

Financial Management and Communication as Predictors of Marital Cohesion Among Married Secondary School Teachers in Anambra State of Nigeria

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Abstract

This study explored Financial Management and marital Communication as Predictors of Marital Cohesion among married secondary school teachers in Anambra State. Three research questions guided the study and three hypotheses were tested at 0.05 level of significance. The population of this study comprised of 4836 married secondary school teachers. Non proportionate random sampling technique was used to select a total of 347. The design of this study was a correlational survey design. Data were collected using questionnaire. The instrument for data collection was Financial Management, Marital Communication and Marital Cohesion Questionnaire. The reliability index of 0.88 was obtained using cronbach alpha method. Research questions were answered using both step-wise and linear regression model. Hypotheses were also tested using test of significance of t (sig. of t). The Result revealed that marital cohesion is attributed to financial management; marital cohesion is attributed to marital communication; and that marital cohesion is attributed to financial management and communication among married secondary school teachers in Anambra State of Nigeria. Based on these, the following recommendations were made among others;government should ensure that training programmes are organized for married secondary school teachers on financial management since it is a determinant of marital cohesion among married couples. The researcher also recommended that teachers should be sensitized on the importance of marital communication.

Keywords: Marriage, Financial management, marital communication, marital cohesion

DOI: 10.7176/JEP/14-20-04

Publication date: July 31st 2023

Introduction

Marriage is a legally recognized union of two people as partners in a personal relationship for the primary purpose of procreation. Marriage is an association which has to be guarded jealously against all external aggressions and interference. The weapons to protect marriage are, love, faith, hope, honesty and transparency with regards to financial resources (Duckett, 2015). It is a socially or ritually recognized union between spouses that establish rights and obligations between those spouses, as well as between them and any resulting biological or adopted children and affinity, that is, in-laws and other family members, (Bolte, 2007).

Uwe (2006) noted that some reasons push people to go into marriage, this includes, procreation, emotional reassurance, peace of mind and sense of security.

Every legally contracted marriage is set out to make a cohesive relationship between the married partners. That is, marriage contract has an ultimate desire for cordial relationship, whereby the partners are full of expectations about many good things to be done in order to achieve this purpose. Some partners turn out to be happy, fulfilled and enhanced, hence they live with relaxed minds. Whether there are children out of the union or not, the family is expected to experience genuine cordial relationship. They do things in common like eating together, bathing together, going out for leisure and sharing ideas together. With all these, definitely, there would be progress in the family.

On the other hand, some partners experience bitterness and rancor in many ways. Some overt behaviours associated with this could be wife battering, acid bath and causing stress in each other's life. In this type of relationship, partners might live under the same roof without chatting with each other; they eat from different pots, sleep on different beds, do not care when the partner is sick and shout at each other using high tones in the neighborhood, thereby causing noise pollution to the public; they live like cats and dogs. At this juncture, if they

cannot caution themselves and retrace their steps, there may be separation or divorce as time progresses. Such extreme situations have been captured by Ebenuwa-Oko (2010), who attested that divorce rate is on the increase. It is obvious that cohesiveness of marriage is an essential ingredient for sustainability of marital relationship.

Phumjan (2006) defined marital cohesion as emotional bonding between husband and wife, while maintaining their individuality including their self-confidence, attitudes, beliefs, lifestyles, freedom and membership of the family. This definition is noted in the work of Oslon in Obed-Ibe (2014) who also posited four levels of marital/family cohesion ranging from disengaged (very low), separate (low to moderate), connected (moderate to high) to enmeshed (very high). In this study, marital cohesion is therefore seen as relative closeness or bonding between husband and wife. On the other hand, Rhoden, (2003) sees cohesion in marriage as the degree of connectedness and separateness between marital partners.

Phumjan, (2006) and Tobe, Kiss, Sainsbury, Jersin, Geerts and Baker (2007) all as cited in Obed-Obi (2014) documented relevance of marital cohesion in overall spousal well-being and family functioning to include marital adjustment, marital happiness and marital satisfaction. Indeed, marital cohesion has been noted as resource for the family when handling stress (Jefferson, 2007). In relation to this, Phumjan (2006) and Angel (2008) revealed that families that function with balanced levels of cohesions and adaptability would adapt more successfully to crisis, while families with low cohesion would likely experience more difficulty in solving their problems; consequently, there might be more violence and divorce.

In support of the above, Lingren (2006) who highlighted the importance of marital cohesion in the family indicated that cohesive spouses showed willingness to invest time and energy in family activities. They cared about each other and were committed to promoting each other's growth, happiness and welfare. The above situation promoted the emotional bonding they felt for each other and as such, they could quickly agree to work out difficulties when hardship strikes. Different works by; Phumjan, (2006); Jefferson, (2007) and Angel, (2008) have shown that marital cohesion is a relevant factor in ensuring marital and family healthy functioning. The larger society by extension benefits from this harmonious relationship. It was believed that children brought up in such positive and constructive home environment would be positively disposed to the larger society; hence the society would have less social vices and problems to derail its progress.

Obi and Obumse (2018) said that achieving appropriate levels of cohesion had been of interest to family and marital cohesion scholars. A number of factors could impact on marital cohesion, some of the compelling factors is financial management which is one of the variable of the present study. Lingren (2006) from his own perspective stated that the quality of life is not completely dependent on how big the resources are but how they showed adequate management strategies to enjoy that high quality life. Financial management is a programme designed to study the best strategies on utilizing financial resources. It requires awarding of certificates after undergone course of studies. It simply refers to diplomatic planning, organizing, directing, supervising of financial undertakings in an organizations, which includes family. Financial management gives the family sound pillars and peaceful family sustainability. In financial management there are three basic terms that guides in finance especially in an organized setting like family. These involves strategizing, decision making and controlling. Decision in the sense that partners should determine needs, that can be used to sort out immediate needs in the family in order to meet the purpose in which the family is set for, such as payment of children school fees, paying house rents, ensure adequate supply of foods items in the family. Decision making in the sense that partners should come together to decide the best way to accomplish on plans by providing reports on how generated money were spent in the family. Controlling in the sense that each of the partners utilizes the money generated appropriately in order to meet the needs of the family. Deacon and Firebaugh (2008) on the other hand sees financial management as a process of making important and useful decisions about income and expenditure including budgeting. Bubole and Sontag in Obi and Obumase (2018) as the planning, implementation and evaluation by family members that is involved in the allocation of their current flow of family income and their stock of wealth towards the end of meeting the family implicit or explicit goals. Supporting the above view, Allen, Titsworth and Hunt (2009) emphasized that for a couple to effectively manage their money, there has to be a family budget whereby, the income and expenses are put down in writing. In the context of this work, financial management refers to the various modes married secondary school teachers use to handle their finances on a day-to-day basis. This entails having a planned decision on how they could effectively harness their income to cope with the growing financial spending of the family. Observations show that there are various ways married secondary school teachers manage their money to either enhance or mar marital cohesion, for instance, Pahl (2014) observed six categories of financial management to include separate money for women control (that is when both spouse keep their monies separately while the wife or woman will be in full control of its usage); separate money men's control (here they have separate resources, while the husband or man is in control); separate money equal control (here both parties have equal control of their monies although separately gathered); pooled money women's control (that is both men and women pool their resources together to be controlled by women); pooled money men's control (this has to do with bringing fund together to be controlled by man), and pooled money equal control (in this case resources are gathered together for both

spouse to have equal representation in its usage). In the same vein, Kenny and Ryan (2010) suggested pooled/joint versus independent/separate categories. From the above views there are three financial management practices identified. These include pooled money managed by both partners; pooled money managed by one partner and independent management of money (that is separate partners without pooling it together). Here, pooled money managed by both partners has to do with joint efforts of both partners for effective management of money resources available in the family. While pooled money managed by one partner has to do with gathering resources together, while one partner take the full responsibility of managing it. Also, independent management is when each partner is independent in ensuring effective management of their separate resources.

Another factor associated with marital cohesion is communication. Positive communication skills allow couple to move along the dimension of cohesion in any direction required by the circumstances of their marriage. The capacity to manage conflict through negotiation and change while remaining connected and ability to effectively communicate may permit partners in the marriage create a unique marital culture that allow for adaptive change, communication in marriage is an effective way of getting things done and coordinating with each other. Wikipedia noted that communication in marriage is often not taken serious as many couples tend to think that that the daily banter or lack of it doesn't affect them on day to day basis. Communication is day to day vehicle through which all other important parts of marriage are driven. If you love someone, but you don't use your words and actions to communicate it, you are not doing the right by your partner. Ryna (2014) said that if you can communicate honestly, your marriage has a chance of being happy and healthy. This is defined by Kenny and Ryan (2010) as the act of making information, ideas, thoughts and feelings known among members of a family unit. Communication is generally accepted as one of the most crucial facts of interpersonal relationships. However, with respect to this work, family communication means dominant ways husband and wife send and receive messages/information from each other, whether verbally or non verbal. Thus, in this study, marital communication and family communication could be used interchangeably. Jolin, (2007) discussed three dimensions of communication. These included demand/withdrawal communication, demand/withdrawal role and constructive communication. The demand-withdraw interaction pattern is characterized by one partner trying to discuss problems, criticizing or blaming their partners for problems, and/or requesting or demanding change, while the other partner tries to avoid discussion of the problem, defends against criticism, and/or withdraws from the interaction (Sarah, (2010). In constructive communication, two partners attempt to develop and maintain their friendly interaction and effective behaviors, such as self-disclosure, emotional support, admiration and honor. In this constructive communication pattern, both partner have mutual discussion, mutual feelings expression, and mutual negotiation (Ledermann, Bodenmann, Rudaz & Bradbury, 2010).

Based on the foregoing, the study is of necessity based on kindled interest as a result of worldwide increasing divorce rate which is an index of low marital cohesion. Further, the researchers observed that married secondary school teachers often complain of issues like financial irresponsibility of their spouses, lack of marital attention due to poor communication, among others. In Anambra state, most young ladies who go into marriage always consider the anticipated financial standing of the suitor as their first priority, even when they are more educated than the man. Also, most rich businessmen in Anambra state always have the choice of marrying well-educated women whom they anticipate would help manage their business financially. Issues of conflict always arise, financially or otherwise because when two people marry, they bring with them their individual attitudes, values and behaviours towards money and other personal issues. As a result, a common and frequent area of conflict among couples is usage of money among married couple's families. These problems are more likely to be experienced by those who disagree about finances. In Anambra State, available report on marital status of teachers indicates that the rate of separation and divorce is on the increase from 5% to 10% annually (Anambra State Social and Welfare Division, 2017). These informed the motive why the researchers are carrying out the research in this area and which will form the basis on which solutions could be proffered. Therefore, the researchers are interested in finding out how money management and marital communications could predict marital cohesion among married secondary school teachers in Anambra State.

Statement of the Problem

The problem of unhealthy marital relationship has been a source of concern to the society. Incidences of violence in homes like wife/husband battering, acid bath and in some cases, separation and divorces are common features. Ebebuwa-Okoh (2010) attested that divorce rate has been on the increase globally. In fact, statistical evidences from customary and high courts in the Awka the year 2019 show increase in divorce rates in Anambra State. For instances, it is alleged that most married secondary school teachers are lacking in their ability to cover scheme of work, which may be linked to married secondary school teachers' poor concentration and poor communication pattern. Psychological and emotional trauma could lead to married secondary school teachers poor performances in their ability to cover their scheme of work, and there are several predictors of psychological and emotional trauma among married secondary school teachers, such as poor money management, poor marital communication which in the long run lead to poor marital cohesion with their spouses. This is because poor

marital cohesion among married secondary school teachers often lead to psychological and emotional trauma, which makes them loose concentration in the school thereby not covering their scheme of work. This invariably implicated marital cohesion among married secondary school teachers who are expected to do things together to promote their spouses growth and welfare. The question therefore is: how does money management and family communication predict marital cohesion among married secondary school teachers in Anambra State?

Research Questions

The following research questions guided the study;

1. What is the extent money management predicts marital cohesion among married secondary school teachers in Anambra State?
2. What is the extent marital communication predicts marital cohesion among married secondary school teachers in Anambra State?
3. What is the extent money management and communication predict marital cohesion among married secondary school teachers in Anambra State?

Hypotheses

The following null hypotheses were tested at 0.05 level of significance would guide the study:

HO₁: There is no significant difference on the extent financial management predicts marital cohesion among secondary school teachers.

HO₂: There is no significant difference on the extent marital communication predicts marital cohesion among married teachers in secondary schools.

HO₃: There is no significant difference on the extent money management and communication predicts marital cohesion among secondary school teachers.

Methods

This study adopted correlation survey research design. This design is appropriate because, the study determined the extent financial Management and Communication Predicts Marital Cohesion among Married Secondary School Teachers and was carried out in Secondary Schools in Anambra State of Nigeria. The population of the study comprised of four thousand, eight hundred and thirty six (4,836) married secondary school teachers in Anambra State. The sample for this study comprised 347 secondary school teachers which was drawn through simple stratified random sampling techniques. The instrument for data collection was structured questionnaire developed by the researcher and is titled “Financial Management and Marital Communication and Cohesion Questionnaire” (FMMCCQ) with 61 items based on a 4-point rating scale. The reliability of the instrument was determined using Cronbach Alpha Procedure to determine internal consistency of the instrument. The reliability coefficient of section A on Financial Management yielded a reliability coefficient of 0.69. Section B, which covers marital communication was further divided into four sections A-D. Cluster A yielded a coefficient of 0.78, B yielded a coefficient of 0.66, C indicated a coefficient of 0.65 while D shows a coefficient of 0.63. The reliability coefficient of section C on Marital cohesion yielded a coefficient of 0.88. The overall alpha coefficient obtained was 0.82, Research questions were answered using Linear Model Regression while hypotheses were tested at 0.05 level of significant using test of significance of t (Sig. of t).

RESULTS

Research question 1: What is the extent Financial Management Predicts Marital Cohesion among Married Secondary School Teachers in Anambra State?

Table 1: Predictive extent of financial Management and marital cohesion among married Secondary Schools teachers in Anambra State

Computed r	r.square	adjusted square	r	Std Error
0.26511	0.07028	0.06489		5.96842

Data analysis presented in table 1 reveals that the computed r is 0.26511 implying that there is a predictive strength between money management and marital cohesion. As shown in the table, the coefficient of determination r^2 is 0.07028 implying 7% of marital cohesion as attributed to money management.

Research question 2: What is the extent Marital Communication Predicts Marital Cohesion among married Secondary School Teachers?

Table 2: Predictive strength of Marital Communication to marital cohesion among married Secondary Schools teachers in Anambra State.

Computed r	r.square	adjusted square	R.	Std Error
0.11680	0.013	0.01079		6.13864

Summary of data analysis presented on table 2 reveals that the computed r is 0.11680 implying that marital communication is attributed to marital cohesion. The coefficient of determination (R^2) 0.013 implying that approximately 1.3% of secondary school teachers' marital cohesion is attributed to marital communication.

Research question 3: What is the extent Money Management and Communication Predicts Marital Cohesion among married Secondary schools in Anambra State?

Table 3: Predicative extent of Money management and Communication and marital cohesion among married Secondary Schools teachers in Anambra State.

Computed r	r.square	adjusted square	r	Std E
0.24813	0.066157	0.05886		7.4873

Summary of data analysis presented in table 3 reveals that money management and communication predicts marital cohesion among married secondary school teachers in Anambra state. The computed r is 0.24813. The coefficient of determination (R^2) is 0.06157 implying that approximately 6% money management and marital communication is attributed to marital cohesion.

Research Hypothesis 1

H0₁: The extent financial management predicts marital cohesion among married secondary school teachers in Anambra State is not statistically significant.

Table 4: Test of hypothesis on the extent financial management predicts marital cohesion among married secondary school teachers.

Computed r	r.square	Adjusted r.square	Std Error	Beta	T	Sig.of T
0.11680	0.1364	0.01079	6.13864	0.11680	2.188	0.000

Summary of result presented in table 4 reveals that the alpha level of 0.05 is greater than the significant of t-(0.000). Based on this, the researcher did not accept the null hypothesis and concludes that Money Management Predicts Marital Cohesion among married secondary school teachers in Anambra state.

H0₂: The extent marital communication predicts marital cohesion among married secondary school teachers in Anambra state is not statistically significant.

Table 5: Test of hypothesis on extent marital communication predicts marital cohesion among married secondary school teachers

Computed r	r.square	Adjusted r.square	Std Error	Beta	T	Sig.of T
0.24813	0.06157	0.05886	7.46873	0.248130	4.764	0.000

Summary of result presented in table 5 reveals that alpha level of (0.05) is greater than the significant of t (0.000). Based on this, the researcher did not accept the null hypothesis and concludes that marital communication predicts marital cohesion among married secondary school teachers.

H0₃: The extent financial management and communication predicts marital cohesion among married secondary school teachers is not statistically significant.

Table 6: Test of hypothesis on extent financial management and communication predicts marital cohesion among married secondary school teachers'

Computed r	r.square	Adjusted r.square	Std Error	Beta	T	Sig.of T
0.26511	0.07028	0.06489	5.96842	0.2391017.371	0.000	

Result of data analysis summarized in table 6 indicates the significant of t value is less than the alpha level of (0.05). Based on this, the researcher did not accept the null hypothesis and concludes that financial management and communication predicts marital cohesion among married secondary school teachers.

Discussion of Results

Financial Management and Marital Cohesion among married secondary school teachers.

Summary of findings from tables with respect to the extent to which money management predicts marital cohesion among married secondary school teachers in Anambra state were presented on tables 1 and 4

The study revealed that money management predicts marital cohesion which shows the coefficient determination of r^2 is 0.07028 implying 7% of marital cohesion as attributed to money management. The hypothesis that was formulated to this effect showed that the null hypothesis was not accepted since the alpha level of 0.05 is greater than the significant of t-(0.000), therefore, concludes that money management predicts marital cohesion among married secondary school teachers in Anambra state. It is advisable that when one of the partner made some expenses with money is a necessity to let the other spouse know how he or she spent the money as it has practically revealed that money constitute highly to marital cohesion especially among teachers as it is revealed in this study. It is also encouraging for partners to let his or her spouse know their financial strength to avoid one believing that one has money but has refused to handle the financial needs of the family. The findings of this study are in line with the observation made by Esere, Yusuf and Omotosho (2011) that money management constitutes one of the most important factors for harmonious relationship especially in

married people's homes. The findings are also in consonance with and observations of Marshall and Skogrand (2014) who maintained that money management is the central subject in couples relationship. While Chatzky (2012) maintained that finances are one of the most common sources of disagreements among couples. Therefore, it became necessary to assess the extent money management predicts marital cohesion among married secondary school teachers in Anambra state.

Marital communication predicts marital cohesion among married secondary school teachers.

The result revealed that marital communication predicts marital cohesion, since the coefficient determination (r^2) is 0.013. This implies that approximately 1.3% of secondary school teachers' marital cohesion is attributed to marital communication among married secondary school teachers. The hypothesis that was formulated in respect to this research question revealed that alpha level of 0.05 is greater than the significant of $t(0.000)$. Based on this the null hypothesis was not accepted. From the finding of this study, it is evidence based that marital cohesion is highly associated with regular communication. Taking for instance, constructive communication like when we have relationship problem, there is mutual discussion, during the discussion we have mutual expression, during discussion; -there is mutual negotiation, after the discussion:- of the problem, there is mutual understanding, after discussion of the problem there is mutual resolution, after the discussion of the problem, there is mutual reconciliation. Also included, was demand and withdrawal, that is when there is a relationship problem, man discusses while woman listens; woman discusses and man listens and during the discussion of the problem, man demands, woman yields; woman demands and man yields; Man criticizes, woman accepts; woman criticizes, man accepts; Man pressures, woman yields, woman pressures, man yields; Man emotional, woman considerate, woman emotional, man considerate; man threatens, woman backs down; woman threatens, man backs down.

Furthermore, it included issues after the discussion of the problem like, man reconciles woman accepts; woman reconciles, man accepts as well as mutual avoidance and self-disclosure communication issues.

The finding of this study is in line with Wayas (2008) who revealed that marital suspicion determines stability more than communication and the main implication of his finding was that suspicion in marriage and communication affects stability to high extent. While Huston (2010) lamented that openness among couples help in building a strong relationship foundation that will enhance the satisfaction among one another. Therefore examining the extent marital communication predicts marital cohesion become paramount in secondary school system.

Financial Management and Communication predicts marital cohesion among married Secondary School Teachers.

The result of the data analysis as presented in table 3 revealed that money management and communication predicts marital cohesion among married secondary school teachers in Anambra State. The coefficient of determination (r^2) is 0.06157 implying that approximately 6% money management and marital communication is attributed to marital cohesion. The result of the hypothesis as presented in table 6 indicates that the significant of t value is less than the alpha level of 0.05. Based on this, it shows that the null hypothesis was not accepted and concludes that money management and communication predicts marital cohesion among married secondary school teachers in Anambra state. The finding of this study made it clear that appropriate financial management and regular and peaceful communication predicts marital cohesion. Judicious use of available fund in the family by both spouse can keep the family in peaceful disposition other than one of the partners been charitable outside than home. It is also very good and advisable for the family to prepare budget according their income, this will maintain a steady marital cohesion among married couple. The finding of this study made it clear that constructive communication among married couple helps in sustaining marital cohesion, sharing of problem and suggesting ways of resolving the problems helps in building one united family. The result is in consonance with the assertion made by Zaimah, Sarmila, Lydon, Azima, Selvadurvai, Suhana and Er (2013) who reveal that good financial behavior contributes to effective communication both in the homes and places of work. More so, Greenberg (2002) maintained that poor money management leads to debt among individuals by impacting negatively on people's health and relationship, necessitating the assessment of the extent to which money management and communication predict marital cohesion among married secondary school teachers in Anambra state.

Conclusion

Based on the findings of the study, the following conclusions were drawn. The results of the study were revealed as follows: Marital cohesion is attributed to money management among married secondary school teachers in Anambra State; Regular marital communication is attributed to marital cohesion among married secondary school teachers in Anambra State and that Money management and communication are attributed to marital cohesion among married secondary school teachers in Anambra state.

Recommendations

From the findings, the following recommendations were made:

1. Anambra state Post Primary Schools Service Commission should organize regular seminars on the ways couples should manage their money in other to achieve marital cohesion..
2. Married couples should map out ways to ensure that there is free flow of communication in their home since it enhances their relationship as married couple.
3. Anambra State government should ensure that training programmes are organized for married couples on money management and communication regarding its importance in maintaining peace in the married home.

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