positive marital satisfaction after the age of mid 30 years and the effect is more significant than marital duration. Jose and Alfons (2007) proposed that the lower level of marital satisfaction was reported in the middle years compared with early and late years of marriage spouses. The decline on marital satisfaction might be due to general adjustment problems as time passed. Mehraki et.al, (2017) in their study concluded that age of spouses has no significant impact on marital satisfaction among the respondents.

Gender and Marital Satisfaction

A study by Guo and Huang (2005), found that gender was a significant contributor to marital satisfaction. Results from Simon and Nath (2014) revealed that female spouses report negative feelings, such as sadness and anxious more than their male counter parts, while the male also reported feeling excited and calmer than their female counter parts.

Hess, et al. (2000) asserted that widely held gender stereotypes, in Western world's cultures women are generally believed to be more emotionally expressive than men are and "are expected to smile more as well as to show more sadness, fear, and guilt" (p. 113). In contrast, the consensus appears to be that men display their emotions exclusively in terms of physically aggressive

anger. Moreover, Jackson, Miller, Oka and Henry (2014) study shows that more wives than husbands report marital frustration and dissatisfaction; more wives than husbands consider their marriages unhappy, and have considered separation or going their diverse ways.

Studies suggested that men report being more satisfied with their marriages compared to women in both Western (Clements & Swensen, 2000; Heaton & Blake, 1999; Schumm, Webb, & Bollman, 1998) and non-Western (Rostami, Ghazinour, Nygren, & Richter, 2014) cultures. However, gender differences in marital satisfaction may differ across cultures due to traditional gender roles (Pardo, Weisfeld, Hill, & Slatcher, 2012) and larger scale cultural variables, such as gender egalitarianism (Taniguchi & Kaufman, 2013). Some studies indicated that husbands reported greater marital satisfaction than wives (Gökmen, 2001).

However, some other researchers indicated that level of the marital satisfaction of husbands and wives was similar (Çelik, 1997; Dökmen & Tokgöz, 2002), and correlated with each other's (Brezsnyak, 2001). Rolins and Feldman (1970) concluded that husbands have different meaning for marriage than from their wives and that different activities within and or outside the marriage and/or family relations such as in-laws, aunts and uncles influenced marital satisfaction in both men and women but women had significant satisfaction ahead of men.

However, in Blazer's (1963) study on complementary need fulfilments and marital happiness of husbands and of wives, the correlation between marital happiness of husbands and wives was found to be positive.

Thus, when correlation for husbands and wives was computed, it indicated that both husbands and wives had similar view on what gives marital satisfaction. McRae and Brody (1989) found that being in a happy marriage is more important to women than men. They also found that women's overall experiences of marriage are more negative experiences than men's (Heaton & Blake, 1999). Clements and Swensen (2000) in their study compared men and women on eight different aspects of marital satisfaction. They found that men reported significantly higher satisfaction than women did on four of the eight comparisons (the other four comparisons did not yield statistically significant sex differences) In contrast, Gilford and Bengtson as cited in Wilmoth, Blaney and Smith (2015), Levenson, Cartensen and Gottman (1994) found no gender differences with regard to marital satisfaction.

Reading the literature, it can be concluded that trend of events under gender and marital satisfaction, it was realised that men reported higher marital satisfaction than women. Gender differences in marital satisfaction may differ across tribes due to the traditional gender stereotype roles (Pardo et.al, 2012).

Intimacy/ Affection and Marital Satisfaction

Relationship satisfaction is embedded in intimacy or affection, which Yoo (2013) defined as “individuals’ subjective experiences of closeness and connectedness with their romantic spouses, which emerge from couple relationship processes that involve self-disclosure, mutual trust and validation, empathy, and acceptance”. In assessing intimacy, emotional expressivity may also be used as a tool. If each partner in the relationship has different experience of emotional expression, conflict will ensue.

Yoo, Bartle-Haring, Day, and Gangamma (2014) revealed in their study that for men and women alike, feeling for their partner had a positive communication style that led to greater feelings of intimacy as well as relationship satisfaction. Intimate partners commonly engage in an array of perceptive processes that sanction them to see each other and their relationships in an optimistic way and sustain their obligations to one another (Murray, Holmes, & Griffin, 1996).

Research by Ubando (2016) showed that women reported that they felt they shared more personal information with their spouses yet were less trusting of and comfortable with their partners than men. Husbands also tend to struggle with understanding their wives' needs, managing their wives' emotional demands, experiencing rejection within the context of sexual intimacy, and feeling unable to satisfy their wives' desired communication levels and styles. These difficulties, along with others, may decrease marital satisfaction for husbands. Sexual and emotional intimacy predicted marital satisfaction for men; however, recreational and emotional intimacy predicted marital satisfaction for women (Wolsky, 1998). Kochne (2000) in his study found out that intimacy is a voluntary closeness to one's spouse while maintaining distinct boundaries to themselves is the most significant predictor of marital satisfaction for men.

In-laws Issues and Marital Satisfaction

Family system and households in India where overbearing parents take it as their obligation to give advice and counsel to couples, in-laws affect both men and women. They both (men and women) experience varied levels of stress. Usually, female spouses are expected to make some necessary

adjustments in her home to meet the cultural demands of their new home. This, however, leads to the woman experiencing more stress humiliations from their in-laws.

According to Komal, Ask miles relationships therapy, 4 out 10 marriages usually fail because one of the spouses finds it hard to insist and tell the in-law to stop interfering in their marital issues (Ask miles.com retrieved on September, 2019). Ayub and Iqbal (2012) indicated that in-laws relationships were significant factors that contribute extensively to marital satisfaction.

Communication in Marriage and Marital Satisfaction

Communication includes discussions on topical issues and other important roles that are involved in marriage. Communication is one significant factor required to establish successful marriage relationships. Open communication is fundamental in a relationship to ensure that partners understand each other in the relationship (Schmitt, Kliegel & Shapiro, 2007). Communication is described as a dynamic process of conveying meaningful message to others, in this case one's spouse (Olson, Olson-Sigg & Larson, 2008).

Good communication is one of the fundamental ingredients for a successful marriage (Melgosa & Melgosa, 2005 p. 63). Communication in marriages is one variable that has been consistently linked to marital satisfaction, implying that how a couple interacts is a key indicator of the quality and stability of their relationship. Furthermore, the quality of couple communication has been found to be one of the best predictors of relationship satisfaction (Carroll, 2012).

Ojukwu and Obiji (2016) have maintained that free communication in marriage is the oil that greases the maintenance affair from being degraded. They stressed that where one of the partners in the marriage relation has developed dissatisfaction about the attitude of his or her partner, one negative thing that develops from that is poor communication. This finding equally supports Esere (2006) who stressed that more than half of failed relationships are due to severe lack of communication between couples. A study conducted in Chile by Roizblatt, Kaslow, Revera, Fuchs, Conejero and Zacharia (1999) showed that having a good communication is an important element that keeps spouses satisfied in their marriage.

One study found that many Americans consider open communication to be crucial for individual well-being and relationship satisfaction (Caughlin, 2003). Prior research has been directed on circumstances of divorce among discrepancies in gender, socio-economic status, and the life course. However, differing from other research findings, this study discovered that men and women equally reported problems with communication and that communication conflict leads to marital breakdown between spouses (Amato & Previti, 2003). Males tend to withdraw from discussions of relationship problems due to lack of strong communication skills.

The major reason for marital breakdown is communication conflict between spouses (Amato & Previti, 2003). One study found that disagreement content and communication style are both contributors of dissatisfied marriages. The association between argument topics and the process of communication

increases the likelihood of marital dissatisfaction (Amato & Rogers, 1997; Dew, Britt & Huston, 2012; Dew, 2011; Dew et al., 2012).

When spouses are incapable of resolving contrasting implications of money or have conflicting goals for spending or saving their money, disagreements tend to arise. Both husbands and wives report that their financial arguments are more difficult to solve, last longer, and are more significant to them than other types of disputes (Dew, Britt, & Huston, 2012).

A study conducted by Zainah, Nasir, Ruzy and Yusof (2015), concluded that important aspect of a satisfying relationship is quality communication between partners. In addition, the quality of couples communication has been found to be one of the best predictors of marriage satisfaction (Holman, 2002). A constructive communication is an accurate predictors of quality of relationship (Holman, 2002; Johnson, Cohan, Davila, Lawrence, Rogge, Karney, Sullivan & Bradbury, 2005; Larson & Holman, 1994; Pasch & Bradbury, 1998).

Lewis and Spanier (1979) found in a literature review that communication skills (self-disclosure, nonverbal accuracy of communication, frequency of successful communication, understanding between spouses and empathy) were positively linked to the quality relationship. Feeney (1994) argued when communication that is mutually constructive is strongly associated with marital satisfaction. Marital quality was predicted by couple communication in a sample of individuals in dual-earner marriages (Perrone & Worthington, 2001). Constructive communication also involves a spouse's support in the relationship.

The perception of sufficient support from a spouse is correlated with and accounts for unique variance in marital quality (Dehle, Larsen, & Landers, 2001). Larson, Anderson, Holman and Niemann (1998) found that open communication before marriage was the best predictor of sexual satisfaction one year into the marriage. Interestingly, a husband's empathic communication predicted the sexual satisfaction of the wife at one year into marriage, and sexual satisfaction in the first year predicts later marital satisfaction (Henderson-King & Veroff, 1994). Clearly, the empirical research indicates that marital satisfaction is influenced by positive couple communication. Research suggests that destructive spousal communication is associated with lower marital satisfaction (Siffert & Schwarz, 2011). Ronan, Dreer, Dollard and Ronan (2004), revealed that failure of couples to engage in an effective interaction and communication pattern contributes towards the occurrence of domestic conflicts.

A study conducted by Egeci and Gencoz (2006) to examine the association between communication skills and satisfaction of relationships such as attachment styles and different problem-solving skills. The finding revealed that after controlling other variables, communication appears to be an important association of marital satisfaction. They also indicated that negative styles of communication have the tendency to impair the ability of couples to deal with conflicts, which eventually have a negative effect on marital satisfaction.

Temperament and Marital Satisfaction

According to a study conducted by Danielle, Brick, Grainne, Fitzsimons, Tanya, Chartrand and Gavan (2017), participants with more

pleasant and more dominant temperaments and those who had spouses with more pleasant temperament were happier in marriages and that temperament accounted for substantially more variance (30 percent -34 percent in marital satisfaction) than effect sizes reported.

Participants with more friendly and more dominant temperaments and those with more pleasant temperaments were happier in marriages, according to a study carried out by Danielle, Brick, Grainne, Fitzsimons, Tanya, Chartrand and Gavan (2017), and that temperament accounted for considerably more variance (30 percent-34 percent in marital satisfaction) than effect sizes reported.

Tolerance and Marital Satisfaction

Tolerance may also represent a “let’s agree to disagree” stance when it comes to controversial issues. It does not mean that one has to accept or embrace words, deeds or ideas that are against one’s beliefs and values. Simply, it means that on any matter one should agree to pay respect and give value to his or her spouses feelings (Hira & Warda, 2016). When opinions are expressed by both parties, it is clear that no one likes to change position, agreeing to disagree is often the most friendly and amiable outcome (Kalra, 2011).

Tolerance leads to peace in every marriage. Tolerance, which is a magical factor in most marriages, is usually overlooked by spouses. Tolerance in marriages can be helpful for spouses to enjoy little moments of happiness and satisfaction in a successful marital life and can also help spouses to strengthen their marriages. People are different in many ways, that is, the way they think, their behaviour, values and attributes. Life itself is not static. It is situations and

other circumstances that alter it and spouses in an attempt to gain marital satisfaction, are eager to modify their behaviour at any point in time. Tolerance in every marriage is something that many spouses experienced learn when they get married (Markson as cited by Hira & Warda, 2016).

Alex (2011) has pointed out that tolerance in marital relationship is another important aspect of marriage that is usually ignored. Shahid and Shahid (2016) found in their study that, at the start of married life and marriage relationship, it is possible that spouses may find it difficult to handle each other's spouse positive and negative behaviours. However, with the passage of time things get better and settle down in marital relationships, only if one can accept his/her spouse's negative behaviours with tolerance.

According to Dhammananda (2005), the components of marital satisfaction are patience, tolerance and understanding. When someone can cultivate the aptitude or have a talent to tolerate when his/her spouse departs from what he/she hoped for, he/she will be able to lessen the amount of time he feels angry and detached from his/her spouse (Watson & Waston, 2010). Marriage is a blessing but many people make it a curse due to lack of tolerance and understanding.

Conceptual Framework

The study conceptualises that satisfaction among married spouses (marital satisfaction) manifests in seven main traits, namely, relationship; appreciation, love and affection; character; temperament; in-law issues, marital roles, and general evaluation. The study, therefore, proposes that demographic characteristics, such as age, level of education, duration of marriage, and gender

have a direct link with satisfaction in marriage. With age, I am of the view that aged people are more likely to be satisfied in marriage than younger ones. In addition, individuals who have been in marriage relationship for quite a long time would be more satisfied in their marriage. These were based on thinking that the aforementioned might have acquired a number of experiences in their marriage and therefore were in a better position to deal with challenges that may ensue than their younger counterparts, and this would, in the end, lead to satisfaction in marriage.

Following from literature, in terms of gender there is a split in results. As some studies found, males to be more satisfied in marriage and others found females rather, to be more satisfied. I propose that marital satisfaction will vary for males and females. Above all these propositions, the study is of the position that the type of marriage (inter-or intra-ethnic) of which, one finds him/herself in could affect the relationships among the aforementioned demographic characteristics and marital satisfaction (see Figure 1). That is to say, for people of the same age, gender, duration of marriage, level of education, their level of marital gratification would differ in terms of whether they are in inter-or intra-ethnic marriage. In other words, the relationship between the demographic characteristics and marital satisfaction is contingent on the type of marriage (thus, inter-or intra-ethnic). In this regard, type of marriage would be seen as moderator in the relationship between demographic characteristics and marital satisfaction.

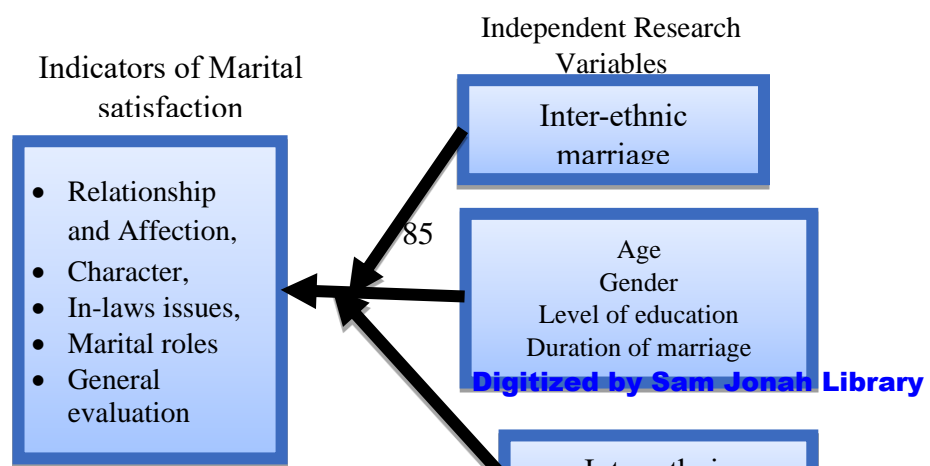


Figure 4- Conceptual framework of marital satisfaction among spouses

Source: Extracted from Literature (Bentil, 2020).

Summary of Related and Relevant Literature Review

This part of the literature review was based on theoretical and empirical studies by researchers whose studies were relevant to this study. The theories that form the basis for discussion were: triangular theory of Love, there are three important components (intimacy, passion and commitment) that brings about consummation of love that makes most spouses satisfied in their marriages. When the individual spouses feel closeness and connectedness it makes the spouses share life deeply with each other. Individual spouses develop strong feelings of love that naturally drives to romance interaction between the spouses. If the spouse have love and affection, they develop passion, which leads them to become committed to each other feelings, share more love, become honest, open up, takes decisions together. When these things are done helps the spouses to maintain a healthy and enjoy their marriages satisfactorily. Therefore, the interaction of intimacy, passion and commitment will produce love that is needed most in an ideal successful marriage in Ghana.

Attachment vs independent theory, it is believed that spouse that experience that they are independent from their spouses as well as attached to them, seem to be very happy. Spouses who feel attached expresses closeness

with each other and hardly ever feel ignored or others getting too closer to them. Spouses who feel unattached to the other spouse, feels neglected, unattractive, unlovable and adorable in their marriages. When a spouse feels insecure in the marriage it breeds conflict, then the spouses get attracted to divorce as the next line of action but when the spouse feels love and much involved and attached to the other spouse in the marriage become satisfied.

Social system theory also focuses on interdependence of individual in a marriage. The main basis of this theory is that marital satisfaction or dissatisfaction is dependent on the attractions of spouses in the relationship, barriers to abandoning it and pressures of potential alternatives. It helps the spouse to share their thoughts, experiences and feelings about how the spouses interacts with each other in the marriage. Spouses who enjoy leisure activities together contribute developing collective interest and identity that brings about spouses' marital satisfaction.

Further, role theory was discussed as husband and wife role complement each other, so that where the woman feel weak in the man should be stronger to help and vice versa so husbands and wives are equal cannot be valid or true. Stevens, Kiger and Reley (2001) argue that marital satisfaction is derived when there is division of labour and each spouse supports the other at home activities. When the couples accepts that each of them is a help mate and as such complement, one another will breed peace that will lead a satisfying marriage otherwise if there is too much expectation from each other, this would exert pressure on the other spouse to breed misunderstanding that would lead to dissatisfying marriage (Goldfard, Trudel, Boyer & Previle, 2007).

Furthermore, social exchange theory was also considered as very vital in spouses' marital satisfaction, in the sense that people enter into marriage with so many motives such as for companionship, love, sex, economic support, social support, emotional support, physical wellbeing. Here, spouses try to maximise benefits or rewards and minimise cost. Spouses weigh the potential benefits and risks of their marriages and if the risks or cost outweighs the rewards or benefits, they become unhappy and may resort to divorce or terminate the marriage. This theory suggests that marital relationship is successful if rewards to both spouses are greater than the cost. Therefore the major premise for the theory is that humans (spouses) avoid costly relationship and seek beneficial relationships.

Also, communication is one vital element that helps bring about satisfying marriage. Inappropriate communication results in troubled marriages. This comes because of unclear communication between spouses. When spouses' verbal and non-verbal communication contradicts there is bound to be confusion or conflict. Most challenges in marriages are partly blamed on miscommunication (garbled communication). Literature revealed that most women were not allowed to participate in decision making in most traditional Ghanaian homes.

The empirical review showed that most of challenges in inter-ethnic marriages were, divorce, unbalanced ethnic development in children discriminations, ethnic conflicts, lineage, lower support from friends and family and then spouse trying to adjust themselves in the marriage.

In terms of gender, differences in marital satisfaction, all but a few studies revealed that there were significant differences in gender and marital

satisfaction. Both men and women hold different understandings to marital satisfaction.

The literature revealed that marital satisfaction declined steadily during the first to ten years of marriage which gradually breeds divorce (Glenn, 1990). It was evident in literature that conditions which led to satisfaction are varied and enormous. Age of married spouses and marital satisfaction revealed positive association. There was some evidence of consistency in terms of marital satisfaction regarding the age of spouses.

The literature revealed that educational level of respondents plays a very positive and important role in respondents marital satisfaction (Mehraki, Hosseini, Hosseini & Maghami, 2017) and that marital satisfaction was positively associated with educational level (Olagungu, 1988). Highly educated women had higher rates of dissatisfied and unstable marriages.

There is not only one concrete cause for marriage to fail or collapse. Lack of communication, relationship, intimacy or affection, love and appreciation, character, in-law issues, marital roles, child-rearing concerns, etc., were also discussed as some of the common factors behind marital dissatisfaction.

The self-design conceptual framework incorporates variables such as; age, gender, length of marriage, educational level with additional factors as relationship, appreciation and affection, character, temperament, In-laws issues, marital roles and general evaluation. The framework explains that the ways in which spouses deal with life events are key to contributing to marital satisfaction.

Finally, it was evident in literature that many spouses are not satisfied in their marriages; they are all not satisfied for the same reason. The researcher would like to investigate further, to find out the level of marital satisfaction among spouses in inter- and intra-ethnic marriages in the Kumasi Metropolis.



CHAPTER THREE

RESEARCH METHODS

Introduction

This chapter discusses the procedures that were employed in conducting the study. The methods include the research approach, research design, population, sample and sampling procedures, data collection instruments, data collection procedures, and data processing and analyses methods used in the study.

Research Approach

The mixed methods approach, which is founded on the pragmatists' philosophy, was employed for this study. Fraenkel, Wallen and Hyun (2015) have stated that the mixed method design is a combination of the quantitative and qualitative methods in any way suitable to address a particular research question. Johnson and Onwuegbuzie (2004) further explained mixed methods research "as the class of research where the researcher mixes or combines quantitative and qualitative research techniques, methods, approaches, concepts or languages into a single study" (p. 17). Specifically, the embedded research design was adopted for this study.

Research approaches are plans and the procedures for research that span the steps from broad assumptions to detailed methods of data collection,

analysis and interpretation. This plan involves several decisions, that need not be taken in the order in which they make sense to the researcher and the order of their presentation here. Basically, there are three approaches to research: qualitative, quantitative, and mixed methods (Creswell, 2014). These approaches are not so distinct, they, however, overlap. Thus, qualitative and quantitative approaches are not rigid, distinct categories, polar opposites, or dichotomies. Instead, they represent different ends on a continuum (Newman & Benz, 1998). For example, a study may be more quantitative than qualitative or vice versa. Mixed method research, however, lies in the middle of this continuum because it incorporates elements of both qualitative and quantitative approaches. Each of the research approaches, quantitative, qualitative, and mixed methods, are rooted in the post positivist, constructivist, and pragmatist philosophical assumptions, respectively.

The qualitative approach has to do with exploring and understanding the meaning individuals or groups ascribe to a social or human problem or phenomenon. Lincoln, Ly nham, and Guba (2011) have indicated that the process of qualitative research involves emerging questions and procedures, data typically collected in the participant's setting, inductively building data analysis, from particular to general themes, and the researcher making interpretations of the meaning of the data.

The final written report has a flexible structure. Researchers who engage in this form of inquiry support a way of looking at research that honours an inductive style, a focus on individual meaning, and the importance of rendering

the complexity of a situation. Qualitative research places much premium on the use of narrations in describing a phenomenon.

On the other hand, by evaluating the relationship between variables, quantitative analysis is an approach to testing objective hypotheses. These variables, in turn, can be measured, typically by means of instruments so that statistical methods can be used to evaluate numerical data. Many involved in this form of study, including qualitative researchers, have expectations about deductively testing assumptions, building bias protection, controlling for alternative explanations, and being able to generalise and replicate the results.

Finally, mixed methods research is an approach to inquiry involving collecting both quantitative and qualitative data, integrating the two forms of data, and using distinct designs that may involve philosophical assumptions and theoretical frameworks. The fundamental assumption of this form of inquiry is that the combination of qualitative and quantitative approaches provides a more complete understanding of a research problem than either approach alone (Tashakkori & Teddlie, 2010).

Philosophical underpinning of the study

Specifically, this study rests on the pragmatic philosophy, which places emphasis on the use of all approaches to understand the research problem other than on the methods. A major underpinning of pragmatic epistemology is that knowledge is always based on experiences. One's perception of the world that influence an individual social experiences (Morgan, 2014). Pragmatist does not consider or view knowledge as reality rather it is constructed with a purpose to

better understand and manage one's existence and take part in the world (Goldkuhl, 2012 & Rorty, 2000).

According to Goles and Hirschheim (2000) pragmatists orient themselves towards solving practical problems in the real world. Pragmatists believe that the process of acquiring knowledge is a continuum rather than two opposing and mutually exclusive poles of either objectivity or subjectivity.

Pragmatists believe in employing multiple methods, measures, researchers and perspectives in their study. Pragmatists assumes an independence of methods in which researcher do not have to absolutely commit themselves to a particular research method (Teddlie & Tashakkori, 2009).

As a result, I employed a diverse methodological combination (quantitative and qualitative) to address research questions and research hypotheses using questionnaire and interview guides to solve the identified problem on marital satisfaction among inter- and intra- ethnic married spouses in Kumasi Metropolis. Despite the numerous benefits, one challenge is that the researcher's world view can influence the way the researcher conducts their study, (Kuhn, 1970).

Research Design

A research design is defined as the framework or structure of research. It is the 'glue' that binds all the elements together in a research project (Trochim, Donnelly & Arora, 2015). The research design is the overall strategy of a researcher to obtain answers to research questions or to test research hypotheses (Amedahe & Asamoah-Gyimah, 2015; Fraenkel, Wallen & Hyun, 2015). It provides a framework on which the entire research activity was executed. Gay,

Mills and Airasian (2009) also remark that the structure of a study and the essence of the hypotheses proposed for the study are suggested by research design. The choice of a specific research design depends, among other things, on the nature of the problem to be investigated, the research questions and/or hypotheses, the type or nature of the data to be collected and the sample. Considering the aforementioned reasons, I decided to use the embedded research design that allowed me to use mixed method approach for a detailed and comprehensive understanding of the problem under study than to use only one of the two approaches. Therefore, the embedded mixed design, according to Creswell (2014), is a type of mixed design where both qualitative and quantitative methods are combined within a traditional quantitative or qualitative research design. In this regard, the collection and analysis of the second data could be done either before, during, and/or after the traditional (quantitative) design has been exhausted.

For this current study, the qualitative design was embedded in the quantitative design. That is to say, the study was primarily founded on the quantitative strand. However, qualitative data were collected in addition, and these were embedded in the main quantitative design. In this case, the qualitative plays a secondary role of supporting the quantitative data. This design was deemed appropriate upon realising that different research questions needed to be answered, and each type of research question required different type of data set.

In this study, however, some research questions required quantitative data while others required qualitative data. In addition, the quantitative data had more weight or priority compared to the qualitative data.

However, the choice of a particular type of mixed research design is based on a number of factors such as the expected outcomes, how the data will be integrated in to the research work, the timing of the data collection, the priority attached to each data, the researcher's field of study, and the time duration to complete the study.

In relation to the aforementioned and in terms of expected outcomes, the current study expects to understand the views of respondents. Issues of marital satisfaction could be better understood when the opinions or views of spouses are sought. In this study, more general questions were posed to spouses in inter- and intra-ethnic marriages upon which these respondents were allowed to openly express their feelings and experiences in terms of the satisfaction they derive from their marriages. Based on this, the researcher interpreted their responses relative to their background.

On that basis, the use of the embedded mixed design was deemed appropriate. In terms of how the data were integrated in this study, I merged the quantitative and the qualitative data by doing a side-by-side comparison, where the qualitative data were embedded in the quantitative data. With the use of embedded design, the timing of data collection is not as rigid as in the sequential designs. In this study, however, I collected the quantitative data first, and the qualitative data later, with priority on the quantitative. Having considered these

guidelines, I chose the embedded mixed design as most appropriate for the conduct of this study.

The use of embedded mixed design has a number of advantages. First, since I added data from qualitative to the quantitative design, it helped to improve the larger design in depth information and understanding of the results from the quantitative design. In addition, with the use of the embedded design, I was able to collect separate data for each of the quantitative and qualitative research questions. Another strength of the use of this design is that since quantitative and qualitative research questions required different data, results on the two types can be presented separately. Above all, the use of this design serves best the needs to the research problem in question.

Even though the embedded design is associated with a number of strengths, it has some weaknesses as well. Another that the design collects data from both strands, it places much emphasis on one, and for that matter, quantitative data in this regard. There is difficulty integrating data from both strands when each set of data was used to answer different research questions (Creswell, 2014). Having weighed the pros and cons associated with the design, I decided to use the embedded mixed design since its advantages outweighed the disadvantages, hence the use of embedded mixed research design.

It is worthy to mention that the point of interface or integration for this study was during the interpretation stage. One of the essential properties of the mixed design is the point of interface. That is the stage where the quantitative and qualitative strands are mixed or merged. According to Morse and Niehaus (2009), merging of the quantitative and the qualitative strands could be done at

four possible points during the research process: the design, data collection, data analysis, and interpretation stages. In this study, the quantitative and the qualitative strands were mixed at the final stage where both data had been collected and analysed. Results from both streams were contrasted, synthesised, and used in making inferences, and conclusions.

Study Area

The Kumasi Metropolis, which is located in the Ashanti Region of Ghana, is the study area for this research. Located in the transitional forest region of Ghana, with an area of 214.3 square kilometers (km²), the Metropolis is about 270 km north-west of Accra, the national capital of Ghana (see Figure 4). The Metropolis is the nation's second largest and most populous city, Kumasi Metropolitan Archives (2015). Next to the national capital (Accra). The Metropolis shares borders with the districts of Kwabre East and Afigya Kwabre to the north, the districts of Atwima Kwanwoma and Atwima Nwabiagya to the west, Asokore Mampong and Ejisu-Juaben to the east, and the district of Bosomtwe to the south. It is the capital of the Ashanti Region, and has a unique centrality as a traversing point from all parts of the country which has made it a major commercial centre Kumasi Metropolitan Archives (2015).

The strategic location of Kumasi makes it a significant destination for migrants from around the nation and beyond (Cobbinah & Amoako, 2012). It has also been endowed as the status of the principal inland transport terminal by its strategic position, thus giving it a pivotal role in the vast and profitable business of the distribution of goods and services in Ghana and beyond to other West African countries.

In general, Kumasi Metropolis is made up of 1,730,249 (36.2%) people of the total population of the Ashanti Region, of which 826,478 are males and 903,770 are females. Kumasi Metropolitan Archives (2015)

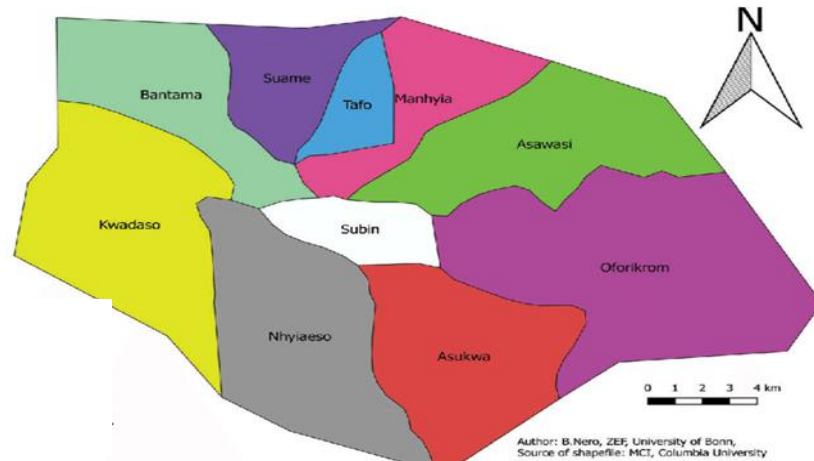


Figure 5-Map showing Kumasi Metropolitan Area (Kumasi Metropolitan Archives June 17, 2015).

Kumasi Metropolis was chosen as the study area due to its cosmopolitan nature; it houses many people from across the country. It is also characterised by people in inter-and intra-ethnic marriages.

Population

Fraenkel, Wallen, and Hyun (2015) defined a population as the group of people to which the researcher would like the results of the study to be generalised to. According to Gay, Mills and Airasian (2009), population is the larger group of participants for a particular study. It is the aggregation of cases that meet a designated set of criteria (Philip, Bischoff, Abbot, & Xia, 2009). The target population for this study were all married spouses in the Ashanti Region of Ghana within which spouses in inter -and intra-ethnic marriages are found.

The study, however, worked with an accessible population of 1,218,045 which represents 36.7% of the general population of the Kumasi Metropolis.

This is made-up of people who are married from age 20 years up to 50 years and above. Out of this, 593,595 are males and 674,095 are females (Kumasi Metropolitan Assembly Archives, 2015). The target population was however, made up of 2,069,655 married people. Table 1 presents the distribution of the target population while Table 2 presents the accessible population for the study.

Table 1-*Population of Married Males and Females of the Sub-metros in the Kumasi Metropolis.*

	Sub- Metropolitan	Population		
		Males	Females	Total
1.	Asokwa	79,402	87,235	166,637
2.	Bantama	146,928	162,748	309,676
3.	Kwadaso	141,610	157,058	298,668
4.	Manhyia	89,338	100,490	189,828
5.	Oforikrom	178,129	182,126	360,255
6.	Suame	90,526	101,123	191,649
7.	Subin	96,865	110,007	206,872
8.	Old Tafo	95,260	90,918	186,178
9.	Nhyiaso	77,109	82,783	159,892
	Total	995,167	1,074,488	2,069,655

Source: Kumasi Metropolitan Archives June 17, 2015

Table 2- *Assessable Population of the 5 Selected Married Male and Female Respondents, is the Sub-Metros in Kumasi Metropolis.*

	Male	Female	Total
Asokwa	79,402	87,235	116,637

Oforikrom	178,129	182,126	360,255
Bantam	146,928	162,748	309,676
Manhyia	89,338	100,490	189,828
Suame	90,526	101,123	191,649
Total	584,323	633,722	1,218,045

Source: Kumasi Metropolitan Archives June 17, 2015

Sample and Sampling Procedures

Samples are important in any scientific research of any kind. According to Fraenkel, Wallen and Hyun (2015), a sample is a group from which information is obtained. Cohen, Manion and Marrison (2004) state that the samples are subdivided into the total population in such a way that their information is reflective of the total population under study.

The sample size for the study was made up of five hundred and seventy-six (576) spouses drawn from accessible population. In order to get a sample size from the population of married people in the Metropolis, the Krejcie and Morgan's (2011) table of determining sample size was employed.

$$\text{The formula is } = \frac{X^2 NP(1-P)}{d^e (N-1) + X^2 (1-P)}$$

X^2 =table value of Chi-Square @ d.f 1 for desired confidence level .01=2.71

.05=3.84 .01=6.64 .001=10.83

N = Population size

P = Population proportion (assumed to be .50)

D = degree of accuracy (expressed as a proportion)

The quality of research not only stands or falls by the appropriate use of methodology and instrumentation but also by the suitability of the sampling

strategy that has been adopted (Morgan, 2014). Krejcie and Morgan (2011) noted that as the population increases the sample size increases, at a diminishing rate and remains constant at slightly more than 384 respondents.

According to Glenn (1992), it is necessary for the researcher to make adjustments in the sample sizes in cases where the sample consists of several subgroups. However, considering the subgroups within the population, and also the reduction in sampling error with the increase in sample, the researcher decided to increase the already chosen sample of 384 by 50%. This was done by finding 50% of 384, giving a 50% increase of the 192 sampled.

Therefore, $384 + 192 = 575$ becomes the total sample size for the study.

With the increase in sample size, generalization of the findings from the sample to the population is improved. Leedy and Ormrod (2010) stress the need to obtain a sample that is representative of the target population from which inferences can be drawn. Having chosen a sample of 575, the multistage sampling procedure was employed to select respondents for the study.

Sampling in any scientific research indicates the approach or the procedures employed in the selection of the individual respondents for the study. Amedahe (2005) has stated that sampling involves the processes or the procedures of selecting a portion of the population to represent the entire population. Collins (2008) claims that sampling decisions reflect the attitudes, principles and values of the researcher as to "what constitutes credible data and what are the best data collection mechanisms" (p.355) and what is sufficient for the goals of the study.

Sampling was carried out in phases at each stage using smaller sampling devices. The multi-stage method of sampling was used for reasons of feasibility (practicality). The multi-stage sampling process allows the researcher to work from a general to a particular or broader sample to a concentrated sample, according to Flick (2014). The goals are to minimise the variance of an estimation of the parameter and to maximise the total number of respondents with a certain desired characteristic within (inter-and intra-ethnic marriages) in line with the constraints of a fixed total budget in the conduct of the study specifically in the Kumasi metropolis.

According to Sarantakos (2005), one of the greatest obstacles to the soundness and usefulness of data interpretation of data is sampling. The process of selecting participants from a population of interest in order to collect representative, truthful and rich knowledge data about a group of people, settings, and psychosocial processes and phenomena is based upon the research questions.

To carry out a critical and thorough analysis of the information gathered and to make reasonable attributions to a wider population group, Fraenkel, Wallen and Hyun (2015) suggested that the decisions taken on sampling techniques have an effect on "the quality of the meta-inferences of the researchers and the degree to which the results can be generalized or transferred to other people, groups and contexts" (p. 354). The general notion is that the larger the sample size, the smaller the errors in the sampling are (Sarantakos, 2005)

First, the process of cluster sampling was employed. According to Fraenkel, Wallen and Hyun (2015), cluster sampling is the selection of groups of individuals rather than single individuals called clusters. The study contains all individuals in a cluster. The clusters are typically chosen at random from the larger cluster population. With cluster sampling, the population was strategically divided into nine (9) Sub-metros or clusters: Asokwa, Bantama, Kwadaso, Manhyia, Oforikrom, Suame, Subin, Old Tafo and Nhyiaso. Using the lottery method of simple random sampling, five (5) sub-metros namely; Oforikrom, Bantama, Manhyia, Suame and Asokwa were selected from the nine (9) sub-metros in the Kumasi Metropolis, due to the similarity of characteristics, they share and exhibit. The five sub-metros were also selected because of the cosmopolitan nature of the inhabitants and the people comprise of almost all the tribes in Ghana. For instance, they have Anloga (Ewes) and Aboabo (Northerners) with their chief in Oforikrom sub-metro. Fante New Town in Asokwa sub-metro, the habitat of Fantes with their chief and Manhyia made of the indigenous Asantes. These sub-metros were selected to make the identification of different tribes less difficult.

Second, purposive sampling was used. Purposive sampling is a non-probability sampling that is chosen on the basis of population characteristics and the research objective. According to Fraenkel, et al. (2015), the purposive sample is a non-random sample chosen because previous experience suggests that it is representative, or because those selected have the requisite information on the subject under review. Neuman (2006) suggests that purposive sampling is a non-random approach in which a broader variety of tools are used by the

researcher to classify all possible cases of highly specific and difficult population to enter. Therefore, the purposive sampling method was used to select 2 orthodox churches, 2 charismatic churches and 1 Ahamadiyya Mission Mosque from each of the five clusters. In all, I selected 10 orthodox churches, 10 charismatic churches, and 5 Ahamadiyya mission mosques from the selected sub-Metros. The purposive sampling was used because these religious institutions host a lot of married spouses who are from the same and or different cultural backgrounds. Thus, I used the purposive sampling because most of the married spouses used for this study were either married from the same tribe or from different tribes.

From the aforementioned religious institutions, I was able to obtain a complete list on records of married people within these subgroups (sampling frame). Based on the sampling frame, I divided the married spouses in two groups, thus, inter and intra-ethnic spouses using the stratified sampling. Within each stratum (inter- and intra-ethnic spouses), I further categorised them as men and women. Furthermore, I used the proportional stratified sampling method to finally select the sample for the study.

The probability stratified sampling method, as defined by Neuman (2006) is a random sample method in which the researcher identifies a set of mutually exclusive and exhaustive categories, divides the sampling frame by categories, and, then, uses random selection to select areas for each category. Stratified sampling is a method of selecting a sample in a way that represents the subgroups present in the population to the same degree in the sample as in the population (Fraenkel, Wallen & Hyun, 2015).

The stratified sampling method was appropriate for this study because it allowed me to do content analysis and also to ensure that the sample is representative of the Kumasi Metropolis in terms of sub-metro size and location and then randomly selecting the final subjects proportionally from the different strata. This confirms what Leedy and Ormrod (2010) said that in stratified random sampling, the researcher is allowed to sample equally from the layers in the overall population.

Using the stratified sampling enables the researcher to control the relative size of each stratum. Stratified random sample ensure that the main features of individuals in the population are included in the sample in the same proportion and that the probability of representativeness is increased. Cohen, et al. (2004) suggest that a stratified random sample is a valuable mixture of randomization and categorization, allowing the researcher to do both quantitative and qualitative study. A quantitative research piece allows analytical and inferential statistics to be used, whereas a qualitative research piece is able to select certain groups in clusters of participants that can be approached to engage in the research.

Finally, the investigator used simple random sampling, which is the least sophisticated of all sampling designs, in selecting the appropriate spouses for the survey. According to Fraenkel, et al, (2015), in random sampling, a sample is chosen in such a way that every member of the population has an equal chance of being selected. The researcher used the simple random sampling (lottery method) to select the required sample size of 600 for the study. The selected

members were contacted and times were scheduled for meeting them. Table 3 shows the five selected sub-metros.

Table 3- *Population of the 5 Selected Married Male and Female Respondents, is the Sub-Metros in Kumasi Metropolis.*

	Male	Female	Total
Asokwa	79,402	87,235	116,637
Oforikrom	178,129	182,126	360,255
Bantam	146,928	162,748	309,676
Manhyia	89,338	100,490	189,828
Suame	90,526	101,123	191,649
Total	584,323	633,722	1,218,045

Source: Kumasi Metropolitan Assembly Archives June 17, 2015

Table 4 summarises the various sampling procedures employed.

Table 4-*Stages in the Sample Selection*

Stage	Sampling Method	Reason
1	Cluster sampling and Lottery method	To divide the population into nine 9 Sub-Metros or clusters, then five sub-metros were selected using the lottery method. Namely; Oforikrom, Bantama, Manhyia, Suame and Asokwa were selected.
2	Purposive sampling	To select 2 orthodox churches namely: Presbyterian and Roman Catholic churches, 2 charismatic churches, namely: Pentecost and Assemblies of God churches and 1 Ahamadiyya mission mosque from each of the five clusters, making 10 orthodox churches, 10 charismatic churches, and 5 Ahamadiyya mission mosques in all.
3	Stratified sampling	To divide the married spouses in two groups, thus, inter-and intra-ethnic spouses.
4	Stratified Sampling and Simple random sampling (Lottery Method)	To further, categorise married spouses as men and women, then use proportionally sample to select them.
5	Method)	To finally select the required sample size of 576 for the study by the lottery method.

In terms of the qualitative aspect of this study, the purposive sampling method was used to select ten (10) participants for the study. The selection of

the ten (10) participants was guided by Creswell (2014) who indicated that up to ten (10) participants are enough in a phenomenological study. Further Langford et al (2009) and Morgan (2014) also came with six-eight (6-8) and six-ten participants to be appropriate. Therefore the sample was made up of five (5) spouses who were satisfied with their marriages from either inter tribe or intra tribe, and five (5) others spouses who were not satisfied with their marriages from either inter tribe or intra tribe, based on their scores on the Marital Satisfaction Inventory, thus with scores above 105 and below 45 respectively.

Data Collection Instruments

Basically, two data collection instruments were used: questionnaire and interview guide. The questionnaire was used to collect data for the quantitative part of the study, while the interview guide was used to collect data on the qualitative aspect. The questionnaire for this study was an adopted standardised instrument, the Marital Satisfaction Inventory (MSI) developed by Essuman (2010). The questionnaire was made up of 38 items and structured in two parts. Part 'A' consisted of 8 items which solicited information on the background characteristics of the respondents. The background items included gender, age, educational level, duration of marriage, type of marriage (intra-or inter-ethnic), lineage, and who respondents talk to when they encounter challenges. Part 'B' contained 30 items, which were adopted from the MSI.

The MSI instrument created by Essuman (2010) is an inventory of marital satisfaction (see Appendix B, pp. 227-236). It was designed to help married people figure out to what degree they are satisfied with their marriage.

The 30 items for both men and women have been grouped into seven scales. The least number of items a scale has is three (3) and the greatest number is six (6). The MSI has a four-point Likert-type scale which ranges from 'Very True' (4), 'True' (3), 'Not True' (2) and 'Not At All True' (1). Each scale helps to find out how satisfied a married spouse is in his or her marriage. Again, as the study sought to measure the extent of marital satisfaction of the respondents, the cut-off point established in the SMI (Manual) to determine the level of satisfaction were adopted. These are as follows: 30-45 not at all satisfied, 46-75 not satisfied, 76-105 as satisfied and 106-120 as very satisfied. The SMI has seven (7) scales. These are as follows:

Scale 1: Relationship (six items; 2,5,10, 20, 21, and 25)

Scale 2: Affection, Love and Appreciation (five items; 3, 4, 16, 23, and 27)

Scale 3: Character (six items; 6, 12, 18, 19, 22, and 28)

Scale 4: Temperament (three items; 13, 14, and 29)

Scale 5: In-law Issues (three items; 11, 17, and 24)

Scale 6: Marital Roles (three items; 9, 15, and 26)

Scale 7: General Evaluation (four items; 1, 7, 8, and 30).

The inventory was designed with both positive and negative items. The negative items are 15 whilst the positive items are 15, making 30 items in all for the male part of the inventory and female part. This inventory was chosen purposely because it has been validated among married spouses in some parts of Ghana. It is a useful instrument in carrying out this study, since it determines a person's level of marital satisfaction; as such, it was considered most appropriate for the study.

A questionnaire is a written collection of survey questions to be answered by a chosen group of participants or study respondents (Gay, Mills & Airasian, 2009). I used the questionnaire because it promised a wider coverage since the researcher can approach respondents more easily.

The questionnaire allowed me to determine the degree of the response and intensity of response. The use of rating scales in a questionnaire affords the researcher the opportunity to determine frequencies, correlations and other forms of quantitative analysis using computer programmes such as SPSS, Sphinx Survey and many more (Cohen, Manion & Morrison, 2004). One disadvantage about the use of questionnaire is that, it does not give the researcher the opportunity to collect additional information in an attempt to clarify a question while the respondents are responding to the items.

Also, the return rate can be poor. In addition, the researcher is only able to obtain restricted and likely skewed information by identifying in advance all the questions posed and thereby excluding other questions that might be asked regarding marital satisfaction (Leedy & Ormrod, 2010).

The interview guide was based on the literature. It consists of two parts; part A consists of eight (8) demographics objective items while the part B also comprises of thirteen (13) open ended items. An interview is an exchange of views between two or more people on a topic of mutual interest, seeks the certainty of human interaction for knowledge production and emphasizes the social situations of research data on social situatedness of research data (Cohen, Manion & Morrison, 2004). The interview also allowed the researcher to ask extensive questions or probe more and set standard questions to elicit more

information from the respondents. Further, the interview was used as a follow-up on unexpected results thus, where respondents score within 30-45 or above 105 to validate the information gathered by using the questionnaire to delving deep into the motivations of the respondents and their responses to explain why they are satisfied in their marriages or not satisfied.

The interview was used by the researcher to test the stated hypothesis or to identify variables and their relationships. One of the distinct advantages of the interview is to enable the researcher to establish rapport with potential participants and thereby gain their cooperation in order to yield the highest response rate, (Johnson & Christensen, 2000). However, the time involved may be prohibitive if the needed interviewees reside in a variety of estate or Metropolis. In general, prompts and probes were however, used where respondents needed to further explain certain responses.

Pilot Test

Prior to the pilot test, the questionnaire was vetted and approved by my supervisors. This helped to establish evidence of face and content validity. The adopted MSI was further validated before it was finally used for the data collection. A pilot test was done in the Cape Coast Metropolis of the Central Region. Hundred (100) spouses made up of fifty (50) men and fifty (50) women from 25 from same tribe and 25 from different tribes were sampled randomly from Presbyterian, Roman Catholic, Assemblies of God and Pentecost churches and Ahamadiyya Mission Mosques. The respondents were married spouses from the ages of 20 years and above and have lived in their marriages from two (2 years) and above and are still living in their marriages.

Validity

The items were scrutinised and reviewed to improve the content to make the language clear and simple to understand. More so, the inventory has been used in similar studies in other parts of the country.

Further, a confirmatory factor analysis (CFA) was performed to determine the construct validity of the questionnaire. This was done to determine the factor loadings and construct validity of the MSI items in the questionnaire. It emerged that all the items loaded well on each of the various constructs as expected. The factor loadings ranged from .86 to .92, which indicated the items correlated well with their respective dimensions. All the factor loadings were squared and averaged to get the average variance extracted (AVE). All the AVEs were above .50 that indicated that the scales have high convergent validity. Finally, the Hetrotrait-Monotrait Ratio Correlations (HTMT) were estimated. These correlations were estimated for the various dimensions. All the HTMT values were below .90, an indication that there was high discriminant validity. In all, the results showed all the items were valid, hence their use for the final data collection.

Reliability

In addition, the internal consistency was estimated using the Cronbach's Alpha. Since the majority of items were multiple scored especially on four (4) point Likert scales, the Cronbachs' coefficient alpha was deemed appropriate. Ary, Jacobs, Razavieh and Sorensen (2006) maintain that the Cronbach alpha is used when measures have multiple scored items.

A reliability coefficient of .85 was realised in all. Table 5 presents the reliability estimates for the sub-dimensions.

Table 5-Reliability Coefficient of MSI

Sub- scales	No. of items	Reliability coefficients
		Pilot
Relationship	06	0.87
Affection, Love and Appreciation	05	0.91
Character	06	0.84
Temperament	03	0.81
In-Laws Issues	03	0.79
Marital Roles	03	0.85
General Evaluation	04	0.88
Overall Average	30	0.85

Source: Field data, 2020

The interview guide was personally developed. The items were vetted and approved the researcher’s supervisors; in an attempt to check for the evidence of face and content validity. The interview guide was used as a follow-up on unexpected results such as spouses who scored 30-45 as not at all satisfied and 106-120 as very satisfied to collect comprehensive and detailed data on the issues under study. The items comprised eight (8) demographic data and thirteen (13) open ended items.

Further, the validity and reliability of the interview guide were ascertained by means of trustworthiness. Trustworthiness in qualitative study is the validity and reliability of the interview schedule. Qualitative study can be assessed through the fulfillment of several criteria or requirements, according to Pekeberg (2012). She points out that integrity, transferability, confirmability and dependability are included in these requirements. These principles are

historically known as internal and external validity, internal and external reliability, and objectivity.

Credibility

The level of acceptability refers to credibility; how acceptable or credible is the research? The criterion of credibility (internal validity) can be met by two standards; the use of more than one research method, and the use of respondent validation. The former (is discussed) refers to the use of more than one method to ensure complementarity of findings. The latter refers to the findings of the research being sent to participants for their comments. This means that comments and conclusions can be supported or rejected by participants, and with that (if necessary) readjusted to best represent the nature of the concept investigated (Bryman, 2008). In this research, I used more than one method to make sure the complementarity of findings is received. I additionally revisited each of the ten (10) respondents for them to confirm and validate their responses, a week after the interview.

Transferability

In qualitative analysis, transferability is parallel to the external validity criterion. The probability of generalizing results concerns this criterion. However, qualitative research, unlike quantitative research, does not rely on generalizations, but on deeper explanations of a few cases and/or contexts (Bryman, 2008). I am not aiming to generalize my results because of the use of the qualitative approach and according to my study questions. My results represent the reality of marital satisfaction in the Kumasi Metropolis among married spouses. The results of this study do not reflect the reality of other

married spouses in the country. The results can, however, offer an indication of what the reality is. The degree of opportunity to pass the findings of married spouses in the five sub-metros is important here. The definitions of marital satisfaction between married spouses in inter- and intra-ethnic marriages in the sub-metros need to be as deep and precise as possible for the possibility of transferability (Bryman, 2008).

Dependability

Dependability applies to the level to which a study is consistent or reliable. Full records of research data and procedures must be kept open to all in order for qualitative research to be reliable; all interview dates, names of participants and adequate information on the research methodology used must be provided. With these documents, other researchers should be able to perform the same study by using the exact same techniques and participants (for replication of the study).

Furthermore, the keeping of such records allows another person the opportunity to verify if the data is sufficient and whether or not the interpretations and conclusions are in line with the data (Bryman, 2008). All methods used for the study were clearly indicated for this review, precise data were presented and conclusions were drawn on the basis of the data.

Confirmability

The analysis criterion of objectivity is this. In qualitative analysis, objectivity is said to be minimal. It can be argued that when studying social phenomena, absolute objectivity is not feasible. As a researcher using the qualitative method, however, it is crucial that the presentation and interpretation

of the data collected is not interfered with by one's own beliefs, thoughts and assumptions. It is important that the participants' voices are reflected in the discussions and conclusions (Bryman, 2008). Sending my study results to the participants before final submission, as stated earlier, will ensure greater objectivity and avoid incorrect interpretations of their thoughts and actions before final submission.

Data Collection Procedures

After being given approval by the Institutional Review Board (IRB) University Cape Coast, I collected a letter of introduction (Appendix A, p. 226) from Department of Guidance and Counselling to confirm my identity and introduce me as the researcher to the various religious institutions. Further discussions were held with the respondents with regard to what the study was about and the number of respondents needed for the study. I contacted the selected respondents from the three (3) various religious groups, namely, Orthodox churches, Charismatic churches and Ahmadiyya Mission mosque after which dates were pre-arranged and further meetings. I recruited and trained four graduate students to help in the collection of the data. Most of the completed questionnaires were collected back the same day, while few others were collected between 20-30 days. After collecting the data, respondents were appreciated with a writing pen and a note pad. A minimum period of five (5) weeks and a maximum of ten (10) weeks was used for the data collection exercise. Using two (2) weeks each for the five sub-metros selected. My assistants and I took the time to explain the items on the questionnaire before the respondents filled them. Each respondent used 30 minutes in responding to

the items and they were all collected back but those who did not complete theirs were asked to send it home and bring it the following week Sunday.

In terms of the qualitative data, on the appointed dates, the ten participants were visited whereupon the interviews were conducted on the participants after a careful selection process. Any five interviewees who fell within the dissatisfaction range and agreed to participate in the study were interviewed. Also, any five who fell within the satisfaction range in either inter or intra ethnic marriages and also agreed to participate in the study were also interviewed. The respondents were met individually at different places on one occasion; one respondent was interviewed at a time. Permission was sought from the participant to record the proceedings. The interviews were recorded using a recorder. Notes were also taken as the interviews unfolded. Each interview lasted for about 45 minutes to 2 hours. A total of ten weeks was used to collect data for the study. The respondents as well as the participants for the study were assured of confidentiality and anonymity of the information they were giving out as well as their identity.

Ethical Consideration

The conduct of the research strictly adhered to ethical concerns governing the conduct of any research. According to Northway (2000), all facets of any study have ethical implications. In research and more specifically, in the social sciences, ethical issues are very critical Flick (2014). He contends that researchers ought to observe current codes of ethics in order to monitor and manage the relationships between the researcher and the respondents to prevent any harm that is likely to influence participants directly or indirectly.

In the views of Schnell and Heinritz cited in Flick (2014, p. 49), ethics in research seek to address the question, “which ethically relevant researcher’s intentions that could bear on the people or about whom the researchers do their research. Furthermore, it is concerned with considering the procedures that should be useful for protecting those who take part in the research, whenever it is considered necessary.

In Josselson's (2007) opinion, interpersonal ethics requires concern for the integrity, privacy, and well-being of those being studied. The study attempted to address this in the process of data collection, analysis and reporting. Tape recorders were provided for each of the trained research assistants. Ethical consideration was taken care of not to infringe on the rights of married couples to provide trustworthiness of the study. In Flick (2014), Schnell and Heinritz argue that ethical problems rely on eight fundamental principles:

1. Researchers need to explain why research on their problem is important at all.
2. Researchers need to be able to clarify what their research's purpose is and in what conditions participants are included in it.
3. Researchers in their projects must be able to clarify the methodological processes.
4. Researchers need to be able to estimate whether their research choices have positive or negative ethically-related effects on participants.

5. The researchers must determine the potential breaches and penalties resulting from their project and be able to do so before beginning the project.
6. Researchers must take action to avoid breaches and losses found in compliance with principle 5 above.
7. Researchers do not make misleading claims about the importance of their studies.
8. Researchers have to comply with existing data security legislation (see Flick, 2014, pp. 49-50)

These principles are also enshrined in academic institutions' codes of ethics, which University of Cape Coast (UCC). Ethical approval was received from the Ethical Review Board, College of Education Studies, UCC. The University of Cape Coast School of Graduate Studies' ethics codes require research procedures to be based on informed consent, permission and voluntary informed consent of participants (i.e., participants in the study ought to approve and decide to take part considering the information given to them by the research) prior to the study.

Ethical practice and ethical codes are generally focused on the principles of ensuring the free consent of participants to participate, ensuring the confidentiality of the materials gathered, and protecting participants from any harm that might result from their participation. As a consequence, I subsequently obtained notified consent and permission from participants. Before data collection began, consent was sought from the respondents.

Informed Consent

Informed consent refers to the situation in which "subjects know and understand the risks and benefits of research participation" (Flick, 2014, pp49-50) as a condition for the participation of subjects in a study. They were made to understand that their participation is voluntary (Flynn & Goldsmith, 2013, p. 10). This means that the researcher must ensure that appropriate measures for obtaining informed consent and permissions are put in place in order to fulfil a critical condition and a requirement by the Ethics Committee of the University of Cape Coast Graduate Studies-Ethical Guidelines.

The questionnaire for the survey and the procedures for the conduct of the semi-structured interviews guide was evaluated and accepted by the Ethics Committee of the School of Graduate Studies University of Cape Coast in the academic year of 2019-2020.

Permission was sought from the church and mosque authorities in each of the five sub-metros in the study before data was collected. The churches as well mosque authorities were then briefed on the aims of the study and the procedures the researcher followed in sampling, collecting and handling the data collected from their Churches and Mosques. They were also informed of the accessible group and how they will be selected to get the required data. Bearing in mind that research has to be based on informed consent. Thus, the participants in the study have to agree to partake based on the information given to them concerning the research by me. During the interviews, participants were told that participation in the study and the interviews is purely voluntary. I, then, read to them the purpose(s) of the study. They were also assured of utmost

confidentiality of the information they give to me as the researcher throughout the study.

Assurance of Confidentiality and Anonymity

With regard to every study, confidentiality and privacy of participants are very important. There is a need to protect privacy and ensure that participants cannot be recognised by any data in the study and that precautions are taken to ensure that specific information such as addresses, locations and identification and registered numbers are encrypted (Flick, 2014; Flynn & Goldsmith, 2013; Josselson, 2007). Participants must be confident that the data collected were used for the purpose(s) to which they have consented and that readers, and those outside the study, would not be able differentiate them from the study's results.

I tried to fulfil all these requirements during the survey data collection and the interviewing of respondents in the study. Every effort was made to protect the confidentiality of the data collected from respondents.

This research used both quantitative and qualitative data collection methods, and married spouses were asked to provide some background information such as age, length of marriage, gender, names that could give away their identity if such information about them was included in the study.

To pay more respect to their privacy, I assured them that, the bio data supplied on the questionnaires was for data collection and would not be made available to anybody who is not meant to have access (see Appendix A, p. 226).

In narratives, the study also gathered interview data. There were cases where participants were cited for the study verbatim. In this case, married

couples may have anxiety and a sense of insecurity to provide information about themselves. According to Josselson (2007), "unless our participants trust that we guarantee their anonymity, they will not tell us what they should tell us," (p. 541). The risk of disclosure was potentially great in this study where there were very few participants chosen for interviewing, so apart from the measures taken to ensure the aforementioned confidentiality, the researcher responded with sensitivity to all data collected and discussed with respondents, with great care at each stage of the study's progress so that they did not feel threatened. Participants' age, gender, and locations were kept anonymous; data collected was properly preserved (e.g. passwording transcribed data in word documents, all videos, notes, writings, and interview data were kept at the personal office of the researcher in a secure place).

Gaining Access and Entry

Research is an intervention into a social structure and is therefore seen to be examined in the system as a disruptive element and can therefore react defensively. Flick (2014) argues that there is a mutual unreceptivity between the researcher and the institutions or social systems to be investigated and that by exchanging a whole lot of information on entering the study field, does not reduce those postures.

Instead, "it leads to increasing complexity in the process of agreement and might lead to increased immune reactions" (Flick, 2014, p. 160) thus, both sides generate myths that are nursed by increased exchange of data, and in some cases, relationship between the researcher and male or female participants.

A research is often seen as an intrusion into the framework of the institutions to be studied. Many institutions see research as a disruption and disturbance of their routines, with no immediate or long-term benefits in sight, particularly, when the researcher is from outside the institution (Flick, 2014; Josselson, 2007). To Flick, research projects are unsettle institutions in three respects; they are:

1. The limitations of its own activities are to be disclosed;
2. The organisation is and remains ignorant of the ulterior motives of "research";
3. There are no sound grounds for denying requests for research (2014, p. 160).

These worries could place real obstacles in the researcher's way. Therefore, there is the need to establish rapport, reciprocity and the maintenance of professional integrity and credibility with relevant individuals and participants. In this regard, I respectfully asked the leaders of the various institutions I visited to assign some members to assist me administer my questionnaires together with my research assistants. For this to happen, I deemed it important to establish close relationship with the institutions, their leaders and members.

Specifically, the purpose of the study was thoroughly explained to the respondents, after which their consent was sought by completing the consent form. Respondents were made aware that engagement in the study was by volition and not compulsion. The data that were collected were kept confidential, names of respondents and their responses were not disclosed in

any part of the work, pseudonyms were used. The data collected were analysed as a group, and, for that matter, it was not possible to trace responses to respondents. The data collected were well-managed and kept confidential to avoid other people having access to the data.

Data Processing and Analysis

Both quantitative and qualitative approaches were used to analyse the collected data. The quantitative data was processed using version 21.0.0 of the Statistical Product for Service Solution (SPSS) software. Frequencies and percentages, mean and standard deviation, independent t-test samples, Structural Equation Modelling (SEM) Multi-group analysis, and one-way multivariate analysis were used to analyse the quantitative data (MANOVA).

Data collected on Research Question 1 were analysed using mean and standard deviation. The responses for the 30 items were scored as: Very true = 4, True =3, Not True =2, and Not at all True =1. The inventory (MSI) was designed with both positive and negative items. The negative items are 15 whilst the positive items are also 15. Prior to the analysis, the negative items were reverse - scored. Mean scores were computed for each of the items, and finally, the mean of means of for the overall scale was computed. The mean scores for the overall scale ranged from 30 to 120. The following cut-off points were established for the overall scale: 30-45 as not at all satisfied, 46-75 not satisfied, 76-105 as satisfied and 106-120 as very satisfied.

For data collected on Hypothesis 1, independent samples t-test was used to test it. The criterion variable was respondents' scores on marital satisfaction. The predictor variable was type of marriage, and this had two levels: inter-ethnic

and intra-ethnic. The mean scores for both inter and intra-ethnic groups were compared after normality and homogeneity of variance assumptions had been checked.

Hypotheses 2 was to determine how demographic characteristics (age, level of education, and duration of marriage) would predict marital satisfaction of spouses in intra - and inter-ethnic marriages. In addition, it was aimed at determining whether or not the predictions in the path model are heterogeneous and the evaluations of variables in the model yielding significant different predictions in terms of type of marriage (intra and inter marriages). The predictor variables were age, level of education, and duration of marriage, and the criterion variable was scores of marital satisfactions. The SEM-multi-group analysis was used to compare parameters (path coefficients) between groups of data. In such an instance, Hair, Hult, Ringle and Sarstedt (2014) assumed that there is a categorical moderator variable (type of marriage) that influences the relationships in the path model. This implies that variations in the predictions are as a result of the moderator variable. This might affect the strength or even direction of specific path relationships. Failure to consider heterogeneity can be a threat to the validity of SEM results since it can lead to incorrect conclusions (Hair et al., 2014).

Specifically, when conducting a multi-group analysis, the interest is to test the null hypotheses (H_0) that the path coefficients are not significantly different (i.e., $P_1 = P_2$). Thus, the path coefficients (P_1) for inter-ethnic group is equal to the path coefficients (P_2) of intra-ethnic group. Specifically, the hypothesis was tested using the variance-based SEM (PLS-SEM).

Hypothesis 3 was tested using independent samples t-test. The predictor variable was type of marriage, with two types of marriage: inter-ethnic and intra-ethnic. The criterion variable was the scores for male and female respondents on marital satisfaction. Independent samples t-test was performed after checking the normality and homogeneity of variance assumptions.

Hypothesis 4 was tested using one-way multivariate analysis of variance (MANOVA). MANOVA is a statistical procedure that is used to compare mean scores of two or more groups on two or more related dependent variables which are continuous in nature. The criterion (dependent) variables, thus, the seven dimensions of marital satisfaction were four: relationship; affection, love and appreciation; character; temperament; in-law issues; marital roles; and general evaluation, which are measured on continuous (scale). All the assumptions surrounding the use of MANOVA were checked and adhered to. MANOVA was considered appropriate because it is effective in reducing type I error.

Qualitative Data Analysis

The aim of this section was to provide an overview of how the data from the interview was transcribed and coded. This is to assist with the study's future replication. Research Questions 2 and 3 were qualitatively analysed. Interviewing generates a large amount of data which needs to be properly analysed and the results presented meaningfully. The qualitative data analysis consists of comparing the cases chosen for the research on the basis of what spouses shared about their marital satisfaction and factors that contribute to either marital satisfaction or dissatisfaction.

Having read works on qualitative analysis by numerous researchers, I considered the thematic method of phenomenological study to be a viable and suitable option (Braun & Clarke, 2006; Creswell, 2009; Glaser & Strauss, 1967; Tashakkori & Teddlie, 2009; Taylor & Gibbs, 2010).

The phenomenological method, according to Creswell (2007), allows the investigator to:

1. Read severally all transcripts to obtain an overall feeling from them.;
2. Identify phrases or sentences that pertain directly to marital satisfaction among spouse in inter- and -intra ethnic marriages;
3. Formulate meanings from the significant statements and phases;
4. Formulated phrases are then clustered into themes allowing for the emergence of themes common to all of the participants; and
5. The results are then integrated into an in depth, exhaustive description of the phenomenon.

As stipulated by Braun and Clarke (2006), some of the core principles of the thematic approach to qualitative data analysis were adapted for use in this research. Thematic analysis is a methodology for identifying, analyzing, interpret, and reporting trends (themes). It organizes and explains the data set minimally in (rich) detail (Braun & Clarke 2006, p.79). The overall thematic approach to qualitative data analysis was considered (Creswell 2009, chapter 9). The steps are:

1. Organizing and preparing the data for analysis.
2. Reading through the data for familiarization.

3. Coding the data.
4. Using the coding process to generate themes or descriptions.
5. Describing how the descriptions and themes will be represented in the analysis.
6. Making interpretation or meaning of the data.

Although it was very similar to that of Braun and Clarke (2006), I preferred the latter because I could adapt it to my research effectively. Braun and Clarke's thematic analysis has six stages that have been identified and defined in Table

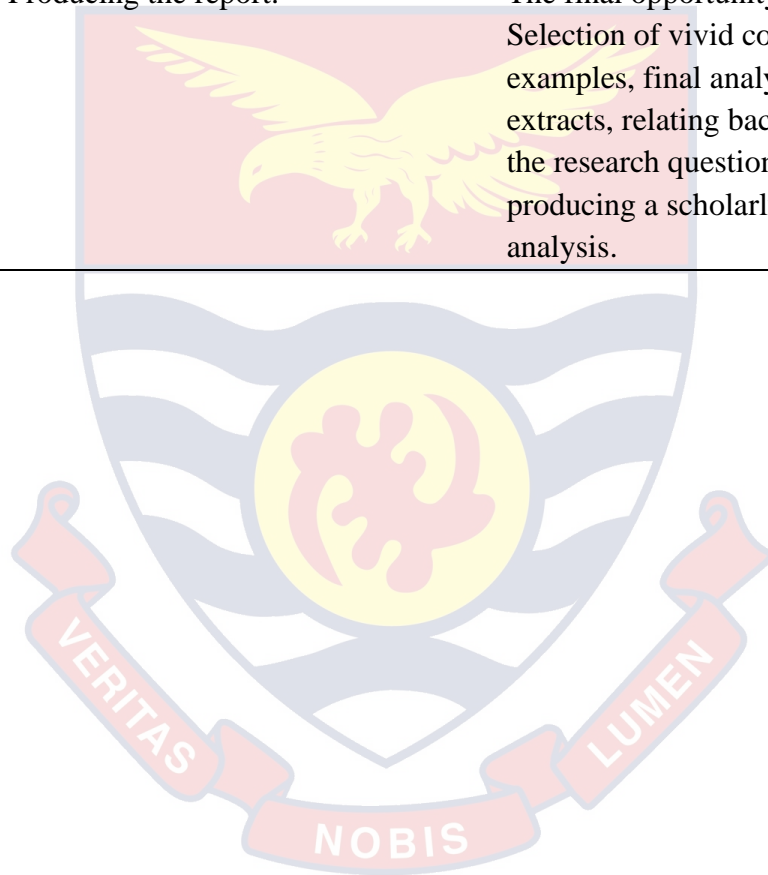
6.



Table 6-*Phases of the Thematic Analysis*

1. Familiarizing yourself with the data:	Transcribing the data (if necessary), reading and re-reading the data, noting down initial ideas.
2. Generating initial codes:	Coding interesting features of the data in a systematic fashion across the entire data set, collating data relevant to each code.

3. Searching for themes:	Collating codes into potential themes, gathering all the data relevant to each potential theme.
4. Reviewing themes:	Checking if the themes work in relation to the coded extracts (level 1) and the entire data set (level 2), generating a thematic 'map' of the analysis.
5. Defining and naming themes:	On-going analysis to refine the specifics of each theme, and the overall story the analysis tells, generating clear definitions and names of each theme.
6. Producing the report:	The final opportunity for analysis. Selection of vivid compelling abstracts examples, final analysis of selected extracts, relating back of the analysis to the research question and literature, producing a scholarly report of the analysis.



CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

The purpose of this study was to investigate marital satisfaction among spouses in inter-and intra-ethnic marriages in the Kumasi Metropolis. The analysis was guided by the research questions and research hypotheses. Relevant tables and figures were used to display the data which were also complemented with short descriptions.

The discussion on each finding, which was separated from the results, comprised the interpretation of the data supported with previous findings from the related literature coupled with its implications where possible.

This chapter presents the results of the data collected from the field. The results are based on 557 out of the 575 response, which were deemed valid for analyses and constituted a response rate of 97%. Although the return rate was not a hundred percent as expected, it was still very high to work with.

In order to explain the demographic characteristics, the researcher used descriptive statistics (frequencies, ratios, means and standard deviations) and answer research questions 1 and 3. In addition, inferential statistics (independent t-test samples, Structural Equation Modeling (SEM) and Multivariate Variance Analysis (MANOVA) were also used to test the research hypotheses.

The chapter is organised in two parts. The first part presents the results, while the second part presents the discussion of the findings. The Statistical Product for Service System (SPSS) version 20.0 was the statistical programme used to analyse and present data in this study to facilitate quantitative data analysis.

Results

This section presents the research outcomes. The findings have been presented in two sections. While the first section presents the respondents' demographic statistics, the second section presents the key findings.

Socio-demographic Characteristics

This part examines the socio-demographic characteristics of the respondents. The demographic information covered include age, gender, level of education, length of marriage, lineage, who respondents talk to in times of challenge, and whether or not they had pre-marital counselling. Table 7 presents the personal characteristics.

Table 7-Distribution of Respondents by Personal Characteristics (N = 557)

Variable	Intra-ethnic		Inter-ethnic		Total	
	N	%	n	%	N	%
Age						
20 – 30 years	41	12.9	38	16.0	79	14.2
31 – 40 years	149	46.7	105	44.1	254	45.6
41 – 50 years	94	29.5	67	28.2	161	28.9
51 years & above	35	11.0	28	11.8	63	11.3
<i>Total</i>	<i>319</i>	<i>100.0</i>	<i>238</i>	<i>100.0</i>	<i>557</i>	<i>100.0</i>
Gender						
Male	169	53.0	113	47.5	282	50.6
Female	150	47.0	125	52.5	275	49.4
<i>Total</i>	<i>319</i>	<i>100.0</i>	<i>238</i>	<i>100.0</i>	<i>557</i>	<i>100.0</i>
Level of education						
BECE	8	2.5	7	2.9	15	2.7
SSSCE	31	9.7	26	10.9	57	10.2
Diploma	115	36.1	94	39.5	209	37.5
Degree	140	43.9	86	36.1	226	40.6
Above degree	25	7.8	25	10.5	50	9.0
<i>Total</i>	<i>319</i>	<i>100.0</i>	<i>238</i>	<i>100.0</i>	<i>557</i>	<i>100.0</i>

Length of marriage						
2 – 5 years	71	22.3	72	30.3	143	25.7
6 – 10 years	136	42.6	73	30.7	209	37.5
11 – 15 years	76	23.9	59	24.8	135	24.2
16 – 20 years	18	5.6	20	8.4	38	6.8
25 years & above	18	5.6	14	5.9	32	5.7
<i>Total</i>	<i>319</i>	<i>100.0</i>	<i>238</i>	<i>100.0</i>	<i>557</i>	<i>100.0</i>

Source: Field data, 2020

In Table 7, the majority 254 (45.6%) of the respondents were from the ages of 31-40 years, while 63 (11%) were 51 years or more. Similar results were found for respondents within intra- and inter-ethnic marriages. There were more males (n = 169, 53%) than females (n = 150, 47%) among the respondents' intra-ethnic marriage, while that of inter-ethnic marriage saw more females (n = 125, 52.5%) than males (n = 113, 47.5%).

Generally, about half (50.6%) of the respondents were males. Majority 226 (40.6%) of the respondents appeared to have had degree, 209 (37.5%) have had diploma, while few 15 (2.7%) have had BECE education. Most 209 (37.5%) of the respondents indicated they have married from 6 – 10 years, and 143 (25.7%) have married for 2 – 5 years.

Table 8-Distribution of Respondents by Social Characteristics (N = 557)

Variable	Intra-ethnic		Inter-ethnic		Total	
	N	%	n	%	N	%
Lineage						
Patrilineal	53	16.6	81	34.0	134	24.1
Matrilineal	266	83.4	157	66.0	423	75.9
<i>Total</i>	<i>319</i>	<i>100.0</i>	<i>238</i>	<i>100.0</i>	<i>557</i>	<i>100.0</i>

Whom do you talk to
about marital challenges

Counsellor	66	20.7	35	14.7	101	18.1
Pastor	40	12.5	40	16.8	80	14.4
Relatives	21	6.6	22	9.2	43	7.7
Friends	19	6.0	18	7.6	37	6.6
No one	173	54.2	123	51.7	296	53.1
Total	319	100.0	238	100.0	557	100.0

Pre-marital counselling

Yes	242	75.9	184	77.3	426	76.5
No	77	24.1	54	22.7	131	23.5
Total	319	100.0	238	100.0	557	100.0

Source: Field data 2020

As indicated in Table 8, a vast majority 423 (75.9%) of the respondents were from the matrilineal line of inheritance, whereas 134 (24.1%) were from patrilineal homes. Similar trends were found among respondents in intra- and inter-ethnic marriages, respectively. When respondents were asked who they talk to when they encounter marital challenges, the majority 296 (53.1%) of the respondents indicated they talk to no one, 101 (18.1%) indicated they talk to counsellors, 80 (14.4%) talk to pastors, 43 (7.7%) talk to relatives, while 37 (6.6%) talk to friends. While the majority 426 (76.5%) of the respondents indicated they had pre-marital counselling, 131 (23.5%) indicated they did not go through pre-marital counselling.

Further, the study presents the demographic results and findings of the interview conducted. Six characteristics of the study of participants which were considered necessary for providing information about the respondents, and the study were sought. The characteristics of the participants provide understanding

to readers as to the kinds or types of spouses involved in the study in relation to their level of maturity and experiences. The characteristics are gender of participants, age of participants, participants' educational level, years of marriage, type of marriage and the lineage of participants. The findings are presented in themes and sub-themes. These themes are supported with quote from participants interviewed.

Table 9-*Demographic Characteristics of participants for interview*

Scale	Sub-scale	Frequency
Gender	Male	5
	Female	5
Age Range	40-49	6
	50-59	4
Educational Level	Tertiary	8
	Secondary	2
	Basic	0
Years of Marriage	10 years and below	5
	11 years and above	5
Type of Marriage	Inter-Ethnic Marriage	5
	Intra-Ethnic Marriage	5
Lineage	Patrilineal	6
	Matrilineal	4

Source: Field Data, 2020

Table 9 presents the demographic characteristics of the participants involved in the study. A total of ten (10) participants were involved in the study. The table showed that five of the participants were females and five males. Six of the participants were within the age range of 40-49 and four were within the age range of 50-59. Eight of the participants in the study had schooled up to the tertiary level and two had also schooled up to the secondary level. It is evident from table one that half (5) of the participants have been married for 10 years

and below. The remaining half have been married for eleven (11) years and above. The number of years participants has been married showed that participants have been in marriage for a relatively long time. Hence, these participants were in a better position to provide accurate and needed responses with respect to the objectives of the study. Half (5) of the spouses involved in the study were in inter-ethnic marriage. Table 7, shows that most six (6) of the participants lineage were patrilineal, while the remaining participant four (4) lineage was matrilineal.

Research Question 1

To what extent are spouses in inter-and intra-ethnica marriages satisfied in their marriages?

The aim of this research question was to examine the level of satisfaction among couples in inter- and intra-ethnic marriages. Respondents were asked a series of questions, and their responses are presented in Tables 8 and 9. Prior to the results, descriptive information on marital satisfaction are presented in Table 10. The items were interpreted using the following; 4.0-3.5 = very true; 3.4-2.5 = true; 2.4-1.5 = not true; and 1.4-1.0 = not at all true.

Table 10-*Means and standard deviation distribution of marital satisfaction among spouses in inter-and intra-ethnic marriages.*

Statements	Intra-ethnic		Inter-ethnic	
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>
1. Relationship				
I like the way my spouse converses and shares joke with me	3.07	.86	3.15	.81
We quarrel over petty disagreements and hurt each other's feelings very often.	2.65	.97	2.74	.84

My spouse always seeks my opinion on important issues concerning our marriage. I like this.	2.86	.96	3.05	.86
Our conversation always ends in a quarrel. So we scarcely converse these days.	2.63	.94	2.79	.91
My spouse and I accept disagreements without hurting each other's feelings.	2.81	.80	2.81	.82
I like the way my spouse phones and converses with me when he/she travels. He/she does it frequently.	2.95	.96	3.14	.88
<i>2. Affection, Love and Appreciation</i>				
I am satisfied sexually with my marriage	3.09	.89	3.11	.95
I am very worried because my spouse does not appreciate all the sacrifices, I put in my marriage	2.73	.85	2.86	.87
I notice that my spouse is becoming more attractive to me. I am growing to love him more and more.	3.08	.86	3.19	.85
My spouse appreciates my cooking always. I like this.	3.00	.95	3.11	.86
My spouse has great respect for me. He admires my hard work at home.	3.07	.89	3.17	.92
<i>3. Character</i>				
My spouse is not trustworthy. He is very cunning, unreliable.	2.95	.86	3.05	.87
TABLE 10. Continued				
I am fed up with my spouse because he is stubborn, never ready to change his bad ways (like affairs with women/men).	2.86	.95	3.07	.85
One thing I like about my spouse is that he admits his faults and apologizes.	2.95	.86	2.96	.82
My spouse speaks to me harshly as if I am a child. I strongly dislike this.	2.68	.89	2.85	.90
I thought it is only women/men who nag. My spouse nags too much to my discomfort.	2.82	.86	2.76	.92

No matter how well I cook, my spouse would find some fault. He is always complaining about my cooking.

4. Temperament

My spouse is too cold for my liking. I do not enjoy his company.

My spouse is indifferent. He does not care about what I do with my life.

My spouse gets angry too frequently and beats me. I am thinking of reporting him to the police.

5. In-law Issues

My in-laws are very helpful and give me respect.

My in-laws are my worst enemies in my marriage. They make my life miserable.

My spouse always speaks harshly and angrily to my relatives when they visit. This displeases me.

6. Marital Roles

I like my spouse a lot for her financial support in the marriage.

My spouse keeps his money to himself. He does not perform his financial duties for the upkeep of the home.

Table 10: Continued

My spouse is committed. He gives enough house-keeping money and sometimes gives more.

7. General Evaluation

I Always feel fulfilled, happy in the company of my spouse

I will feel much happier if I move out of my present marriage

My spouse is the best I can ever have.

I enjoy my spouse's company most times.

Source: Field data, 2020

Intra-ethnic, n = 319, Inter-ethnic, n = 238

From Table 10, respondents in inter- and intra-marriage reported 'very true' and 'true' for all the items. However, it appears that with respect to the statements of respondents in intra-ethnic marriages indicated that it was not true of their marriages; 'we quarrel over petty disagreement and hurt each other's feelings very often' with the mean of (2.56 and SD = .97) for intra-tribe and (2.74 and SD = .84) for inter-tribe, our conversations always ends in a quarrel, so we scarcely converse with the mean of (2.63 and SD = .94) for intra-tribe and mean of (2.79 and SD = .91) for inter-tribe, I am very worried because my spouse does not appreciate all the sacrifices I put in my marriage with the mean of (2.73 and SD = .85) for intra-tribe and (2.86 and SD = .87) for inter-tribe, my spouse speaks to me harshly as if I'm a child, I strongly dislike this with mean of (2.68 and SD = .89) for intra-tribe and mean of (2.85 and SD = .90) for inter-tribe. It appears that the most four satisfied inventory were; I am satisfied sexually with my marriage with the mean (3.09 and SD = .89) for intra-tribe and (3.11 and SD = .95) for inter-tribe; my spouse is committed, he gives enough house-keeping money and sometimes gives more, mean of (3.08 and SD = .89) for intra-tribe and mean of (3.24 and SD = .85) for inter-tribe; I enjoy my spouses company most times with the mean of (3.13 and SD = .80) for intra-tribe and mean of (3.20 and SD = .85) for inter-tribe, and I always feel fulfilled, happy in the company of my spouse with the mean of (3.18 and SD = .81) for intra-tribe and mean of (3.29 and SD = .79) for inter-tribe. Details of the overall level of marital satisfaction are presented in Table 11.

Table 11-*Level of Marital Satisfaction of the respondents*

Level	Score	Intra-ethnic		Inter-ethnic	
		N	%	N	%
Not at all satisfied	30 - 45	-	-	3	1.3
Not satisfied	46 – 75	80	25.1	44	18.5
Satisfied	76 – 105	194	60.8	139	58.4
Very satisfied	106 – 120	45	14.1	52	21.8
Total		319	100.0	238	100.0

Source: Field data, 2020; $X^2(N = 557, 3) = 11.505, p = .009$

The chi-square test shows a significant association between marital satisfaction and type of marriage, $X^2(N = 557, 3) = 11.51, p = .009$. The results in Table 11 show that more of the respondents in intra-ethnic marriages (60.8%) than inter-ethnic marriages (58.4%) were satisfied with their marriages. Paradoxically, the proportion of respondents in intra-ethnic marriage (25.1%) who reported not to be satisfied outweighs those in inter-ethnic marriage (18.5%). Only 1.3% of the respondents in inter-ethnic marriages indicated they were not at all satisfied in their marriages. Further, about 14% of the respondents in the intra-ethnic marriages indicated of being very satisfied while about 22% of the inter-ethnic were also very satisfied in their marriages. To answer research question 1, the analysis shows that about 75% of spouses in intra-ethnic marriages indicated satisfaction in their marriages and about 80% of spouse in inter- ethnic marriages showed satisfaction. Therefore, it can be said that majority of the respondents in intra-and inter-ethnic marriages were satisfied in their marriages.

It appears that the least four (4) satisfied inventories among them were; We quarrel over petty disagreement and hurt each other's feelings very often, Our conversations always ends in a quarrel, so we scarcely converse, 'I am very worried because my spouse does not appreciate all the sacrifices', 'I put in my marriage my spouse speaks to me harshly as if am a child', 'I strongly dislike this'. It seems that the most four satisfied inventories were; I am satisfied sexually with my marriage, my spouse is committed he gives enough house-keeping money and sometimes gives more, I enjoy my spouses company most times and I always feel fulfilled, happy in the company of my spouse.

NB: Research question 2 and research question 3 are answered or analysed qualitatively.

Research Question 2

What are the perceived effects of intolerance, lack of communication, and inheritance issues on marital satisfaction among spouses in inter-and intra-ethnic marriages?

Themes and sub-themes for Caregivers

Table 12-*Themes and Sub-themes*

Themes	Sub-themes
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System of communication	Adoption of common language
	Influence of common language on marital satisfaction
Nature of communication	Cordial
	Lukewarm
Influence of children's inheritance	
Tolerance	
Challenges	Children upbringing
	Decision-making
	Spouse involvement in household production

Source: Field Data, 2020

System of Communication

System of communication was a common feature of participants' interviewed. In their description, it was evident that participants have a system of communication. That is participants have adopted a common language for themselves and their children.

Adoption of Common Language (s)

Participants involved in the study revealed that they have adopted a common language(s) as a medium of communication. Participants in intra-ethnic marriages explained that they spoke the same language as their spouses.

Some participants said:

We are both Ashantis so we speak Twi and speak with our children.... (Participant 4)

We both speak Fanti". (Participant 6)

We come from the Volta region, so we cannot afford to speak any language apart from Ewe (Wegbe even though there is some slight difference in our language we try to understand each other. Oh yeah! We speak Ewe with our children".

(Participant 8)

Similarly, participants in inter-ethnic marriages explained that they spoke the same language with their spouse. However, in addition to Twi, they spoke English language with their spouse and children. Some participants explained:

Yes, we both speak Twi and English, so basically because though I am an Akwapim but they didn't stay in the Akwapim land we are not even using the Cherepon [Okere] language in the home though I speak it all right. So, we decided to go by the community' language that is the Twi which we use..

(Participant 1)

We are used to the Akan [Twi] even though I am an Akwapim and she is a Fante. Though my language is little different from her language, when I speak, she understands and when the children are involved, we speak English ... (Participant 2)

My spouse and I use Akan (Akyem Twi) despite the fact that I am from Akyem Kibi and he is from Akropong Akwapim, the intonations in the two dialects are a little bit different but we try to understand each other and agreed to speak the Akyem

twi. For our children, we speak English language with them due to our educational background. We felt they would learn our language when they grow up.... (Participant 10)

Influence of a Common Language on Marital Satisfaction

Participants in both inter-ethnic and intra-ethnic explained that the use of common language(s) was very relevant with respect to marital satisfaction. Participants explained that the use of common language(s) removed suspicion and promoted understanding during communication. Hence, it influenced their marital satisfaction positively. Some participants in intra-ethnic marriages said:

With marital satisfaction, I wouldn't say that is the only one, but I feel that once we speak the same language we may understand ourselves better in terms of communicating, so that it wouldn't look like you make a statement and it is misunderstood. So, in a way I will say yes, it is also a factor that influence my marital satisfaction in a positive way.

(Participant 4)

Some way somehow it influences my marital satisfaction, because we need to get whatever that is happening around you very clear. You do not have any suspicion whether your partner is saying something negative. (Participant 6)

Using the same language has really, really helped us a lot and made us feel related and satisfied in our marriage because it brought about co-existence and reduced the suspicion when our family members visit us. Some time when we go outside the

home and there arise a situation when we need to communicate in secrecy, it becomes easier because we use our dialect and it makes us feel safe and happy. I feel satisfied in my marriage because of this. (Participant 8)

Another participant in inter-ethnic marriage said:

I think the use of the same language impacts on our satisfaction because at the end of the day we understand each other and we are all at the same level... (Participant 3)

Nature of Communication

Participants used the expressions “cordial” and “lukewarm” in their description of the nature of communication between themselves and their spouse. Participants were of the view that the nature of communication between them and their spouses was cordial while a few of them also perceived the nature of communication to be lukewarm. Hence, “cordial” and “lukewarm” were the sub-themes for the major theme, nature of communication.

Cordial communication

Participants in inter-ethnic marriages were of the view that the nature of communication between them and their spouses was cordial. These participants elucidated that the nature of communication between them and their spouses were very cordial. This is because they communicated friendly and freely about anything and everything they have to. They discussed that they talked and played together at home and this described how cordial their communication was. To illustrate this point, some participants said:

I may say fifty-fifty, depending on the situation on the ground, if nothing seriously is taking place we talk normally, communicate nicely but may be, there is something that needs to be done and it has not been done as it is expected, it becomes a bit rough. (Participant 1)

He added that:

if she would have been here, she would have answered that for you but I think my home is a happy home. We dance together, play together and the rest. (Participant 1)

Although we are from different tribes, we used to be friends so that friendship is there so the treatment is very cordial... at times we even joke, sometime catcalls, name calling, we joke... (Participant 2)

Eiii! John is the kind of person who does not like much talking, would not comment on issues unless it is extremely important but then once a while, when he needs to talk, he raises his voice at me. In all I would say it is still cordial because he respect me a lot. (Participant 7)

You hardly would see my spouse angry, she is always full of smiles and it makes our relationship and home very lively. (Participant 9)

Lukewarm communication

Participants in intra-ethnic marriages described the disposition of communication between themselves and their spouses as lukewarm. This is

because the communication between them was not very friendly or very cordial and they did not see it to be very harsh. The following quotes illustrate how a couple explained the nature of communication between her and the husband:

I wouldn't say he is so harsh and it is not very cordial. It is like lukewarm (Participant 4)

Similarly, another participant said:

It is not so cordial and other times a bit harsh, sometimes he will even ignore you (Participant 6)

Ooh! I would not say she is disrespectful but sometimes she is a little bit snobbish and ignores me. Naturally, she is the quiet type. (Participant 7)

Influence of Children's Inheritance

Largely, participants in intra-ethnic marriages were not satisfied with respect to inheritance. These participants explained that they were not satisfied with their children's inheritance. This is because their spouses had registered the properties that they have acquired in their (husbands) names. These participants indicated that they felt unhappy about the decision taken by their partners therefore, it affected their satisfaction in the marriage. Hence, they were not satisfied with their marriages. A participant illustrated this viewpoint:

Most of the property we have acquired are in the man's name so if the children are to inherit from their mother line (my side), what are they going to inherit since I am a mother and the man does most of the things (properties) and it is in his name. So,

it's kind of a problem to me. We have discussed it a few times but we always quarrel so I have left it, all that I am trying is praying that my children learn very well and try to acquire their own things and not to rely on their father or any property.

(Participant 6)

She added that:

I will say based on his reaction towards my concern about my children's lineage I am not satisfied and it also leads to how I will be satisfied about the marriage. So, I will say at the moment, I am not satisfied (Participant 4)

In fact whenever I try to suggest we register our properties in our names or in the names of our children it becomes a problem and there will be this cold attitude or silence trade in the house and this makes me feel my children and I are losers when it comes to inheritance. Although no one knows, who will die first but I think when it is registered in the names of our children that will be better. Who knows there can be divorce oo. Since we did acquire the properties together, I suggested to him that we write a Will but he refused. Our tradition is such that the children will have to inherit from me, their mother's line. Here is the case, neither my children nor myself have any property registered in our names, make me feel unsatisfied and unhappy in my marriage. I know in case of anything the intestate

succession Law will be used but do not like it that way since we are both educated. (Participant 7)

Participants in inter-ethnic marriages, on the other hand, expressed that they were satisfied with their children's inheritance. The participants explained that they are satisfied because all the properties they are acquiring or have acquired have been registered in their (spouses) names or that of their children. Participants clarified that due to this they did not have any issue regarding their children's inheritance. A participant had this to share:

Yes, maybe we have not gone that far to even think about that but looking at some properties or things we try to acquire, what we normally say is that, it is for the children. So, basically, we are not saying that something is for me or it is for her and so it is for them or not for them. So, I think all that we acquired is for the children, it is for the children. So, I think we are working together, we are not using. (Participant 1)

Yes, personally I don't have issues. With the properties I acquired before marriage they are in my name and the one, I acquired after marriage it is in our name or I use the children's name. (Participant 3)

I would say it's cool. With regards to our customs, our children inherit through their father's line (patrilineal) so, I am comfortable and very satisfied, even though the properties are registered in both of us names. (Participant 10)

Tolerance

Participants were undivided with respect to how they are tolerated by their spouses. Participants expressed that their spouses tolerated them because they respect and love them. The participants were also of the view that their spouses tolerate them regarding the food they ate, and also in terms of other cultural practices such as dressing, festivals and naming ceremonies. Participants were of the view that their ethnic affiliation had no influence on how they tolerated their spouses or how they were tolerated. Both participants in inter-ethnic and intra-ethnic shared this view. A participant in intra-ethnic marriages said: marriages

No, maybe when I show a sign of demeaning towards her, that is where that thing will come in, but I respect her and respect her background and she also respects me and my family. So, there is high level of tolerance and that is a plus with respect to my marital satisfaction. (Participant 6)

Awooo! We do not have any problem with tolerance at all. We are both Notherners and Dagatis so we perfectly understand each other with respect. (Participant 8)

Some of the participants from inter-ethnic marriage explained:
Yes, she tolerates me. I think we do not have any challenge such as you are from this tribe and I am from that tribe and you are not doing the thing the way I want you to do it, so we don't have any challenges with the ethnic issues. So, I will say for that has a positive effect when it comes to my satisfaction. (Participant 1)

Not at all, for the past 15 years that we are married, there has not been any intolerance because of our ethnic differences. We tolerate each other because we love ourselves. In fact, nothing has come up that is linked to ethnic issues. (Participant 2)

During our counselling period before our marriage we were made to understand that we are from different background and have lived with certain attitudes, beliefs and characteristics for a long time before taking the decision to be joined together, therefore, we need to adjust and appreciate one another's culture and family. I might say that, it has been helpful to us. In fact, in terms of food, we do not have any issues even though we are from different tribes. We eat anything we feel like.

(Participant 10)

Research Question 3

What challenges or setbacks exist in inter-and intra-ethnic marriages with respect to marital satisfaction?

Challenges

Participants in both inter-ethnic and intra-ethnic marriages were unanimous about the fact that they face some challenges in their marriages. However, the challenges as faced by individual participants differ. Some participants explained that the challenge they face is related to children upbringing, decision-making and spouse involvement in household production.

Children's Upbringing

The different perspectives of how children should be brought up or should be trained was a challenge for participants in intra-ethnic marriages. These participants expressed that their spouses are gender-stereotypic with household production. Hence, they do not want them to involve their female children in household productions that they perceived to be a preserve of male children. Equally, their spouses do not want them to involve the male children in activities such as cooking and sweeping because they perceive that those activities are to be performed by female children. A participant illustrated:

Yes! We have three children; two boys and one girl. My husband feels that in our Ashanti culture the boys are not supposed to go to the kitchen and I feel that the boys can do what exactly the girls do and the girl can do exactly what the boys do. The boys are in JHS but they don't know how to cook, it is only the girl who knows how to cook and that's a problem for me. Like I have said, I would want them to be trained so that the boys can cook and the girls can also wash cars so that when they are matured and are on their own, they can do everything by themselves. (Participant 4)

He disagrees I make them do some chores that are considered to be done by only girls. Sometimes he disagrees but I am with them most of the times so I let them do what I want them to do. Like I said when he is around, I limit myself with the level the children should go as to helping with house chores but if he is not around, they do everything. (Participant 6)

We have been married for twenty years or so and we have four children, two boys and two girls. My husband is always like, how do you expect Solomon to go to the market to buy some food items like tomatoes, fish, cassava and many more. He can't even bargain well so I feel the children should be trained for their specific gender roles. Crossing the gender roles will be an added responsibility but first, they should be trained separately towards their specific gender roles. For example girls should do the marketing, cooking, washing and boys should be trained to iron, wash cars and clean the hall.

(Participant 9)

Decision-Making

Decision-making also came up as a challenge faced by participants in intra-ethnic marriages. Participants explained that their spouses do not involve them in decision-making. Further, their views are not taken into consideration or implemented even when they are involved in the decision-making. A participant said:

*Sometime she takes decision without me. That is one challenge I have with her. **(Participant 6)***

Most of the time in making decisions, I get to know when the situation is out of hand, but what do I do? Nothing! On some few instances he welcomes my views and at times too he comes to consult me. For instance, if it is a decision about the

children, I will be involved but when it comes to financial decision, he does it alone (Participant 5)

I wouldn't say that much, most of the things he has already taken the decision, then he will tell me this is the decision he has taken of which most of the time I am not happy about. A few times he will ask of my opinion of which I will say but in the end his decision rules. But may be because I have been complaining that he does not involve me that's why he comes to ask me and I will say something. (Participant 4)

Taking decision or decision making! I will say we take separate decisions when it comes to our individual relations. My husband will never ask for my opinion on issues relating or concerning his family so I also decided to do same and it has remained the norm in our home. Concerning the children's education and their well-being, that one we discuss and take a unified and final decision. In fact, my husband is not transparent with monetary issues, I do not even know how much he earns at the end of a month but he is aware of mine and that has created the problem. I am certainly not happy with this and subsequently not satisfied in my marriage. (Participant 8)

Household Production

Participants in both inter-and intra-ethnic marriages expressed that involvement in household production was a challenge. Participants expressed

that their spouses expect them to contribute to household production. However, they are of the view that their children are there to assist them so there is no need for them to get involved. A participant in inter-ethnic marriage illustrated:

She expects that once a while I should be helping her but I also say the children are there to help. God has given us the children to help us so I do not see why the children will be there and you expect me to help in washing and do other things. But with washing, there is a washing machine so the machine can help. So those cases she may not be so happy about, once a while when she is washing, When I go to sit by her, you see that she feels so happy for that but I think I do that often I do it once in a while. It is not a common thing I do. (Participant 1)

Similarly, a participant in intra-ethnic marriage said:

When we got married at first, I was preparing Banku and she will be preparing stew but since the girls grew up I have relegated that to the background but when they are not around and she is cooking I will go to the Kitchen to give her moral support but I would not do anything. (Participant 2)

Marriage at first sight, in fact when we got married initially, I use to help my wife with the cleaning of the house, ironing of clothes and sometimes washing of clothes. It got to a point when my job became very demanding and I have to sometimes work during some weekends. Our two children are also grown, 13 years and 17 years, so I felt they could help their mother

who is also a teacher, and most at times less busy to do the things I used to do to relief their mother off the heavy household workloads. (Participant 10)

Hypotheses Testing

The study tested four hypotheses. Before testing them, some assumptions were checked. Paramount among them is the normality assumption. This assumption was checked using the normal Q-Q plots (Figure 2) and the histogram (Appendix D, pp. 241-252).

The distributions in Figure 2 suggest the data is normally distributed across intra-and inter-ethnic marriage groups. These results are confirmed by the histograms in Appendix E. having assumed normality parametric tools can therefore be applied. Other assumptions that are specific to the various statistical procedures were also checked

Research Hypothesis 1

H₀₁: The marital satisfaction of spouses in intra-ethnic marriages will not be significantly different from that of spouses in inter-ethnic marriages.

H_{A2}: The marital satisfaction of spouses in intra-ethnic marriages will be significantly different from spouses in inter-ethnic marriages.

This hypothesis sought to determine differences in marital satisfaction among married spouses with regard to those in intra- and inter-ethnic marriages. This hypothesis was tested using independent samples t-test. The independent variable is the type of marriage: intra- and inter-ethnic marriage. The dependent variable is the level of marital satisfaction of the respondents. The variances between the groups were the same, Levene's test, $F = .93, p = .336$.

Table 13-Difference in Marital Satisfaction in terms of Type of Marriage

Group	<i>M</i>	<i>SD</i>	<i>t</i>	<i>Df</i>	Sig.
Intra-ethnic	87.56	14.77	-2.93*	555	.003
Inter-ethnic	91.43	16.15			

Source: Field data, 2020

*Significant, $p < .05$

The result in Table 13 shows a statistically significant difference in the mean score of marital satisfaction of respondents in intra-ethnic marriage, $M = 87.56$, $SD = 14.77$; and those in inter-ethnic marriages, $M = 91.43$, $SD = 16.15$, $t(555) = -2.93$, $p = .003$. The magnitude of the effect was determined using eta squared (η^2).

$$\begin{aligned} \text{Eta squared } (\eta^2) &= \frac{t^2}{t^2 + (N_1 + N_2 - 2)} \\ &= \frac{(-2.93)^2}{(-2.93)^2 + (319 + 238 - 2)} \\ &= \frac{8.5849}{4764.6195} \\ &= .0018 \end{aligned}$$

The effect size, $\eta^2 = .002$ is small (Cohen, 1988). This implies that, practically, the magnitude of the difference is small, thus, 0.2% of the variance in marital satisfaction is accounted for by type of marriage. In effect, it can be said that spouses in inter-ethnic marriages were more satisfied than those in intra-ethnic marriages.

Based on the results, the null hypothesis that “The marital satisfaction of spouses in intra-ethnic marriages will not be significantly different from that of spouses in inter-ethnic marriages” is rejected for its alternative hypothesis.

Research Hypothesis 2

H_{02a}: Demographic characteristics age will not significantly predict marital satisfaction of spouses in inter and intra-ethnic marriages.

H_{02b}: Level of education will not significantly predict marital satisfaction of spouses in inter-and intra-ethnic marriages.

H_{02c}: Duration of marriage will not predict marital satisfaction of spouses in inter and intra-ethnic marriages.

H_{A2a}: Demographic characteristics age will significantly predict marital satisfaction of spouses in inter and intra-ethnic marriages.

H_{A2b}: Level of education of spouses will significantly predict marital satisfaction of spouses in inter and intra-ethnic marriages.

H_{A2c}: Duration of marriage will significantly predict marital satisfaction of spouses in inter and intra-ethnic marriages.

The aim of the hypothesis was to determine the influence of age, level of education, duration of marriage on marital satisfaction among married spouses. The criterion (endogenous) variable was marital satisfaction. This was measured on a continuous basis. The predictor (exogenous) variables are age, level of education, and duration of marriage. These variables were categorical therefore, the variables were dummy-coded. The following were used as the reference groups. For age, 20-30 years was used; for level of education, BECE was used, and 2-5 years was used for that of length of marriage. This hypothesis was tested using Structural Equation Modeling (SEM) Multigroup analysis. Specifically, SmartPls was used for the analysis. The VIFs (variance inflation factors) for all the predictor variables were equal to 1. This suggests that there

was no multicollinearity since all the VIFs were less than 5. Table 14 presents the results.

Table 14-Path Coefficients for Demographic Characteristics and Marital Satisfaction

Path	β		t-value		p-value		f^2	
	Inter	Intra	Inter	Intra	Inter	Intra	Inter	Intra
Age								
31-40yrs -> satisfaction	-0.158	0.149	1.699	1.793	.089	.073	0.012	0.01
41-50yrs -> satisfaction	-							
51 plus -> satisfaction	0.358*	-0.071	3.049	0.846	.002	.398	0.048	0.002
51 plus -> satisfaction	-0.193	-0.085	1.697	1.123	.09	.261	0.014	0.004
Educational level								
Above degree -> satisfaction	0.279*	0.289*	2.045	2.857	.041	.004	0.022	0.024
Degree -> satisfaction	0.202	0.241	0.997	1.401	.319	.161	0.005	0.006
Diploma -> satisfaction	0.189	0.085	0.909	0.503	.364	.615	0.005	0.001
SHS -> satisfaction	0.268	-0.007	1.847	0.066	.065	.947	0.019	<.001
Length of marriage								
ex11-15yrs -> satisfaction	-0.178	0.368*	1.857	4.896	.063	<.001	0.019	0.086
ex16-20yrs -> satisfaction	0.009	-0.133	0.117	1.9	.907	.058	<.001	0.016
ex25yrs plus -> satisfaction	-0.066	0.024	0.679	0.286	.497	.775	0.003	<.001
ex6-10yrs -> satisfaction	-0.17*	0.349*	2.262	4.9	.024	<.001	0.022	0.081

Source: Field data, 2020

*Significant, $p < .05$; Inter – Inter-ethnic marriage; Intra – Intra-ethnic marriage

Adjusted R^2 : Inter-ethnic = .137; Intra-ethnic = .214

Q^2 : Inter-ethnic = .168; Intra-ethnic = .094

The results in Table 14 show that demographic characteristics (age, level of education, and length of marriage) jointly explained 13.7% and 21.4% of the variances in marital satisfaction for couples in inter- and intra-ethnic marriages respectively (Adjusted $R^2 = .137$ and $.214$). This variation was considered weak (Hair, Ringle, & Sarstedt, 2011). The result further shows that among the respondents in inter-ethnic marriage, respondents aged 41-50 years ($\beta = -.36$, $p = .002$), compared with those aged 20-30 years are .36 standard deviation units less likely to enjoy marital satisfaction. This implies that respondents 20 -30 years significantly enjoy marital satisfaction better than those aged 41-50 years.

The result was, however, not significant for those in intra-ethnic marriage. Similarly, all the other age groups compared with those aged 20-30 years did not differ for both respondents in inter- and intra-ethnic marriages.

In terms of level of education, the results showed that both respondents in inter-ethnic ($\beta = .28$, $p = .041$) and intra-ethnic ($\beta = .29$, $p = .004$) marriages who had qualification above degree, compared with the JHS graduates were .28 and .29 standard deviation units more likely to enjoy marital satisfaction (Table 12). These results imply that respondents who have higher educational qualification enjoy better satisfaction in marriage compared to those with JHS qualification. The results were, however, not statistically significant for the other educational qualifications.

With regard to length of marriage, for both respondents in intra-ethnic ($\beta = -.35$, $p < .001$) and intra-ethnic ($\beta = -.17$, $p = .024$) marriages who have been married for 2-5 years, comparatively are more likely to enjoy marital satisfaction than those spouses who have been married for 6-10 years by .35 and

.17 standard deviation units respectively. In a similar vein, among the respondents in intra-ethnic marriage, those who have married for 11-15 years, compared with those from 2-5 years are .37 standard deviation units less likely to enjoy marital satisfaction ($\beta = -.37, p < .001$). This was not the case for their counterparts in inter-ethnic marriage. Figures 5 and 6 present the structural models for inter-and intra-ethnic groups respectively.

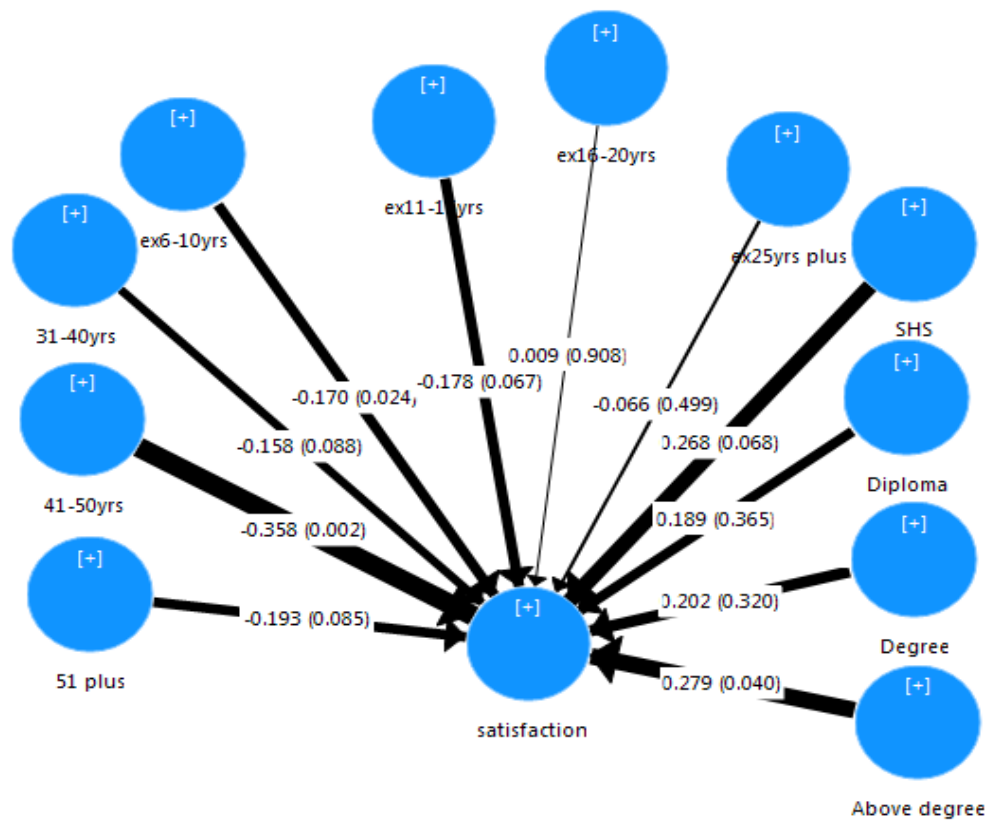


Figure 6- A path model for inter-ethnic marriage

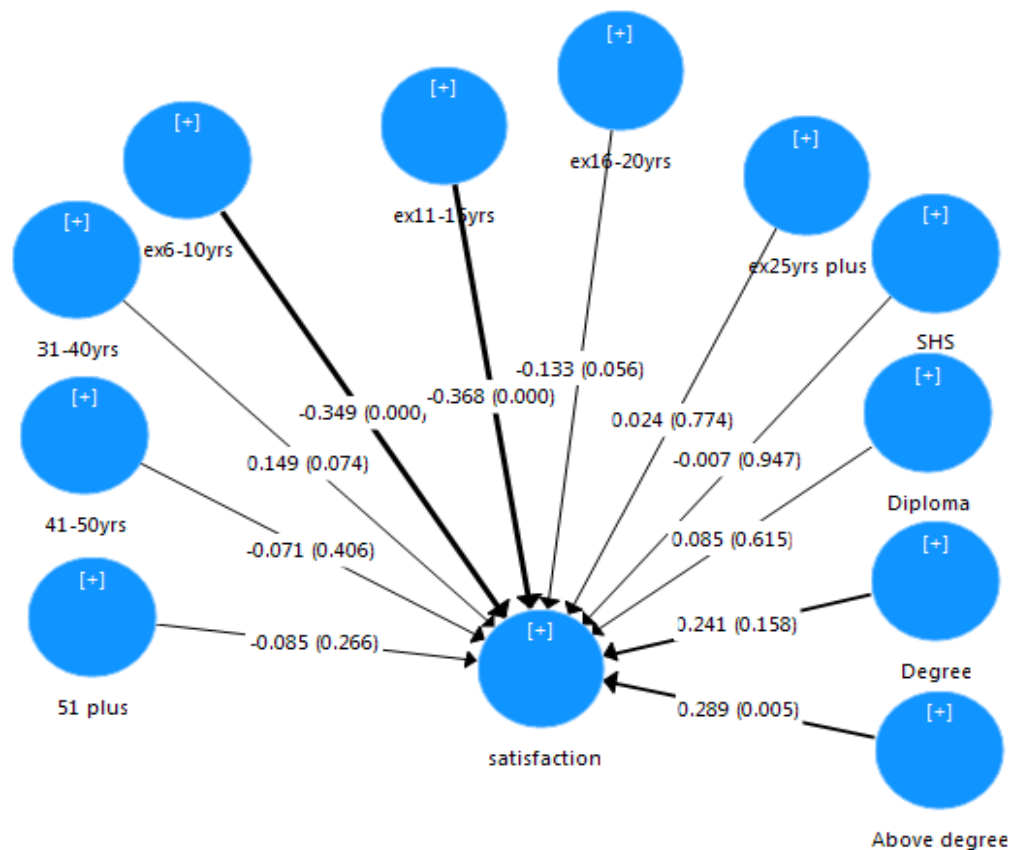


Figure 7- Path model for intra-ethnic marriage

Practically, the magnitude of the effect for all the paths across inter- and intra-ethnic marriage couples as indicated by the f^2 were between small and medium. This was so because the least among the f^2 was less than .001 and the highest was .086. Generally, f^2 with values .02, .15, and .35 are interpreted as small, medium, and large effects respectively (Cohen, 1988). In addition, all the Q^2 s (.137 and .094) are greater than 0, therefore, the predictions were relevant (Table 13). Table 15 presents the results on the multi-group analysis.

From Table 15, there was a statistically significant difference in the path coefficients for respondents in intra-tribe and those of inter-ethnic in terms of the age brackets of 31 – 40 years ($\beta = .31, p = .014$) and 41 – 50 years ($\beta = .29,$

$p = .042$). However, there were no statistically significant differences in all other path coefficients ($p > .05$).

Table 15-Multi-group for *Path Coefficients for Demographic Characteristics and Marital Satisfaction*

Path	β	t -value	p -value
	Intra – Inter	Intravs Inter	Intravs Inter
Age			
31-40yrs -> satisfaction	0.308*	2.454	0.014
41-50yrs -> satisfaction	0.287*	2.04	0.042
51 plus -> satisfaction	0.108	0.821	0.412
Education level			
Above degree -> satisfaction	0.009	0.055	0.956
Degree -> satisfaction	0.039	0.149	0.882
Diploma -> satisfaction	-0.105	0.395	0.693
SHS -> satisfaction	-0.276	1.55	0.122
Length of marriage			
ex11-15yrs -> satisfaction	-0.19	1.582	0.114
ex16-20yrs -> satisfaction	-0.142	1.376	0.169
ex25yrs plus -> satisfaction	0.09	0.7	0.484
ex6-10yrs -> satisfaction	-0.179	1.706	0.089

Source: Field data, 2020

*Significant, $p < .05$; Inter-Inter-ethnic marriage; Intra-Intra-ethnic marriage; β = Difference between Intra-ethnic and Inter-ethnic

Based on the results, the null hypothesis that “age will not significantly predict marital satisfaction of spouses in inter- and intra-ethnic marriages” is rejected in favour of the alternative hypothesis. Also, the null hypothesis that “educational level of spouses will not significantly predict marital satisfaction of spouses in inter-and-intra-ethnic marriages” is rejected in favour of the

alternative hypothesis. Finally, the null hypothesis that “duration of marriage will not significantly predict marital satisfaction among spouses in inter- and intra-ethnic marriages” is rejected in favour of the alternative hypothesis.

Research Hypothesis 3

H₀₃: There is no significant difference in marital satisfaction between the male and female spouses of inter-ethnic and intra-ethnic marriages.

H_{A3}: There is a significant difference in marital satisfaction between the male and female spouses of inter-and intra-ethnic marriages.

Hypothesis 3 sought to determine differences in marital satisfaction for males and female spouses in inter-and intra-ethnic marriages. The hypothesis was tested using independent t-test. Details are presented in Table 17.

Table 16-Independent Samples t-test for Difference in Satisfaction in terms of Type of Marriage

Gender	Tribe	M	SD	F	Levene's Test for Equality of Variances		t-test for Equality of Means	
					Sig.	t	df	Sig.
Male	Intra-tribe	89.90	15.34	.346	.557	-.651 ^a	280	.515
	Inter-tribe	91.17	17.01			-.638 ^b	222.98	.524
Female	Intra-tribe	84.93	13.68	1.939	.165	-3.837 ^{a*}	273	<.001
	Inter-tribe	91.66	15.40			-3.796 ^b	250.50	<.001

Source: Field data, 2020

*Significant, $p < .05$

a. Equal variances assumed

b. Equal variances not assumed

As shown in Table 17, for males, there was no significant difference in marital satisfaction of spouses in inter-ethnic ($M = 91.17, SD = 17.01$) and those

in intra-ethnic marriage, $M = 89.90$, $SD = 15.34$, $t(280) = -.65$, $p = .515$, $\eta^2 = .002$. However, for females, there was a statistically significant difference in marital satisfaction of spouses between inter-ethnic ($M = 91.66$, $SD = 15.40$) and those in intra-ethnic marriage, $M = 84.93$, $SD = 13.68$, $t(273) = -3.84$, $p < .001$, $\eta^2 = .051$. Practically, the magnitude of the effect was medium ($\eta^2 = .051$). It can, therefore, be said that female spouses in inter-ethnic marriages were more satisfied than females in intra-ethnic marriages. Table 17 presents for differences males and females for the various types of marriages.

Table 17-Independent Samples t-test for Difference in Satisfaction in terms of Gender

Type of marriage	Gender	M	SD	Levene's Test for Equality of Variances		t-test for Equality of Means		
				F	Sig.	t	df	Sig.
Intra-tribe	Male	89.90	15.34	6.148	.014	3.036 ^a	317	.003
	Female	84.93	13.68			3.057 ^{b*}	316.99	.002
Inter-tribe	Male	91.17	17.01	1.240	.267	-.236 ^a	236	.814
	Female	91.66	15.40			-.235 ^b	226.94	.815

Source: Field data, 2020

*Significant, $p < .05$

a. Equal variances assumed

b. Equal variances not assumed

From Table 18, among spouses in intra-ethnic marriages, there was a statistically significant difference in the level of marital satisfaction for males ($M = 89.90$, $SD = 15.34$) and females, $M = 84.93$, $SD = 13.68$, $t(316.99) = 3.06$, $p = .002$, $\eta^2 = .029$. The magnitude of the effect, as indicated by the eta squared, was small. On the contrary, for spouses in inter-ethnic marriages, there was no

statistically significant difference in the level of marriage satisfaction between males ($M = 91.17$, $SD = 17.01$) and females, $M = 91.66$, $SD = 15.40$, $t(236) = -.24$, $p = .814$, $\eta^2 < .001$. The magnitude of this effect was very small.

Research Hypothesis 4

H₀₄: The marital satisfaction of spouses in intra-ethnic marriages is not significantly different from those of their counter parts in inter-ethnic marriages in each of the seven scales of the MSI.

HA₄: The marital satisfaction of spouses in intra-ethnic marriages is significantly different from those of their counter parts in inter-ethnic marriages in each of the seven scales of the MSI.

The aim of this hypothesis was to examine differences in each of the seven dimensions of marital satisfaction in terms of the type of marriage. The criterion variables were the seven dimensions of marital satisfaction, namely, relationship; affection, love and appreciation; character; temperament; in-law issues; marital roles; and general evaluation. The predictor variables were type of marriage: intra- and inter-ethnic marriage. This hypothesis was tested using one-way multivariate analysis of variance (one-way MANOVA).

Assumptions such as normality, linearity, were not violated multicollinearity (see Appendix F, pp. 242-252). The results of Box's test for equality of covariance-variance matrices was statistically significant, Box's $M = 56.03$; $F(28, 908083.26) = 1.97$, $p = .002$. Having violated this assumption Pillai's Trace instead of Wilks' Lambda multivariate test was performed. Table 19 presents the multivariate results.

Table 19-*Multivariate Tests for Difference in Marital Satisfaction in terms of*

Marriage Type

							Partial
							Eta
Effect		Value	F	df1	df2	Sig.	Squared
Intercept	Pillai's Trace	.972	2679.61	7	549	.000	.972
	Wilks' Lambda	.028	2679.61	7	549	.000	.972
	Hotelling's Trace	34.166	2679.61	7	549	.000	.972
	Roy's Largest Root	34.166	2679.61	7	549	.000	.972
Marriage type	Pillai's Trace	.028	2.25*	7	549	.029	.028
	Wilks' Lambda	.972	2.25	7	549	.029	.028
	Hotelling's Trace	.029	2.25	7	549	.029	.028
	Roy's Largest Root	.029	2.25	7	549	.029	.028

Source: Field data, 2020

*Significant, $p < .05$

The multivariate results in Table 19 show a statistically significant difference in the combined marital satisfaction in terms of marriage type, Pillai's Trace $V = .03$, $F(7, 549) = 2.25$, $p = .029$, partial eta squared = .028. The results imply that marriage type explained 2.8% of the variance in the combined marital satisfaction. The results of the multivariate test were followed by separate univariate tests using Bonferroni's adjusted alpha of .007. Table 20 presents the univariate results.

Table 20-*Univariate Tests for Difference in Marital Satisfaction in terms of Marriage Type*

						Partial
			Mean			Eta
Source	Dependent Variable	Df	Square	F	Sig.	Squared

Intercept	Relationship	1	163714.021	13137.63	.000	.959
	Affection	1	125988.473	13376.94	.000	.960
	Character	1	166305.840	12494.15	.000	.957
	Temperament	1	44598.476	9670.85	.000	.946
	In-law	1	42771.254	11541.98	.000	.954
	Marital roles	1	45577.323	12458.91	.000	.957
	General	1	84613.191	14291.48	.000	.963
	evaluation					
Marriage type	Relationship	1	69.310	5.56	.019	.010
	Affection	1	30.297	3.22	.073	.006
	Character	1	56.095	4.214	.041	.008
	Temperament	1	50.541	10.959*	.001	.019
	In-law	1	28.087	7.579*	.006	.013
	Marital roles	1	20.340	5.560	.019	.010
	General	1	47.302	7.989*	.005	.014
	evaluation					
Error	Relationship	555	12.461			
	Affection	555	9.418			
	Character	555	13.311			
	Temperament	555	4.612			
	In-law	555	3.706			
	Marital roles	555	3.658			
	General	555	5.921			
	evaluation					
Total	Relationship	557				
	Affection	557				
	Character	557				
	Temperament	557				
	In-law	557				
	Marital roles	557				
	General	557				
	evaluation					

Source: Field data, 2020

*Significant, $p < .007$ (Bonferroni's adjustment)

The results for homogeneity of variance assumption suggest that all the variables (relationship; affection, love and appreciation; character; temperament; in-law issues; and general evaluation) satisfied the assumption,

with the exception of marital roles (see Appendix F, pp. 243-252). From Table 19, among the individual dimensions of marital satisfaction, there is a statistically significant difference in only temperament, $F(1, 555) = 10.96, p = .001$, partial eta squared = .019; in-law issues, $F(1, 555) = 7.58, p = .006$, partial eta squared = .013; and general evaluation, $F(1, 555) = 7.99, p = .005$, partial eta squared = .014. Marriage type accounted for 1.9%, 1.3%, and 1.4% of the variations in satisfaction with temperament, in-law issues, and general evaluation respectively. There are, however, no significant differences in marital satisfaction in relationship ($p = .019$), affection ($p = .073$), character ($p = .041$), and marital roles ($p = .019$). Table 21 presents the descriptive statistics for marriage type in terms of the dimensions.

Table 21-Descriptive Statistics on Dimensions of Marital Satisfaction

	Type of marriage	Mean	SD
Relationship	Same tribe	16.97	3.45
	Different tribe	17.68	3.63
	Total	17.28	3.54
Affection	Same tribe	14.97	3.04
	Different tribe	15.44	3.11
	Total	15.17	3.08
Character	Same tribe	17.14	3.56
	Different tribe	17.79	3.76
	Total	17.42	3.66
Temperament	Same tribe	8.74	2.19
	Different tribe	9.35	2.08
	Total	9.00	2.17

In-law issues	Same tribe	8.63	1.92
	Different tribe	9.08	1.93
	Total	8.82	1.94
Marital roles	Same tribe	8.95	1.84
	Different tribe	9.34	2.01
	Total	9.11	1.92
General evaluation	Same tribe	12.16	2.40
	Different tribe	12.75	2.48
	Total	12.41	2.45

Source: Field data (2020)

As depicted in Table 21, respondents in inter-ethnic marriage were more satisfied compared to those in intra-ethnic marriage in terms of temperament, issues with in-laws, and their general evaluation of their marital satisfaction.

Based on the results of the study, the null hypothesis that “The marital satisfaction of spouses in intra-ethnic marriages is not significantly different from those of their counter parts in inter-ethnic marriages in each of the seven scales of the MSI” was rejected in favour of the alternative hypothesis.

Discussion of Findings

The results of the study were discussed in line with existing concepts and theories. The discussions were also done in relation to the specific objectives of the study.

Spouse in inter- and intra-ethnic marriages level of marital satisfaction

It was found that more of the respondents in intra-ethnic were satisfied in their marriages than spouses in inter-ethnic marriages. This disagrees with Bediako's (2018) study result which indicated that inter-ethnic married couples were more satisfied with their marriages.

In contradiction, the proportion of respondents in intra-ethnic marriage who reported to be not satisfied outweighs those in inter-ethnic marriage. Generally, it can be said that majority of respondents in intra- and inter-ethnic marriages were satisfied with their marriages.

One reason that can be ascribed to this result could be the educational background of the respondents, majority of the respondents had academic qualification above first degree. Further, the results could also be an indication that due to the geographical location and settlement pattern in the Region, most spouses have fewer issues with in laws and as a result relate well, expresses appreciation and love, are sexually satisfied with their spouses, spouses have great respect for each other and live in harmony with each other. Furthermore, spouse's marital satisfaction in this study was as a result of complementary roles played by their spouses in terms of financial support.

Perceived effects of tolerance on marital satisfaction in inter-and intra-ethnic marriages.

The findings on tolerance revealed that spouses in both intra-ethnic and inter-ethnic marriages tolerate their spouses and are tolerated by their spouses

in terms of the food they eat, cultural practices such as naming, festivals and the kind of dresses they wear. It was also evident that the tolerance for spouse in both inter-ethnic and intra-ethnic marriages was based on the love spouses have for each other. The possible explanation for this finding could be because spouses involved in this study were highly educated, since it is often said that a person's tolerance rises with their level of education. These findings revealed that tolerance influence spouses' marital satisfaction positively. Comparably, the findings of this present study are in congruence with previous studies (Shahid & Shahid, 2016; Khojasteh Mehr, Datli Bagi & Abbaspour, 2018). These studies concluded that there is a positive correlation between tolerance and marital satisfaction.

Perceived effects of lack of communication on marital satisfaction among in inter-ethnic and intra-ethnic marriages.

The findings of the study revealed that spouses from both inter-ethnic and intra-ethnic marriages have adopted a common language for communication. It was evident that the spouses in inter-ethnic and intra-ethnic marriages made use of their indigenous languages: Twi and/or Fanti. The use of Twi by spouses in both inter-ethnic and intra-ethnic marriages could be attributed to Twi being a common language that is spoken by almost all Akans in the Ashanti Region and Ghana in general and most people who are even not Akans. It also came to light that spouses in inter-ethnic marriages use English language in addition to either Twi or Fanti. The use of English language by spouses in inter-ethnic marriages could be interpreted against the demographic results that showed that all participants involved in the study had tertiary

education. Similar to the findings of this present study, Donovan (2004) found that couples in inter-ethnic marriages used English in addition to their native language. As well, the finding of this study confirms Cools' (2006) assertion that couples in inter-ethnic marriages employ diverse languages.

The findings also showed that the use of a common language influenced spouses' marital satisfaction. Spouses in inter-ethnic and intra-ethnic marriages acknowledged that the use of a common language influenced their marital satisfaction in the sense that it promoted understanding of issues and did not give room for suspicion that could lead to dissatisfaction among spouses. This then, suggests that no matter the ethnic affiliation of spouses, understanding and an atmosphere devoid of suspicion is key for spouses' satisfaction. This finding is not consistent with the finding of Tili and Barker (2015). Tili and Barker found that language was a major source of conflict between spouses from intra-ethnic marriages hence spouses' dissatisfaction. The difference in the findings of this present study and that of Tili and Barker, is that one of the spouses involved in their study was not fluent in the use of the language adopted by the spouses.

The findings on the nature of communication among spouses in inter-ethnic and intra-ethnic marriages differ. The findings showed that spouses in inter-ethnic marriages had cordial communication while spouses in intra-ethnic marriages had lukewarm communication. The possible explanation to these findings could be that spouses from inter-ethnic marriages have learnt how to adjust very well as compared to spouses in intra-ethnic marriages. It could also be that spouse of inter-ethnic marriages are flexible and are willing to make

changes and accept each other's differences than spouses in the intra - ethnic marriages as postulated by Sung (1990).

Perceived effects of inheritance issues on marital satisfaction among spouses in inter-ethnic and intra-ethnic marriages.

Inheritance is a way of transferring a person's accrued physical capital or a way of excluding an individual from the transfer of another person's physical capital. It is also a means of transferring physical properties or resources from parents to their children (Cooper, 2011). Traditionally, inheritance among Ghanaians follows the customary practices of an individual's tribe. That is, individuals give or receive inheritance along the patrilineal or matrilineal lineage. However, legally, the Intestate Succession (PNDC) Law 111, 1985 and 1998 Children's Act 560 make provision for spouses and children on the death of a spouse without a will at the time of his or her death.

The findings revealed that spouses in intra-ethnic marriages were not satisfied with respect to their children's inheritance. However, spouses in inter-ethnic marriages seemed satisfied with their children's inheritance. The findings of this current study revealed that spouses in inter-ethnic marriage registered their accumulated physical capital in their names or that of their children. This provides some sense of security for both spouses and their children in the near future. This could explain why spouses are satisfied with their children's inheritance. Possibly, spouses in intra-ethnic marriage were not satisfied because they do not have a will or are not aware of the provision made for children in the Intestate Succession (PNDC) Law 111, 1985 with regards to inheritance.

Challenges or setbacks in inter-ethnic and intra-ethnic marriages

No marriage is immune to challenges. In other words, all marriages experience challenges. Sung (1990) avers that most of the challenges faced by spouses are challenges that every marriage faces no matter where they come from. The findings of this current study confirmed that both spouses from inter-ethnic and intra-ethnic marriages faced some challenges. The findings also revealed that the challenges experienced by spouses in inter-ethnic and intra-ethnic marriages were not the same. The results of this present study depicted that all spouses in intra-ethnic marriages faced challenges with regard to children upbringing and decision-making.

The findings revealed that children's upbringing was a challenge due to the gender-stereotypic nature of spouse. This finding differs from the findings of Donovan, (2004) and Garcia (2006) who found that spouses in inter-ethnic marriages had challenges with parenting due to their cultural differences. With respect to the findings of this current study it could be said that spouses in inter-ethnic marriages did not face these challenges probably because they entered the marriage being aware of the possible challenges and difficulties they may face due to their ethnic differences as postulated by Brown (1995).

It was also evident that spouses in both inter-ethnic and intra-ethnic marriages had challenges with their spouses not contributing to household production. The spouses not contributing or not helping with household chores or production could possibly be due to gender-stereotypic nature and ethnic differences of spouses. This is because the results showed it was the male spouses who do not help in household chores or production. The findings of this

current study are similar to the findings of Khawaja and Habib (2007) who found that wives whose husbands contribute to household chores were happier, and more satisfied with their marriage than their counterparts who do not help their spouses.

Comparison of marital satisfaction between inter-and intra-ethnic spouses.

With respect to hypothesis one, the finding depicted that there was a statistically significant difference in the mean scores of marital satisfactions between respondents in intra-ethnic marriage and those in inter-ethnic marriages. Meaning that spouses in inter-ethnic marriages were more satisfied than those in intra-ethnic marriages. This statement disagrees with Taniguchi and Kaufman (2013) who indicated that spouse in inter-ethnic marriages in many societies turn to be dissatisfied in their marriages, hence, the higher prevalence rate of divorce than intra-ethnic marriages.

The findings of the result could be as a results spouses higher educational backgrounds which enable them to choose by loving and appreciating their spouses in all they do in their marriage to bring about happiness and marital satisfaction. Guo and Huang (2005) support the statement that higher educational level was significant contributor to marital satisfaction. Also, the spouses satisfactory level could be as a result that most of them have been married for longer period so have learnt to live in harmony with each other. This confirms the findings of Lavner and Bradbury (2010) who found out that the longer time spouses have spent together has been shown to correlate with marital satisfaction.

Demographic characteristics such as age, level of education and duration of marriage as predictors of marital satisfaction among spouse.

Demographic characteristics (age, level of education, and length of marriage) jointly explained 13.7% and 21.4% of the variances in marital satisfaction among couples in inter- and intra-ethnic marriages respectively. Respondents with the ages within 20-30 years significantly enjoy marital satisfaction better than those aged 41-50 years. The results of this study are in line with Jose and Alfons (2007) who indicated that lower marital satisfaction levels were reported in the middle years relative to early and late marriage years. It also confirms the proposition by Jackson, Miller, Oka, and Henry (2014), who reported that marital satisfaction declines as the age of couples increases.

The decline on marital satisfaction might be due to general adjustment problems as time passed. The result was, however, not significant for those in intra-ethnic marriage. Similarly, all the other age groups compared with those aged 20-30 years did not differ for both respondents in inter- and intra-ethnic marriages.

In terms of level of education, both respondents in inter-ethnic and intra-ethnic marriages who had qualification above first degree enjoy better satisfaction in marriage compared to those with Basic Education Certificate Examination (BECE) qualification. This is in agreement with Bumpass (2003) who opined that married spouses with higher levels of education showed and enjoyed higher level of marital satisfaction than their counterparts with lower levels of education.

However, Mehrki, Hosseini, Hosseini, and Maghami (2017) also confirm that educational level of spouse's plays a positive and constructive role in each spouse life. The spouses' different educational background gave them higher level of understanding and awareness of various issues in their marriages and as such try to avoid committing unacceptable behaviours and thereby become happy and satisfied in their marriages.

Also, Guo & Huang, 2005: Jose & Alfons, 2007 were of the view that education was a significant contributor to marital satisfaction. The results were, however, not statistically significant for the other educational qualifications. With regard to length of marriage, for both respondents in intra-ethnic and inter-ethnic marriages who have married for 6-10 years, compared with those who have married for 2-5 years enjoy less marital satisfaction.

This contradicts with Zainah, Nasir, Ruzy and Yusof (2015) whose study indicated that the longer the duration of marriage, the more satisfied the spouses were with their marriage. In a similar vein among the respondents in intra-ethnic marriage, those who have married for 11-15 years, compared with those from 2-5 years enjoy less marital satisfaction. This was not the case for their counterparts in inter-ethnic marriage. There was a statistically significant difference in the path coefficients for respondents in intra-tribe and those inter-tribe in terms the age brackets of 31-40 years and 40-50 years only.

Comparison between male and female spouses in inter- and intra- ethnic marriages

Among the participants in the intra-ethnic marriage, males were more satisfied with their marriages than females. The findings from this study is in

agreement with the findings of Simon and Nath (2014) whose study indicate that women reported negative feelings such as sadness, more than men. Furthermore, women reported feeling anxious and sad more than men and men reported feeling excited and calm more than women.

Also, Jackson, et al. (2014) confirm that more females than males reported marital frustration and dissatisfaction and more females than males considered their marriages dissatisfied. This could be attributed to the reason most that female spouses are less satisfied sexually in their marriages. Among those in the inter-ethnic marriage, males and females did not significantly differ in their level of marital satisfaction.

Among the females, those in inter-ethnic marriage were more satisfied than those spouses in intra-ethnic marriage. Males and females within the inter-ethnic marriage category did not differ in their satisfaction. In a similar vein, among the males, those in inter-ethnic marriage did not differ from those in intra-ethnic marriage in terms of marital satisfaction.

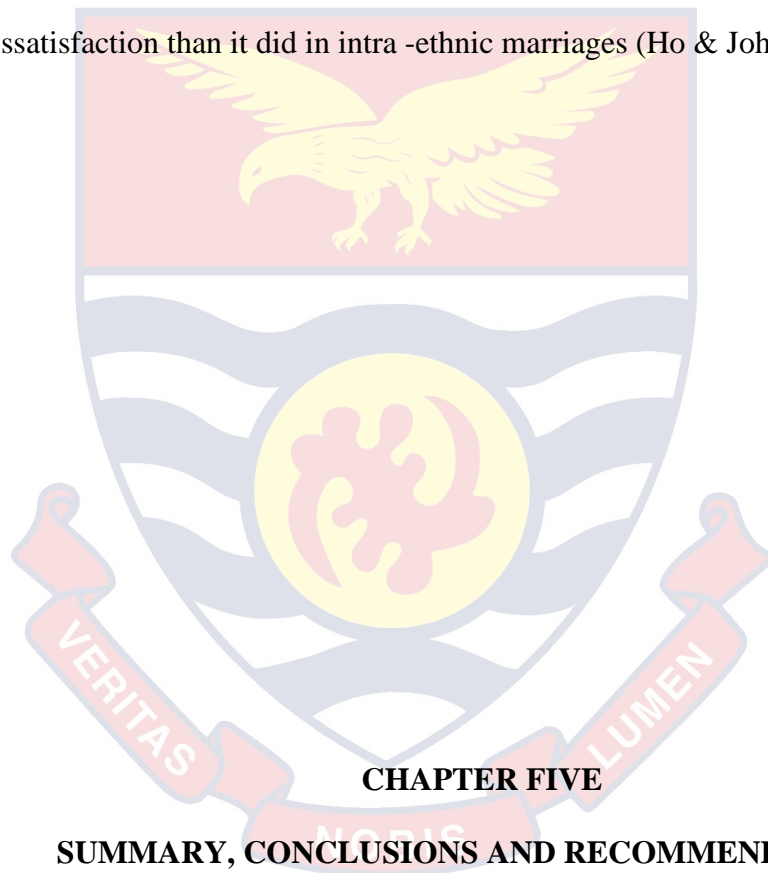
This finding in the study contradicts Pardo, Weisfeld, Hill and Slatcher (2012) whose results indicated that gender in marital satisfaction may differ across cultures due to the traditional gender stereotype roles.

Dimensions of marital satisfaction in Inter-and intra-ethnic marriages that determine marital satisfaction among spouses

Among the individual dimensions of marital satisfaction, there is a statistically significant difference in only temperament, in-law issues, and general evaluation. Marriage type accounted for 1.9%, 1.3%, and 1.4% of the variations in satisfaction with temperament, in-law issues, and general

evaluation respectively. There are, however, no significant differences in marital satisfaction in relationship, affection, character, and marital roles.

Respondents in inter-ethnic marriages were more satisfied compared to those in intra-ethnic marriage in terms of temperament, issues with in-laws, and their general evaluation of their marital satisfaction. This disconfirms a comparative study of inter-ethnic and intra- ethnic dissatisfaction in Hawaii which showed that inter-ethnic marriages resulted in higher proportion dissatisfaction than it did in intra -ethnic marriages (Ho & Johnson, 1990).



CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter presents a summary of the findings of the study as well as the conclusions, recommendations and suggestions for further research. It also focuses on the implications of the findings from the study for policy formulation

and further research. The recommendations are made based on the key findings and major conclusions arising from the study.

Key Findings of the Study

The under listed findings were established:

The main findings that emerged from the research questions are:

1. It was found that more of the respondents in inter-ethnic than intra-ethnic marriages were satisfied with their marriages. Paradoxically, the proportion of respondents in intra-ethnic marriage who reported not to be satisfied outweighs those in inter-ethnic marriage
2. The findings on tolerance revealed that spouses in both intra-ethnic and inter-ethnic marriages tolerate their spouses and are tolerated by their spouses in terms of the food they eat, cultural practices such as naming, festivals and the kind of dresses they wear. It was also evident that the tolerance for spouse in both inter - ethnic and intra - ethnic marriages was based on the love spouses have for each other.
3. The findings of the study revealed that spouses from both inter-ethnic and intra-ethnic marriages have adopted a common language for communication. It was evident that the spouses in inter-ethnic and intra-ethnic marriages made use of their indigenous languages; Twi and/or Fanti. The use of Twi by spouses in both inter-ethnic and intra-ethnic marriages could be attributed to the fact that Twi is a common language that is spoken by almost all Akans in the Ashanti Region and Ghana in general and most people who are even not Akans. It was also evident that spouses in inter-ethnic marriages use English language in addition

to either Twi or Fanti. The use of English language by spouses in inter-ethnic marriages could be interpreted based on the demographic results that showed that all participants involved in the study had tertiary education. The findings also showed that the use of a common language influenced spousal marital satisfaction. Spouses in inter-ethnic and intra-ethnic marriages acknowledged that the use of a common language influenced their marital satisfaction in that it promoted understanding of issues and did not give room for suspicion that could lead to dissatisfaction among spouses. This, then, suggests that no matter the ethnic affiliation of spouses, understanding and an atmosphere devoid of suspicion is key for spouses' satisfaction.

4. The findings on the nature of communication among spouses in inter-ethnic and intra-ethnic marriages differ. The findings showed that spouses in inter-ethnic marriages had cordial communication while spouses in intra-ethnic marriages had lukewarm communication.
5. The findings revealed that spouses in intra-ethnic marriages were not satisfied with respect to their children's inheritance. However, spouses in inter-ethnic marriages seemed satisfied with their children's inheritance. The findings of this current study revealed that spouses in inter-ethnic marriage registered their accumulated physical capital in their names or that of their children. This provided some sense of security for both spouses and their children in future.
6. The findings also revealed that the challenges experienced by spouses in inter-and intra-ethnic marriages were not the same. The results of this

present study showed that all spouses in intra-ethnic marriages faced challenges with regard to children upbringing and decision-making. The findings revealed that children's upbringing was a challenge due to the gender-stereotypic nature of spouse.

7. It was also evident that spouses in both inter-ethnic and intra-ethnic marriages had challenges with their spouses not contributing to household production. Spouses not contributing or not helping with household chores or production could possibly be due to gender-stereotypic nature and ethnic differences of spouses.

The major findings that emerged from the research hypotheses were;

1. There was a statistically significant difference in the mean scores of marital satisfactions between respondents in intra-ethnic marriages and those in inter-ethnic marriages. Spouses in inter-ethnic marriages were more satisfied than those in intra-ethnic marriages.
2. Demographic characteristics (age, level of education, and length of marriage) jointly explained 14% and 21% of the variances in marital satisfaction among couples in inter- and intra-ethnic marriages, respectively. Respondents who were 20 – 30 years significantly enjoyed marital satisfaction better than those aged 41 – 50 years. The result was, however, not significant for those in intra-ethnic marriage. Similarly, all the other age groups in the study compared with those aged 20 – 30 years did not differ for both respondents in inter- and intra-ethnic marriages.

In terms of level of education, both respondents in inter-ethnic and intra-ethnic marriages who had qualification above a first degree enjoyed better satisfaction in marriage compared to those with BECE qualification. The results were, however, not statistically significant for the other educational qualifications.

With regard to length of marriage, for respondents in inter-ethnic and intra-ethnic marriages who had married for 6 – 10 years, compared with those who had married for 2 – 5 years enjoyed less marital satisfaction. In a similar vein, among the respondents in intra-ethnic marriage, those who have married for 11 – 15 years, compared with those from 2 – 5 years enjoyed less marital satisfaction. This was not the case for their counterparts in inter-ethnic marriage.

There was a statistically significant difference in the path coefficients for respondents in intra-tribe and those in inter-tribe in terms of the age brackets of 31 – 40 years and 41 – 50 years only.

3. Among the participants in intra-ethnic marriages, males were more satisfied with their marriages than females. Among those in inter-ethnic marriage, males and females did not significantly differ in their level of marital satisfaction. Among the females, those in inter-ethnic marriages were more satisfied than those in intra-ethnic marriages. Males and females within the inter-ethnic marriage category did not differ in their satisfaction. In a similar vein, among

the males, those in inter-ethnic marriage did not differ from those in intra-ethnic marriage in terms of marital satisfaction.

4. Among the dimensions of marital satisfaction, there is a statistically significant difference in only temperament, in-law issues, and general evaluation. Marriage type accounted for about 2% of the variations in satisfaction with temperament, in-law issues, and general evaluation respectively. There are, however, no significant difference in marital satisfaction in relationship, affection, character, and marital roles. Respondents in inter-ethnic were more satisfied than those in intra-ethnic marriages in terms of: temperament, issues with in-laws and their general evaluation of their marital satisfaction.

Conclusions

The following conclusions were made based on the findings from the study.

1. Spouses in inter-ethnic marriages enjoy satisfaction in their marriages than those in intra-ethnic.
2. The use of a second language help to bridge language barrier, thus, facilitating easy communication in marriages.
3. Generally, child rearing practices and decision-making serve as major problems in marriages.
4. Spouses tolerate each other's cultural practices resulting in healthy marriages.

Recommendations

The following recommendations were made based on the study's findings and conclusions:

1. The study found that all the variables mentioned in the study such as relationship, affection, love and appreciation, character, temperament, in-law problems, marital roles and general evaluation, accounted for the marital satisfaction of the spouses in the Kumasi Metropolis. It is, therefore, recommended that marriage counsellors in collaboration with pastors in the various religious organizations such as churches and mosques should focus on such variables in their pre-marital counselling and during the spouses' marriage counselling sessions. This could further be done through frequently organizing talks and seminars on such variables to improve the marital satisfaction of married spouses.
2. The results of the study indicated that, spouses who were 20-30 years significantly enjoyed their marriages more than those aged 41-50 years. It is therefore recommended that marriage counsellors in the various religious organisations continuously organise programmes such as talks, seminars for the young spouses and most especially, the matured spouse to spice up their marital satisfaction.
3. The findings of the study revealed that spouses from both inter-and intra- ethnic marriages adopted a second common language, thus English or Twi for easy communication in their homes. Therefore, it is recommended that would-be married spouses be encouraged and

educated to freely adopt a common language in their communication to avoid suspicion and misunderstanding and to promote a cordial and lovely relationship or marriage.

4. The findings of the study revealed that spouses in inter- and intra - ethnic marriages were not satisfied with the inheritance model for their children. Therefore, it is recommended that spouses in both inter- and intra- ethnic marriages should be educated and further assisted by their counsellors and lawyers to write their Will whiles alive. Further, assets acquired during their marriage should be registered in the names of their children to avoid confusion and conflicts after their demise when the state resort to the use of PNDC Law 111 (Interstate Succession Law) of Ghana.

5. The study further revealed that challenges experienced by spouses in inter- and intra -ethnic marriages were often related to child upbringing, decision-making and household production. It is therefore recommended that counsellors organise talks and seminars on these variables for both would-be spouses and married couples so as to educate them on the essence of these variables in order to bring about satisfying marriage.

Contribution to Knowledge

The study has established the fact that most spouses from either inter-and-intra ethnic marriages have adopted Twi language as a common medium of communication in their homes. This could be attributed to the fact that Twi is a

common language spoken by almost all Akans and non- Akans in the Kumasi Metropolis of the Ashanti Region and Ghana in general.

The study also unearths that communication, tolerance and love are key to marital satisfaction.

Contribution to practice

The results of the study have contributed practically in the area of marriage counselling, marriage counsellors would lay more emphasis on the would-be couples (pre-marital counselling) ethnic orientation to provide them with relevant information on their spouses' background that will lead to marital satisfaction among spouses in the Kumasi Metropolis.

Suggestions for Future Research

1. The study was pivoted on a mixed method. Future research could focus on using a qualitative approach to give an in-depth understanding and comprehensive information on the causes of marital satisfaction, the effects of marital satisfaction and how married spouses could manage their home for a healthy marriage and family interaction.
2. As the study was conducted in selected sub-metros of the Kumasi Metropolis, specifically, Oforikrom, Bantama, Manhyia, Suame and Asokwa sub-metros of the Kumasi Metropolis, further research needs to be conducted in the remaining sub-metros to give a wider scope.
3. This study was cross sectional. It is suggested that a longitudinal study be conducted in relation to age and sexual gratification as factors that lead to marital satisfaction.

4. The study was conducted on both gender, a research should be conducted separately for both genders to come out with specific factors that lead to their marital satisfaction.
5. Since the data for the study were gathered from respondents of higher academic qualification, a study should be conducted among spouses in the Kumasi Metropolis who are with academic qualification of BECE, and no academic qualification to establish the determining factors that contribute to their marital satisfaction.



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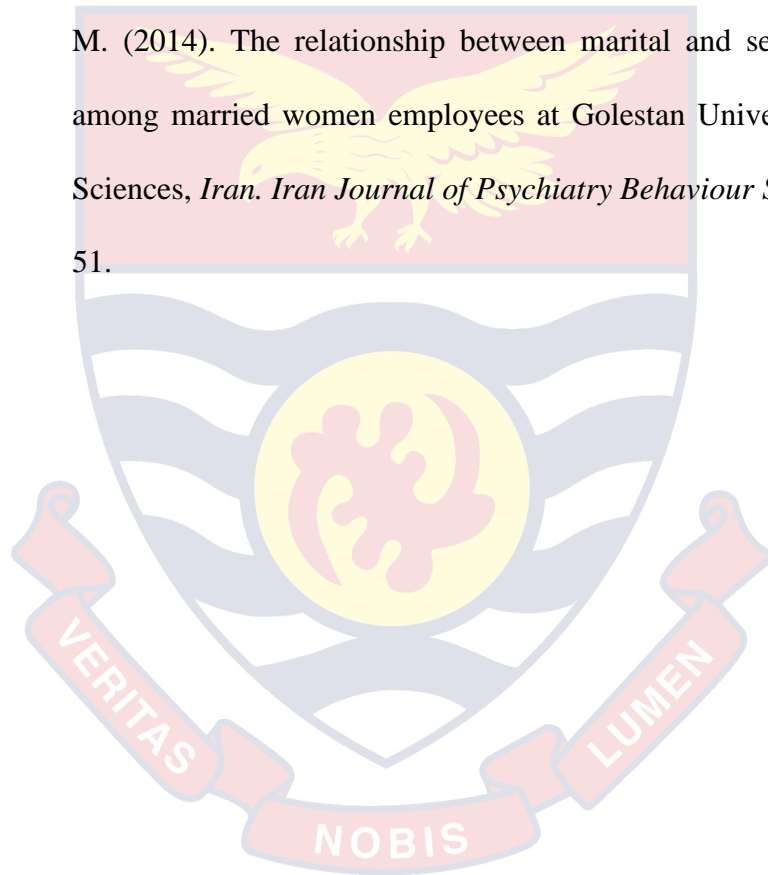
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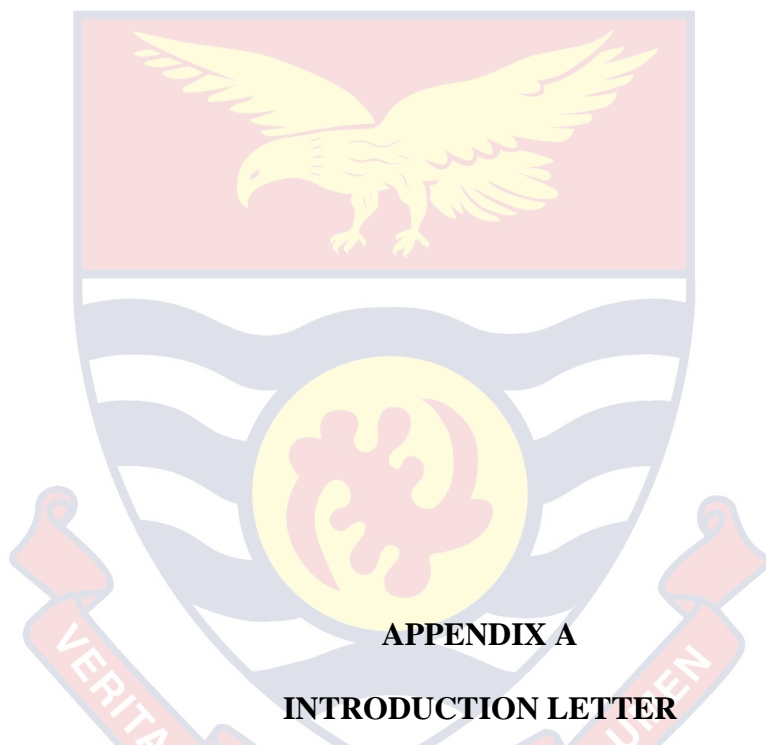
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APPENDICES



APPENDIX A

INTRODUCTION LETTER

UNIVERSITY OF CAPE COAST

COLLEGE OF EDUCATION STUDIES

FACULTY OF EDUCATIONAL FOUNDATIONS

DEPARTMENT OF GUIDANCE AND COUNSELLING

Telephone: 0332091854
Email: dgc@ucc.edu.gh

UNIVERSITY POST OFFICE
CAPE COAST, GHANA

Our Ref: DGC/L.2/VOL.1/100

Your Ref:



9th December, 2019

TO WHOM IT MAY CONCERN

LETTER OF INTRODUCTION

APPENDIX B

QUESTIONNAIRE

Marital Satisfaction Inventory (MSI) for women

Please fill in the following

PART A

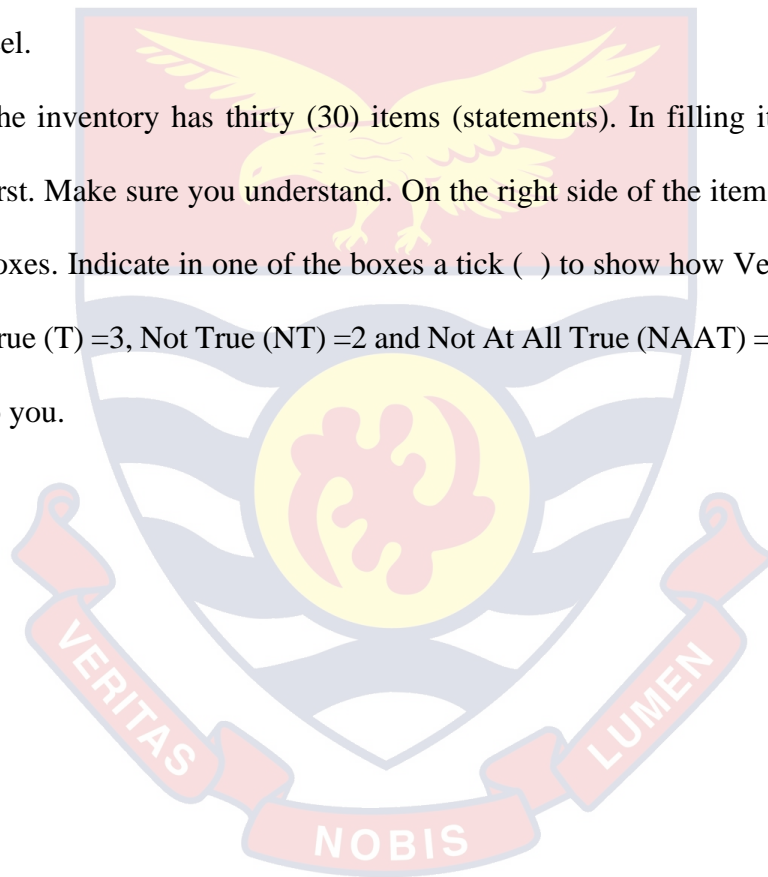
1. Age: 20-30[] 31- 40[] 41-50 [] 51 and above
2. Gender: Male [] Female []
3. Education: BECE [] SSSCE [] Diploma [] Degree [] Above Degree []
4. Length/Duration of marriage: 2-5 [] 6-10 [] 11- 15 [] 16-20 [] 25 plus
5. Type of marriage: Same tribe [] Different tribe []
6. Lineage: Patrilineal [] Matrilineal []
7. Whom do you mostly talk to about your marital challenges? Counsellor [] Pastor [] Relatives [] Friends [] No one [] Any other specify.....

PART B

INSTRUCTIONS

This inventory is designed for married couples. It is to assist you as a spouse to find out the extent you are satisfied in your marriage. Such knowledge would alert you to work to improve your marriage if your marital satisfaction score is low (i.e. not satisfied). If it is high (i.e. satisfied), you will be encouraged to maintain it and even examine areas which you can improve further to enrich your marriage. The richer your marriage relationship is, the more satisfied you will feel.

The inventory has thirty (30) items (statements). In filling it, read each item first. Make sure you understand. On the right side of the item there is a row of boxes. Indicate in one of the boxes a tick () to show how Very true (VT) = 4, True (T) =3, Not True (NT) =2 and Not At All True (NAAT) =1 the item applies to you.



MARITAL SATISFACTION INVENTORY

FORM A (FOR WOMEN)

No	Items	VT	T	NT	NAAT
1.	I always feel fulfilled, happy in the company of my husband.				
2.	I like the way my husband converses and snares joke with me.				
3.	I am satisfied sexually with my marriage.				
4.	I am very worried because my husband does not appreciate all the sacrifices I put in my marriage.				
5.	We (I and my wife) quarrel over petty disagreements and hurt each other's feelings very often.				
6.	My husband is not trustworthy. He is very cunning, not reliable.				
7.	I will feel much happier if I move out of my present marriage				
8.	My husband is the best I can ever have.				
9.	I like my husband a lot for his financial support in the marriage.				
10.	My husband always seeks my opinion on important issues concerning our marriage. I like this.				

11.	My in-laws are very helpful and give me respect.				
12.	I am fed up with my husband because he is stubborn, never ready to change his bad ways (like affairs with women).				
13.	My husband is too cold for my liking. I do not enjoy his company.				
14.	My husband is indifferent. He does not care about what I do with my life.				
15.	My husband keeps his money to himself. He does not perform his financial duties for the upkeep of the home.				
16.	I notice that my husband is becoming more attractive to me. I am growing to love him more and more.				
17.	My in-laws are my worst enemies in my marriage. They make my life miserable.				
18.	One thing I like about my husband is that he admits his faults and apologizes.				
19.	My husband speaks to me harshly as if am a child. I strongly dislike this.				
20.	Our conversation always ends in a quarrel. So we scarcely converse these days.				

21.	I and my husband accept disagreements without hurting each other's feelings.				
22.	I thought it is only women who nag. My husband nags too much to my discomfort.				
23.	My husband appreciates my cooking always. I like this.				
24.	My husband always speaks harshly and angrily to my relatives when they visit. This displeases me.				
25.	I like the way my husband telephones and converses with me when he travels. He does it frequently.				
26.	My husband is committed. He gives enough house-keeping money and sometimes gives more.				
27.	My husband has great respect for me. He admires my hard work at home.				
28.	No matter how well I cook, my husband would find some fault. He is always complaining about my cooking.				
29.	My husband gets angry too frequently and beats me. I am thinking of reporting him to the police.				
30.	I enjoy my husband's company most times.				

QUESTIONNAIRE

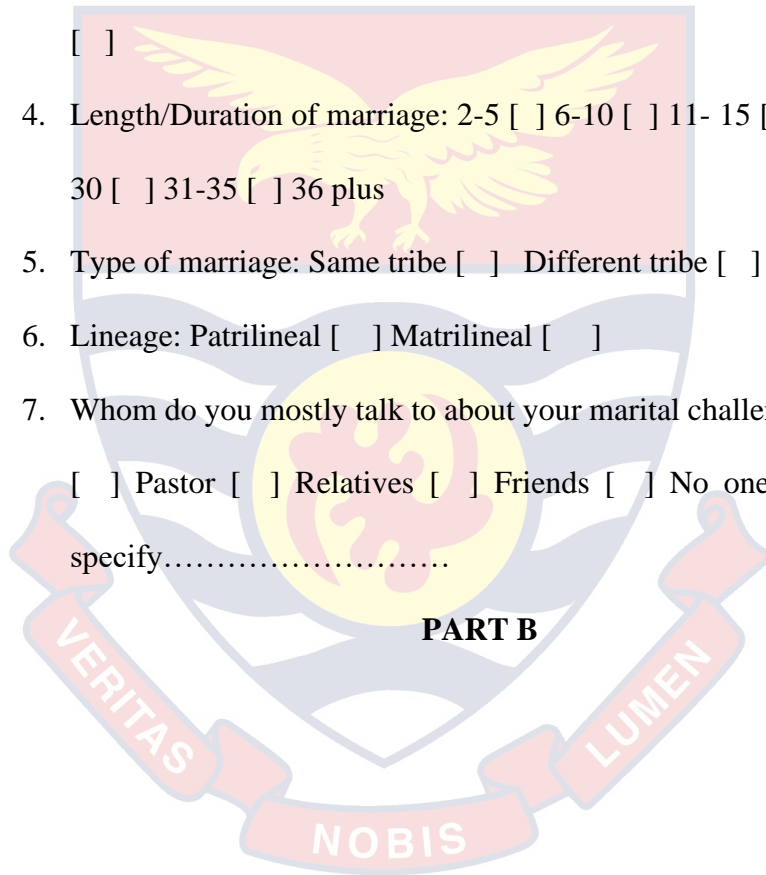
Marital Satisfaction Inventory (MSI) for men

Please fill in the following

PART A

1. Age: 20-30[] 31- 40[] 41-50 [] 51 and above
2. Gender: Male [] Female []
3. Education: BECE [] SSSCE [] Diploma [] Degree [] Above Degree
[]
4. Length/Duration of marriage: 2-5 [] 6-10 [] 11- 15 [] 16-20 [] 25-
30 [] 31-35 [] 36 plus
5. Type of marriage: Same tribe [] Different tribe []
6. Lineage: Patrilineal [] Matrilineal []
7. Whom do you mostly talk to about your marital challenges? Counsellor
[] Pastor [] Relatives [] Friends [] No one [] Any other
specify.....

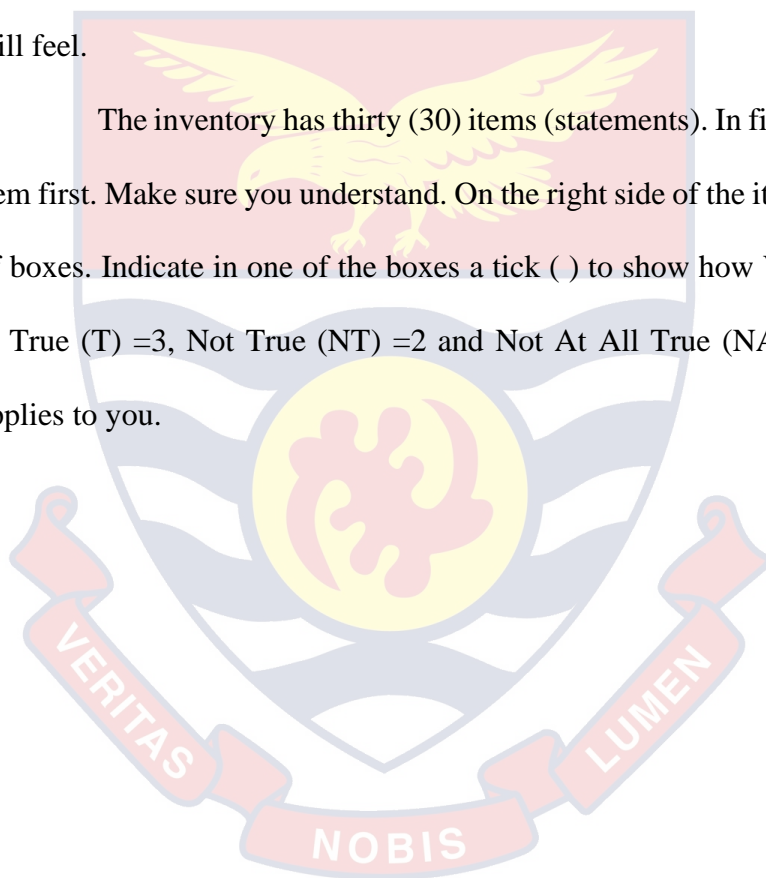
PART B



INSTRUCTIONS

This inventory is designed for married couples. It is to assist you as a spouse to find out the extent you are satisfied in your marriage. Such knowledge would alert you to work to improve your marriage if your marital satisfaction score is low (i.e. not satisfied). If it is high (i.e. satisfied), you will be encouraged to maintain it and even examine areas which you can improve further to enrich your marriage. The richer your marriage relationship is, the more satisfied you will feel.

The inventory has thirty (30) items (statements). In filling it, read each item first. Make sure you understand. On the right side of the item there is a row of boxes. Indicate in one of the boxes a tick () to show how Very true (VT) = 4, True (T) =3, Not True (NT) =2 and Not At All True (NAAT) =1the item applies to you.



MARITAL SATISFACTION INVENTORY

FORM B (FOR MEN)

No	Items	VT	T	NT	NAAT
1.	I always feel fulfilled, happy when I have my wife by me.				
2.	I like the way my wife converses and share her experiences with me.				
3.	I am satisfied sexually with my marriage.				
4.	I am very disturbed because my wife does not appreciate all the sacrifices I put in my marriage.				
5.	We (I and my wife) quarrel over petty disagreements and hurt each other's feelings very often.				
6.	My wife cannot be trusted. She is very cunning, not reliable.				
7.	I will feel much happier if I move out of my present marriage				
8.	My wife is the best I can ever have.				
9.	I like my wife a lot for her financial support in the marriage				
10.	My wife always seeks my opinion on important issues concerning our marriage. I like this.				

11.	My in-laws are very helpful and give me respect.				
12.	I am fed up with my wife because she is stubborn, never ready to change her bad ways (like her keeping bad friends).				
13.	My wife is too cold for my liking. I do not enjoy her company.				
14.	My wife is indifferent. She does not care about what I do with my life.				
15.	My wife keeps her money to herself. She does not contribute to the upkeep of the home and family.				
16.	I notice that my wife is becoming more attractive to me. I am growing to love her more and more.				
17.	My in-laws are my worst enemies in my marriage. They make my life miserable.				
18.	One thing I like about my wife is that she admits her fault and apologises.				
19.	My wife is insolent. She speaks to me without respect.				
20.	Our conversation always ends in a quarrel. So, we scarcely converse these days.				

21.	I and my wife accept disagreements without hurting each other's feelings.				
22.	My wife nags almost every day and makes my life very uncomfortable.				
23.	My wife appreciates very much how I help her in the home (with the household chores).				
24.	My wife does not like my relatives. She treats them badly when they visit. This makes me highly displeased.				
25.	I like the way my wife keeps in touch when she travels. She calls him and converses to my liking.				
26.	My wife cooks well and takes good care of the home. I love her for this.				
27.	My wife respects and admires me very much. She says I work hard.				
28.	My wife complains too much. Nothing I do at home pleases her.				
29.	My wife is fond of hitting me with objects to harm me when she is angry. I feel unsafe because she is very violent.				
30.	I enjoy my wife's company most times.				

APPENDIX C

INTERVIEW GUIDE

Instructions

Please fill in the following by ticking () which one appropriately applies to you.

PART A

1. Age: 20-30[] 31 – 40[] 41-50 [] 51 and above
2. Gender: Male [] Female []
3. Education: BECE [] SSSCE [] Diploma [] Degree [] Degree and above []
4. Length of marriage: 2-5[] 6-10[] 11-15[] 16- 20[] 21-25[] 26-30[] 31-35[] 36 plus []
5. Type of marriage: Intra tribe [] Inter tribe []
6. Lineage: Patrilinear [] Matrilinear []
7. Whom do you mostly talk to about your marital challenges? Counsellor [] Pastor [] Relatives [] Friends [] No one []
Any other specify.....

PART B

Please respond to the following items by ticking () which statement(s) appropriately applies to you.

1. a) Do you speak the same language in the house and with your children?
May I know if it is because you speak the same language that makes you feel satisfied in your marriage?
2. Since you are from the same tribe or different tribe do you feel your spouse treats you with great contempt or treats you well, and is that what makes you satisfied in your marriage?
3. Does your spouse easily communicate with you in the house lovingly, does he/she involve you in the house decision making? Does your spouse welcome your view when resolving issues? What is the nature of communication in the house? Cordial, hash, not certain, etc
4. Are you spouses at peace with each other regarding your children inheriting you? May I know if it is because of lineage system that is making you unsatisfied or satisfied. Please explain further.....
Does your spouse disturb you too much with inheritance issues in your marriage? Kindly state some reasons for his/her disturbances on inheritance.....
5. Does your spouse not tolerate you because you are from a different tribe / same tribe? Tolerance is important in every marriage. Please can you say that your spouse is very intolerable towards all you do. Can you explain further?

6. Is your satisfaction in your marriage due to the fact, you enjoy the same traditional food, dress the same way, and celebrate the cultural festival?
Or otherwise?
7. a) Can you say that you and your spouse have no problems at all with the way you have agreed to bring up your children.
- b) A major cause of my unhappiness in my marriage is my spouse's insistence that we train our children by his/her traditional way such as girl to the kitchen and boys to the farm etc. Could explain how you will want the children to be brought up? Example girl and boys perform the same roles.
8. Why did you decide to marry outside / from your tribe? Example due to migration, education, arranged marriage, or your own choice?
9. Can you share any opinion; ideas or suggestions about inter-ethnic / intra ethnic marriages? I mean some benefits or effects of same /different tribe marriages.
10. What do you think about inter/ intra-ethnic marriages? Do you think it is worth marrying outside your tribe/ same tribe? Do you think it is good to marry from the same tribe or different tribes?
12. What other challenges do you face in your marriage apart from the ones we have spoken about? Examples are: How is your sex life like, Sex not sufficient or too much, does not help with house chose,
She/he is not jovial or interactive, very strict
He /she is stingy or generous,
My spouse is a bully or too bossy, authocratic or democratic,

In-law issues are; (very helpful, or otherwise)

Does not stay at home etc. Explain further.....

13. If given the same opportunity, will you marry your spouse again?

THANK YOU.



APPINDICE D

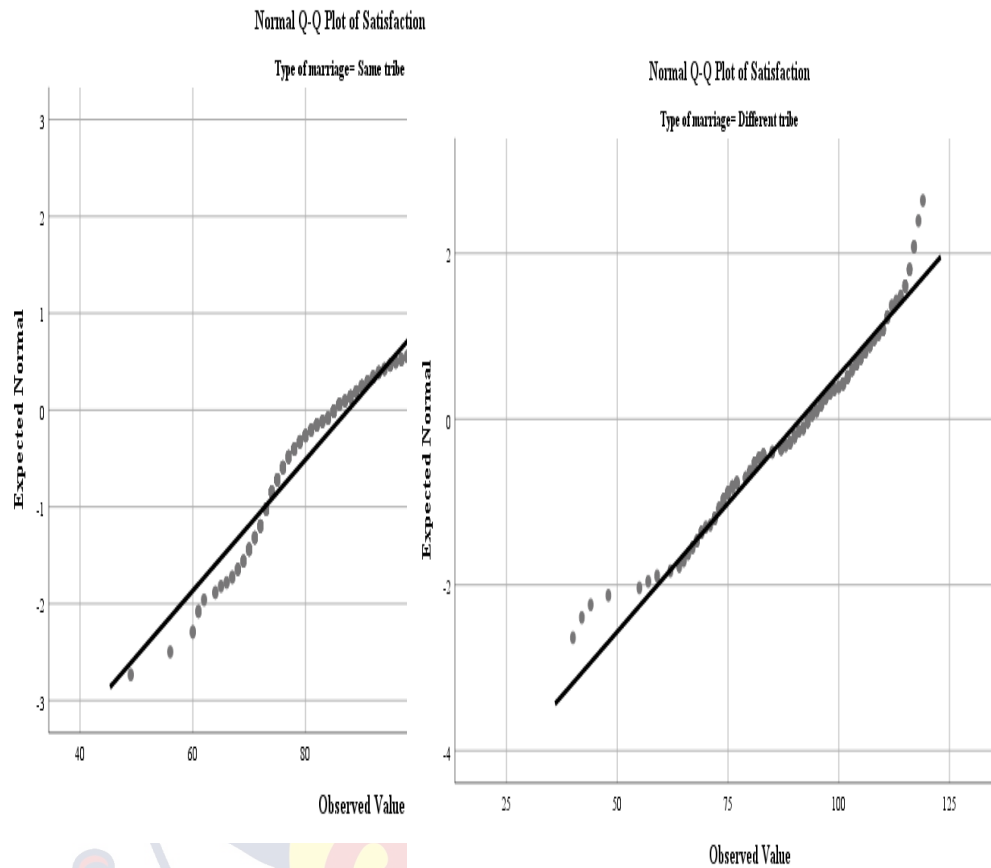
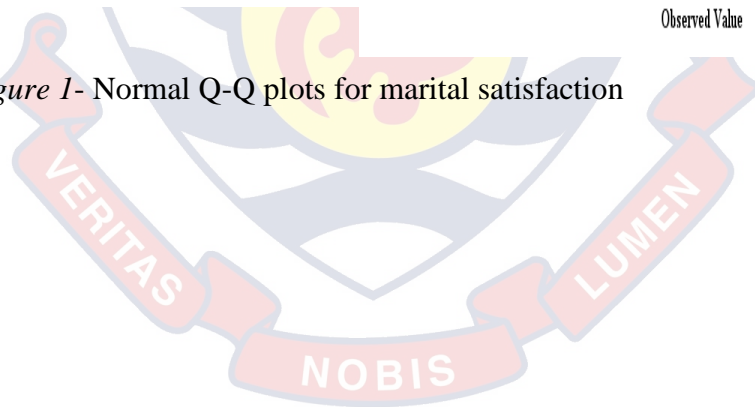
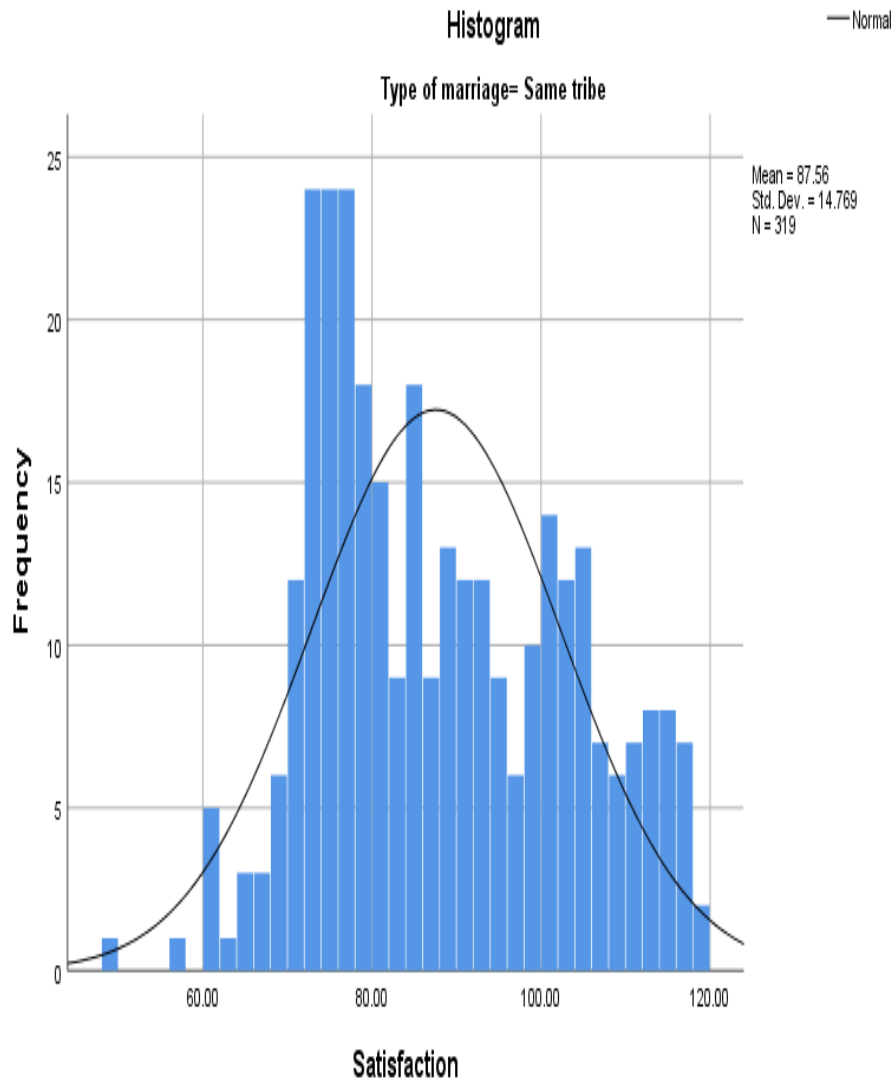


Figure 1- Normal Q-Q plots for marital satisfaction

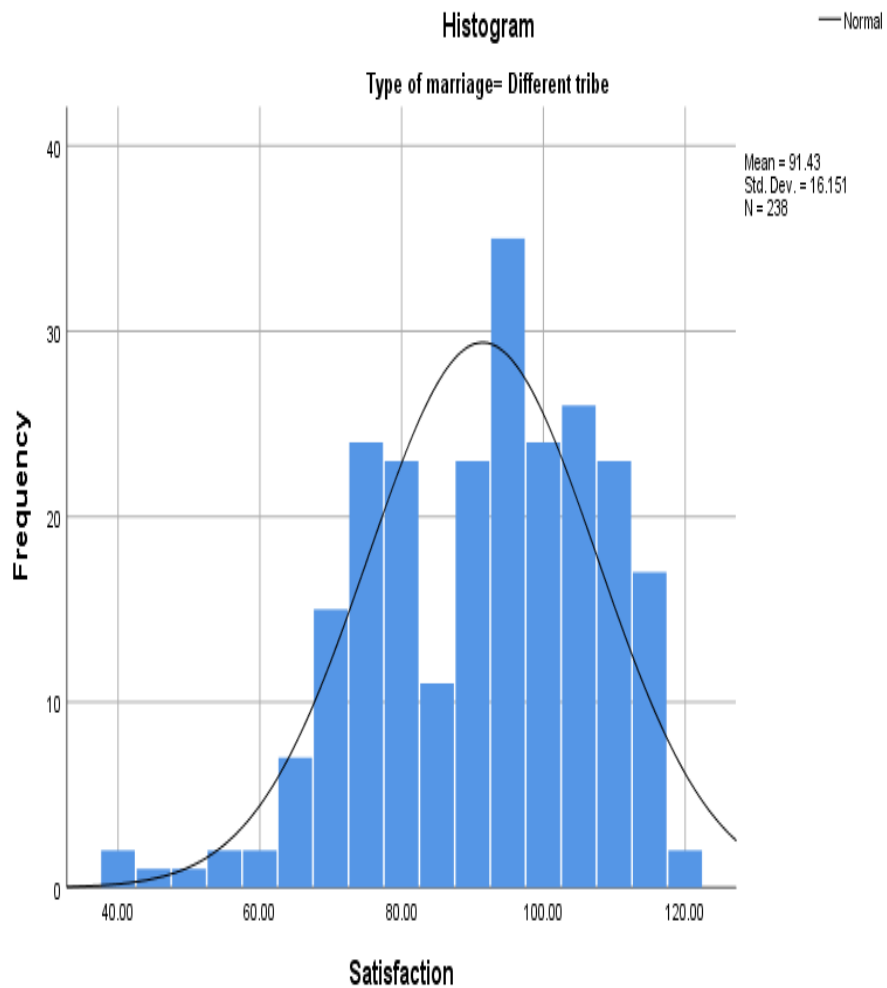


APPENDIX E

HISTOGRAM



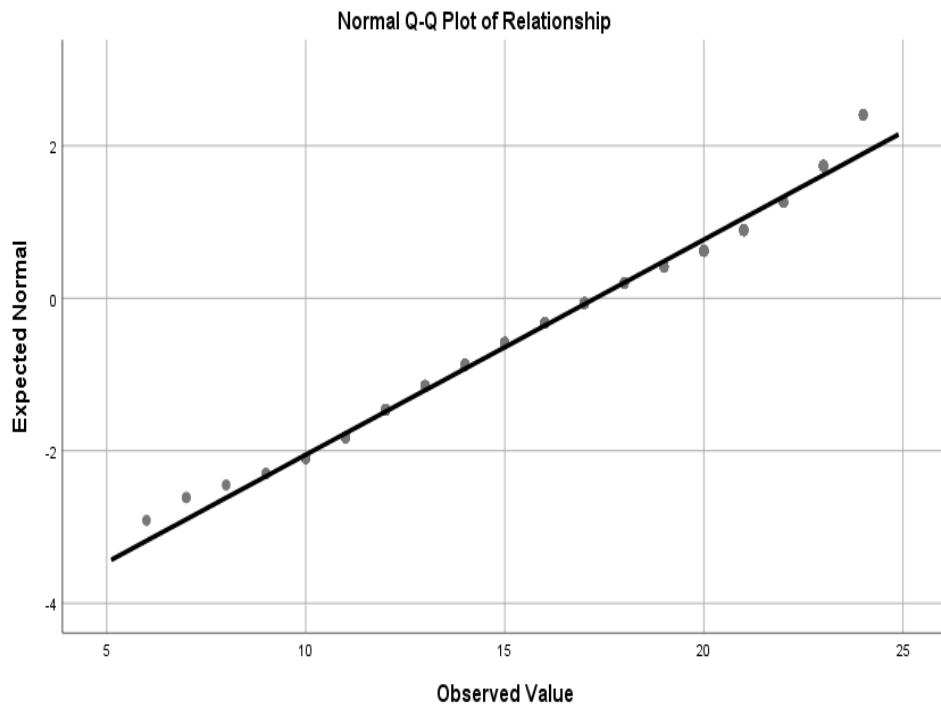
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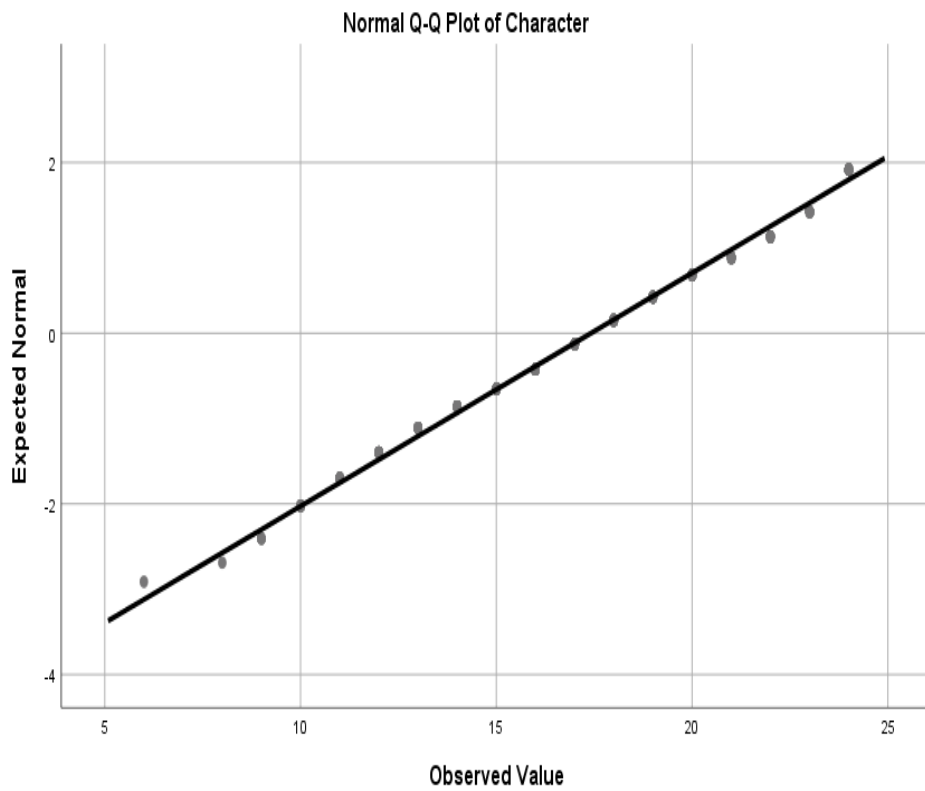
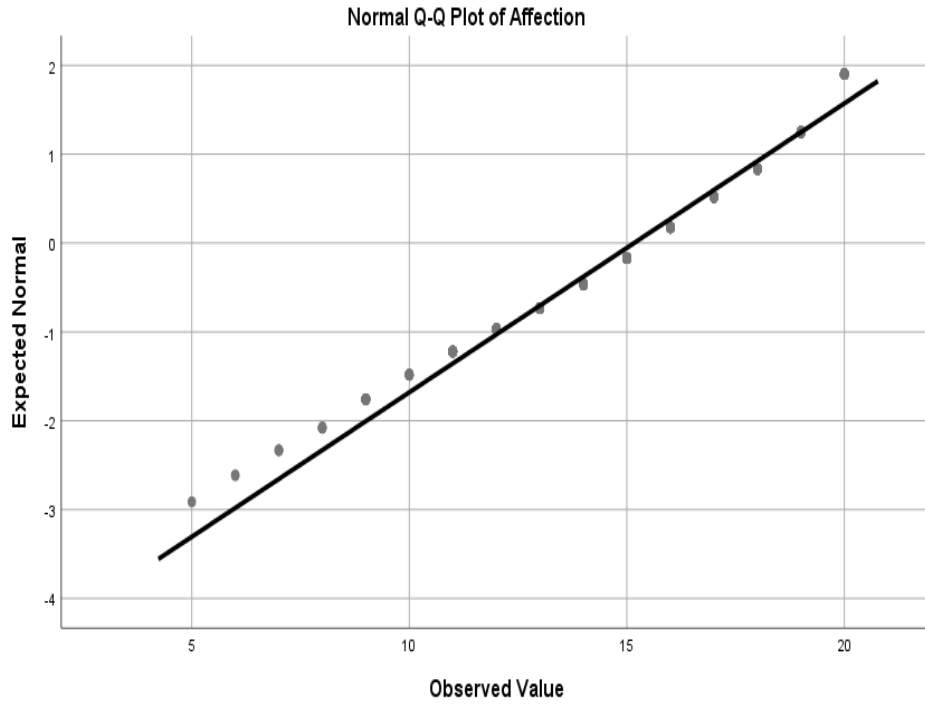


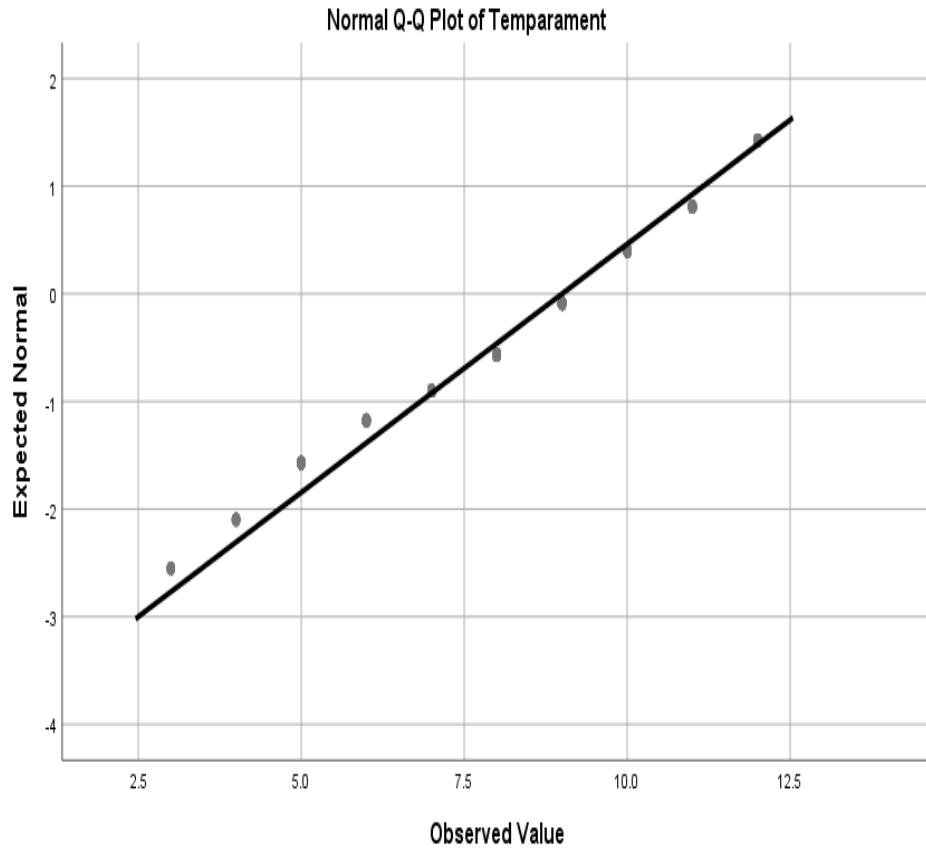
APPENDIX F

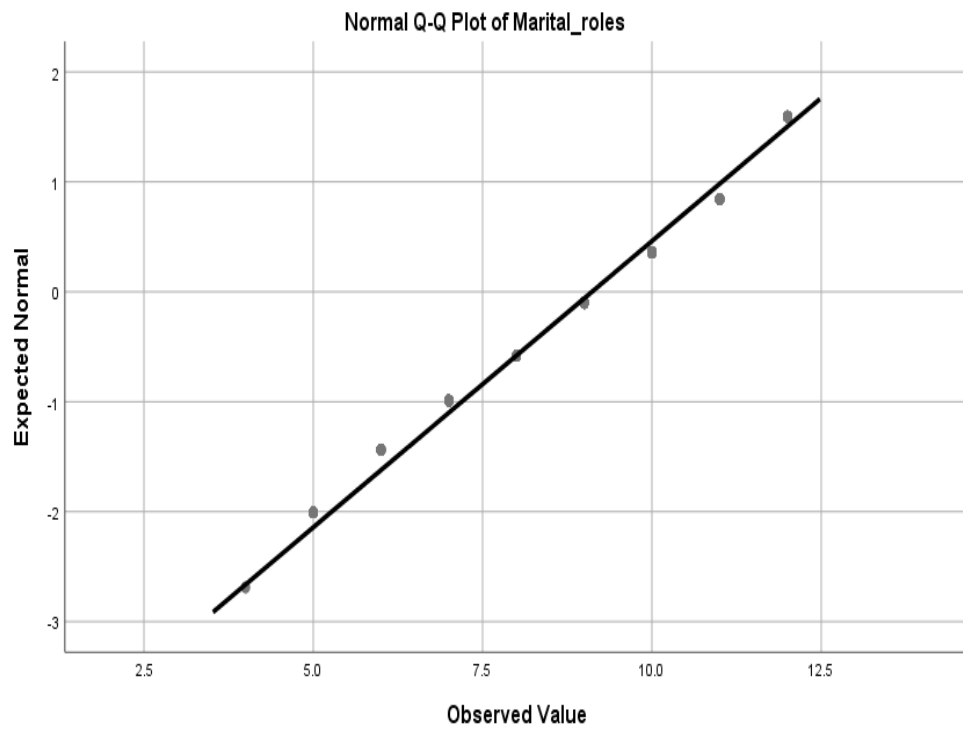
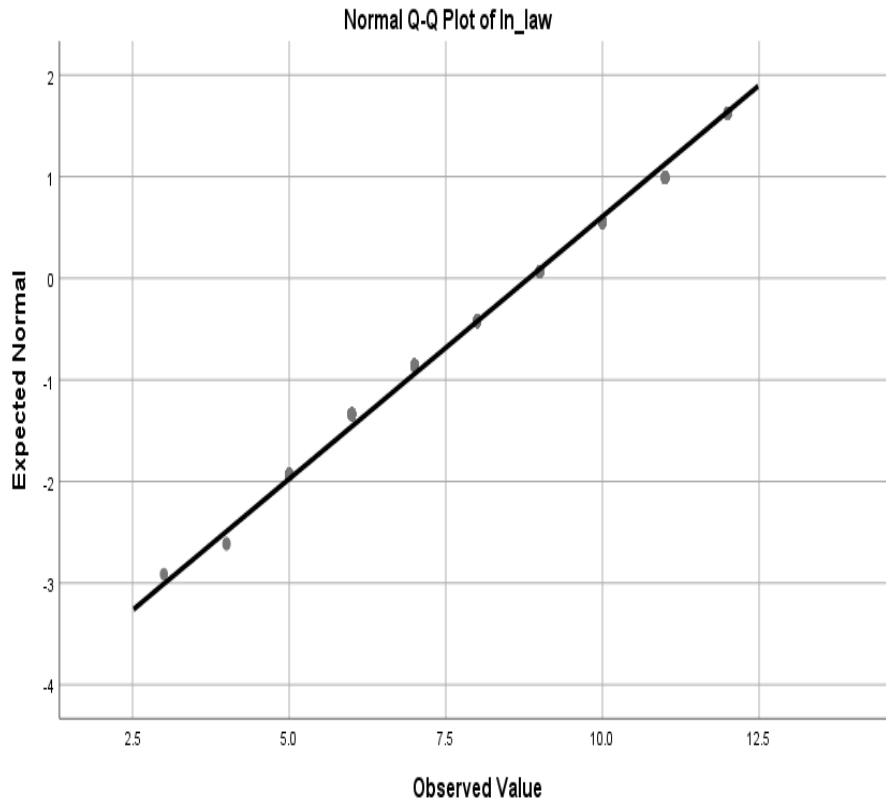
LINEARITY, NORMALITY, MULTICOLLINEARITY

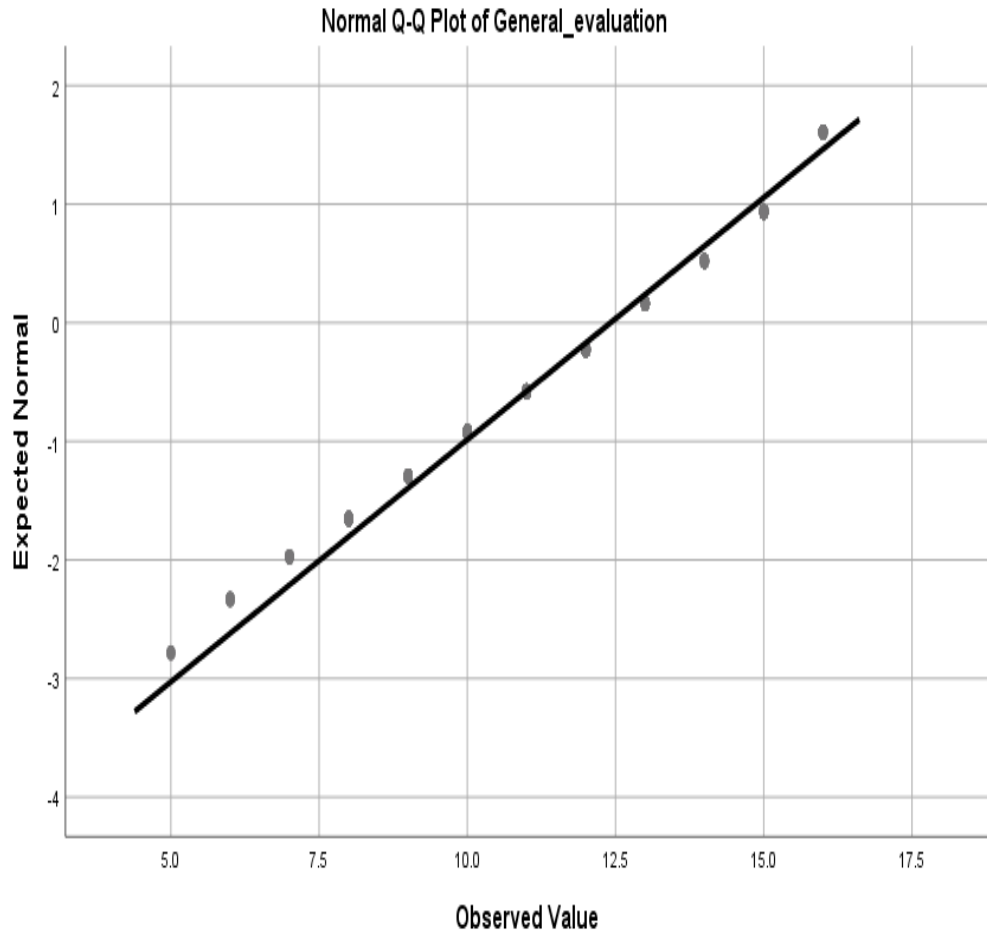
Normality



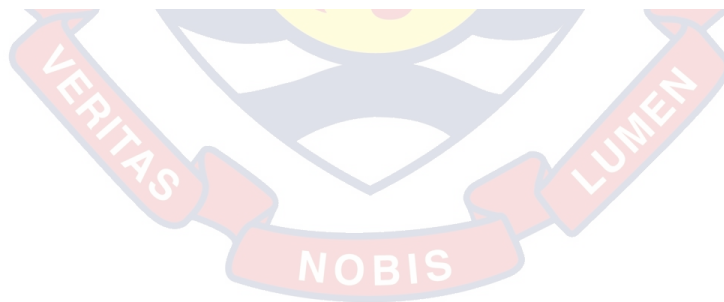
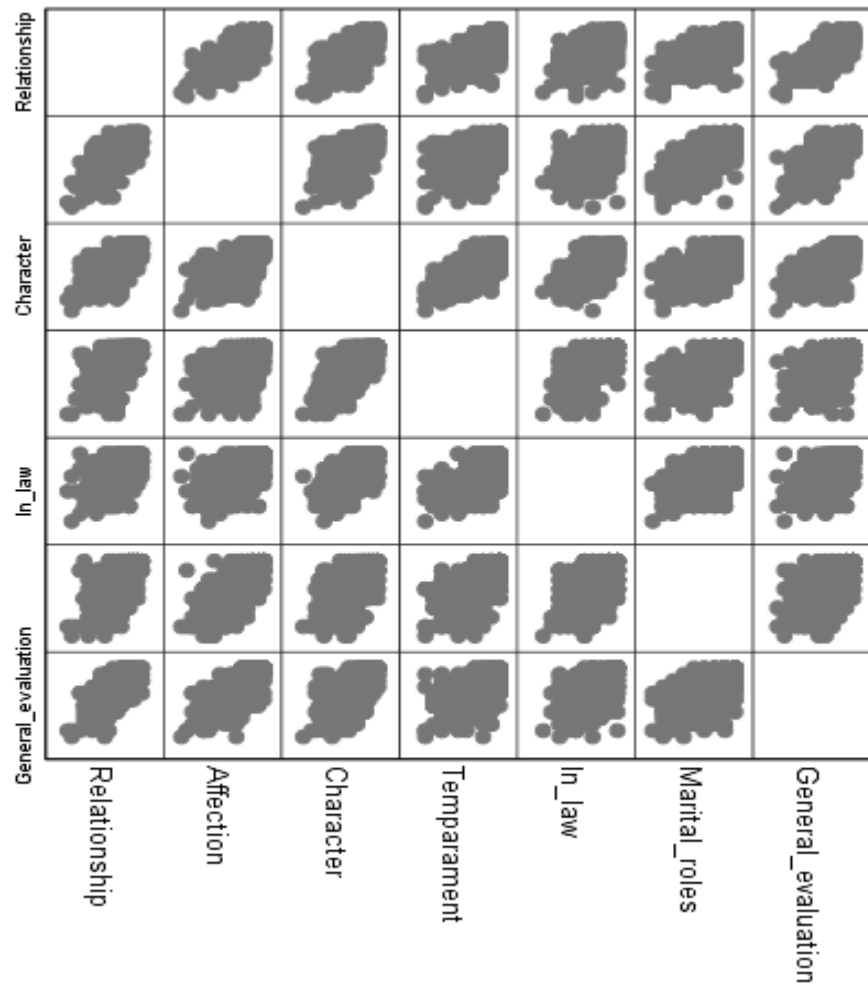








Linearity



Multicollinearity

Correlations

		Relationship	Affection	Character	Temparament	In_law	Marital_roles
Relationship	Pearson Correlation	1					
Affection	Pearson Correlation	.737*	1				
Character	Pearson Correlation	.644*	.571*	1			
Temperament	Pearson Correlation	.554*	.492*	.757*	1		
In-law	Pearson Correlation	.573*	.515*	.706*	.639*	1	
Marital roles	Pearson Correlation	.637*	.669*	.566*	.561*	.560*	1
General evaluation	Pearson Correlation	.748*	.725*	.591*	.511*	.539*	.600*

Homogeneity of Variance

Levene's Test of Equality of Error Variances ^a					
		Levene	df1	df2	Sig.
		Statistic			
Relationship	Based on Mean	.205	1	555	.651
	Based on Median	.066	1	555	.797
	Based on Median and with adjusted df	.066	1	545.630	.797
	Based on trimmed mean	.126	1	555	.723
Affection	Based on Mean	.017	1	555	.896
	Based on Median	.089	1	555	.765
	Based on Median and with adjusted df	.089	1	546.209	.766
	Based on trimmed mean	.000	1	555	1.000
Character	Based on Mean	.829	1	555	.363
	Based on Median	.786	1	555	.376
	Based on Median and with adjusted df	.786	1	553.815	.376
	Based on trimmed mean	.740	1	555	.390
Temperaments	Based on Mean	.900	1	555	.343
	Based on Median	.380	1	555	.538
	Based on Median and with adjusted df	.380	1	553.660	.538
	Based on trimmed mean	.585	1	555	.445

In-laws	Based on Mean	.164	1	555	.686
	Based on Median	.036	1	555	.850
	Based on Median and with adjusted df	.036	1	554.943	.850
	Based on trimmed mean	.082	1	555	.774
Marital roles	Based on Mean	5.522	1	555	.019
	Based on Median	4.970	1	555	.026
	Based on Median and with adjusted df	4.970	1	546.504	.026
	Based on trimmed mean	5.866	1	555	.016
General evaluation	Based on Mean	.001	1	555	.982
	Based on Median	.072	1	555	.788
	Based on Median and with adjusted df	.072	1	546.589	.788
	Based on trimmed mean	.093	1	555	.760
Tests the null hypothesis that the error variance of the dependent variable is equal across groups.					
a. Design: Intercept + Q5					