

**THE RELATIONSHIP BETWEEN FORMAL EMPLOYMENT AND MARITAL
QUALITY AMONG MARRIED WOMEN IN NAIROBI COUNTY**

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DECLARATION

DECLARATION BY THE CANDIDATE

This research thesis is my original work and all materials which are not my own have been cited and acknowledged. The work has not been presented for a degree in any other University.

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DEDICATION

I dedicate this Research thesis to the Almighty God for his wonderful love and protection. To my loving family; my father and my mother, Mr. Paul and Alice Mwendwa, and to all my siblings (Richie, Sammy, Enos, Hum, Manu, Mourine, Nancy and Herbert) for being there for me. Special appreciation goes to my loving sister Nancy and her loving family (Nick, Bright and Gabriella) and Herbert for all the sacrifices you made to see me achieve my dreams, My daughter Lavin, thank you for your overwhelming love and encouragement that propelled me to achieve my goal. Last but not least, to my loving husband Moris for your support and understanding.

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LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
AMS	Average Mean Score
COK	Constitution of Kenya
FGD	Focused group discussion
NSFH	National Survey of Families and Households
UN	United Nations
USA	United States of America

ABSTRACT

There is arising problem of family unit in Kenya. A good number of children are being brought up by single parents or in a dysfunctional family. The Kenya Population and Housing Census (2009) indicated that it is hard for one to tell how many cohabiting partners with kids separate although it has to be a significant number as 30 per cent of children born in 2010 were either from single or dysfunctional families. The aim of this study was to examine the relationship between formal employment and marital Quality among married women in Nairobi County, Kenya. Literature is reviewed in regards to the theoretical rationale, empirical review relationship between formal employment on marital adjustment, marital quality and socio-economic status, age, level of education, religion, duration of marriage, family background, presence of children and the, conceptual framework. A descriptive research design and survey was used to collect data. The study was conducted on women who are married and are on formal employment in Nairobi County. A total of 405 women in employment were sampled using probability sampling (cluster and stratified random sampling). A self-administered data collection instrument consisting of socio-demographic data sheet, and marital adjustment test (MAT) was used. Data acquired was processed using SPSS version 23, utilizing descriptive as well as inferential statistics. From the results, Chi-square values $\chi^2=5.351$ at $p< 0.003$ was between permanent employment and marital satisfaction, Chi-square values $\chi^2=2.189$, at $p< 0.005$ was between self-employment and marital satisfaction, Chi-square values $\chi^2=3.829$, at $p<0.004$ was between temporary/contract employment and marital satisfaction; all were intervened by confounding variables. Thus the study concluded that there was statistical significant relationship between permanent employment on marital satisfaction, self-employment on marital satisfaction and temporary/contract on marital satisfaction. Secondly, Pearson Chi-square results, Chi-square values $\chi^2=22.267$, at $p< 0.006$ was between formal employment and marital stability, intervened by confounding variables which there is statistically significant relationship given that the P value 0.006 is less than 0.05, From the Pearson Chi-square results, Chi-square values $\chi^2=22.113$, at $p< 0.004$ was between permanent employment and marital adjustment, Chi-square values $\chi^2=9.583$, at $p< 0.009$ was between self-employment and marital adjustment, Chi-square values $\chi^2=9.774$ at $p< 0.032$ was between temporary/contract employment and marital adjustment, all were intervened by confounding variables. The study concluded that there was statistical significant relationship between permanent employment on marital adjustment, and temporary/contract on marital adjustment and self-employment on marital adjustment. In addition, the Pearson Chi-square results, Chi-square values for permanent employment against marital stability, satisfaction and adjustment were 78.960, $p=0.000$, 87.007, $p=0.000$ and 49.429, $p=0.048$, respectively. This implies that there was a variation amongst employees who were on permanent basis in terms of marital quality. The women on permanent employment had high marital quality followed by those in contract terms and the least were those on self-employment. The study recommends for employment opportunities to be granted to women to increase marital satisfaction. The study forms a basis for reference in future by interested parties and academicians.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

In our current society, it has become a big challenge especially among married women in Kenya to balance between their careers and giving their best to their family. More and more women are employed in our society today and they even have higher ranks in professional and managerial jobs. The Constitution of Kenya 2010 (CoK) it provide that both men and women have equal right within the law and are free to benefit and participate in all domain of life such as social, political and economic, Article 81 (b). This is further supported by Article 27 which compel the government to make and pass policies and laws, which include affirmative action programs and policies that can tackle the discrimination women have undergone during time in memorial. The government of Kenya has committed itself in implementation of gender rule although there is still a lot to be done. Women want to be successful and give their best in all spheres of life which is social, economic and political.

Women are doing well in their careers such as having high ranks in corporate world, scholarly and professional work and in political world too. Women role on economic development and being self-independent in their social life's has attracted significant interest among social scientist in recent years due to increase level of women in employment and dysfunction. It is still unclear, however, whether women employment influences marital quality or destabilizes marital unions at the time of changing gender roles (Jalovaara, 2003; Sigle-Rushton, 2010) (Stevenson, & Wolfers, 2007).

Marital quality is a significant component of marriage because it influence people's wellbeing. In other words, marital quality implies marital well-being, a happy, satisfactory marriage or marital success. However, marital quality is complex as it involves a lot of elements (Sabatelli, Pearce, 1980, as cited in: Maria 2012]. A number of researchers look at marital quality as individual assessment or subjective evaluation of the relationship, however, other researchers look at attributes that describes relationship, and also there those who look at wide range of behaviors that are observable. Lewis and Spanier (1979) concluded that a big number of findings looked at marital quality as the subjective assessment. For him, Spanier (1976), he

looked at marital quality as multi-dimensional and he gave out multi-dimensional scale that is standardized, widely, and acceptable measure of marital quality called the *Dyadic Adjustment Scale* (Dyad.Spanier) (1976.)

Marital quality is multidimensional as it is a dynamic phenomenon. There are those scholars who have viewed marital satisfaction both positive aspects and negative aspect such as Fincham(2002) however there are those who have viewed it in different dimensions such as satisfaction, adjustment ,happiness and stability Mossman (2006). The satisfaction, stability and the adaptive processes are key issues on marital quality. It is on this view that my study will look at three dimension of marital quality: satisfaction, stability and adjustment.

Marital satisfaction or marital happiness most of the time are used to mean the same thing as an aspect of marital quality. Marital satisfaction imply on contentment and gratification. Satisfaction is achieved when the yearning, closeness and expected desires of a partner are fulfilled in the relationship Sayed (2014). It refers to situation where pleasure, desires and gratification are fulfilled and lack of conflicts and grievances. According to Fincham (2006), a number of elements results into marital satisfaction such as sexual gratification, successful communication, interface, problem solving and mutual understanding. That is, marital satisfaction looks at one subjective assessment of marital relationship. Factors such as communication and conflict management love; affect and intimacy and sexual satisfaction are issues to be discussed under marital satisfaction as one of the dimension of marital quality.

Communication skills are key to successful, satisfying marital relationships which results to marital quality (e.g., Bienvenu, 1970; Gottman, 1982 cited in Sayed, 2014). When there is valuable communication skills, less conflicts is experienced as partners will be busy sharing quality time together and fulfilling each other emotions needs and there will be no time for fight and conflicts (Kirchler, 1989). Researchers have confirmed that effective communication skills involve listening keenly and paying close attention, opening up to each other and lastly solving problems.

Paying close attention to what is being said and respecting other person feelings is referred as active listening (Pfeiffer, 1998], while self-disclosure is when you open up to your partner your personal information to one another or how you feel about certain things in the relationship (Derleg, 1993). To have successful marital satisfaction, we need Self-disclosure as it helps to maintain and fulfill the relationship. When partners open to each other, marital quality is enhanced overtime as partners are free to discuss and share their happiness and problems. Fitzpatrick and Sollie (1999) (Finkenauer & Hazam, 2000) on contrast, one should not disclose everything. But only discuss critical issues that can bring change in one's behavior or issues that can be resolved (Mackey et al., 2004). Lastly is conflict resolution. Marital success is connected to conflict management. If marriage people lack effective skills to solve their marriage problems, more problems will erect, resulting into unending conflicts, hence poor marital satisfaction (Espicosa, 2003).

Studies have shown that lack of effective communication skills results to poor marital satisfaction (Litzinger & Gordon, 2005), found out that more stressed couples have poor conflict resolution as they keep avoiding solving problems (Stephan, 2005).poor communication skills such as commonly using negative language such as nagging, negative criticizes, being argumentative and unreasonable, and making ironic remarks, results into poor marital satisfaction (Gottman & Krokoff,1989).

Sexual Satisfaction is an important aspect in marital satisfaction because it signifies greater marital quality (Young et al., 2000). Observed that Sexual satisfaction is a significant element in a happy successful and stable .studies have confirmed that bodily intimacy and fondness such as caressing, embracing, holding and touching each other and kissing, rate of sex, and sexual gratification greatly influence marital satisfaction and, hence minimal marital instability is experienced and marital quality is promoted (Yeh, Lorenz, Wickrama, & Conger, 2006 cited in Sayed, 2014).

Physical intimacy results into positive aspect of marital satisfaction such as holding hands, cuddling, kissing hugging and physical closeness(Floyd et al., 2005; Gullledge et al;2003) Floyd et al., 2009). For those with less physical intimacy have low marital satisfaction (Dainton et al., 1994), To add on this, the more often couple have sex influence greatly on marital

satisfaction (Yabiku & Gager, 2009). The less couple have sex the more marital conflict (Yabiku & Gager, 2011). It is not only just about sex but the sexual gratification. Partners who experience sexual gratification are who are more happier than those who are not (Byers, 2005). Satisfaction in sexual pleasure results into more marital satisfaction (Yucel & Gassanov, 2010). Sexual satisfaction thus increases relationship satisfaction, and hence promotes marital quality. By contrast, a dysfunctional sexual relationship between couples may result in such psychological problems and marital distress (Werneke, Northey, & Bhugra, 2006).

Love is another important factors associated with marital satisfaction. Sternberg (1986), reported that there are three components of love. That is: intimacy, passion, and commitment. “Intimacy” is where one is willing to undergo and feel the warmth, and forthcoming interpersonal relationship (McAdams et al; 1982). Any condition that is emotionally strong is described as “passion” (Baumeister et al., 1999), lastly, “commitment “where couples are willing are ready to maintain and keep the love between them burning (Sternberg, 1986, 1997, 2006).

Regardless of the relationship, couples who are in love have high marital satisfaction (Willi, 1997). This means that as much as other factors are important in the relationship such as effective communication skills, respect or sympathy, the underpinning factor is, there must be love between the couples (Willi, 1997). Studies have confirmed that love is essential for any marital satisfaction and stability (Riehl-Emde, Thomas, & Willi, 2003, Sayed, 2014). In conclusion, we can agree that satisfaction is brought about by affect and intimacy, sexual satisfaction, love, effective communication which all result to a quality relationship.

Secondly, marital stability influences marital quality. Marital stability is where married people are happy in their relationship and living together by having a fulfilling and satisfying relationship with no intention of divorcing (Adesanya, 2002). Marital stability is viewed in a role of the association between one’s best available alternative and one’s marital outcome. Lenthall (2006). Marital stability is also defined as the state in which couples in marriage continue to live in a harmonious way despite their marriage facing challenges Teresia (2014).

For couples living happy, in harmony and have no intention of breaking up signifies a quality relationship. The following are some of the factors that contribute to a stable marriage such as; commitment or need to stay in a relationship, forgiveness, joint participation in family life, conflict Management and quality time couples spent together. However, under marital stability will also discuss some of the challenges that couples face in a marriage.

We will look at some of these factors in brief. According to studies, forgiveness helps to keep and rebuild a marriage, an avenue to bring out the pain, anger, bitterness and it is also a healing process both emotionally and psychologically (Fincham, 2002). For marital longevity, many couples agree that forgiving and asking for forgiveness is a major factor to a stable and a quality marriage Fennel, (1993) and Fincham (2000), investigated forgiveness in married couples for over 20 years to indicate the most important factor contributing to their long term relationship. The results indicated that willingness to forgive and to be forgiven were rated highest among the couples.

Conflict management is an important key to marital stability which by the end contributes to marital quality. According to Maria Rys(1994) cited in; Maria (2012), shows that integrating conflict resolution deepens the intimacy of the spouses and stability. In order for spouses to have a quality and a stable marriage, they should not react immediately or be judgmental but they should react to negative partner's behavior by feeling empathy and experiencing few negative emotions (Maria, 2012).

Joint participation in family life is also important factor that results to a stable marriage hence marital quality. When couples jointly work together on issues of family life such as sharing of responsibility, investing family finances together, supporting each other in parental roles are factors that will enhance marital quality. children are viewed theoretically as shared investments (Brines & Joyner, 1999) and many couples will stick to their marriages when children are involved especially young children compared to couples with adult kids or have no children (Lyngstad & Jalovaara, 2006).

There is a link between time spent together and marital satisfaction. Poortman (2005) Gager and Sanchez (2003) all reported positive associations between time spent together and marital

stability. Commitment and tolerance influences marital stability hence marital quality. Marriage is the union of two different persons who are from different background with different characteristics, come together to make a family and give their best to maintain that family and the relationship. (Kansız & Arkar, 2011). The need to stay in a marriage is a decision that one has to make and work towards it. Commitment has been found to be an important factor in marital stability as it helps couples negotiate life crisis. Studies have found that during tough times romantic feelings fail, sex doesn't seem very important either and material possessions may not mean much, it is the two against the world, toughing it out, testing all their resources. Committed couples are able to learn that not all hard times lead to divorce as they are able to focus on how they have evolved past crisis (Van Pelt, 2008).

Lamanna and Riedmann (1999) argued that marriage is expected to be permanent and for permanence to occur, couples have to maintain commitment to each other. They noted that most people enter marriage hoping that mutual affection and commitment will last. Sabatelli (2003) has cited Burn (1993) who argues that trust builds a marriage and enables couples to be less judgmental and look for long term resolution that will build sense of security in the relationship.

Lastly is marital adjustment as an aspect of marital quality. Marital adjustment as defined by psychology dictionary looks at how couples in a marriage work together as an item by appreciating their new responsibility and complementing one another rather than working independently. A well-adjusted married life is described as relatively free of conflict, the husband and the wife are in relative agreement on major issues, they enjoy the same leisure interests and they show affection for one another. The process of interaction between husband and wife to achieve a state of harmony is an aspect of marital adjustment.

In short marital adjustment looks at ability for couples cope with new marriage life and how they face the challenges that come with marriage. Adjusting to marriage life needs patience and maturity by understanding your partner and giving time for the relationship to grow. A well-adjusted marriage does not happen overnight instead it is a progressive process. People are complex in nature just as universe, many a times people enter into a marriage filled up

with different expectation some realistic while others unrealistic. Marital adjustment demand partners to adjust and cope with variety of changes.

Areas of adjustment are changes in gender roles, values, parenthood, social life, in-laws couple's growth and etc. Couples should be flexible to adjust to new pattern of life as social life might change as one might have new friends and in-laws to cope with. As research has shown that in-laws and friends can positively or negatively influence marital quality. Parenthood might also become a challenge as it comes with responsibility and attachment where parents get too much involved with children and forgets the needs of their partner. The pressure of managing multiple roles especially by women under condition of heavy family responsibility especially when young kids are involved (Hamshi, 2006). On issue of values, couples should accept each other the way they are and allow growth and development which promotes marital quality.

Marital quality refers to how happy or satisfied an individual is in his or her marital relationship (Fincham & Beach, 2010). Marital quality has two main approaches which are; the relationship approach whose concentrations is on how partners communicate to each other, resolve problems and spending quality time together. The other approach is the Intrapersonal approach which states that marital quality is not about the behaviors and interactions in the marriage but only refers to how partners rate their happiness or satisfaction with the marriage. This involves a subjective evaluation of a couple's marriage (Fincham & Rogge, 2010).

Marital quality matters in that studies have shown that parents who have poor marital quality have children who have high externalize behavior problems compared to children raised by parents who have high marital quality (Garriga & Kiernan, 2013). In addition, poor quality in a relationship is associated with negative outcomes, good quality marriages are linked to well-being and positive outcomes for individuals, their children and families (Vaillant, 2012). Research shows that parents in higher quality marriages have better adjusted children, who themselves are more likely to have good quality marriages in the future (Amato & Booth, 2001; Cunningham & Thorton, 2006). The association between marital quality and child adjustment

is consistent across different economic, racial, ethnic, and family structures (Moore, Kinghorn & Bandy, 2011).

In evaluating the marital quality, researchers have established a variety of measures have been developed for use across different contexts, ranging from simple statements asking a respondent to rate how happy they are in a relationship, through to more complex and detailed instruments comprising a number of factors. Some measurements of marital quality have been developed for use with particular population groups, including stepfamilies, military families, or various ethnic groups (Bronte-Tinkew et al., 2004).

Marital quality therefore has three elements in the bid of evaluating it, that is: Marital satisfaction or marital happiness, marital stability and marital adjustment. These three elements are associated but discrete. Marital satisfaction simply means marital contentment. Satisfaction is when the desire, intimacy and perceived need of a partner in a relationship are actualized (Sayed, 2014). Secondly, Marital stability is observed as an association concerning one best exist marital substitute and one's marital result (Lenthall, 2006). Lastly is marital adjustment, which is the manner in which spouses in nuptial adjust and transformation to their new responsibility by perfecting each other and work together as an item rather than two different people. However, having discussed marital quality in three dimensions as satisfaction, stability and adjustment, the study intends to find out if there is a relationship among aspects of marital quality; that is satisfaction, stability and adjustment. Marital quality is an umbrella word which is general term as it includes the following concepts: marital happiness, marital satisfaction, marital stability and marital adjustment. It is on this view that the study looked at relationship between the three dimensions: marital satisfaction, stability and adjustment as aspects of marital quality.

Several studies have been done on the relationship between income level on marital quality. For example, Rogers (1999) found out that an increase in marital disharmony relate meaningfully to rises in wives' salary. Similarly, highly educated married women and intimacy in marriage is less on the educated women (Barikani, Sarichlow, & Mohammadi, 2012). Also the duration of marriage have also been found to enhance marital quality (Peleg, 2008). The number of children a couple has also been found to enhance stability of a marriage. (Hurlock,

1996). Today most religious institutions still favor and advocate for permanence of marital unions, it was noted that divorce was highest among couples who are unaffiliated to any religious faith (Newman & Graverholz, 2002).

However, despite all these literature on the marital quality and women's socio demographic information, the question of women role on social and economic freedom still remains a debatable topic in many years. A good number of women have been employed in Labor force and also there is an increase in marital dysfunction. It is still unclear, however, whether women employment influences marital quality or destabilizes marital unions at the time of changing gender roles (Jalovaara, 2003; Sigle-Rushton, 2010).

1.2 Statement of the Problem

Family life and marriage in recent years has experience transformation globally particularly due to wife participation in work force. Research on formal employment on marital quality in Kenya is nearly wanting. According to Kenya integrated household survey (KIHBS 2005/2006) and Kenya demographic health survey [KDHS 2003] found out that dysfunctional marriages are on the rise and this problem has particularly affected women where it was observed that women are three times more likely to file for a divorce or ask for separation than men. Kenya National Bureau of Statistics (KNBS 2010), showed the increasing size of children who had been affected by separation or divorce in the past years from 1997, almost 82 000 to 208,000 in 2011. Statistics showed that the Kenyan child has a high risk of growing up in a broken family or a dysfunctional home than, 20 years ago. The Kenya Population and Housing Census [2009] further indicated that a significant number as 30 per cent of all births in Kenya in 2010 were from unmarried or cohabiting parents which is hard for one to tell how many cohabiting partners with children separate although has to be higher.

Role specialization interprets marriage in the sense that when both couples are employed, marital quality is likely to be low as they argue that marital instability is high when women are employed hence women's employment weakens marriage. However, according to economic opportunity theory, women employment has no negative influence on marriage but in fact provides women incomes that they can back up their spouses hence reducing economic pressure in a marriage which results to marital quality. Furthermore, it was presupposed that

the increasing earning potential of a woman results into high marital quality and less conflict and better living standard because of financial benefit particularly during this time where family transformation from role specialization to income sharing (Cherlin, 2000).

The present study sought to bridge the prevailing gap in literature on marital instabilities and marital quality in Kenya especially among employed women therefore presents a controversy between the two schools of thoughts if employed women enhance marital quality or destabilizes the marital union. In view of the high rate of dysfunctional families, many researchers have done studies on divorce and separation, family stability, marital quality and marital conflicts. However, many research based on this topic are from western countries. The few researchers that have done studies on this topic, formal employment on marital quality with the exception of reviews looking onto women in employment in specific African countries, the scientific literature on the subject is limited. Observations made out of this research have significant implication to Nairobi County, Kenya and the rest of the African continent. It is out of this that the present study examined the relationship between formal employment and marital quality among married women in Nairobi County.

1.3 Purpose of the Study

The purpose of the study was to examine the relationship between formal employment on marital quality among married employed women in Nairobi County.

1.4 Research Objectives

- i. Assess the relationship between formal employment and marital satisfaction among married women in Nairobi County, Kenya.
- ii. Determine the relationship between formal employment and marital stability among married women in Nairobi County, Kenya.
- iii. Investigate the relationship between formal employment and marital adjustment among married women in Nairobi County, Kenya.
- iv. Examine the correlation between aspects of marital quality; satisfaction, stability and adjustment among married women in Nairobi County.

1.5 Research Questions

The research questions of the study were:

- (i) What is the relationship between formal employment and marital satisfaction among married women in Nairobi County?
- (ii) What is the relationship between formal employment and marital stability among married women in Nairobi County, Kenya?
- (iii) What is the relationship between formal employment and marital adjustment among married women in Nairobi County, Kenya?
- (iv) What is the relationship between aspects of marital quality; satisfaction, stability and adjustment among married women in Nairobi County?

1.6 Research Hypothesis

1.6.1 Alternative Hypothesis:

H_{A1}: There is a significant relationship between formal employment and marital satisfaction.

H_{A2}: There is a significant relationship between formal employment and marital stability.

H_{A3}: There is a significant relationship between formal employment and marital adjustment.

H_{A4}: There is a significant relationship between aspects of marital quality: satisfaction, stability and adjustment.

1.6.2 Null Hypothesis

H₀₁: There is no significant relationship between formal employment and marital satisfaction.

H₀₂: There is no significant relationship between formal employment and marital stability.

H₀₃: There is no significant relationship between formal employment and marital adjustment.

H₀₄: There is no significant relationship between aspects of marital quality: satisfaction, stability and adjustment.

1.7 Significance of the Study

The recommendations made out of the analysis of the collected data will help address the issues that affect families especially among women in employment and will also help to improve on the quality of marriages and family unit in Kenya as the rate of dysfunction families is on the rise and we know a healthy relationship builds a healthy family which result to a healthy society and a healthy nation.

To the academicians and scholars, the study would provide a useful basis upon which further studies on women employment and marital quality can be conducted. Theoretical justification is applicable in the sense that social exchange theory looked at rewards and cost. Rewards are satisfaction one gets from the relationship while stability is based on one evaluating the cost so as to either stay or leave the relationship .Maslow law of hierarchy of needs is relevant to this study since it informed the independent variable. Maslow law states that that self-actualization can only be achieved when other basic needs in the hierarchy of needs have been achieved. When women have their own income and job security, they will strive for self-belonging and self-actualization hence more wellbeing and more marital quality.

1.8 Justification of the Study

The Constitution of Kenya 2010 (CoK) obligates the government to implement and commit itself in the elimination of gender inequalities in the roles played at different levels which the government has effectively done so. In addition, traditionally, women have been seen as companions at home and have responsibility as caretakers despite the fact that they face equal working conditions while on duty. Thus there is increasing gap between the two sexes, and thus the need to examine the relationship between formal employment on marital quality.

Kenya being a UN member country is obligated to fulfill millennium declaration which commits all UN member countries to promote women empowerment. Women empowerment and gender equality are subjects of human right and justice and not merely women matters. They are foundation for achieving social, political, economic, and cultural and security among all people.

1.9 Scope of the Study

The study was done in Nairobi County; Kenya. It precisely looked at the relationship between formal employment and marital quality among married women in Nairobi County. It involved only the women on formal employment that's; working on the Sectors which incorporates all jobs that have steady incomes, normal hours and are acknowledged as sources of income where revenue is paid for(according to Kenya National Bureau of Statistics).

1.10 Limitations of the Study

This research specifically looked at how formal employment relates to marital quality among married women in Nairobi County. The target populations were women in formal employment and married and who reside in Nairobi County. The study specifically looked at formal employment on three aspects: married women on permanent employment, self-employed and on temporally terms on marital quality which also had three aspects: satisfaction, stability and adjustment.

1.11 Assumption

Employment status influence marital satisfaction, stability and marital adjustment. This effect had a demographic angle where people of different income, age, duration of marriage, education, children and religion experienced marital satisfaction, stability and adjustment differently.

1.12 Operation of Terms

Marital quality: Marital quality refers to the evaluation of how happy or satisfied an individual is in his or her marital relationship. Marital quality is multidimensional as it encompasses; marital stability, marital satisfaction and marital adjustment.

Formal Employment: Formal employment is a typical working scenario for one company and having some type of working agreement, set pay and/or benefits, a stable location, regular hours and some type of payroll taxes and Social Security contribution.

Marital Satisfaction: Marital satisfaction is the individual's subjective evaluation of his/her marriage life.

Marital Stability: Marital Stability is viewed as an association concerning one's best existing marital substitute and one's marital result.

Marital Adjustment: Marital adjustment refers to spousal adjustment of their way of life to the routine of marriage.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

In this chapter we reviewed prior literature on formal employment on marital quality. The confounding variables addressed in this study are income level/socio economic status, Age, Education level, religion, duration of marriage, family background and presence of children. It also outlines the theoretical literature that is relevant to the study, conceptual framework and the chapter also presents the gaps under study.

2.2 An Overview of Formal Employment among Women in Kenya

According to Economic Survey 2018 by Kenya National Bureau of Statistics, women occupy 36.5 per cent of the active labor force. Based on our traditions, culture and history, there is progress on women active participation in labor force. For example in private sector, there are women who hold high rank position at work place. Such as, different firms are being chaired by women such as Unga Limited-Isabella Ocholla, liberty Kenya holdings by Susan Mboya-Kidero, Anne Mutahi of Standard Chartered, Catherine Ngahu of Uchumi and Lucy Waithaka of Eveready East Africa, however, there is still a long way to go.

Women have been historically sidelined in the economy; women have been seen as companions at home and have responsibility as caretakers despite the fact that they face equal working conditions while on duty. Thus there is increasing gap between the two sexes; however the egalitarian attitude on family and work is slowly being embraced. Perhaps for this reason, the Kenya Association of Manufacturers, chaired by Ms Florah Mutahi, launched a mentorship and networking programme in March aimed at increasing the participation of women in the labor sector. The data indicated that many women get married late and delay to give birth for the sake of career and education, however, households that are headed by women reported higher poverty levels of 30.2 percent than those are headed by men which were 26 percent according to economic survey household 2018.

2.2.1 Employment and Marriage

According to economic theory, employees dedicate their time on work so as to earn income and improve their lifestyle. But on the other hand, they deny themselves free time to do personal things and leisure time. However, the scarcity model indicated that when a lot of time and resources are dedicated on one sphere, then the other sphere will be sacrificed and get least benefit. Therefore the more time that is spend on work, the less time is devoted to family life and the same applies on work. The more time committed to family life, less benefit and devotion to work (Marks, 2000). The above information provides us a background to understand the relationship between employment and marital quality. For example currently an increasing number of women are employed and involved in economic sphere of life as more time is devoted to work thus directly or indirectly affecting family responsibility and marital quality.

The cost of living is high therefore both genders are actively involved in workforce therefore it has become a big challenge to balance between work and family responsibilities. (Grzywacz and Marks, 2000). However, many couples are embracing egalitarian perception on family life. Many African countries still practice division of work between employment and family responsibility. However, there is new developing approach that brings out different perspective. Greenhaus and Powell (2006) found out that a high marital quality results into productive employees as the satisfaction in marriage complements their wellbeing hence they give their best at work place. This is in support of hypothesis known as expansion model that some marital conflicts are much better resolved by partners when they share personal space and responsibilities.

Job and marital quality has been viewed from different perspectives such as organizational theory and human capital. Results indicate that marital satisfaction and adjustment is highly experience among married women. (Bisconti, 1978; Clark et al., 1996). From psychology theories, they strongly support significant association between employment satisfaction and family life. Froneet al. (1994) found positive relationship between employment satisfaction and marital quality because they work hand in hand. They further observed that concurrently examining together employment and marital quality and marital quality to employment conflict so as to critically understand the relationship. However, studies on human capital rely on

efficiency at work. Studies have shown that couples who support one another and take time to talk and share problems related to work might be helpful to reduce work related stress which results to wellbeing and hence high output at work. (Gattiker and et.al, 1990; Weiss, 1990).However time for work and family is a big challenge. One cannot tell if there is an undesirable or progressive spillover or both concurrently. Demirel and Erdamar (2009) observed that job satisfaction could affect marital quality.

2.3 Formal Employment and Marital Satisfaction

There is vast research on marital satisfaction and related content on this area. In accordance with the objective of this study, we reviewed literature on socio-economic status, education, age at time of marriage, religion, longevity of marriage, one's background and presence of children.

2.3.1 Effect of Socio-Economic Status on Marital Satisfaction

The role specialization on marriage explains that the benefits of a marriage is low when both couples are working, which results to poor marital satisfaction. On the other hand, the economic opportunity hypothesis argues that by women working, it brings positive results into the relationship as women are in position to slow down the financial pressure in marriages by supporting their partners (Cherlin 2000]. Thus by women participating into labor force may results into more marital satisfaction or may also encourage divorce or poor marital satisfaction because of her financial income. In a study by Stacy and Danielle (2001) in U.S.A, the study found out that rising of income of wives is significantly associated with marital satisfaction. But however an increase in both men and women income will have a greater advantage. In a study by Lynn and Stacy 2000 in USA, their review strongly supported the fact that income from both spouses is significantly associated with more happiness and more marital satisfaction and wellness. However, a study done in Nigeria contradicted the above results. In a correlation survey design by Nwobodo and others (Jan 2015) in Nigeria, The study was carried out to investigate the relationship between marital dysfunction and women's employment as civil servants in Enugu State. The target populations were employed women but divorced.72 respondents were selected using multi-stage cluster and purposive sampling. It revealed that earning from work and sex-related issues shows negative or inverse relationship, among other findings. Although the study might have biased the findings because

of a small sample, it only targeted divorced women. They should have used a large sample, not divorced women but married women. In a study by Benjamin Omolayo and others, (2013) in Nigeria, Results showed no statistical significant influence of job demand and employment status on marital conflict. To conclude, economic income does contribute to marital satisfaction. Similar findings have been recorded by a number of authors (Robert [2003], Maria 2012, Sayed; 2012).

2.3.2 Level of Education on Marital Satisfaction

Education system delays one to get married early as a lot of time is spent in school for both boys and girls. Education helps one to widen their mental understanding and also widens their knowledge. Education builds positive results such as independence, self-confidence and a sense of individuality in the women. It has helped them to mature mentally, given them emotional strength so that they can make their own independent decision, being accountable for their decision and facing life with more self -confidence and resourcefully (Kamla, 2006).

Juho and Jaap in Europe (2006) they examined impact of education and risk to divorce among female in a longitudinal study in 17 countries. The study used records from Fertility and Family Surveys (FFS), results showed that the high risk of divorce and separation was among women with higher education attainment in Spain, Poland, Italy, France and Greece. While in Finland, Estonia, West-Germany, Latvia, Hungary, Sweden, and Switzerland. There was no relationship between education and divorce. United States, Austria and Lithuania, there was negative association between education and divorce. This was done overtime using variation of economic environment, social and legal measures for each country, with multilevel models, the results indicated that marriages and cohabiting formal and also practices that unconventional are linked to negative relationship between education and divorce.

However, the study might have biased the findings because it specifically look at effect of education in developed countries. We should also look at studies done in Asian because of cultural variation which support the above study. In a study by Hotler,2004 in Nepal, education influences marital satisfaction as individuals especially young people are exposed to western values that builds self-confidence and self-reliance apart from family (Hoelter, et al., 2004Ghimire, et al., 2006).

These results are further supported by previous studies on marital satisfaction in which they found out significant association between education and marriage where there is less marital conflict and high marital satisfaction (Hoelter, et al., 2004). They found that people with similar education level have high marital satisfaction. Similar studies have been done by Golzari (2014) and Thornton (2005). This literature is lacking in Kenyan context therefore there is a need to fill this gap.

2.3.3 Impact of Age on Marital Satisfaction

Many scholars have argued that age at time of marriage is a key determinant of marital satisfaction. In a study by Jose, 2007 on age and marital satisfaction he found out that those who married young had high chances of divorcing compared to those who got marriage at a mature age. On the centrally, in a study by Dabone, Kyeremeh Tawiah (2014) in Ghana, The study intended to find out the relationship between age and marital satisfaction among married people. The study used descriptive survey design and 320 respondents were selected using Purposive sampling. The results showed negative relationship where both the old and young were unhappy in their marriages. In addition, the young ones were unhappy than the older ones. The younger ones were significantly more dissatisfied than the older. Age, marital experience or education does not affect marital satisfaction; this is further supported in Kenya.

In a study by Barongo and others (2015) in Kisii Kenya. The study sought to examine the association between level of education, gender, marital experience and age in connection to marital satisfaction. A correlation survey design was used. 200 spouses were randomly selected. The results showed negative association between age and marital satisfaction. Similar findings have been identified by a number of authors (Amato 2004, Dabone 2015).

2.3.4 The Effect of Religion on Marital Satisfaction

Religion plays a major role on marital satisfaction. In a study by Mohamed, 2012, the study investigated the link between religiosity and satisfaction in marriage. A sample of 156 students who were married were selected randomly. There was significant relationship between religion and marital satisfaction. However, in a study by Timothy et al. (2006) on religious mahogany, the study found out that denominational relationship homogamy is more significant, although church attendance was highly associated with high marital satisfaction. However, there are

studies that have found negative relationship between religion and marital satisfaction. However, the study of Booth et al., (1995) found spirituality satisfaction. However, they further found out that religious enhancement provides one with the opportunity of not thinking about terminating the marriage. We therefore expect to find similar results.

2.3.5 Effect of Duration of Marriage on Marital Satisfaction

The view on duration of marriage and marital satisfaction has been contradictory. The studies which suggest the longer the relationship, the more happiness and vice versa. Previous research has had inconsistent findings therefore there is a gap to be filled (Elements & Swensen, 2000, 112). However. It is noted that Most recently married partners are happy in their marriages and in case of any conflicts, the relationship is likely to take a negative direction (Broderick, 1988:332) however Huston et al. (1986), they did a longitudinal study and the results extensively showed reduction in marital satisfaction for the early years of the union. Collins & Coltrane (1991) found the likeliness of divorce to be highest when husband and wife got married at a young age, duration of marriage is short and have low income.

2.3.6 Presence of Children on Marital Satisfaction

The presence of children has been debatable by a number of authors, various studies have shown that families living with children at home are more worried and stressed up and some suffer from high level of depression and anxiety compared to their counterparts who are non-parenting who experience more marital satisfaction and gratification (Lavee & Sharlin, 1996). They further noted that children presence in a marriage contributes into low satisfaction in marriage with few exceptions. However, it is not about the presence of children, but the number of children and their ages. (Stevens, Kiger & Riley, 2001] found out strong association between school going children, and marital satisfaction. Previous studies observed a curvilinear relationship, where we have less marital satisfaction during parenting and higher level of marital satisfaction during pre and post parenting (Glenn, 1990). However, there are other studies that found marital quality to be low during parenting stage and higher either before or after parenting stage. Presence of young children in a home comes with increase in household labor more so the women are more affected particularly for women, after giving birth to firstborn child, they experience low marital satisfaction (Wilkee, Ferree & Ratcliff, 1998). It has also been observed that a lot of time is dedicated to children and very little time to

the relationship which results into partners feeling neglected especially the husband thus increase in marital conflicts. (Lavee & Sharlin,1996). Nonetheless White and Booth (1985) (Glenn, 1990) found no negative influence on parental hood and marital satisfaction.

2.3.7 Family Background on Marital Satisfaction

Studies have indicated that people who come from stable families tend to have stable marriages. According to Nicholas (2003), marriages where a partner has experience parental divorce when growing up are highly to be terminated compared to those that have not experienced. On the other hand, people who cohabit before marriage have reported lower level of marital satisfaction. Claire (2003) studies have shown that partners who comes from stable families are likely to have stable families. According to Nicholas (2003), both spouses who experienced parental divorce have high chances to end in divorce in comparison to those couples who never experienced parental divorce while growing up. This is further supported by Jay(2003) who found out that Cohabitation before marriage is linked with better chances to divorce. He found out that those women who cohabited before getting married to the men they had cohabitated with had high chances of divorcing compared to women who had not cohabited before marriage.

2.4 Formal Employment on Marital Stability

Prior research on marital stability has been widely studied especially in western countries. We reviewed literature on socio-economic status, education, age, religion and duration of marriage, presence of children and family background.

2.4.1 Effect of Socio Economic Status on Marital Stability

Socio-economic status greatly influences marital stability. It is established that men who earn high salary have stable marriages as a result of financial stability: financially stability brings positive effect on marriage as the couples experience less marital conflict (Lehrer 1988; Weiss & 1997). In a study by Schoem (2002), the findings supported that economic independence and responsibility enhances marital stability. However, In a longitudinal study by Harriet in America (2000), using Logistic regression analysis, the study concluded that marital stability depends on the size of the family, the hours spent at work, duration of marriage and gender. Men who have high income are more stable in the relationship because high income correlates with high standard of living which contributes to less marital conflict because of less financial

difficulties hence marital stability (Lehrer 1988; Weiss and 1997). In addition, increase in income for the wife has same impact and wellbeing in the relationship hence greater marital stability.

However, the study might have biased the findings because they only looked at women employment in general. They did not put into consideration the working hours of both men and women. In a study by Harriet in America (2000) the study examined if working in schedule like weekends or at a given rotating time will influence a marriage to end. Using longitudinal study, there was no significant relationship between socio economic status and marital stability.

2.4.2 Effect of Education on Marital Stability

Educated women who are in violent relationship are more likely to leave their partner than uneducated women. There is a significant relationship between women education and divorce (Amato, 2010; Cherlin, 2010). This is further supported by Studies from, Adams and Mburugu (2005), Adams and Trost (2005) who found a relationship between women educational attainment and marital stability .This results are further supported by the earlier study on marital satisfaction in Nepal which found out significant association between education with greater expressions of love and discussion of childbearing issues and less domestic violence (Hoelter, et al., 2004). They found that people with similar education level have high marital stability. In addition, Chen (2012), in Taiwan found out that divorce rate was higher among women with higher education. However, there are other studies which have found positive relationship between education and marital adjustment. Similar studies have been done by Golzari (2014) and Thornton (2005).

2.4.3 Impact of Age on Marital Stability

Teenagers who get married are likely to end the relationship due to “maturity effect: “as there is a contradiction between expectation and reality in marriages (Oppenheimer, 1988).Teenagers lack adequate exposure on matters of life and marriage. Udry et al. (1974), found that marital instability mostly affect couples who are below the age of twenty five years. They explained that young partners have no patience to accommodate frustration in their marriages. This is further supported by Glick, 1998 who found that divorce rate is lower when couples are more or less the same age than when there is a big gap. Research has shown that there are advantages related to between the ages. Young people are inexperienced and unclear

about their dreams and focus in life. They are too judgmental and take life things differently which might affect the relationship. Teenagers who get married at young age you will find that they are not fully matured physically and mentally For most of the young girls who are married early, pubertal growth is still progressing and they have neither reached full mental nor physical maturity. They also have not had an opportunity to finish their primary education (Gikenye, 2001:10). In a Study by Jose, 2007 on age and marital satisfaction he found out that those who married young had high chances of divorcing unlike those who got married at a mature age.

2.4.4 Effect of Religion on Marital Stability

Religion and parenting is associated with one mentally fitness and wellbeing. Children and teenagers who have been brought up in a religious family have more advantages compared to their counter parts (Waite & Lehrer 2003). This is further supported by (Thornton et al. 1992; Lehrer, 2004) who explained that it is less likely to find children who have raised in some religious background to be involved in cohabiting relationship as it is observed that cohabiting before marriage is more likely to results into dysfunctional relationship into the future. It is further observed that divorce and separation is high when one partner or both partners are not from religious affiliated background or families Chiswick (1993). Research has shown that there are advantages related to being religious especially through childhood and adolescence (Waite & Lehrer 2003). Kids that have been brought up in a unreligious home are more likely to enter into cohabiting relationship compared to kids who are brought up in homes where there is some religious involvement. Similar findings have been reported by (Lehrer, 2004&Thornton et al., 1992).

2.4.5 Duration of Marriage and Stability

According to Peleng (2008), longevity in a marriage is statistically linked with marital satisfaction since the longer the length of the relationship is linked to high marital stability. (Jalovaara, 2002) supported the same results. Studies have shown significant association with longer duration in marriage and marital stability (Kulik,2004;Bookwan et al;2005; Hatch & Bulch et al.;2004; Kulik, 2004), Hinchliff and Gott (2004) observed that sexual gratification is high among couples in long term duration as they are able to understand each other, learn each other weakness and strength and have greater attachment. However there are those studies which have shown marital stability is high in short term duration than those of long duration.

(Jansen et al., 2006).to add on, it has also been observed that many couples who have stayed long in relationship suffer a lot from depression(Sandberg et al., 2002) .

2.4.6 Presence of Children and Marital Stability

Children are highly valued in African community and couples who are married but don't have a child are looked down upon. A study done by Adam and Trost (2005) reported that the important reason why people are married is to have children. They found out that a marriage without children was found not good enough to the extent that a husband is accepted to have another wife to provide for him children. Further research has shown that dissolving a marriage where there are children is difficult because no one will be willing to separate from their children. The society also encourages partners who have been blessed with children to keep on living together even if they are frustrated in their marriage. (Feldman & Feldman, 1985, Newman & Graverholz, 2002). Children in Africa are highly valued as it is through them that heritage is passed from one generation to the next. Marriage has been seen as a way of giving children a legitimate identity and a sense of belonging. (Clayton 1979). A study done by Adam and Trost, (2005) reported that the key reason to why people get married is to get children as children were viewed as a source of success in marriage. They found that a marriage with no children was found unsatisfactory to a point that a husband could take a second wife if the first one failed to give him children.

On the other hand studies have found that a large family size with older children deters marital disruption because having a large family means that the couple has lived together longer than when the couple has fewer and younger children. The longer a couple has lived together the more attached they are to each other and their children (Cherlin 1977).

2.4.7 Family Background on Marital Stability

Studies have shown that one family background influences their marital stability. Ryan et al. (2009), using the National Longitudinal Study of Adolescent Health. They found out that early involvement into cohabitation is related to different magnitude of parental family formation. They explained that being raised by single mother is likely to result for one to be involved into early cohabitation. In addition, parental cohabitation also influences marital stability. Sasser, Cunningham, and Lichter (2009), also found evidence on parental union formation. They found that parental cohabitation after divorce is directly linked to children being involved into

cohabitation. Other studies that focus on family background (Feldman & Feldman, 1985, Newman & Graverholz. 2002) unions. Furthermore, (Kennedy & Bumpass 2008),found similarity between parent family background and marriage using study the NSFH to parents born between 1923 to 1968 (Liefbroer & Elzinga 2012). Studies that have looked into family background and history on divorce and separation and the impact of divorce such as (Amato and Cheadle 2005;Willoughby 2012; Wolfinger 2011).

2.5 Formal Employment and Marital Adjustment

2.5.1 Effect of Socio Economic Status on Marital Adjustment

Studies have reported strong relationship between socio economic status and marital adjustment. For example Quddus (1992) found out that when monthly income is high there is high marital adjustment for the husband and same case applies to wife if their monthly income is high there is better marital adjustment on part of the wife. However, both increments on husband salary are not significantly associated to marital adjustment on side of the wife and vice versa. Employed women have reported high marital adjustment compared to their counterpart (Nathawat & Mathur, 1993). They also reported that high income is linked to one wellbeing and builds one self-esteem and life satisfaction. However, the results might have been different because of cultural variation. However, Quddus (1992) further observed that higher monthly income is not significantly associated with high marital adjustment for the wife in case the husband is away although it may help the wife to adjust well in the absence of the husbands. However, let consider economic and cultural variation.

In a study by Paul et al (2004) in Netherlands, using a longitudinal study,1,289 participants were selected to examine Cultural hypotheses and economic hypothesis. An economic hypothesis observes that when women are employed and get financial independence and more so if they receive high salary, the divorce rate will be high. A cultural hypothesis observes that divorce can only increase stick to emancipator norms and acting independently based on their work position. The result for study found significant result for both hypotheses. Earlier research had reported significant association between income level and marital adjustment

however lately the results have been inconsistent. It's on this view that this study want to fill this gap.

2.5.2 Effect of Education on Marital Adjustment

Several studies have observed significant association between education and marital adjustment. In a study by Gerstein et al (1990) found out that education negatively influence marital adjustment. They further explained that higher education hinder one to balance school, work, and marital roles. This is also supported by Myers et al (2000) on existing divorce among higher learning students. In analyzing education benefits on women and divorce, Harkonen and Dronkers (2006) did a study where majority of the respondent were from European countries.it was observed that there was high divorce rate, more marital conflicts and low marital adjustment among those with higher learning (Harkonen & Dronkers, 2006). In addition, Chen (2012), in Taiwan found out that divorce rate was higher among women with higher education. However, there are other studies which have found positive relationship between education and marital adjustment. For example Mahmoudian and Khodamoradi (2006) in Iran, they found out that education is positively linked with marital adjustment. Barikani et al (2012), using divorce cases of total to 572, the results indicated that there was high marital adjustment among high educated couples compared to those with less education. They explained that the results are an indication that highly educated couples are independent minded and cannot allow their marriage to be interfered by their families or in-laws. They are in position to accommodate cultural issues and they are assertive to discuss their marital problems unlike those with less education or none. (Barikani et al 2012).

2.5.3 Impact of Age on Marital Adjustment

Studies have observed that couples who get married at a young age have low marital adjustment compared to those who marry at later stage, Ouddus (1992), which reported that marital adjustment is low when couples get married at a young age. The study further explained that young couples are still immature and still not yet prepared enough to face challenges of marriage compared to partners who get married later. However, Brown and Lin (2012) found age negatively influence divorce where the middle age people had high risk of divorce. The older people had low risk to divorce compared to adults at middle age.(Brown & Lin, 2012). Schoen (1975) cited from Ouddus (1992), found low marital adjustment among couples who got married at an early age reported that marital adjustment is low when couples get married

at a young age. In a Study by Jose (2007) on age and marital satisfaction he found out that those who married young had high chances of divorce unlike the ones who marry at a mature age.

2.5.4 Effect of Religion on Marital Adjustment

Religion and marital adjustment also work hand in hand. : based on results from the National Survey of Families and Households 2002, in USA, there was association between religiosity and marital adjustment. This is further supported by Mahoney et al., (1999) who found out that spirituality impact marital adjustment. The National Survey of Families and Households 2002 in USA, observed that partners with religious attachment in first marriages and those who had remarried both had high marital adjustment compared to those who were unreligious or where the wife was the only one religious. In a study by Christen (2002), using data on 2,945 co-residing, first-time married couples from Wave 1 of the National Survey of Families and Households, the results showed that marital conflicts are linked to finances and household labor.

This is further supported by Richard (2011), who examined the association between parents' religiosity in connection to young children's well-being and how the results differ from one family background to the other. It was observed that religious family is linked to lower behavioral problems among children. In addition, when the mother is more religious; children experience high wellbeing and life satisfaction.

2.5.5 Duration of Marriage on Marital Adjustment

Research has shown that long marriages results to marital adjustment. In a study by Soudabeh (2015) the results indicated no significant association between length of marriage and marital adjustment however marriage get stable after a period of time. In addition, Ebenuwa-Okoh (2008) in Nigeria found out that there was no statistical significant association between length of marriage and marital adjustment studies that have shown length of marriage positively associated with marital adjustment such as (Bookwala et al , 2005; Hatch et al 2004; Kulik, 2004).

Studies have confirmed that long marriages are linked to marital adjustment while short term period of marriages are linked with more disagreements and marital conflicts (Jansen et al.,

2006). Collins and Coltrane (1991) found the likeliness of divorce to be highest when husband and wife work but their income is not high, married early and when they have not been married long.

Hinchliff and Gott (2004) found that long duration of marriage has benefit on sexual intercourse between partners as they have grown close and understand each other weakness and strength (Soudabeh, 2015). Using 220 married Iranian students at postgraduate level in Malaysian universities were randomly selected who were married. Locke-Wallace Marital Adjustment Test (LWMAT; Locke & Wallace, 1959) was used. There was no significant association between the variables that is length of marriage and marital adjustment but the marriage is stable with a period of time. On the other hand, Sandberg et al.(2002) observed that the longer the duration of marriage, the higher the depression. Other studies observed that marital adjustment is a fluctuated phenomenon over time.

2.5.6 Children on Marital Adjustment

Children enhance marital adjustment Eiden et al. (1995), findings revealed that there is significant relationship between the quality of mother-child interactions and child security, and marital adjustment. Shek (1996), Results revealed that children wellbeing is related to marital adjustment. Children enhance marital adjustment. Studies have found that a marriage with children has also been found harder to dissolve than one with no children due to the dependency that children create to partners who are married. Couples who have children have been encouraged to continue living together even when they are unhappy with their marriage, for the sake of the children (Feldman & Feldman.1985, Newman & Graverholz. 2002).Infertility in marriage is one of the factors that lead to marital problems; when a child is not born in the first year of marriage, the man and his entire family and lineage begin to get worried. This is because children are seen as a path through which there is continuity in the family (Rukwaro. 2005).

There have been contentious findings surrounding the connection between children ages and marital stability. Where some researchers have observed that there is more stability in marital unions when children are young than when they are older, because more time, finances and

emotional resources are devoted to the rising of children which requires the attention of both parents(Call & Heaton, 1997, Emery, 2009 & Heaton, 1990).

2.5.7 Family Background on Adjustment

According to Nicholas (2003), marriages where a partner has experience parental divorce when growing up are highly to be terminated compared to those that have not experienced. On the other hand, people who cohabit before marriage have reported lower level of marital adjustment, Claire (2003).Studies have shown that partners who comes from stable families are likely to have stable families. According to Nicholas (2003), both spouses who experienced parental divorce are at high risk to end in divorce in comparison to those couples who never experienced parental divorce while growing up. Findings have reported that children who are raised in dysfunctional homes are at risk of divorce are at high risk of divorce and separation in comparison with their counterparts (Amato 2001; McLanahan, et. al, 2005). These results are further supported in a longitudinal where a sample of 867 mothers were selected for the study in 1962,upto 1985 (Thornton, 1991). The findings support that when children are brought up in a stable family by both parents have low risk of divorce unlike those who have been brought up in different family structure. (Amato 2001;McLanahan, et. al, 2005, & Wolfinger, 2003) and, based on the above explanation, they will not mind getting divorce or cohabiting (Trent & South, 1992). On the other hand, religion is still part of family background .according to (Waite & Lehrer, 2003), observed that children who are raised in a religious family are likely to have stable marriages (Thornton et al. 1992; &Lehrer, 2004), found that there is a significant relationship between religion and marital adjustment.

2.6 Formal Employment on Marital Satisfaction, Stability and Adjustment

Marital quality is a general word which serves as an umbrella term and combines three aspects: (1) marital satisfaction, marital stability and marital adjustment. These aspects define what marital quality. As much as they are closely associated, they are still distinctive. Therefore this literature review will discuss marital quality which include above aspects: satisfaction, stability and adjustment.

2.6.1 Socio-economic Status on Marital Satisfaction, Stability and Adjustment

Based on theoretical understanding, there is a significant association between income level and marital quality. Rogers (1999) examining wives salary and marital quality, using a sample of

771 married individuals. She found that rises in marital conflict is statistically associated with rises in wives' salary. However, as much as lot of literature support the view above, it is good to understand that majority of the studies reviewed here have weak methodology where they should have used longitudinal study than only concentrating on a single informant (Stanley et al., 2006). Having a large sample representative sample is a methodological strength (Amato et al., 2007). Theoretically studies have observed that income and marital quality are associated, if one fails to include the individuals with least income mostly they will get a 'weak relationship between earnings and marital quality. Studies have confirmed that social economic is positively connected with marital quality. (Amato et al., 2007&Stanley et al., 2006].

2.6.2 Education on Marital Satisfaction, Stability and Adjustment

Recent studies have found significant connection between higher educational attainment and marital quality (Dakin & Wampler, 2008; Rauer, Karney, Garvan, & Hou, 2008, Heaton, 2002; Martin, 2006., Amato et al., 2007) found low income and low level of education is significantly linked to marital conflicts. There are other studies which have found positive relationship between education and marital quality. For example Mahmoudian and Khodamoradi (2006) in Iran, they found out that education is positively linked with marital adjustment. Barikani et al (2012), using divorce cases of total to 572, the results indicated that there was high marital adjustment among high educated couples compared to those with less education. They explained that the results are an indication that highly educated couples are independent minded and cannot allow their marriage to be interfered by their families or in-laws. They are in position to accommodate cultural issues and they are assertive to discuss their marital problems unlike those with less education or none (Barikani et al 2012). Furthermore, studies by (Dakin & Wampler, 2008; Rauer, Karney, Garvan, & Hou, 2008). Found education is positively connected with marital quality. However other studies have reported negative relationship in the past ten years(Heaton, 2002;Martin, 2006).

2.6.3 Age on Marital Satisfaction, Stability and Adjustment

Several studies have found significant association between age and marital quality for example Dabone (2014) in Ghana, results indicated that both old and young married couples were unhappy with their relationship. On another perspective, studies have found that differences in age are significantly related to marital quality. Glick (1988) on age differences between

husband and wife found that marital quality is higher when the husband is almost the same age as the wife than when the age difference is big between couples. Barongo and others (2015) in Kisii Kenya, The study sought to examine the association between level of education, gender, marital experience and age in connection to marital satisfaction. A correlation survey design was used. 200 spouses were randomly selected. The results showed negative association between age and marital satisfaction.

2.6.4 Religiosity or Spirituality on Marital Satisfaction, Stability and Adjustment

A family's religious beliefs promotes marital quality. In longitudinal study of 867 families, results suggested that religion impacts marital quality (Pearce & Axinn, 1998). This is further supported by (Gunnoe, Hetherington, & Reiss, 1999). Who found that religiosity promotes family values from one generation to the other (Gunnoe, Hetherington, & Reiss, 1999). Other longitudinal research, however, contradict with the above findings and explain high rate of religiosity results to decline of marital quality, however high marital quality is related to religiosity (Booth, Johnson, Branaman, & Sica, 1951 & Pearce & Axinn, 1998). Joint participation by both partners into religious matters is significantly related to marital quality (Mahoney, et al., 1999). Parents involvement into religious matters positively correlates with parenting and hence less conflicts and high marital happiness. (Brody et al 1994) found positive relationship between higher parental religiosity and teenager's behavior and high marital quality among the parents. Religiosity encourages family unity and emphasizes that marriage should be honored and is sanctified by God. For this purpose, many couples will strive to maintain the relationship and enhance marital quality (Mahoney et al 2003).

2.6.5 Duration of Marriage on Marital Satisfaction, Stability and Adjustment

There is relationship between duration of marriage and marital quality. According to Umberson et al. (2005), they reported that marital quality reduces as time goes by, although the results are more affected by age than duration of marriage. On the other hand, various cross-sectional studies reported that marital quality is high in the early pre-parental years, reduces for the middle parental period, and elevated again later during post-parental period of marriage (Peleg, 2008). Jalovaara (2002) believes that for some theoretical understanding, it is expected for divorce rate to reduce logically as couples become older. He further explained that the cost of divorce is high when couples have been married for long given the fact that they have invested together which might be a hindrance to divorce (Jalovaara, 2002).

Several cross-sectional studies observed high marital quality before parenting then is low during parenting time and goes higher after parenting period of married life (Peleg, 2008). Jalovaara (2002) observed that the longer the relationship, the lower chances of separation and divorce. He further observed that long length of marriage is linked to joint participation of family investment and children therefore is hard for such couples to divorce or walk away from the relationship (Jalovaara, 2002). Other factors that hinder divorce are old age, children, religion, joint investment and long duration of marriage (Heaton & Albrecht, 1991; Lauer, & Kerr, 1990, Goldenberg & Goldenberg, 2002).

2.6.6 Presence of Children on Marital Satisfaction, Stability and Adjustment

With a larger family there is more dependence by wives to their husband's income which makes it harder for divorce to take place for fear that financial support may cease with divorce. In the Constitution of Kenya (2010), provisions for child support and maintenance responsibility are a greater and a heavier burden to a husband who decides to divorce a wife who is dependent on him. Collins and Coltrane (1991) found the likeliness of divorce to be highest when husband and wife work but their income is not high, married early and when they have not been married long. Couples who may desire to have children or increase the number of children they have. (Journal on reproductive matters volume 14 Of May 2006). One by Gerrts (1997) who found that failure to have children brought a negative repercussion in African societies. Studies have observed that most people enter marriage hoping that the mutual affection and commitment will last a lifetime, but many unhappy marriages have remained intact for the sake of the children (Heaton. 1990, Feldman & Feldman 1985, Mwangi, 1998).

2.6.7 Family Background on Marital Satisfaction, Stability and Adjustment

Findings have reported that children who are raised in functional families are better off than those children who are brought up in unstable families (Amato 2001; McLanahan, et. al, 2005). This is further supported by data from National Survey of Families and Households (NSFH) reported that people usually imitate the family structures in which they were raised. (Wolfinger, 2003) and, based on the above explanation, they will not mind getting divorce or cohabiting. (Trent & South, 1992). According to Nicholas (2003) both spouses who experienced parental divorce are at high risk to end in divorce in comparison to those couples

who never experienced parental divorce while growing up. Findings have reported that children who are raised in dysfunctional homes are at risk of divorce and separation in comparison with their counterparts (Amato 2001; McLanahan, et. al, 2005). These results are further supported in a longitudinal where a sample of 867 mothers were selected for the study in 1962, upto 1985 (Thornton, 1991). The findings support that when children are brought up in a stable family by both parents have low risk of divorce unlike those who have been brought up in different family structure. (Amato 2001; McLanahan, et. al, 2005). However, children who are raised in blended family have little advantage compared to those who have been raised by both their biological parents (McLanahan et al 1994; Hetherington et al 2001).

2.7 Theoretical Framework

2.7.1 Social Exchange Theory

The social exchange framework was founded by George Homans in the 1950s and 1960s and it is most dominant in family studies. This theory came from the behaviorists ideas of B.F. Skinner on the relationship between the actor and the social environment. This perspective proposes that social behavior is as a result of an exchange process, where people do things that will benefit them by getting more profit and reducing cost (Homans, 1958). According to this perspective people weigh the potential benefits and risks of a social relationship; love is two way traffic. It is about give and take. When risks outweigh the benefits, people will terminate the relationship. In intimacy relationships, both parties involved have to be satisfied for them to have a fulfilling relationship. Contentment normally depends to what extent the other partner is contented as well. It is about considering the feelings and the happiness of the other. By doing so, one will get benefit out of the relationship as the other partner will have to appreciate the values of the relationship and treat the other partner the same way. When love is reciprocated, the relationship is more fulfilling as each party is committed to work out the relationship.

Rewards refer to the positive benefits that one get out of social relationships. Happiness, fulfillment, satisfaction and enjoyment that one derives from being in a relationship. Rewards include: love, affect and intimacy, sexual satisfaction, social approval and appreciation, respect, loyalty and trust. Rewards also include making positive verbal statements, listening,

touching, giving gifts or spending time together. Each of these serves as reinforcement that increases the likelihood of being attracted to the relationship.

Costs refer to expenses linked to a given relationship. It might be time invested in the relationship, commitment and tolerance, forgiveness persevering and conflict management. And Exchange refers to the distinctive values and outlook individuals bring to their relationship. These are the values by which marital relationship is viewed. Several studies have found out that most couples usually ask themselves first if they are getting as much as they are giving in the relationship (Lamanna & Riedmann 1999). As a general rule we tend to be more attracted to those partners who offer us the kind of rewards that we value. Individuals also tend to be more attracted to relationships whose outcomes exceed our expectations.

2.7.2 Maslow's Hierarchy of Needs

The theory was founded by Abraham Maslow in 1943. Human behaviour and deeds are mostly directed to attain a specific goal. Behaviours could be interpreted differently at the same time. According to Aruma and Hanachor (2017) Hierarchy of Needs is usually presented in a ranked order with five stages. The lower level needs has to be fulfilled before the highest ranks of needs can influence behaviour. The Hierarchy of Needs are: Self-actualization which looks at morals, creativeness and problem solving. Secondly, Esteem looks at self-confidence, self-worth, accomplishment and respect. Thirdly, Belongingness looks at, friendship, intimacy, family and love. Lastly Safety looks at our environment, safety and security, health, sources of income and properties. Physiological needs are first level basic needs in the hierarchy of needs and include; water, food, air, sex, sleep, and other basic needs to human life. The first four levels are considered insufficiency because in that lacking them brings a struggle that will motivate one to strive and meet these needs. In summary, the needs are arranged in order where lower needs are more significant than higher needs because one cannot achieve higher needs if they have not fulfilled lower needs. Secondly, requires considerable cognitive and psychological effort to develop self-insight at a given period of time. And lastly achieving higher needs comes with self-actualization and fulfillment. The third is that the fulfillment of higher needs yields especially high levels of happiness, serenity, and richness of life (Eli, 2013).

Formal employment falls under safety and security in relation to our study, when married women are financially stable, employed or have job security and earn high income; their needs

become increasingly social and psychological. They will want love, great sex and intimacy, trust, friendship which result to self-esteem and self-actualization hence marital quality. Marital quality will be high because their individual needs have been fulfilled and their wellbeing.

However, if they don't have job security or they are unemployed or earn less, their psychological needs decrease which results to less love, less intimacy and sexual gratification, lack of trust and friendship hence low self-esteem and lack of self-actualization, thereby resulting into low marital quality in the sense that there will be increase in marital conflicts, low marital satisfaction, unstable relationship and poor marital adjustment.

One of the setbacks of Maslow's hierarchy of needs theory is its rigidity as it assumes that the needs follow a specific and orderly hierarchy and unless a lower-level need is satisfied, an individual cannot proceed to the higher-level need. Secondly, this theory cannot be verified empirically because there is no proper method to measure accurately how satisfied one level of need must be before the next higher need becomes operative. Further, Maslow only considered only a narrow segment of human population. The expression of self-esteem and security has broadly diverse classifications in culture around the world.

Nevertheless, the theory is relevant to this study since it informed the independent variable. In conclusion, Maslow law of hierarchy is relevant to this study in the sense that self-actualization can only be achieved when other basic needs in the hierarchy of needs has been achieved. When women have their own income and job security, they will strive for self-belonging and self-actualization hence more wellbeing and more marital satisfaction and vice versa.

2.8 Conceptual Framework

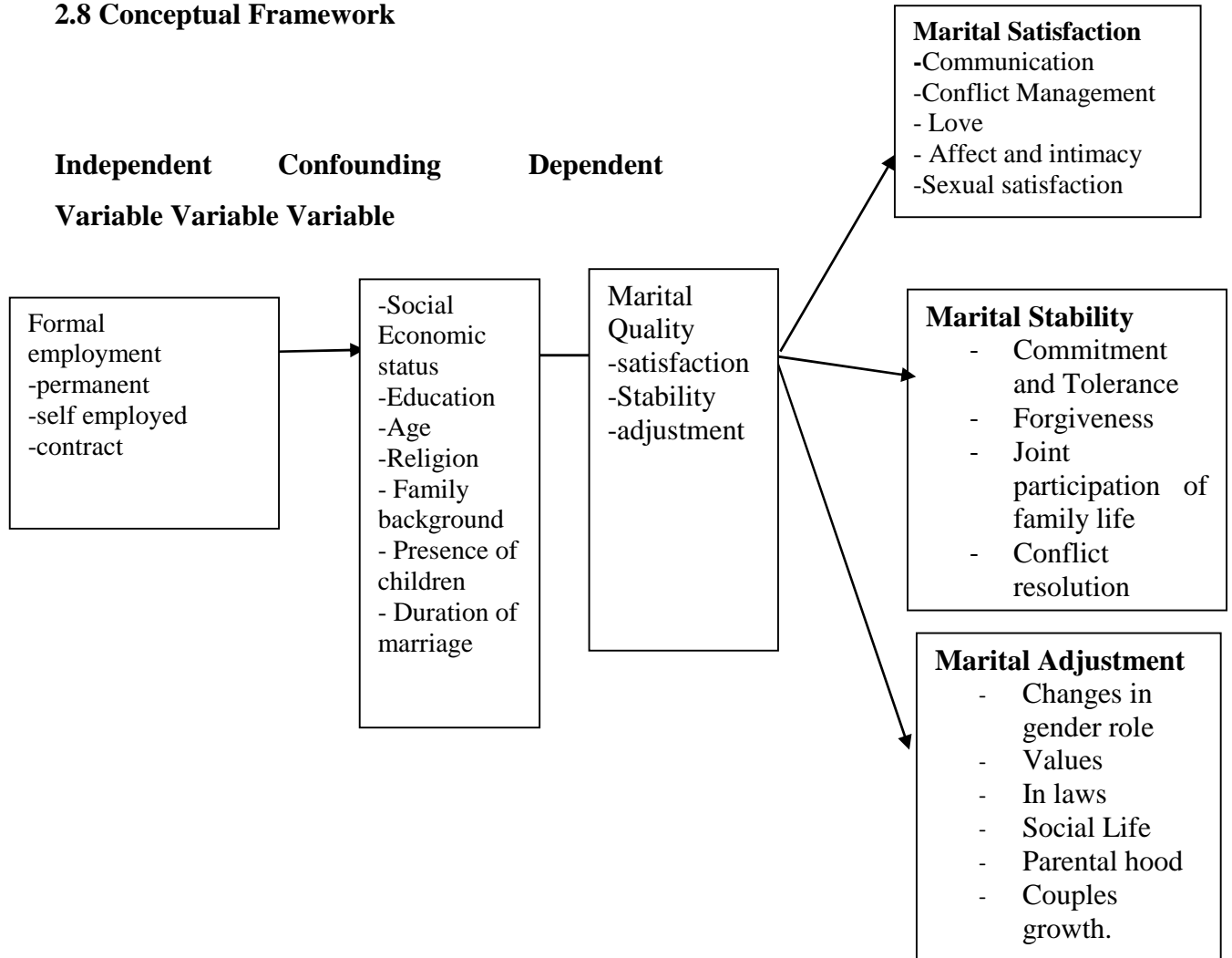


Figure 1: Conceptual framework

CHAPTER THREE

RESEARCH MATERIALS AND METHODS

3.1 Introduction

This chapter discusses the Research study design to be adopted, Sampling method to be used, study area and target population, research instruments, data collection procedure, data analysis as well as presentation and ethical considerations are also outlined.

3.2 Research Design

Descriptive design and survey was used to collect data. Mostly, descriptive research design is part of observational research as the variables are not manipulated experimentally. The study tried to establish if there was a relationship between formal employment as the independent variable and marital quality among married women as the dependent variable. Questionnaires and Focus Group discussion guides were used to collect both quantitative and qualitative research respectively. The quantitative data analysis sought to establish the general trends in the relationship between independent and dependent variable while the qualitative data analysis sought to deepen insights with regard to those trends.

3.3 Variables

3.3.1 Dependent Variables

Dependent variables in the study included variables related to marital quality. The indicators of marital quality included marital stability, marital satisfaction and marital adjustment.

3.3.2 Confounding Variables

The confounding variables included the socio-economic status, age, level of education, religion, duration of marriage .family background, presence of children.

3.3.3 Independent Variables

The independent variable included the women in formal employment which means all the women working for one company and having some type of working agreement, set pay and/or benefits, a stable location, regular hours and some type of payroll taxes and Social Security contribution. The independent variable included the formal employment which looked at permanent, self-employed and temporary terms.

3.4 Area of the Study

This study was conducted in Nairobi County. Nairobi is the capital and largest city of Kenya. The city is situated at 1⁰09'S 36⁰39'E and 1⁰27'S0b'E and occupies 696 square kilometers (270sq.mi). Nairobi County was chosen because most of the highest proportion of the women employed as opposed to other urban centers in other counties. (See Appendix IV).

3.5 Target Population

The target population was Employed women who reside in Nairobi County. It involved only the women on formal employment that's; working on the Sectors which encompasses all jobs with normal hours and regular wages, and are recognized as income sources on which income taxes must be paid. According to 2009 census, VOL II ,”Population by Households & Socio-Economic characteristics” the population of the formally employed females in Nairobi Kenya are 562,550.

3.6 Sampling Procedure

For quantitative data, cluster sampling and stratified random sampling was employed where women in employment were clustered according to the regions where they work within Nairobi. Thereafter the respondents (married women in employment) were selected randomly from the clusters. This approach gave every respondent in the County the same and independent opportunity of being selected, and also gave the same characteristics and composition as the population (Kothari, 2003). Sampling of the respondents was without replacement and each respondent was sampled only once. Whereas, for the qualitative data, purposive sampling was applied to select the respondents for the focus group discussions.

3.7 Sample Size Determination

The size of the sample was computed using the proportional sampling method .proportionate sampling (a method for gathering participants for a study) used when the population is composed of several clusters that are vastly different in number. The number of participants from each cluster was determined by their number relative to the entire population. Therefore the appropriate sample size for this research was based on below formula.

$$n = \frac{Nt^2 \cdot p \cdot q}{d^2N + t^2 \cdot p \cdot q}$$

$$n = \frac{562,550 \times 1.96^2 \times 0.5 \times 0.5}{0.05^2 \times 562,550 + 1.96^2 \times 0.5 \times 0.5}$$

$$n = 383.57$$

The selected sample is 384 women in employment in Nairobi County

Where N=Total population size (562,550), t =confidence interval (for 95 percent confidence interval t = 1.96),p=possibility of an event to occur (50%),q = the possibility of event not to occur (50%),d =the acceptable error rate during sampling (0.05)

3.8 Research Materials and Methods

3.8.1 Materials (Questionnaires)

The questionnaire was standardized (marital adjustment scale). It had unstructured (open ended questions) and structured questions (close ended questions).The research instrument used to collect quantitative data was in form of standardized questionnaire (marital adjustment scale Spanier (1976). Piloting was done with twenty respondents to test the validity and reliability of the research instrument and those who participated were not involved in the actual study. A change on grammatical structuring of the questionnaire was done to make the questions communicate clearly to the participants.

The questionnaire was divided into two (2) sections. Section A recorded demographic information while Section B captured information pertaining marital quality which was divided into three aspects: satisfaction, stability and adjustment, both open and closed questions were used. The unstructured questions gave the respondent the freedom to respond according to the information required, in their own words.

Section B had a set of 32 questions which evaluated attributes of marital quality and responses were in a Likert scale of 1- 6, question one to fifteen was structured with one (1) always agree and six (6) always disagree. Question 16 to 22 at a likert scale of 1-6 where it was structured with one [1] all the time and six (6) never ,question 23 was at a likert scale of 1-5 where it was

structured with one [1] every day and five (5) never ,question 24 was at a likert scale of 1-5 where it was structured with one [1] all of them and five (5) none of them .question 26 to28 was at a likert scale of 1-6 where it was structured with one [1] never and (6) more often, question 29 and 30 you were to pick yes or no, question 31 was at a likert scale of 1-6 where it was structured with one [1] extremely unhappy and six (6) very happy and lastly question 32 you were to choose from the options from the choices given that best describe your marriage.questions:2,4,6,14,19,23,24,25,26,29 and 30 were used to evaluate marital satisfaction. Questions :12,16,17,18,20,21,22,27,28,31 and 32 were used to evaluate marital stability and lastly questions :1,2,3,4,5,6,7,8,9,10,11 and 13 were used to evaluate marital adjustment.

3.8.2 Focus Group Discussions (FGDs)

It is effective in gathering people together from same backgrounds or experiences so as to discuss underlining concepts in the topic of study. The participants were guided by a moderator who introduced the important issues to be discussed concerning the topic. The moderator helped the participants to have an active and genuine discussion concerning the issues being discussed and also recorded the discussion. The FGD comprised 6-8 participants within Nairobi County. The moderator was also guided by questions designed on the marital quality.

3.9 Data Collection Procedure

Questionnaires were administered by the researcher with the help of research assistants to the sampled employed females in Nairobi County. The completed questionnaires were collected on the same day or on appointment within the period of data collection. This procedure was economical in time and resources. The researcher checked for completeness of the data. Any incomplete or wrongly filled questionnaire was discarded. A data entry template was created and entry was done in duplicate for validation (double entry) and cross checked for entry error and range checks. For the Focus Group Discussions (FGD), the team comprised of 6 to 8 participants who were selected from the various enumeration areas in the county. The moderator, who was the Researcher herself, led the discussion in guidance to the questions.

3.10 Data Analysis and Presentation

Cleaning of data was done then edited to eliminate errors and omissions then coded to assign numbers to responses. Responses were arranged against each research question. Data was analyzed using descriptive statistics such as measures of central tendency which include the mean; standard deviation and Average of responses. Three chi-square and phi crammer's v to test the strength of the relationship. Pearson's Correlation analysis was used to verify the strength of relationship between attributes of dependent variables and dependent variable.

The correlation was between marital satisfaction and marital adjustment, marital satisfaction and marital stability, marital stability and marital adjustment, marital stability and marital satisfaction, marital adjustment and marital stability and finally, marital adjustment and marital satisfaction. Multiple Regression analysis which is a linear model is to learn more about the relationship between several independent or predictor variables and a dependent or criterion variable. It was used to test all independent variables separately. This is because regression analysis is capable of dealing with a large number of variables. Each hypothesis will be tested using the F - test to compare standard deviations and test null hypothesis against an appropriate alternative hypothesis.

3.11 Ethical Considerations

Confidentiality was maintained; Respondents were informed of all risks and protections in the written consent form; all data based on this research was reported in aggregate form. No individual respondents were identified; before conducting the interview, interviewers had to restore climate of confidence by explaining the goal of the study and the use of the data collected; No participants were interviewed without their informed consent; Participation in the study was entirely voluntary and questionnaires contained a clear narrative describing the purpose of the study as well as guarantying confidentiality of collected data to be used only for the purposes of the study.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents the results of the statistical analyses. The first section describes the basic information derived from analysis of demographic characteristics through quantitative descriptive statistics. The second section presents the results from inferential analysis to determine the relationship between dependent variables and independent variables. This Chapter therefore provides descriptions of the results and the subsequent discussions.

4.2 Descriptive Statistics

For the purpose of this study, only married couples were considered in which primary respondents who were women in formal employment completed the survey (n=406). Women who provided uncompleted data for the relevant variables have been deleted from the analysis, resulting in a final sample of 402. The samples were distributed equally across the county of Nairobi where each respondent had an equal and independent chance and each respondent was only chosen once.

4.2.1 Demographic Information

The demographic information of the study group in regards to income level, age at time of marriage, level of education, religion, Family background, age/duration of marriage and lastly the number of children.

4.2.2 Age of the Respondents

On the age of the respondents as in Figure 2, the output indicates that the sample had a majority of respondents 42% were in the age group 26 to 35 Years followed by the 36 to 45 years age group at 23% and over 56 years of age were minority respondents representing 3%.

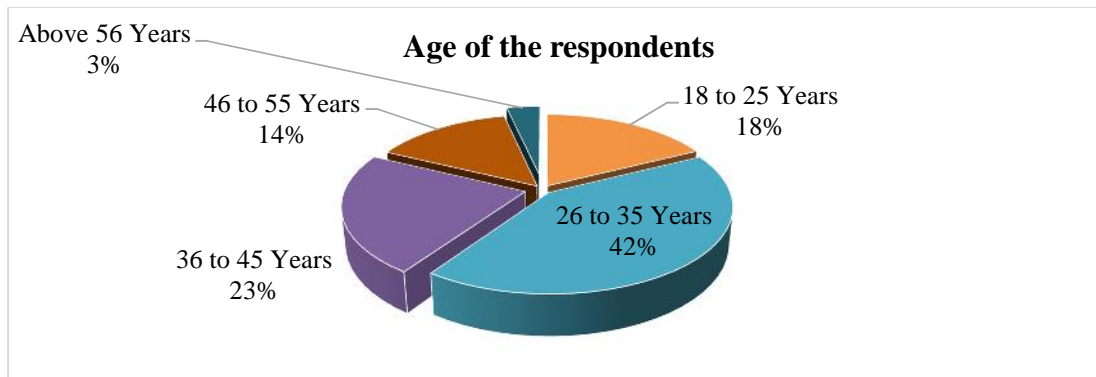


Figure 2: Age of the Respondents

4.2.3 Education Level of the Respondents

Figure 3, the education level attained, greater majority of respondents 39.3 % had attained a highest level of college/tertiary education followed by those who had attained university education at 28.6 % and those with no formal education were the minority respondents representing 2.2 %.

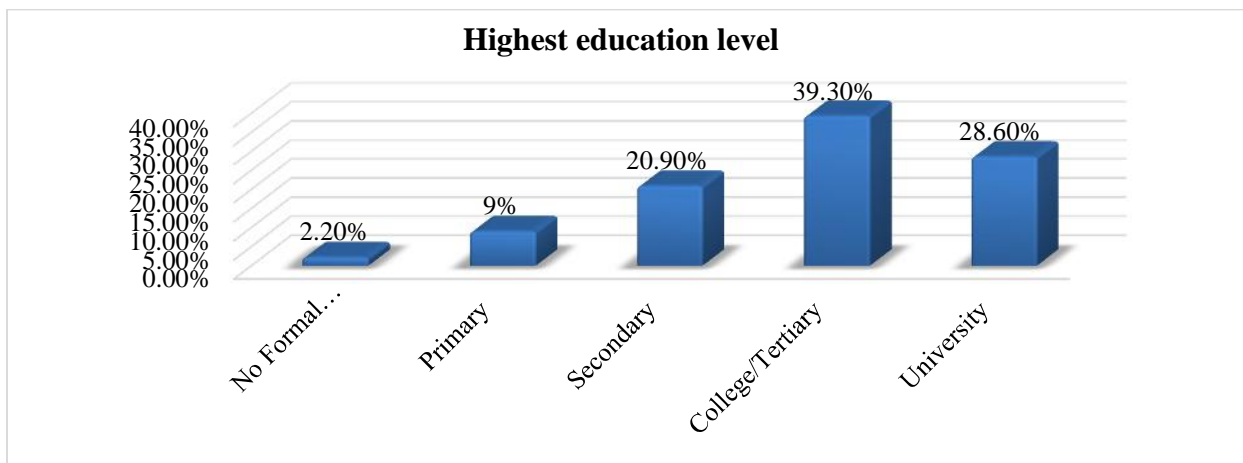


Figure 3: Education level of the respondents

4.2.4 Religion of the Respondents

In religion, Figure 4 above, majority of respondents 93.9 % were Christians followed by the Muslims at 4.3 % and Hindus were minority respondents representing 1.8 %.

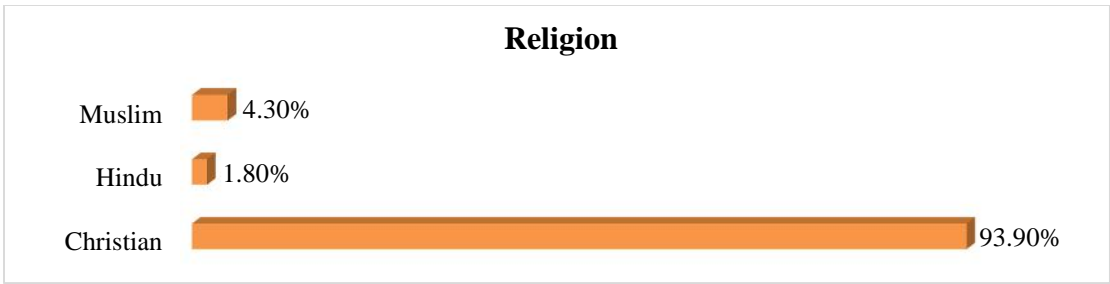


Figure 4: Religion of the respondents

4.2.5 Family Background of the Respondents

Figure 5, the family background of the respondents, majority of respondents 82 % had both parents followed by those from single parents at 13 % and those from divorced family backgrounds were minority respondents representing 5%.

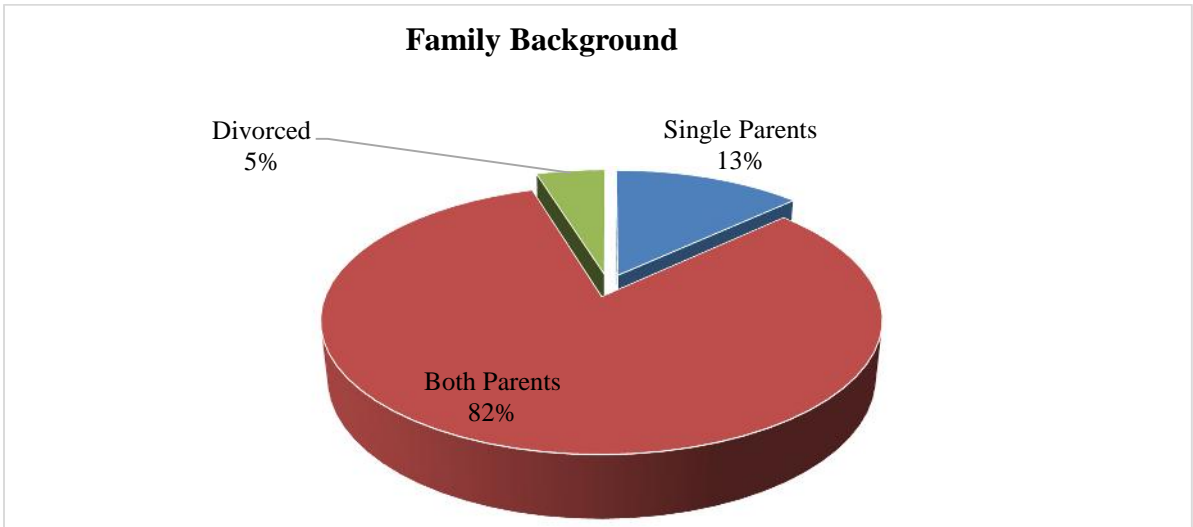


Figure 5: Family Background of the Respondents

4.2.6 Age of the Marriage of the Respondents

From Figure 6, the age of the marriage indicates majority of respondents 35.3% were in the age 0 to 5 Years followed by the 6 to 10 years age of marriage at 26.2% and 16 to 20 years of age of marriage were minority respondents representing 10.4%.

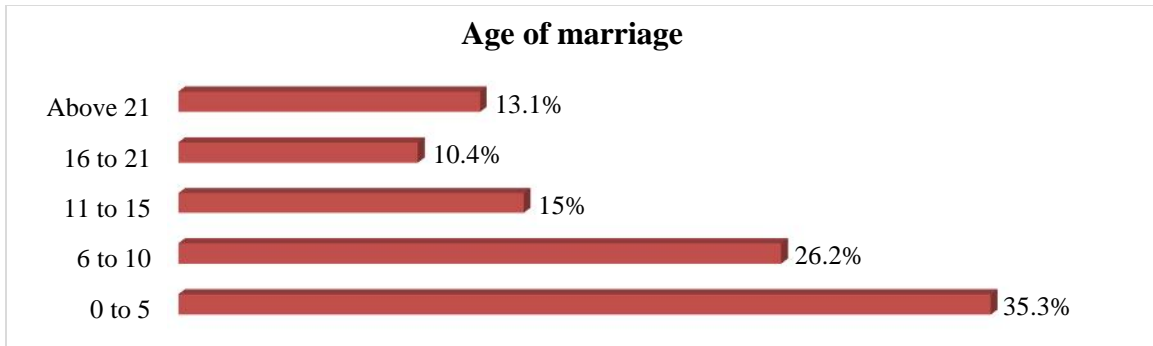


Figure 6: Age of the Marriage of the Respondents

4.2.7 Number of Children the Respondents Have

Figure 7 on the number of children, most of respondents 52.6% had between 1 and 2 children followed by the 3 to 4 number of children at 26.3% and those with above 7 children were minority respondents representing 2.0%.

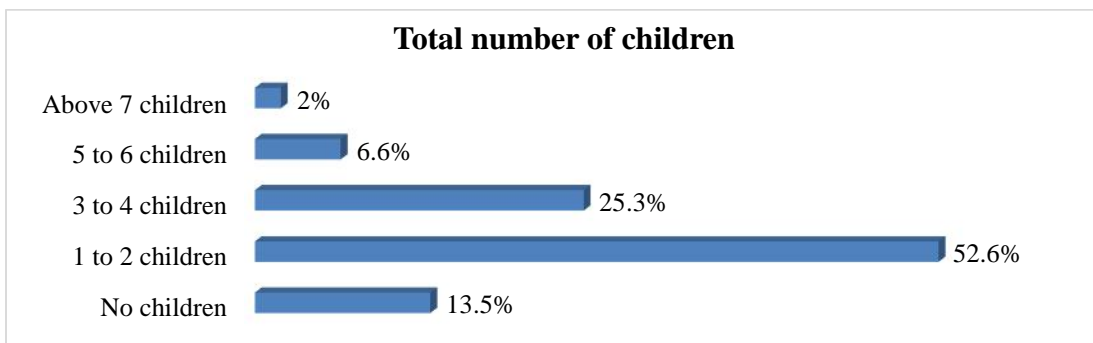


Figure 7: The Number of Children the Respondents have

4.2.8 Income Level of the Respondents

Finally Figure 8 on income level of the respondents, a greater fraction 35.2% had income below Kshs 20,000 followed by those who had income between Kshs 20,001 to 40,000 at 24.5% and the least being those with income above Kshs 80,001 representing 12.0%.

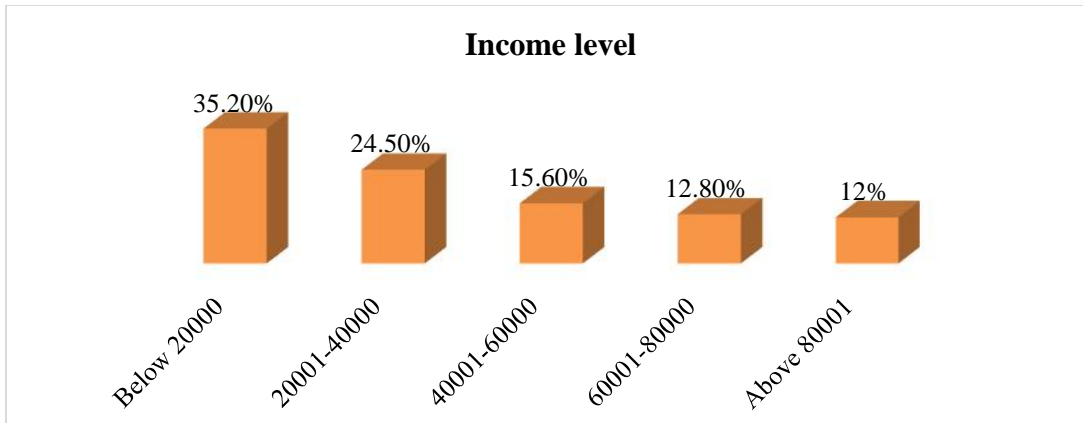


Figure 8: The Income level of the respondents

4.3 Marital Quality

Marital quality is multidimensional as it is a dynamic phenomenon. There are those scholars who have viewed marital satisfaction both positive aspects and negative aspect such as Fincham (2002) however there are those who have viewed it in different dimensions such as satisfaction, adjustment, happiness and stability (Mossman, 2006). The satisfaction, stability and the adaptive processes are key issues on marital quality. It is on this view that my study will look at three dimension of marital quality: satisfaction, stability and adjustment.

Table 1: The attributes of marital quality

Marital Quality attributes				
	N	Mean	Std. Deviation	Skewness
Marital Adjustment	402	3.21	1.042	-1.215
Marital Satisfaction	402	2.47	0.67	-1.252
Marital Stability	402	2.88	0.72	-1.78

Table 1 above shows that majority of the respondents on the marital adjustment had a mean of (3.21 ± 1.042) implying that most of the respondents used marital adjustment in their marriages followed by the marital stability which had a mean of (2.88 ± 0.72) and the least indicated marital satisfaction as in the mean and standard deviation of (2.47 ± 0.67). Regardless to the fact that the responses of the attributes of marital quality are all moderate, the responses are skewed toward the left (negatively skewed) as seen in the negative coefficients of the

Skewness. The various ranges of marital quality among the women in employment is as shown below:

The response rate on Figure 9 shows that 0.2% of the women in employment in Nairobi County had a highest marital quality, 42.5% had moderately high marital quality, 49.5% had average marital quality, and 5% had moderately low marital quality whereas 2.7% had the lowest marital quality.

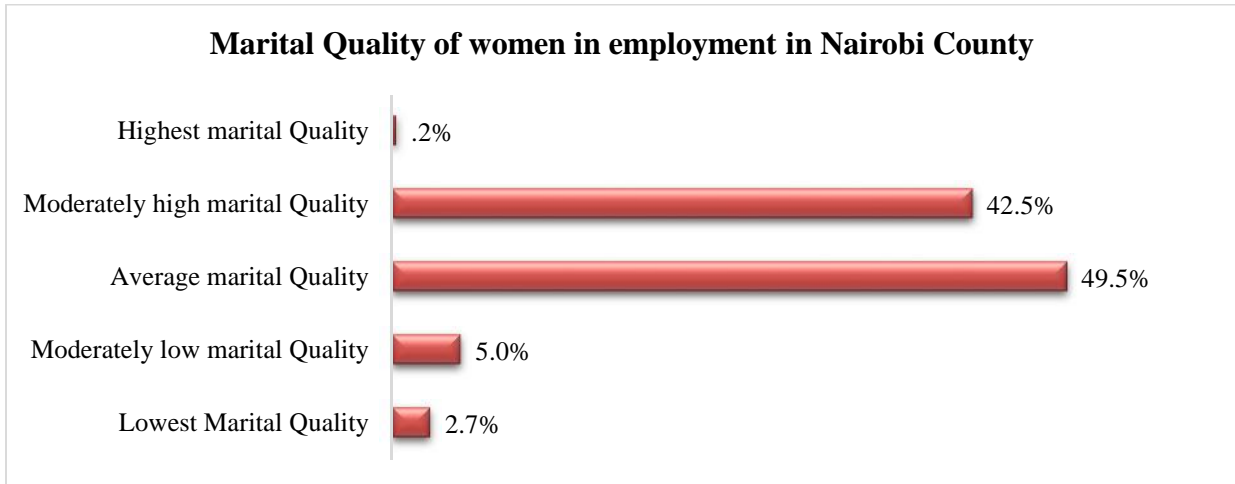


Figure 9: Marital Quality among the Women in Employment in Nairobi County

4.3.1 Attributes of Marital Quality

4.3.1.1 Marital Satisfaction

Marital satisfaction or marital happiness most of the time are used to mean the same thing as an aspect of marital quality. Marital satisfaction imply on contentment and gratification. Satisfaction is achieved when the yearning, closeness and expected desires of a partner are fulfilled in the relationship Sayed (2014). It refers to situation where pleasure, desires and gratification are fulfilled and lack of conflicts and grievances. According to Fincham (2006), a number of elements results into marital satisfaction such as sexual gratification, successful communication, interface, problem solving and mutual understanding. That is, marital satisfaction looks at one subjective assessment of marital relationship. Factors such as communication and conflict management love; affect and intimacy and sexual satisfaction are issues to be discussed under marital satisfaction as one of the dimension of marital quality.

Marital satisfaction was measured using the following questions: Because the items had different response ranges, we summed the response ranges together to create a marital satisfaction scale, with higher scores indicating higher levels of marital satisfaction.

Table 2: Marital Satisfaction Attributes

Marital satisfaction Descriptive Statistics			
	N	Mean	Std. Deviation
Agreements on Matters of recreation	373	3.24	1.326
Demonstration of affection	377	3.30	1.340
Agreement on Sex Relations	380	3.54	1.203
Leisure time interests and activities	386	3.09	1.402
Confiding in mate	379	2.74	1.677
kissing mate	382	3.25	1.257
Engagement in outside interests together with partner	382	2.99	1.071
Have a stimulating exchange of ideas	380	2.22	1.618
Laugh together	380	1.41	1.560
Being too tired for sex.	366	1.52	.500
Not showing love.	366	1.60	.496

Table 2 shows that majority of the respondents on the agreed on Matters of recreation (3.24 ± 1.326), Demonstration of affection (3.30 ± 1.34) Agreement on Sex Relations (3.54 ± 1.203) and Leisure time interests and activities (3.09 ± 1.402). The respondents more often than not Confided in their mate as in the mean (2.74 ± 1.677). On Kissing mate they rarely do that as seen by mean (3.25 ± 1.257). Very few of the respondents Engaged in outside interests together with partner (2.99 ± 1.071). Finally, on Having a stimulating exchange of ideas (2.22 ± 1.618), Laughing together (1.41 ± 1.560), Being too tired for sex (1.52 ± 0.50) and Not showing love (1.60 ± 0.496), the respondents once or twice a week agreed on the statements.

4.3.1.2 Marital Stability

Marital stability is where married people are happy in their relationship and living together by having a fulfilling and satisfying relationship with no intention of divorcing (Adesanya, 2002). Marital stability is viewed in a role of the association between one's best available alternative and one's marital outcome (Lenthall, 2006). Marital stability is also defined as the state in which couples in marriage continue to live in a harmonious way despite their marriage facing challenges Teresia (2014). The following are some of the factors that contribute to a stable marriage among the women in employment in Nairobi County such as; commitment or need to stay in a relationship, forgiveness, joint participation in family life, conflict management and quality time couples spent together.

Table 3: Marital Stability Attributes

Marital Stability Descriptive Statistics			
	N	Mean	Std. Deviation
Decision making	386	3.44	1.334
Frequency of discuss or have you considered divorce, separation or terminating your marriage	387	3.56	1.706
Frequency of your mate leaving the house after a fight	388	3.58	1.574
Frequency of things between you and your partner are going well	383	3.00	1.402
Regret that you married? (or lived together)	381	3.34	1.662
Frequency of quarrel between you and your partner	382	3.00	1.268
Frequency of you and your mate get on each other's nerves	388	2.90	1.334
Calmly discuss something	379	1.88	1.744
Work together on a project	379	2.01	1.775
Degrees of happiness in your marriage.	376	3.09	1.335
Statements best describes how you feel about the future of your marriage	379	3.48	1.213

The findings on Table 3 indicates that majority of the respondents occasionally discussed on the issues of decision making (3.44 ± 1.334), on the discussion or having considered divorce,

on the separation or terminating their marriages (3.56 ± 1.706), on the mate leaving the house after a fight (3.58 ± 1.574) when things don't go well with the partner (3.00 ± 1.402), regretting to have ever married (Or lived together) (3.34 ± 1.662), on the quarrel between partners (3.00 ± 1.268) and finally on mate getting on each other's nerves (2.90 ± 1.334) as seen by the mean and standard deviation that corresponds to occasionally on a Likert scale. Similarly, they once or twice in a week discuss something calmly (1.88 ± 1.744) and work together on projects (2.01 ± 1.775) as seen by the mean and standard deviation corresponding to once or twice in a week in a Likert Scale. Finally on the degree of happiness (3.09 ± 1.335) and how best they describes and feel about the future of their marriages (3.48 ± 1.213) they were always happy as seen by the mean and standard deviation corresponding to always in a week in a Likert Scale.

4.3.1.3 Marital Adjustment

Marital adjustment as defined by psychology dictionary looks at how couples in a marriage work together as an item by appreciating their new responsibility and complementing one another rather than working independently. A well-adjusted married life is described as relatively free of conflict, the husband and the wife are in relative agreement on major issues, they enjoy the same leisure interests and they show affection for one another. The process of interaction between husband and wife to achieve a state of harmony is an aspect of marital adjustment.

Table 4: Marital Adjustment Attributes

Marital Adjustment Descriptive Statistics			
	N	Mean	Std. Deviation
Agree on handling family finances	384	3.30	1.304
Agree on Religious matters	377	3.96	1.228
Agree on Friends	379	3.36	1.203
Agree Conventionality (correct or proper behavior	381	3.35	1.169
Agree on Philosophy of life	377	3.37	1.222
Agree on Ways of dealing with parents or in-laws	384	3.24	1.383
Agree on Aims, goals, and things believed important	387	3.48	1.361
Agree on Amount of time spent together	384	3.31	1.208
Agree on Household tasks	383	3.00	1.505
Agree on Career decisions	384	3.39	1.441

Table 4 shows that majority of the respondents almost always agree on handling family finances (3.30 ± 1.304), on religious matters (3.96 ± 1.228), on friends (3.36 ± 1.203), on conventionality (correct or proper behavior (3.35 ± 1.169), on philosophy of life (3.37 ± 1.222), on ways of dealing with parents or in-laws (3.24 ± 1.383), on aims, goals, and things believed important (3.48 ± 1.361), on amount of time spent together (3.31 ± 1.208), on household tasks (3.00 ± 1.505) and finally on career decisions (3.39 ± 1.441) as seen by the respective means and standard deviation indications which corresponds to almost always agree in the Likert Scale.

4.4 Study Objectives

The main aim of the study is to examine the relationship between formal employment and marital quality among married women in Nairobi County with the focus on the specific objectives whose results, findings and discussions are explained in the following sub-sections focusing on:

- i. Assessing the relationship between formal employment and marital satisfaction among married women in Nairobi County, Kenya;
- ii. Determining the relationship between formal employment and marital stability among married women in Nairobi County, Kenya;
- iii. Investigating the relationship between formal employment and marital adjustment among married women in Nairobi County, Kenya and finally
- iv. Examining the correlation between aspects of marital quality; satisfaction, stability and adjustment.

1.4.1 Relationship between Formal Employment and Marital Satisfaction among Married Women in Nairobi County, Kenya

So as to assess the relationship between the formal employment and marital satisfaction, we analyzed the descriptive statistics to indicate the magnitude of the relationship, three chi-square and Phi Crammer's χ^2 and Pearson correlation to test the strength of the relationship The findings are discussed in the sub-topics below:

Table 5: Three by Three Chi-Square Test between Formal Employment and Marital Satisfaction Intervened by Confounding Variable

		Formal Employment			Total	
		Permanent	Temporary	Self Employed		
Marital Satisfaction	Confounding Variables					
	Social Economic Status	Expected Count	27	1	0	28
		% within Employment	96.4%	3.6%	0.0%	100.0%
	Education	Expected Count	115	6	1	122
		% within Employment	94.3%	4.9%	0.8%	100.0%
	Age	Expected Count	56	5	0	61
		% within Employment	91.8%	8.2%	0.0%	100.0%
	Religion	Expected Count	48	2	2	52
		% within Employment	92.3%	3.8%	3.8%	100.0%
	Family Background	Expected Count	8	0	0	8
		% within Employment	100.0%	0.0%	0.0%	100.0%
	Presence of Children	Expected Count	70	4	0	74
		% within Employment	94.6%	5.4%	0.0%	100.0%
	Duration of marriage	Expected Count	54	2	1	57
		% within Employment	94.7%	3.5%	1.8%	100.0%
	TOTAL	Expected Count	378	20	4	402
		% within Employment	94.0%	5.0%	1.0%	100.0%
	Summary		Value	df	Sig. (2-sided)	
		Pearson Chi-Square	6.846 ^a	4	.004	
		Likelihood Ratio	7.497	4	.002	
	Linear-by-Linear Association	.331	1	.005		

The three by three chi square was run to establish the relationship between formal employment on marital satisfaction intervened by confounding factors. The results were as presented in Table 5. The results show clear variation amongst the confounding variables on the relationship between Formal employment and marital satisfaction. The confounding variables were social economic status, education, age, religion, family background presence of children and duration of marriage.

The results show that under social economic status, 96.4% were of the opinion that permanent employment influence marital satisfaction while the remaining 3.6% felt temporary employment causes marital satisfaction.

On education, majority, 94.3% felt permanently employment influences marital satisfaction, 4.9% were of the opinion temporary employment while the remaining 0.8% felt it is self-employed.

Under age majority 91.8% felt permanently employed have marital satisfaction, while the remaining 8.2 felt its temporary employment. On religion, 92.3% permanent employees had marital satisfaction, 3.8% temporary employees had marital satisfaction while the remaining 3.8% who were on self-employment.

On Family background, all the respondents were of the opinion permanent employment cause marital satisfaction. Presence of children showed that 94.6% of permanent employment influence marital satisfaction while the remaining 5.4% thought it was temporary employment. On duration of marriage, 94.7% were of the opinion permanent employment influences marital satisfaction 3.5% on temporary and 1.8% on self-employment.

In summary From the Pearson Chi-square results, Chi-square values $\chi^2 = 6.846$, at $p < 0.004$ was between formal employment and marital satisfaction, intervened by confounding variables. Which is statistically significant given that the P value 0.004 is less than 0.05, thus the study concluded that there was statistical significant relationship between formal employment and marital satisfaction among working married women hence rejected the null hypothesis.

Table 6: Total for Chi-Square Tests**Chi-Square Tests**

Formal employment		Value	df	Asymp. Sig. (2-sided)
Permanent	Pearson Chi-Square	5.351 ^b	4	.003
	Likelihood Ratio	5.734	4	.000
	Linear-by-Linear Association	.555	1	.006
	N of Valid Cases	365		
Self	Pearson Chi-Square	2.189 ^c	2	.005
	Likelihood Ratio	2.349	2	.009
	Linear-by-Linear Association	1.043	1	.007
	N of Valid Cases	28		
contract	Pearson Chi-Square	6.846 ^d	4	.004
	N of Valid Cases	7.497	4	.002
Total	Pearson Chi-Square	6.846 ^a	4	.004
	Likelihood Ratio	7.497	4	.002
	Linear-by-Linear Association	.331	1	.005
	N of Valid Cases	402		

From the Pearson Chi-square results, Chi-square values $\chi^2=5.351$, at $p=0.003$, was between permanent employment and marital satisfaction, Chi-square values $\chi^2=2.189$, at $p<0.005$ was between self employment and marital satisfaction, Chi-square values $\chi^2=6.846$, at $p<0.004$ was between temporary/ contract employment and marital satisfaction, all were intervened by confounding variables. The results are statistically significant given that the p value 0.03 for permanent, $p=0.005$ for self employment and $p=0.000$ for contract/ temporary in which all of them are less than 0.05, thus the study concluded that there was statistical significant relationship between permanent employment on marital satisfaction, self-employment on marital satisfaction and temporary/ contract on marital satisfaction. In addition, permanent employment has the highest marital satisfaction followed by those on contract and the least are those on self-employment.

Table 7: Phi and Crammer's V

	Con founding Variables	Symmetric Measures	Value	Approx. Sig.
Marital Satisfaction	Social Economic Status	Nominal by Nominal	Phi Crammer's V	.429 .000
	Education	Nominal by Nominal	Phi Crammer's V	.310 .000
	Age	Nominal by Nominal	Phi Crammer's V	.406 .000
	Religion	Nominal by Nominal	Phi Crammer's V	.564 .019
	Family Background	Nominal by Nominal	Phi Crammer's V	.463 .000
	Presence of Children	Nominal by Nominal	Phi Crammer's V	.301 .000
	Duration of marriage	Nominal by Nominal	Phi Crammer's V	.228 .000
				.451 .063
				.333 .000

For social economic status, the strength of association between the variables is medium. Given that the Crammer's V is $c=.248$ and the P value 0.000 which is less than 0.05, thus the study concluded that there was statistical significant relationship between social economic status and marital satisfaction among working married women.

“Respondent X; when a woman is employed; the husband has more respect for her and less financial conflicts”

For Education level, the strength of association between the variables is very strong. Given that the Crammer's V is $c= .310$ and P value 0.000 is less than 0.05, thus the study indicates that there is a very strong relationship between the variables and they are statistically significant as there is very much variation explained in marital satisfaction among working married women in regards to their education level..

For age at marriage, the strength of association between the variables is very medium. Given that the Crammer's V is $c=.235$ and P value 0.00 is less than 0.05, thus the study concluded that there was statistical significant relationship between age and marital satisfaction among working married women.

For religion, Cramer's v is the tests of the strength of association. We can see that the strength of association between the variables is very strong. Given that the Cramer's V is $c=.325$ and P value 0.022 is less than 0.05, thus the study concluded that there was statistical significant relationship between religion and marital satisfaction among working married women.

For family background, the strength of association between the variables is very strong. Given that the Cramer's V is $c=.328$ and P value 0.000 is less than 0.05, thus the study concluded that there was statistical significant relationship between family background and marital satisfaction among working married women.

For presence of children, the strength of association between the variables is very strong. Given that the Cramer's V is $c=.451$ and P value 0.063 is greater than 0.05, thus the study concluded that there was no statistical significant relationship between education and marital satisfaction among working married women.

For duration of marriage, the strength of association between the variables is very strong. Given that the Cramer's V is $c=.333$ and P value 0.000 is less than 0.05, thus the study concluded that there was statistical significant relationship between duration of marriage and marital satisfaction among working married women.

Table 8: Symmetric Measures

FE		Value	Approx. Sig
Permanent	Nominal by Phi	.121	.003
	Nominal Cramer's V	.121	.000
	N of Valid cases	.365	
Self employed	Nominal by Phi	.280	.000
	Nominal Cramer's V	.280	.000
	N of Valid cases	.28	
Contract	Nominal by Phi	.130	.000
	Nominal	.130	.000
	N of Valid cases	.13	
Total	Nominal by Phi	.130	.004
	Nominal Cramer's V	.130	.000
	N of Valid Cases	.402	

Phi and Cramer's v are used to test the strength of association. The strength of association is very strong between permanent employment and marital satisfaction. Given that the P value 0.003 is less than 0.05, there is very strong association between self-employment and marital satisfaction. Given that the P value 0.000 is less than 0.05, there is very strong association between temporary/contract and marital satisfaction, Given that the P value 0.004 is less than 0.05, thus the study concluded that there was statistical significant relationship between permanent employment and marital satisfaction, self-employment and marital satisfaction and lastly temporary employment and marital satisfaction. In summary, the strength of association is very strong between formal employment and marital satisfaction. Given that the P value 0.004 is less than 0.05, thus the study concluded that there was statistical significant relationship between formal employment and marital satisfaction among working married women.

The study set out the following null hypothesis.

H01: There is no significant relationship between formal employment and marital satisfaction. The test criterion was to reject the null hypothesis if the F-statistics from one way ANOVA is significant (p 0.05). Simple regression analysis where mean of formal employment was regressed with mean of marital satisfaction was as shown in Table 9.

Table 9: Regression of Formal Employment and Marital Satisfaction

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	2.373	1	2.373	.033	.006 ^b
1	Residual	23739.074	331	71.719		
	Total	23741.447	332			

a. Dependent Variable: Formal Employment

b. Predictors: (Constant), Marital satisfaction

From the results in Table 9 F-statistics generated was 0.033, which is statistically significant given that the P value 0.006 is less than 0.05, thus the study rejected the null hypothesis.

1.4.2 Relationship between Formal Employment on Marital Stability among Employed Married Women in Nairobi County

So as to assess the relationship between the formal employment and marital satisfaction, we analyzed the descriptive statistics to indicate the magnitude of the relationship, three chi-square and Phi Crammers' V and Pearson correlation to test the strength of the relationship. The findings are discussed in the sub-topics below:

Table 10: Three by Three Chi-Square Test between Formal employment and marital stability intervened by Confounding Variable

Confounding Variables			Formal Employment			Total
			Permanent	Temporary	Self Employed	
Marital Stability	Social Economic Status	Expected Count	2	0	1	3
		% within Employment	66.7%	0.0%	33.3%	100.0%
	Education	Expected Count	15	12	15	42
		% within Employment	16.7%	66.7%	16.7%	100.0%
	Age	Expected Count	35	17	20	72
		% within Employment	54.5%	36.4%	9.1%	100.0%
	Religion	Expected Count	76	37	27	140
		% within Employment	50.0%	43.8%	6.3%	100.0%
	Family Background	Expected Count	55	21	0	76
		% within Employment	73.1%	26.9%	0.0%	100.0%
	Presence of Children	Expected Count	5	5	3	13
		% within Employment	42.9%	42.9%	14.3%	100.0%
	Duration of marriage	Expected Count	188	87	0	332
		% within Employment	91.7%	8.3%	0%	100.0%

The three by three chi square was run to establish the relationship between formal employment on marital stability intervened by confounding factors. The results were as presented in Table above. The results show clear variation amongst the confounding variables on the relationship

between Formal employment and marital satisfaction. The confounding variables were social economic status, education, age, religion, family background presence of children and duration of marriage.

The results show that under social economic status, 66.7% were of the opinion that permanent employment influence marital stability while 33.3% felt self- employment causes marital stability and none on temporary/contract terms. On education, majority, 16.7% felt permanently employment influences marital stability, 66.6% were of the opinion temporary employment while the remaining 16.7% felt it is self- employed.

Under age majority 54.5% felt permanently employed have marital stability, while the remaining 36.4% felt its temporary employment and 9.1% on self-employment respectively. On religion, 50.0% permanent employees had marital stability, 43.8% temporary employees had marital stability while the remaining 6.2% who were on self-employment. On Family background, 73.1% on permanent and 26.9% on temporary were of the opinion permanent employment cause marital stability.

Presence of children showed that 42.9% of permanent employment influence marital stability while the remaining 42.9% thought it was temporary employment and 14.3% on self-employment. On duration of marriage, 91.7% were of the opinion permanent employment influences marital stability while 8.3 were from temporary employment

Table 11: Total for Chi-Square Tests

Chi-Square Tests		Value	df	Asymp. (2-sided)	Sig.
Formal employment					
Permanent employed	Pearson Chi-Square	23.152 ^b	20	.001	
	Likelihood Ratio	27.665	20	.008	
	Linear-by-Linear Association	.233	1	.009	
Self employed	N of Valid Cases	365			
	Pearson Chi-Square	1.519 ^c	6	.008	
	Likelihood Ratio	1.904	6	.008	
Contract employment	Linear-by-Linear Association	.172	1	.008	
	N of Valid Cases	28			
	Pearson Chi-Square	2.250 ^d	3	.002	
Total	Likelihood Ratio	3.001	3	.001	
	Linear-by-Linear Association	.080	1	.007	
	N of Valid Cases	9			
Total	Pearson Chi-Square	22.267 ^a	20	.006	
	Likelihood Ratio	26.106	20	.002	
	Linear-by-Linear Association	.151	1	.008	
	N of Valid Cases	402			

From the Pearson Chi-square results, Chi-square values $\chi^2 = 23.152$, at $p < 0.001$ was between permanent employment and marital stability, Chi-square values $\chi^2 = 1.5190$ at $p < 0.008$ was between self-employment and marital stability, Chi-square values $\chi^2 = 2.250$ at $p < 0.002$ was between temporary/contract employment and marital stability, all were intervened by confounding variables. The results have shown there is statistically significant relationship given that the P value 0.001 for permanent, $p = 0.008$ for self-employment and $p = 0.002$ for contract/temporary in which all of them are less than 0.05, thus the study concluded that there was statistical significant relationship between permanent employment on marital stability, self-employment on marital stability and temporary/contract on marital stability. In addition, in summary From the Pearson Chi-square results, Chi-square values $\chi^2 = 22.267$, at $p < 0.006$ were between formal employment and marital stability, intervened by confounding variables. which there is statistically significant relationship given that the P value 0.006 is less than 0.05, thus the study concluded that there was statistical significant relationship between formal

employment and marital stability among working married women hence rejected the null hypothesis.

Table 12: Phi and Crammer's V

Con founding Variables		Symmetric Measures		Value	Approx. Sig.
Marital Stability	Social Economic Status	Nominal by	Phi	.564	.032
		Nominal	Crammer's V	.325	.000
	Education	Nominal by	Phi	.463	.000
		Nominal	Crammer's V	.328	.000
	Age	Nominal by	Phi	.406	.000
		Nominal	Crammer's V	.235	.022
	Religion	Nominal by	Phi	.321	.020
		Nominal	Crammer's V	.331	.000
	Family Background	Nominal by	Phi	.406	.040
		Nominal	Crammer's V	.235	.000
	Presence of Children	Nominal by	Phi	.316	.000
		Nominal	Crammer's V	.205	.120
	Duration of marriage	Nominal by	Phi	.410	.320
		Nominal	Crammer's V	.205	.030

The strength of association between social economic status and marital satisfaction is very strong. Given that the Crammer's V is $c=.325$ and $P \text{ value} < 0.05$, thus the study concluded that there was statistical significant relationship between social economic status and marital stability among working married women.

The strength of association between education and marital stability is very strong. Given that the Crammer's V is $c=.328$ $P \text{ value } 0.000$ is less than 0.05 , thus the study concluded that there was a statistical significant relationship between education and marital stability among working married women.

“Education helps you to reason out with your husband and solve marital conflicts amicably”

The strength of association between age and marital stability is medium. Given that the Cramer's V is $c=.235$ and P value 0.022 which is less than 0.05, thus the study concluded that there was statistical significant relationship between age and marital stability among working married women.

The strength of association between religion and marital stability is very strong. Given that the Cramer's V is $c=.331$ and P value 0.000 is less than 0.05, thus the study concluded that there was statistical significant relationship between religion and marital stability among working married women.

Respondent X; When you have been brought up in a religious family, you will stay in your marriage as in for better for worse. Religion emphasize on family unity.

The strength of association between family background and marital stability is medium. Given that the Cramer's V is $c=.235$ and P value 0.000 is less than 0.05, thus the study concluded that there was statistical significant relationship between family background and marital stability among working married women.

The strength of association between presence of children and marital stability is medium. Given that the Cramer's V is $c=.205$ and P value 0.120 is greater than 0.05, thus the study concluded that there was no statistical significant relationship between presence of children and marital stability among working married women.

“Children build the bond between you and your partner and help to create stability in a marriage.”

The strength of association between duration of marriage and marital stability is medium. Given that the Cramer's V is $c=.205$ and P value 0.030 is less than 0.05, thus the study concluded that there was statistical significant relationship between duration of marriage and marital stability among working married women.

Table 13: Symmetric Measures

Marital stability		Value	Approx. Sig.
	Nominal by Phi	.252	.001
Permanent	Nominal Cramer's V	.126	.001
	N of Valid Cases	.365	
Self employed	Nominal by Phi	.233	.008
	Nominal by Cramer's V	.165	.008
	N of valid cases	.28	
Contract	Nominal by Phi	.500	.002
	Nominal Cramer's V	.500	.002
	N of valid cases	.9	
	Nominal by Phi	.235	.006
Total	Nominal Cramer's V	.118	.006
	N of Valid Cases	.402	

The Cramer's value for permanent employment Cramer's V is $c = .121$ and P value 0.004 is less than 0.05, for self-employment Cramer's V is $c = .404$ and P value 0.009 is less than 0.05, for contract, Cramer's V is $c = .118$ and P value 0.004 is less than 0.05, thus the study concluded that there was statistical significant relationship between permanent employment, self-employment and temporary/contract on marital adjustment among working married women. In total summary, the $p = 0.01$ which is less than 0.05 hence the study rejected the null hypothesis and conclude that there is significant relationship between formal employment and marital adjustment.

H02: There is no significant relationship between formal employment and marital stability among married women.

The test criteria was to reject the null hypothesis if the F-statistics from one way ANOVA is significant ($p < 0.05$). Simple regression analysis where mean of formal employment was regressed with mean of marital stability were as shown in Table 14.

Table 14: Regression of Formal Employment and Marital Stability

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1					
Regression	1.552	1	1.552	3.267	.072 ^b
Residual	167.183	352	.475		
Total	168.734	353			

a. Independent Variable: Formal Employment

b. Predictors: (Constant), Marital Stability

From the results in Table 14 F-statistics generated was 3.267, which is statistically significant given that the P value 0.072 is greater than 0.05, thus the study accepted the null hypothesis.

4.4.3 Relationship between Formal Employment on Marital Adjustment among Women in Employment in Nairobi County

So as to assess the relationship between the formal employment and marital satisfaction, we analyzed the descriptive statistics to indicate the magnitude of the relationship, three chi-square and Phi Cramer's V and Pearson correlation to test the strength of the relationship The findings are discussed in the sub-topics below:

Table 15: Three by Three Chi-Square Test between Formal employment and marital adjustment intervened by Confounding Variable

			Formal Employment			Total
			Permanent	Temporary	Self Employed	
Marital Adjustment	Social Economic Status	Expected Count	13	2	1	16
		% within Employment	81.3%	12.5%	6.3%	100.0%
	Education	Expected Count	56	3	2	61
		% within Employment	91.8%	4.9%	3.3%	100.0%
	Age	Expected Count	23	2	1	26
		% within Employment	88.5%	7.7%	3.8%	100.0%
	Religion	Expected Count	94	9	4	107
		% within Employment	87.9%	8.4%	3.7%	100.0%
	Family Background	Expected Count	8	0	0	8
		% within Employment	100.0%	0.0%	0.0%	100.0%
	Presence of Children	Expected Count	70	4	0	74
		% within Employment	94.6%	5.4%	0.0%	100.0%
	Duration of marriage	Expected Count	54	2	1	57
		% within Employment	94.7%	3.5%	1.8%	100.0%

The three by three chi square was run to establish the relationship between formal employment on marital adjustment intervened by confounding factors. The results were as presented in Table15. The results show clear variation amongst the confounding variables on the relationship between Formal employment and marital adjustment. The confounding variables were social economic status, education, age, religion, family background presence of children and duration of marriage.

The results show that under social economic status, 81.3% were of the opinion that permanent employment influence marital adjustment while 12.5% felt temporary/contract causes marital adjustment and 6.2% on self- employment.

On education, majority, 91.8% felt permanently employment influences marital stability, 4.9% were of the opinion temporary employment while the remaining 3.3% felt it is self- employed. Under age majority 88.5% felt permanently employed have marital adjustment, while the remaining 7.7% felt its temporary employment and 3.8 on self-employment respectively. On religion, 87.9.% permanent employees had marital adjustment, 8.4% temporary employees had marital adjustment while the remaining3.7% who were on self-employment.

On Family background, 100% on permanent were of the opinion permanent employment cause marital adjustment. Presence of children showed that 94.6% of permanent employment influence marital adjustment while the remaining 5.4% thought it was temporary employment. On duration of marriage, 94.7% were of the opinion permanent employment influences marital adjustment while 3.5% were from temporary employment and 1.8% on self-employment

Table 16: Total for Chi-Square Tests

Chi-Square Tests			
	Formal employment	Value	Asymp. Sig. (2-sided)
Marital adjustment		Pearson Chi-Square	22.113 ^b
		Likelihood Ratio	25.840
	Permanent	Linear-by-Linear Association	.622
		N of Valid Cases	378
		Pearson Chi-Square	9.774 ^c
	Self	Likelihood Ratio	9.583
	employed	Linear-by-Linear Association	1.127
		N of Valid Cases	20
		Pearson Chi-Square	8.000 ^d
		Likelihood Ratio	8.318
Contract		Linear-by-Linear Association	2.919
		N of Valid Cases	4
		Pearson Chi-Square	22.267 ^a
		Likelihood Ratio	26.106
	Total	Linear-by-Linear Association	.151
		N of Valid Cases	402

From the Pearson Chi-square results, Chi-square values $\chi^2=22.113$, at $p < 0.004$ was between permanent employment and marital adjustment, Chi-square values $\chi^2=9.583$, at $p < 0.009$ was between self-employment and marital adjustment, Chi-square values $\chi^2=9.774$, at $p < 0.032$ was between temporary/contract employment and marital adjustment, all were intervened by confounding variables. The results are statistically significant given that the P value 0.004 for permanent, $p = 0.005$ and $p = 0.032$ for contract/temporary in which all of them are less than 0.05, thus the study concluded that there was statistical significant relationship between

permanent employment on marital adjustment, and temporary/contract on marital adjustment and self-employment on marital adjustment as $p=0.006$. In addition, permanent employment has the highest marital adjustment followed by those on self-employment and the least are those on contract.

In summary From the Pearson Chi-square results, Chi-square values $\chi^2=22.267$, at $p < 0.006$ was between formal employment and marital adjustment, intervened by confounding variables which is statistically significant given that the P value 0.006 is less than 0.05, thus the study concluded that there was statistical significant relationship between formal employment and marital adjustment among working married women hence rejected the null hypothesis.

Table 17: Marital adjustment Cramer's V

Con founding Variables		Symmetric Measures		Value	Approx. Sig.
Marital adjustment	Social Economic Status	Nominal by	Phi	.429	.000
		Nominal	Cramer's V	.248	.000
	Education	Nominal by	Phi	.310	.009
		Nominal	Cramer's V	.310	.000
	Age	Nominal by	Phi	.406	.000
		Nominal	Cramer's V	.235	.000
	Religion	Nominal by	Phi	.564	.019
		Nominal	Cramer's V	.325	.022
	Family Background	Nominal by	Phi	.463	.000
		Nominal	Cramer's V	.328	.000
	Presence of Children	Nominal by	Phi	.301	.000
		Nominal	Cramer's V	.451	.063
	Duration of marriage	Nominal by	Phi	.228	.000
		Nominal	Cramer's V	.333	.000

The strength of association between social economic status and marital adjustment is medium. Given that the Cramer's, $c = .248$, $p=0.000$ is less than 0.05, thus the study concluded that

there was statistical significant relationship between social economic status and marital adjustment among working married women.

“Employment and income helps a woman to chip in into family finances hence reducing financial burden in the family and there is better adjustment in the marriage.”

The strength of association between education and marital adjustment is very strong. Given that the Cramer's V is $c=.310$ and $P=0.000$ is less than 0.05, thus the study concluded that there was statistical significant relationship between education and marital adjustment among working married women.

The strength of association between age and marital adjustment is very strong. Given that the Cramer's V , $c=.235$ and $P= 0.000$ is less than 0.05, thus the study concluded that there was statistical significant relationship between age and marital adjustment among working married women.

The strength of association between religion and marital adjustment is very strong. Given that the Cramer's V is $c=.325$ and P value 0.022 is less than 0.05, thus the study concluded that there was statistical significant relationship between religion and marital adjustment among working married women.

One respondent had to say this; When you have been brought up in a religious family, you will stay in your marriage as in for better for worse. Religion emphasize on family unity.

The strength of association between family background and marital adjustment is very strong. Given that the Cramer's V is $c=.328$ and P value 0.000 is less than 0.05, thus the study concluded that there was statistical significant relationship between family background and marital adjustment among working married women.

The strength of association between education and marital adjustment is very weak. Given that the Cramer's V is $c=.451$ and P value 0.063 is greater than 0.05, thus the study concluded

that there was no statistical significant relationship between education and marital adjustment among working married women.

The strength of association between duration of marriage and marital adjustment is very strong. Given that the Crammer's V is $c=.333$ and P value 0.000 is less than 0.05, thus the study concluded that there was statistical significant relationship between duration of marriage and marital adjustment among working married women.

Table 18: Symmetric Measures

Symmetric Measures					
Employment			Value	Approx. Sig.	
Marital adjustment	Permanent	Nominal by Nominal	Phi	.242	.004
			Cramer's V	.121	.004
			N of Valid Cases	378	
	Self	Nominal by Nominal	Phi	.699	.009
			Cramer's V	.404	.009
			N of Valid Cases	20	
	contract	Nominal by Nominal	Phi	1.414	.000
			Cramer's V	1.000	.000
			N of Valid Cases	4	
	Total	Nominal by Nominal	Phi	.235	.001
		Cramer's V	.118	.006	
		N of Valid Cases	402		

The Crammer's for permanent employment is Crammer's V is $c = .121$ and P value 0.004 is less than 0.05, The Crammer's for self-employment is Crammer's V is $c = .404$ and P value 0.009 is less than 0.05, the Crammer's for contract is Crammer's V is $c = .118$ and P value 0.004 is less than 0.05, thus the study concluded that there was statistical significant relationship between permanent employment, self-employment and temporary/contract on marital adjustment among working married women. In total summary, the $p=0.01$ which is less

than 0.05 hence the study rejected the null hypothesis and conclude that there is significant relationship between formal employment and marital adjustment.

H03: There is no significant relationship between formal employment and marital adjustment among married women.

The test criteria was to reject the null hypothesis if the F-statistics from one way ANOVA is significant (p 0.05). Simple regression analysis where mean of formal employment was regressed with mean of marital adjustment. The results were as shown in table 19.

Table 19: Regression of Formal Employment and Marital Adjustment

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	.913	1	.913	2.093	.0349 ^b
1	Residual	144.337	331	.436		
	Total	145.249	332			

a. independent Variable: Formal Employment
b. Predictors: (Constant), Marital adjustment

From the results in Table 19 F-statistics generated was 0.913, which is statistically significant given that the P value 0.0349 is less than 0.05, thus the study rejected the null hypothesis.

4.4.4 Relationship between Formal Employment on Marital Quality among Married Women in Employment in Nairobi County

In Examining the correlation between aspects of marital quality (satisfaction, stability and adjustment), we analyzed the descriptive statistics to indicate the magnitude of the relationship, Pearson correlation to test the strength of the relationship and finally ANOVA test to establish the difference between mean of groups being related. The findings are discussed in the sub-topics below:

Table 20: Three by Three Chi-Square Test between Formal Employment and Marital Quality intervened by Confounding Variable

	Confounding Variables	Formal Employment			Total	
		Permanent	Temporary	Self Employed		
Marital Quality	Social Economic Status	Expected Count	7	9	6	22
		% within Employment	31.8%	40.9%	27.3%	100.0%
	Education	Expected Count	3	2	0	5
		% within Employment	60.0%	40.0%	0.0%	100.0%
	Age	Expected Count	1	2	1	4
		% within Employment	25.0%	50.0%	25.0%	100.0%
	Religion	Expected Count	1	8	3	12
		% within Employment	8.3%	66.7%	25.0%	100.0%
	Family Background	Expected Count	1	6	6	13
		% within Employment	7.7%	46.2%	46.2%	100.0%
	Presence of Children	Expected Count	5	3	0	8
		% within Employment	62.5%	37.5%	0.0%	100.0%
	Duration of marriage	Expected Count	10	20	14	44
		% within Employment	22.8%	45.5%	31.8%	100.0%

The three by three chi square was run to establish the relationship between formal employment on marital quality intervened by confounding factors. The results were as presented in Table 20, The results show clear variation amongst the confounding variables on the relationship between Formal employment and marital adjustment. The confounding variables were social economic status, education, age, religion, family background presence of children and duration of marriage.

The results show that under social economic status, 31.8% were of the opinion that permanent employment influence marital quality while 40.9% felt temporary/contract causes marital quality and 27.3% on self- employment.

On education, majority, 60% felt permanently employment influences marital quality, 40% were of the opinion temporary employment while none on self- employed. Under age majority 62.5% felt permanently employed have marital quality, while the remaining 37.5% felt its temporary employment and 25 on self-employment respectively.

On religion, 8.3.% permanent employees had marital quality, 66.7% temporary employees had marital quality while the remaining 25% who were on self-employment. On Family background, 7.6% on permanent were of the opinion permanent employment cause marital quality while 46.2 were from temporary employment and 46.2% on self-employment

Presence of children showed that 94.6% of permanent employment influence marital quality while the remaining 5.4% thought it was temporary employment. On duration of marriage, 22.8% were of the opinion permanent employment influences marital quality while 45.5% were from temporary employment and 31.8% on self-employment

Table 21: Three by Three Chi-Square Test between Formal employment and Marital Quality intervened by Confounding Variable

Chi-Square Tests						
Confounding variable	Value	df	Asymp. (2-sided)	Sig.Exact sided)	Sig. (2-Exact sided)	Sig. (1-sided)
Pearson Chi-Square	241.063 ^a	207	.002			
Likelihood Ratio	160.266	207	.993			
Total Linear-by-Linear Association	6.290	1	.012			
N of Valid Cases	276					

From the results in Table 21, the chi square value is still $\chi^2=241.063$, at $p<0.01$ was between formal employment and marital quality, intervened by confounding variable. This implied that there is a very small probability of the observed data under the null hypothesis of no relationship. Hence the null hypothesis is rejected.

Table 22: Summary on Permanent Self Employed and Temporary/ Contract

Employment	Marital status	Chi-Square value	Pearson Value	Significance
Permanent	Stability	78.960 ^a	0.728	0.000
	Satisfaction	87.007 ^a	0.565	0.000
	Adjustment	49.429 ^a	-0.104	0.048
Self employed	Stability	62.194 ^a	0.662	0.000
	Satisfaction	19.785 ^a	0.534	0.000
	Adjustment	56.159 ^a	-0.141	0.012
Contract	Stability	63.951 ^a	0.590	0.000
	Satisfaction	94.997 ^a	0.443	0.000
	Adjustment	14.595 ^a	-0.180	0.031

From the Pearson Chi-square results, table 22, χ^2 for permanent employment against marital stability, satisfaction and adjustment were 78.960, $p=0.000$, 87.007, $p=0.000$ and 49.429, $p=0.048$, respectively. This implies that there was a variation amongst employees who were on permanent basis in terms of marital quality. The Pearson correlation values for employment on permanent basis with regard to marital stability, satisfaction and adjustment were 0.728, $p=0.000$, 0.565, $p=0.000$ and -0.104, $p=0.048$ correspondingly. The same was seen in self-employed and contract employment status. In general, there is a difference in terms of formal employment and marital quality.

Table 23: Phi and Crammer's V

	Con founding Variables	Symmetric Measures	Value	Approx. Sig.
	Social Economic Status	Nominal by Phi	.429	.000
		Nominal Crammer's V	.248	.000
Marital Quality	Education	Nominal by Phi	.310	.009
		Nominal Crammer's V	.310	.000
	Age	Nominal by Phi	.406	.000
		Nominal Crammer's V	.235	.045
	Religion	Nominal by Phi	.564	.009
		Nominal Crammer's V	.325	.000
	Family Background	Nominal by Phi	.463	.003
		Nominal Crammer's V	.328	.031
	Presence of Children	Nominal by Phi	.301	.001
		Nominal Crammer's V	.451	.001
	Duration of marriage	Nominal by Phi	.228	.000
		Nominal Crammer's V	.333	.000

The strength of association between social economic status and marital quality is moderate. Given that the Crammer's V is $c=.248$ and P value 0.000 is less than 0.05, thus the study concluded that there was statistical significant relationship between social economic status and marital quality among working married women.

The strength of association between education and marital quality is very strong. Given that the Crammer's V is $c=.310$ and P value 0.000 is less than 0.05, thus the study concluded that there was statistical significant relationship between education and marital quality among working married women.

The strength of association between age and marital quality is very strong. Given that the Crammer's V is $c=.235$ and P value 0.000 is less than 0.05, thus the study concluded that there was statistical significant relationship between age and marital quality among working married women.

The strength of association between religion and marital quality is very strong. Given that the Cramer's V is $c = .325$ and P value 0.000 is less than 0.05, thus the study concluded that there was statistical significant relationship between religion and marital quality among working married women.

The strength of association between family background and marital quality is strong. Given that the Cramer's V is $c = .328$ and P value 0.031 is less than 0.05, thus the study concluded that there was statistical significant relationship between family background and marital quality among working married women.

The strength of association between presence of children and marital quality is very strong. Given that the Cramer's V is $c = .451$ and P value 0.001 is less than 0.05, thus the study concluded that there was statistical significant relationship between presence of children and marital quality among working married women.

The strength of association between duration of marriage and marital adjustment is very strong. Given that the Cramer's V is $c = .333$ and P value 0.000 is less than 0.05, thus the study concluded that there was statistical significant relationship between duration of marriage and marital adjustment among working married women.

Table 24: Total for Phi and Cramer's V

Total	Pearson Chi-Square	65.238 ^a	.000
	Likelihood Ratio	63.453	.000
	Linear-by-Linear Association	15.635	.000
	N of Valid Cases	392	

In total summary, the $p = 0.000$ which is less than 0.05 hence the study rejected the null hypothesis and conclude that there is significant relationship between formal employment and marital adjustment.

Research Null Hypothesis.

H04: There is no significant relationship between aspects of marital quality: satisfaction, stability and adjustment.

Correlation analysis was done to establish if there exist a statistically significant relationship amongst the variables marital satisfaction, stability and adjustment. The results were presented in

Table 25: Correlations

Correlations		Satisfaction	Stability	Adjustment
Satisfaction	Pearson Correlation	1	.782**	-.172**
	Sig. (2-tailed)		.000	.003
	N	334	307	290
Stability	Pearson Correlation	.782**	1	-.219**
	Sig. (2-tailed)	.000		.000
	N	307	355	309
Adjustment	Pearson Correlation	-.172**	-.219**	1
	Sig. (2-tailed)	.003	.000	
	N	290	309	333

** . Correlation is significant at the 0.01 level (2-tailed).

From Table 25, Marital satisfaction and Stability positively correlate with each other given beta value, = 0.782 at $p < 0.000$. Marital stability negatively correlate with marital adjustment since beta value, = -0.219 at $p < 0.003$. On the other hand, marital satisfaction negatively correlate with marital adjustment given beta value, = -0.172 at $p < 0.000$. Generally, there exists a statistically significant relationship among marital satisfaction, stability and adjustment though the relationship is either negative or positive.

Table 26: Tests of between – Subjects Effects

Tests of Between-Subjects Effects					
Dependent Variable: Marital Quality					
Source	Type III Sum of Squares	Sumdf	Mean Square	F	Sig.
Corrected Model	371.660 ^a	95	3.912	4.465	.000
Intercept	603.393	1	603.393	688.656	.000
Permanent	33.165	5	6.633	7.570	.000
Contract	7.277	5	1.455	1.661	.144
Self employed	30.635	5	6.127	6.993	.000
Permanent * Contract	41.721	18	2.318	2.645	.000
permanent* Self employed	41.949	21	1.998	2.280	.001
contract* Self employed	27.292	18	1.516	1.730	.035
permanent * contract * Self employed	35.660	19	1.877	2.142	.004
Error	227.809	260	.876		
Total	4425.000	356			
Corrected Total	599.469	355			

a. R Squared = .620 (Adjusted R Squared = .481)

The sig column presents the statistical significance levels implies there was a statistically significant three with interaction between permanent, contract and self-employed, $F(19,260) = 2.142$, at $p < 0.001$. The coefficient of R square value generated was 0.62 and the adjusted R square was 0.481 implying generally formal employment accounts for 48.1% of marital quality.

Table 27: Multiple Regression of Formal Employment on Marital Stability, Satisfaction and Adjustment

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.555 ^a	.308	.302	1.0859		
ANOVA^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	184.429	3	61.476	52.139	.000 ^b
1	Residual	415.040	352	1.179		
	Total	599.469	355			
Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	.831	.218		3.816	.000
1	Stability	.295	.050	.302	5.882	.000
	Satisfaction	.192	.050	.183	3.840	.000
	Adjustment	.226	.050	.233	4.519	.000

a. Dependent Variable: Satisfaction

b. Dependent Variable: Marital Quality

c. Predictors: (Constant), Stability, satisfaction, Adjustment

Model summary table show R square value of 0.555 while adjusted R value 0.308, imply there exist statistically significant combined effect of marital stability, satisfaction and adjustment, given F statistics generated was 52.139 at $p < 0.001$. Individual R coefficient values were stability, 0.302 at $p < 0.000$, satisfaction, 0.183, at $p < 0.000$ and adjustment, 0.233, at $p < 0.000$

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter describes the summary of the major findings, the relations to other research studies, suggestions for future research, limitations, conclusion and even recommendations of the studies that have been built up through the previous four chapters. The main aim of the study is to find out if there is a relationship between formal employment and marital quality among married women in Nairobi County. A good number of women have been employed in Labor force and also there is an increase in marital dysfunction. It is still unclear, however, whether women employment influences marital quality or destabilizes marital unions at the time of changing gender roles (Jalovaara, 2003 & Sigle-Rushton, 2010). The study sought to fill this gap on literature whether formal employment enhances marital quality or destabilizes the union.

The study looked at formal employment in three aspects: permanent, self-employed and temporary or on contract. Then the study looked at marital quality in three perspectives: satisfaction, stability and adjustment. The study had four specific objectives: Assess the relationship between formal employment and marital satisfaction among married women in Nairobi County, Kenya, Determine the relationship between formal employment and marital stability among married women in Nairobi County, Kenya, Investigate the relationship between formal employment and marital adjustment among married women in Nairobi County, Kenya, and finally to Examine the correlation between aspects of marital quality; satisfaction, stability and adjustment.

Chapter one dealt with an introductory note on relationship between formal employment and marital quality while Chapter Two addresses the in-depth literature review on the empirical literature including the related studies on the relationship between demographic information and marital satisfaction, marital stability and finally marital adjustment. The study looked at the following demographic: socio-economic level, education, age at marriage, religion, duration of marriage, the number of children and finally the family background. Then it progresses to discuss the theoretical framework and finally the conceptual framework. Chapter

three is on the research methodology that is the research design, sample size, data collection and data analysis. Results and discussions on formal employment, demographic characteristics and attributes of marital quality (marital satisfaction, marital stability and finally marital adjustment) are outlined in Chapter Four.

5.2 Validity

5.2.1 Internal Validity

In our study, it is indicated that the target population was only restricted to married women in formal employment in Nairobi County which could breed some level of biasness as it only involved the women who are in formal employment [permanent, self-employed and temporally or contract] who might be influenced by those women in formal employment but divorced or separated.

Also, the target population was the women in employment in Nairobi County which is an urban area thus the views of those in the rural areas are not captured who may influence the outcome.

Another challenge was some of the respondents felt the questionnaire had sensitive questions on their personal life and marriage in which they were not ready to open up. This could have led to some filling the questionnaire without paying much attention that affects the overall score.

5.2.2 External Validity

Accessing some of the women in employment was quite a challenge urging the need to collect the data from the institutions with close ties leaving out some who might bring out a challenge in the bid to consent to our study. The study area was Nairobi County, which is an urban setting and the capital city of Kenya. This may affect the generalization of the findings as the results can only be inferred to formal employment among married women working in urban settings.

5.3 Summary of Major Findings and Relation to Other Studies

The demographic information of the study shows that a majority of respondents (42%) were in the age group between 26 to 35 years of age. Similarly, most of respondents (39.3 %) had

attained a highest level of college/tertiary education. In addition, a bigger portion of respondents (93.9 %) were Christians and a majority of them (82 %) were from families where both parents lived together. Also, marriages of a greater percentage of the respondents were less than 5 years of age and similarly most of respondents (52.6 %) had less than 2 children. Finally, a greater fraction (35.2 %) had monthly income below Kshs 20,000.

5.3.1 Relationship between Formal Employment and Marital Satisfaction among Married Women in Nairobi County, Kenya

For social economic status, Cramer's v is used to tests the strength of association. From the results, there is medium strength of association between the variables. Given that the Crammer's V is $c=.248$ and the P value 0.000 which is less than 0.05, thus the study concluded that there was statistical significant relationship between social economic status and marital satisfaction among working married women. On theoretical perspective based on social exchange theory, high social economic status is part of reward that will discourage one to terminate a relationship. Income enhances marital satisfaction because it helps to sustain the relationship. The findings are also supported in a study by Stacy and Danielle (2001) in U.S.A, the study found out that rising of income of wives is significantly associated with marital satisfaction. Similar findings have been recorded by a number of authors: Robert [2003], Maria (2012) and Sayed (2012).

For Education level, Cramer's v is used to tests the strength of association between the variables. The results show a strong association between education and marital satisfaction. Given that the Crammer's V is $c=.310$ and P value 0.000 is less than 0.05, thus the study indicates that there is a very strong relationship between the variables and they are statistically significant as there is very much variation explained in marital satisfaction among working married women in regards to their education level. Maslow law of hierarchy is relevant to this study in the sense that self-actualization can only be achieved when other basic needs in the hierarchy of needs has been achieved. When women are educated, they will strive for self-belonging and self-actualization which will enhance more wellbeing and more marital satisfaction and vice versa. In a study by Hotler,2004 in Nepal, education influences marital

satisfaction as individuals especially young people are exposed to western values that builds self-confidence and self-reliance apart from family (Hoelter, et al., 2004 Ghimire, et al., 2006).

For age at marriage, Cramer's v is used to test the strength of association between the variables. There is medium strength of association. Given that the Cramer's V is $c=.235$ and P value 0.00 is less than 0.05, thus the study concluded that there was statistical significant relationship between age and marital satisfaction among working married women. On theoretical perspective based on social exchange theory, getting married at a young age is associated with more marital conflicts which we can relate to the cost in the relationship while being married at a mature age is associated with rewards which happen to be benefits in the relationship. Mature age comes with understanding, problem solving and empathy therefore enhances marital satisfaction. Similar findings have been identified by a number of authors (Amato 2004, & Dabone 2015).

For religion, Cramer's v is used to test the strength of association between the variables. There is very strong association between religion and marital satisfaction. Given that the Cramer's V is $c=.325$ and P value 0.022 is less than 0.05, thus the study concluded that there was statistical significant relationship between religion and marital satisfaction among working married women. On theoretical perspective based on social exchange theory, religion comes with benefit usually many religions emphasize on family unity. Religion enhances marital satisfaction because it helps to sustain the marriage. These results are further supported in a study by Timothy et al. (2006) on religious mahogany; the study found out that denominational relationship homogamy is more significant, although church attendance was highly associated with high marital satisfaction.

For family background, Cramer's v is used to test the strength of association between variables. There is strong association between religion and marital satisfaction. Given that the Cramer's V is $c=.328$ and P value 0.000 is less than 0.05, On theoretical perspective based on social exchange theory, an individual raised in a functional family that values marriage is more likely to have a stable marriage the same applies to those who have been raised in a dysfunctional families. A good family background enhances marital satisfaction because it helps to sustain

the relationship. Thus the study concluded that there was statistical significant relationship between family background and marital satisfaction among working married women.(Stevens, Kiger & Riley, 2001] found out strong association between school going children, and marital satisfaction. Previous studies observed a curvilinear relationship, where we have less marital satisfaction during parenting and higher level of marital satisfaction during pre and post parenting (Glenn, 1990).however, there are other studies that found marital quality to be low during parenting stage and higher either before or after parenting stage

For presence of children, Cramer's v is used to test the strength of association between the variables. The association between presence of children and marital satisfaction is very weak. Given that the Cramer's V is $c=.451$ and P value 0.063 is greater than 0.05 , thus the study concluded that there was no statistical significant relationship between presence of children and marital satisfaction among working married women. Studies have shown that children usually tighten the bond between parents. However, parenting comes with responsibility that lowers marital satisfaction. Theoretical, children are investment that at one time they come with cost but also with rewards.

For duration of marriage, Cramer's v is used to test the strength of association between variables. There is very strong association between duration of marriage and marital satisfaction. Given that the Cramer's V is $c=.333$ and P value 0.000 is less than 0.05 , thus the study concluded that there was statistical significant relationship between duration of marriage and marital satisfaction among working married women. (Broderick, 1988:332) however Huston et al. (1986), they did a longitudinal study and the results extensively showed reduction in marital satisfaction for the early years of the union. Collins & Coltrane (1991) found the likeliness of divorce to be highest when husband and wife work but their income is not high, married early and when they have not been married long.

Phi and Cramer's v are used to test the strength of association. The strength of association is very strong between permanent employment and marital satisfaction. Given that the P value 0.003 is less than 0.05 ,there is very strong association between self-employment and marital satisfaction. Given that the P value 0.000 is less than 0.05 ,there is very strong association

between temporary/contract and marital satisfaction, Given that the P value 0.004 is less than 0.05, thus the study concluded that there was statistical significant relationship between permanent employment and marital satisfaction, self-employment and marital satisfaction and lastly temporary employment and marital satisfaction. In summary, the strength of association is very strong between formal employment and marital satisfaction. Given that the P value 0.004 is less than 0.05, thus the study concluded that there was statistical significant relationship between formal employment and marital satisfaction among working married women. Maslow law of hierarchy is significant to this study because employment is part of basic needs in the hierarchy of needs. When women are employed, they will strive for self-belonging and self-actualization which will enhance more wellbeing and more marital satisfaction and vice versa.

From the Pearson Chi-square results, Chi-square values $\chi^2 = 5.351$, at $p < 0.003$, was between permanent employment and marital satisfaction, $\chi^2 = 2.189$, at $p < 0.005$ was between self-employment and marital satisfaction, $\chi^2 = 6.846$, at $p < 0.004$ was between temporary/contract employment and marital satisfaction, all were intervened by confounding variables. The results are statistically significant given that the P value 0.003 for permanent, $p = 0.005$ for self-employment and $p = 0.000$ for contract/temporary in which all of them are less than 0.05, thus the study concluded that there was statistical significant relationship between permanent employment on marital satisfaction, self-employment on marital satisfaction and temporary/contract on marital satisfaction. In addition, permanent employment has the highest marital satisfaction followed by those on contract and the least are those on self-employment. Maslow law of hierarchy is relevant to this study in the sense that self-actualization can only be achieved when other basic needs in the hierarchy of needs has been achieved. When women are employed, they will strive for self-belonging and self-actualization which will enhance more marital satisfaction.

The study set out the following null hypothesis.

H01: There is no significant relationship between formal employment and marital satisfaction. The test criteria was to reject the null hypothesis if the F-statistics from one way ANOVA is

significant ($p < 0.05$). Simple regression analysis where mean of formal employment was regressed with mean of marital satisfaction.

F-statistics generated was 0.033, which is statistically significant given that the P value 0.006 is less than 0.05, thus the study rejected the null hypothesis and concluded that there was statistical significant relationship between formal employment and marital satisfaction. This results are in line with previous studies, Stacy and Danielle (2001) in U.S.A, investigated the effects of increased in married women's actual income and in their proportion of total family income on marital happiness, psychological well-being, and the likelihood of divorce. They found that increases in married women's absolute and relative income significantly increase their marital happiness and well-being. The results reveal that increases in married women's income may indirectly lower the risk of divorce by increasing women's marital happiness.

5.3.2 Relationship between Formal Employment and Marital Stability among Married Women in Nairobi County, Kenya

For social economic status, Cramer's v is used to test the strength of association between variables. Association between the variables is medium. Given that the Cramer's V is $c=.248$ and the P value 0.000 which is less than 0.05, thus the study concluded that there was statistical significant relationship between social economic status and marital satisfaction among working married women.in relation to hierarchy of needs, social economic status is significant because it helps one to achieve other needs in the hierarchy of needs thereby enhance marital stability. Financially stability brings positive effect on marriage as the couples experience less marital conflict. (Lehrer 1988; Weiss and 1997] .In a study by R. Schoem (2002), the findings supported that economic independence and responsibility enhances marital stability.

The strength of association between education and marital stability is very strong. Given that the Cramer's V is $c=.310$ and P value 0.000 is less than 0.05, thus the study indicates that there is a very strong relationship between the variables and they are statistically significant as there is very much variation explained in marital stability among working married women in regards to their education level. Educated women are more likely to seek solutions to problems

from friends and relatives while those who are less educated tend to confide in their husbands almost everything and seek help from women from the same level who might not provide solutions to their problems. Adams and Mburugu (2005), Adams and Trost (2005), there are other studies which have found positive relationship between education and marital adjustment. Similar studies have been done by Golzari (2014) and Thornton (2005).

The strength of association between age and marital satisfaction is moderate. Given that the Cramer's V is $c=.235$ and P value 0.00 is less than 0.05, thus the study concluded that there was statistical significant relationship between age and marital satisfaction among working married women. On theoretical perspective based on social exchange theory, getting married at a young age is associated with more marital conflicts which we can relate to the cost in the relationship while being married at a mature age is associated with rewards which happen to be benefits in the relationship. Young people are inexperienced and unclear about their dreams and focus in life. They are too judgmental and take life things differently which might affect the relationship. Teenagers who get married at young age you will find that they are not fully matured physically and mentally For most of the young girls who are married early, pubertal growth is still progressing and they have neither reached full mental nor physical maturity. They also have not had an opportunity to finish their primary education (Gikenye, 2001:10).

The strength of association between religion and marital stability is very strong. Given that the Cramer's V is $c=.325$ and P value 0.022 is less than 0.05, thus the study concluded that there was statistical significant relationship between religion and marital satisfaction among working married women. Based on social exchange theory, religion is beneficial because it helps to sustain the marriage. Research has shown that there are advantages related to being religious especially through childhood and adolescence (Waite and Lehrer 2003). Kids that have been brought up in a unreligious home are more likely to enter into cohabiting relationship compared to kids who are brought up in homes where there is some religious involvement. Similar findings have been reported by (Lehrer 2004 & Thornton et al.1992)

The strength of association between family background and marital stability is very strong. Given that the Cramer's V is $c=.328$ and P value 0.000 is less than 0.05, thus the study

concluded that there was statistical significant relationship between family background and marital satisfaction among working married women. Other studies that focus on family background (Feldman & Feldman,1985; Newman & Graverholz, 2002) unions. Furthermore, (Kennedy and Bumpass 2008),found similarity between parent family background and marriage using study the NSFH to parents born between 1923 to 1968 (Liefbroer and Elzinga, 2012).

The strength of association between presence of children and marital stability is weak. Given that the Crammer's V is $c=.205$ and P value 0.120 is greater than 0.05, thus the study concluded that there was no statistical significant relationship between presence of children and marital satisfaction among working married women.

The strength of association between the duration of marriage and marital stability is very strong. Given that the Crammer's V is $c=.333$ and P value 0.000 is less than 0.05, thus the study concluded that there was statistical significant relationship between duration of marriage and marital stability among working married women. The longer the relationship, the more the investment in material, time and psychological needs hence it is hard to divorce. According to Peleng (2008), longevity in a marriage is strongly associated with marital satisfaction since the long length of the relationship is linked to high marital stability. (Jalovaara, 2002) supported the same results. Studies have shown significant association with longer duration in marriage and marital stability. More research that approves duration of marriage is positively associated with marital stability. (Bookwala, Sobin, & Zdaniuk, 2005; Hatch & Bulcroft, 2004; Kulik, 2004).

The strength of association between the variables is very strong. For permanent employment, the Crammer's V is $c=.126$ and P value 0.001 is less than 0.05, the Crammer's V is $c=.165$ for self-employment and P value 0.008 is less than 0.05, the Crammer's V is $c=.500$ and P value 0.002 for contract which is less than 0.05, thus the study concluded that there was statistical significant relationship between permanent, self and contract employment on marital stability among working married women. In summary, the strength of association between the variables is strong. Given that the Crammer's value is .118 and P value 0.006 is less than 0.05,

thus the study concluded that there was statistical significant relationship between formal employment and marital stability among working married women. Maslow law of hierarchy is relevant to this study in the sense that self-actualization can only be achieved when other basic needs in the hierarchy of needs has been achieved. When women are employed, they will strive for self-belonging and self-actualization which will enhance more wellbeing and more stability in the marriage.

From the Pearson Chi-square results, Chi-square values $\chi^2 = 23.152$, at $p < 0.001$ was between permanent employment and marital stability, Chi-square values $\chi^2 = 1.5190$ at $p < 0.008$ was between self-employment and marital stability, Chi-square values $\chi^2 = 2.250$ at $p < 0.002$ was between temporary/contract employment and marital stability, all were intervened by confounding variables. The results have shown there is statistically significant relationship given that the P value 0.001 for permanent, $p = 0.008$ for self-employment and $p = 0.002$ for contract/temporary in which all of them are less than 0.05, thus the study concluded that there was statistical significant relationship between permanent employment on marital stability, self-employment on marital stability and temporary/contract on marital stability. In addition, in summary From the Pearson Chi-square results, Chi-square values $\chi^2 = 22.267$, at $p < 0.006$ were between formal employment and marital stability, intervened by confounding variables. which there is statistically significant relationship given that the P value 0.006 is less than 0.05, thus the study concluded that there was statistical significant relationship between formal employment and marital stability among working married women hence rejected the null hypothesis.

The study set out the following null hypothesis.

H02: There is no significant relationship between formal employment and marital stability among married women. The test criteria were to reject the null hypothesis if the F-statistics from one way ANOVA is significant ($p < 0.05$). Simple regression analysis where mean of formal employment was regressed with mean of marital stability ,F-statistics generated was 3.267, which is statistically significant given that the P value 0.000 is less than 0.05, thus the study rejected the null hypothesis.

5.3.3 Relationship between Formal Employment and Marital Adjustment among Married Women in Nairobi County

The strength of association between social economic status and marital adjustment is very strong. Given that the Cramer's V is $c=.325$ and P value <0.05 , thus the study concluded that there was statistical significant relationship between social economic status and marital satisfaction among working married women. On theoretical perspective based on social exchange theory, high social economic status is part of reward that will discourage one to terminate a relationship. Income enhances a well-adjusted marriage because it helps to sustain the relationship. Studies have reported significant association between socio economic status and marital adjustment. For example Quddus (1992) found out that when monthly income is high, there is high marital adjustment for the husband and same case applies to wife if their monthly income is high there is better marital adjustment on part of the wife.

The strength of association between education and marital stability is very strong. Given that the Cramer's V is $c=.328$ P value 0.000 is less than 0.05 , thus the study concluded that there was a statistical significant relationship between education and marital satisfaction among working married women. Maslow law of hierarchy is relevant to this study in the sense that self-actualization can only be achieved when other basic needs in the hierarchy of needs has been achieved. When women are educated, they will strive for self-belonging and self-actualization which will enhance more wellbeing and more marital stability. There are other studies which have found positive relationship between education and marital adjustment. For example Mahmoudian and Khodamoradi (2006) in Iran, they found out that education is positively linked with marital adjustment.

The strength of association between age and marital adjustment is moderate. Given that the Cramer's V is $c=.235$ and P value 0.022 which is less than 0.05 , thus the study concluded that there was statistical significant relationship between age and marital adjustment among working married women. On theoretical perspective based on social exchange theory, mature age comes with understanding, problem solving and empathy therefore enhances marital high adjusted marriage unlike getting married at a young age is associated with more cost in the relationship and high chances of separation.

The strength of association between religion and marital adjustment is very strong. Given that the Cramer's V is $c=.331$ and P value 0.000 is less than 0.05, thus the study concluded that there was statistical significant relationship between religion and marital adjustment among working married women. On theoretical perspective, religion adds value to the relationship therefore it enhances a well-adjusted marriage. Findings from the National Survey of Families and Households 2002, in USA found relationship between religiosity, and marital adjustment. This is further supported by Mahoney et al., (1999) who found out that spirituality impact marital adjustment.

The strength of association between family background and marital adjustment is moderate. Given that the Cramer's V is $c=.235$ and P value 0.000 is less than 0.05, thus the study concluded that there was statistical significant relationship between family background and marital adjustment among working married women. A good family background enhances marital satisfaction because it helps to sustain the relationship. Findings have reported that children who are raised in functional families are better off than those children who are brought up in unstable families (Amato 2001; Amato & Sobolewski 2001; McLanahan, et. al, 2005).

The strength of association between presence of children and marital adjustment is medium. Given that the Cramer's V is $c=.205$ and P value 0.120 is greater than 0.05, thus the study concluded that there was no statistical significant relationship between presence of children and marital adjustment among working married women. Children in Africa are highly valued as it is through them that heritage is passed from one generation to the next. Marriage has been seen as a way of giving children a legitimate identity and a sense of belonging (Clayton 1979). A study done by Adam and Trost, (2005) reported that the key reason to why people get married is to get children as children were viewed as a source of success in marriage. They found that a marriage with no children was found unsatisfactory to a point that a husband could take a second wife if the first one failed to give him children.

The strength of association between duration of marriage and marital adjustment is medium. Given that the Cramer's V is $c=.205$ and P value 0.030 is less than 0.05, thus the study concluded that there was statistical significant relationship between duration of marriage and

marital adjustment among working married women. Studies that have shown length of marriage positively associated with marital adjustment such as (Bookwala et al, 2005; Hatch et al 2004; Kulik, 2004).

The Cramer's value for permanent employment the Cramer's V is $c = .121$ and P value 0.004 is less than 0.05, The Cramer's value for self-employment Cramer's V is $c = .404$ and P value 0.009 is less than 0.05, the Cramer's value for contract is Cramer's V is $c = .118$ and P value 0.004 is less than 0.05, thus the study concluded that there was statistical significant relationship between permanent employment, self-employment and temporary/contract on marital adjustment among working married women. In total summary, the $p=0.01$ which is less than 0.05 hence the study rejected the null hypothesis and conclude that there is significant relationship between formal employment and marital adjustment.

From the Pearson Chi-square results, Chi-square values $\chi^2=22.113$, at $p < 0.004$ was between permanent employment and marital adjustment, Chi-square values $\chi^2=9.583$, at $p < 0.009$ was between self-employment and marital adjustment, Chi-square values $\chi^2=9.774$, at $p < 0.032$ was between temporary/contract employment and marital adjustment, all were intervened by confounding variables. The results are statistically significant given that the P value 0.004 for permanent, $p = 0.005$ and $p = 0.032$ for contract/temporary in which all of them are less than 0.05, thus the study concluded that there was statistical significant relationship between permanent employment on marital adjustment, and temporary/contract on marital adjustment and self-employment on marital adjustment as $p=0.006$. In addition, permanent employment has the highest marital adjustment followed by those on self-employment and the least are those on contract.

In summary From the Pearson Chi-square results, Chi-square values $\chi^2=22.267$, at $p < 0.006$ was between formal employment and marital adjustment, intervened by confounding variables which is statistically significant given that the P value 0.006 is less than 0.05, thus the study concluded that there was statistical significant relationship between formal employment and marital adjustment among working married women hence rejected the null hypothesis.

H03: There is no significant relationship between formal employment and marital adjustment among married women.

The test criteria was to reject the null hypothesis if the F-statistics from one way ANOVA is significant ($p < 0.05$). Simple regression analysis where mean of formal employment was regressed with mean of marital adjustment. F-statistics generated was 0.913, which is statistically significant given that the P value 0.0349 is less than 0.05, thus the study rejected the null hypothesis and concluded that there was statistical significant relationship between formal employment and marital adjustment among married women.

Maslow law of hierarchy is significant to this study because employment is part of basic needs in the hierarchy of needs. When women are employed, they will strive for self-belonging and self-actualization which will enhance more wellbeing and a well-adjusted marriage. The research findings were similar to those of Nathawat and Mathur (1993) who found that working women reported significantly better marital adjustment and subjective wellbeing than housewives; they also scored higher than housewives in general health, life satisfaction and self-esteem measures. In another similar study, Rogers and May (2003) in USA found that socioeconomic status is a contributing factor for marital adjustment, and believed that higher income is a significant factor.

5.3.4 Relationship between Formal Employment and Marital Quality

The strength of association between social economic status and marital quality is medium. Given that the Cramer's V is $c = .248$ and P value 0.000 is less than 0.05, thus the study concluded that there was statistical significant relationship between social economic status and marital quality among working married women. On theoretical perspective based on social exchange theory, high social economic status is part of reward that will discourage one to terminate a relationship. Income enhances marital quality because it helps to sustain the relationship. Studies have confirmed that social economic is positively connected with marital quality (Amato et al., 2007, Stanley et al., 2006).

The strength of association between education and marital quality is very strong. Given that the Cramer's V is $c = .310$ and P value 0.000 is less than 0.05, thus the study concluded that there was statistical significant relationship between education and marital quality among working married women. Theoretically, when women are educated, they will strive for self-belonging and self-actualization which will enhance more wellbeing and more marital quality and vice versa. Recent studies have found significant connection between higher educational attainment and marital quality. (Dakin & Wampler, 2008; Rauer, Karney, Garvan, & Hou, 2008; Heaton, 2002; Martin, 2006., Amato et al., 2007) found low income and low level of education is significantly linked to marital conflicts.

The strength of association between age and marital quality is very strong. Given that the Cramer's V is $c = .235$ and P value 0.000 is less than 0.05, thus the study concluded that there was statistical significant relationship between age and marital quality among working married women. On theoretical perspective based on social exchange theory, getting married at a young age is associated with more marital conflicts which we can relate to the cost in the relationship (Dabone, 2014).

The strength of association between religion and marital quality is very strong. Given that the Cramer's V is $c = .325$ and P value 0.000 is less than 0.05, thus the study concluded that there was statistical significant relationship between religion and marital quality among working married women. On theoretical perspective based on social exchange theory, religion comes with benefit usually many religions emphasize on family unity. High marital quality is related to religiosity (Booth, Johnson, Branaman, & Sica, 1995] (Pearce & Axinn, 1998). Joint participation by both partners into religious matters is significantly related to marital quality (Mahoney, et al., 1999).

The strength of association between family background and marital quality is strong. Given that the Cramer's V is $c = .328$ and P value 0.031 is less than 0.05, thus the study concluded that there was statistical significant relationship between family background and marital quality among working married women. Data from the National Survey of Families and Households (NSFH) reported that people usually imitate the family structures in which they

were raised. Wolfinger (2003) based on the above explanation, they will not mind getting divorce or cohabiting (Trent & South, 1992).

The strength of association between presence of children and marital quality is very strong. Given that the Cramer's V is $c = .451$ and P value 0.001 is less than 0.05, thus the study concluded that there was statistical significant relationship between presence of children and marital quality among working married women. Gerrts (1997) who found that failure to have children brought a negative repercussion in African societies. Studies have observed that most people enter marriage hoping that the mutual affection and commitment will last a lifetime, but many unhappy marriages have remained intact for the sake of the children (Heaton, 1990, Feldman & Feldman 1985, Mwangi, 1998).

The strength of association between duration of marriage and marital quality is very strong. Given that the Cramer's V is $c = .333$ and P value 0.000 is less than 0.05, thus the study concluded that there was statistical significant relationship between duration of marriage and marital quality among working married women. On social exchange theory, the longer the relationship, the more the investment in material, time and psychological needs hence it is hard to divorce. Various cross-sectional studies reported that marital quality is high in the early pre-parental years, reduces for the middle parental period, and elevated again later during post-parental period of marriage (Peleg, 2008). Jalovaara (2002) believes that for some theoretical understanding, it is expected for divorce rate to reduce logically as couples become older. He further explained that the cost of divorce is high when couples have been married for long given the fact that they have invested together which might be a hindrance to divorce (Jalovaara, 2002).

From the Pearson Chi-square results, Chi-square values [2] for permanent employment against marital stability, satisfaction and adjustment were 78.960, $p=0.000$, 87.007, $p=0.000$ and 49.429, $p=0.048$, respectively. This implies that there was a variation amongst employees who were on permanent basis in terms of marital quality. The Pearson correlation values for employment on permanent basis with regard to marital stability, satisfaction and adjustment were 0.728, $p=0.000$, 0.565, $p=0.000$ and -0.104, $p=0.048$ correspondingly. The same was seen

in self-employed and contract employment status. In general, there is a difference in terms of formal employment and marital quality.

Research Null Hypothesis

H04: There is no significant relationship between aspects of marital quality: satisfaction, stability and adjustment.

From the results, the chi square value is still $\chi^2 = 241.063$, at $p < 0.01$ was between formal employment and marital quality, intervened by confounding variable. This implied that there is a very small probability of the observed data under the null hypothesis of no relationship. Hence the null hypothesis is rejected.

Marital satisfaction and Stability positively correlate with each other given beta value, $\beta = 0.782$ at $p=0.000$. Marital stability negatively correlate with marital adjustment since beta value, $\beta = -0.219$ at $p=0.003$. On the other hand, marital satisfaction negatively correlate with marital adjustment given beta value, $\beta = -0.172$ at $p=0.000$. Generally, there exists a statistically significant relationship among marital satisfaction, stability and adjustment though the relationship is either negative or positive.

Correlation analysis was done to establish if there exist a statistically significant relationship amongst the variables marital satisfaction, stability and adjustment. Marital satisfaction and Stability positively correlate with each other given beta value, $\beta = 0.782$ at $p=0.000$. Marital stability negatively correlate with marital adjustment since beta value, $\beta = -0.219$ at $p=0.003$. On the other hand, marital satisfaction negatively correlate with marital adjustment given beta value, $\beta = -0.172$ at $p=0.000$. Generally, there exists a statistically significant relationship among marital satisfaction, stability and adjustment though the relationship is either negative or positive.

From the Pearson Chi-square results, table 22, χ^2 for permanent employment against marital stability, satisfaction and adjustment were 78.960, $p=0.000$, 87.007, $p=0.000$ and 49.429, $p=0.048$, respectively. This implies that there was a variation amongst employees who were

on permanent basis in terms of marital quality. The Pearson correlation values for employment on permanent basis with regard to marital stability, satisfaction and adjustment were 0.728, $p=0.000$, 0.565, $p=0.000$ and -0.104, $p=0.048$ correspondingly. The same was seen in self-employed and contract employment status. In general, there is a difference in terms of formal employment and marital quality. The results are significant and relevant with Maslow theory of hierarchy, when married women are financially stable, employed or have job security and earn high income; their needs become increasingly social and psychological. They will want love, great sex and intimacy, trust, friendship which result to self-esteem and self-actualization hence marital quality. Marital quality will be high because their individual needs have been fulfilled and their wellbeing.

However, if they don't have job security or they are unemployed or earn less, their psychological needs decrease which results to less love, less intimacy and sexual gratification, lack of trust and friendship hence low self-esteem and lack of self-actualization, thereby resulting into low marital quality in the sense that there will be increase in marital conflicts, low marital satisfaction, unstable relationship and poor marital adjustment

5.4 Conclusion

The purpose of the study was to establish the relationship between formal employment and marital quality among married women in Nairobi County. The results indicated there was significant relationship between formal employment and marital quality among married women in Nairobi County. In addition, there was significant relationship between formal employment and marital satisfaction, formal employment and marital stability and formal employment and marital adjustment. Lastly there exists a statistically significant relationship among marital satisfaction, stability and adjustment though the relationship is either negative or positive. There is variation in results among aspects of formal employment :permanent, self-employed and temporally on marital quality .The women on permanent employment had high marital quality followed by those on contract /temporary terms and the least were those on self-employment.

5.5 Recommendation

Arising from this research, the researcher makes the following recommendations that would contribute towards further research as well as formulations of interventions to improve marital quality.

Policy makers to implement the programs on economic empowerment, prepare counselors to work more effectively with couple clients and to assist employers in the development of work life policies for married women and for dual career and dual earner employees.

Government through its agencies such as marital counselors etc. and non-governmental organizations should design interventions in order to address the existing marital problems by undertaking Economic Empowerment of families through community development activities which would in turn enable families to meet their obligations thereby enhancing livelihoods hence marital quality.

5.6 Areas for Further Study

1. Culturally and traditionally women's are engaged in house hold labor and child rearing but the societal changes emancipated women's to have employment in diverse fields. Although their roles in house hold labors still have no changes. Further studies are needed on household labor. Satisfaction with the division of household labor is a useful predictor of marital quality particularly for women (Stevens, Kiger& Riley 2001).
2. The instrument used for the study was standardized questionnaire [marital adjustment scale] which is from western countries, we don't have standardized questionnaires on marriage from developing countries specifically in Africa yet Africans culture and beliefs on marriage are different and similar too. There is need to do further research and come out with standardized questionnaire on marriage that is based on African setting.

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APPENDICES

Appendix I: Consent Form

Hallo, my name is Winnie Mwendwa Awinja. I am conducting a study on “To examine the relationship between employed women and marital quality in Nairobi County, Kenya.”.I would like you to answer a few questions about marriage (satisfaction, adjustment and quality. Participation in the survey is voluntary. If you agree to participate, please signify your acceptance by signing in the space given below. The questionnaire typically takes 20 minutes to complete and whatever information you provide will be kept strictly confidential and used for academic purpose only. Please answer the questions honestly and, to the best of your knowledge and ability, because the subsequent analysis and interpretation of the findings will be based solely on your answers.

Yours faithfully

Winnie Mwendwa Awinja.

Appendix 11: Questionnaire

QUESTIONNAIRE TO EXAMINE THE RELATIONSHIP BETWEEN FORMAL EMPLOYMENT AND MARITAL QUALITY AMONG MARRIED WOMEN IN NAIROBI COUNTY

Hallo, my name is Winnie Mwendwa Awinja. I am conducting a study on “To examine the relationship between employed women and marital quality in Nairobi County, Kenya.”I would like you to answer a few questions about marriage (satisfaction, adjustment and quality. Participation in the survey is voluntary. If you agree to participate, please signify your acceptance by signing in the space given below. Whatever information you provide will be kept strictly confidential and used for academic purpose only. Please answer the questions honestly and, to the best of your knowledge and ability, because the subsequent analysis and interpretation of the findings will be based solely on your answers.

Instructions: Please tick or fill Gaps where appropriate

BACKGROUND INFORMATION

Date of interview [DD/MM/YYYY]
Constituency Name
Estate / Residential Name

SECTION A:

1. Age

18-25 26-35 36-45 46-55 Above 56

2. Highest level of education attained

No formal education Primary education Secondary education

Tertiary/college education University Education

Others (Specify)

3. What do you do for a living?

Employed Self-employed temporary/contract

4. How much income do you averagely earn in a month?
 Below 20,000 20,001-40,000 40,001-60,000 60,001-80,000
 Above 80,001
5. What is your religion?
 Christian Hindu Muslim
 Others (Specify)
6. Family background (Where you were born)
 Single parents Both parents Divorced
 Others (Specify)
7. How many children do you have? (If none write 0)

8. Are you currently married?
 Yes No
- a) If YES, How long have you been married in completed years?
 0-5 6-10 11-15 16-20 Above 21

SECTION B:

Below is a list of various problems that cause family conflict. Kindly tick how often you agree or disagree with your spouse.

	Always agree	Most always agree	Ocassionally disagree	Frequently disagree	Almost always disagree	Always disagree
1. Handling family finances	5	4	3	3	1	0
2. Matters of recreation	5	4	3	2	1	0
3. Religious matters	5	4	3	2	1	0

4. Demonstration of affection	5	4	3	2	1	0
5. Friends	5	4	3	2	1	0
6. Sex Relations	5	4	3	2	1	0
7. Conventionality (correct or proper behavior)	5	4	3	2	1	0
8. Philosophy of life	5	4	3	2	1	0
9. Ways of dealing with parents or in-laws	5	4	3	2	1	0
10. Aims, goals, and things believed important	5	4	3	2	1	0
11. Amount of time spent together	5	4	3	2	1	0
12. Making major decisions	5	4	3	2	1	0
13. Household tasks	5	4	3	2	1	0
14. Leisure time interests and activities	5	4	3	2	1	0
15. Career decisions	5	4	3	2	1	0

	All the time	Most of the time	More often than not	Occasionally	Rarely	Never
16. How often do you discuss or have you considered divorce, separation or terminating your relationship?	0	1	2	3	4	5
17. How often do you or your mate leave the house after a fight?	0	1	2	3	4	5
18. In general, how often do you think that things between you and your partner are going well?	5	4	3	2	1	0
19. Do you confide in your mate?	5	4	3	2	1	0
20. Do you ever regret that you married? (or lived together)	0	1	2	3	4	5
21. How often do you and your partner quarrel?	0	1	2	3	4	5
22. How often do you and your mate get on each other's nerves?	0	1	2	3	4	5

	Every Day	Almost Every Day	Occasionally	Rarely	Never
23. Do you kiss your mate?	5	4	3	2	1

	All of them	Most of them	Some of them	Very few of them	None of them
24. Do you and your mate engage in outside interests together?	5	4	3	2	1

How often would you say the following events occur between you and your mate? [tick as appropriate]

	Never	Less than Once a month	Once or twice a month	Once or twice a week	Once a day	More often
25. Have a stimulating exchange of ideas	5	4	3	2	1	0
26. Laugh together	5	4	3	2	1	0
27. Calmly discuss something	5	4	3	2	1	0
28. Work together on a project	5	4	3	2	1	0

Indicate if either item below caused differences of opinions or were problems in your relationship during the past few weeks. (Check yes or no)

Yes No

29. Being too tired for sex. 1 2

30. Not showing love. 1 2

31. The circles on the following line represent different degrees of happiness in your relationship. The middle point, "happy," represents the degree of happiness of most relationships. Please fill in the circle which best describes the degree of happiness, all things considered, of your relationship.

Extremely unhappy	Fairly Unhappy	A little Unhappy	Happy	Very happy	Extremely happy	Very happy
6	5	4	3	2	1	0

32. Which of the following statements best describes how you feel about the future of your relationship? [tick if appropriate]

1. I want desperately for my relationship to succeed, and *would go to almost any length* to see that it does
2. I want very much for my relationship to succeed, and *will do all I can* to see that it does.
3. I want very much for my relationship to succeed, and *will do my fair share* to see that it does.
4. It would be nice if my relationship succeeded, but *I can't do much more than I am doing now* to help it succeed.
5. It would be nice if it succeeded, but I *refuse to do any more than I am doing now* to keep the relationship going.
6. My relationship can never succeed, and *there is no more that I can do* to keep the relationship going.

————— **END** —————

Appendix III: Focus Group Discussions (FGD) Questions

How old are you?

Are you currently married?

How long have you been in marriage?

What do you do for a living?

Women Employment and Marital Satisfaction

Does Socio-Economic Status affect Satisfaction in marriage?

Does Level of education affect Satisfaction in marriage?

Impact of Age on Marital Satisfaction

Does Religion affect Satisfaction in marriage?

Does duration of Marriage affect Satisfaction in marriage?

What is the impact of the Presence of Children on Marital Satisfaction?

How does the Family Background affect Marital Satisfaction?

Women Employment and Marital Stability

Does Socio-Economic Status affect Stability in marriage?

Does Level of education affect Stability in marriage?

Impact of Age on Marital Stability

Does Religion affect Stability in marriage?

Does duration of Marriage affect Stability in marriage?

What is the impact of the Presence of Children on Marital Stability?

How does the Family Background affect Marital Stability?

Women Employment and Marital Adjustment

Does Socio-Economic Status affect adjustment in marriage?

Does Level of education affect adjustment in marriage?

Impact of Age on Marital adjustment

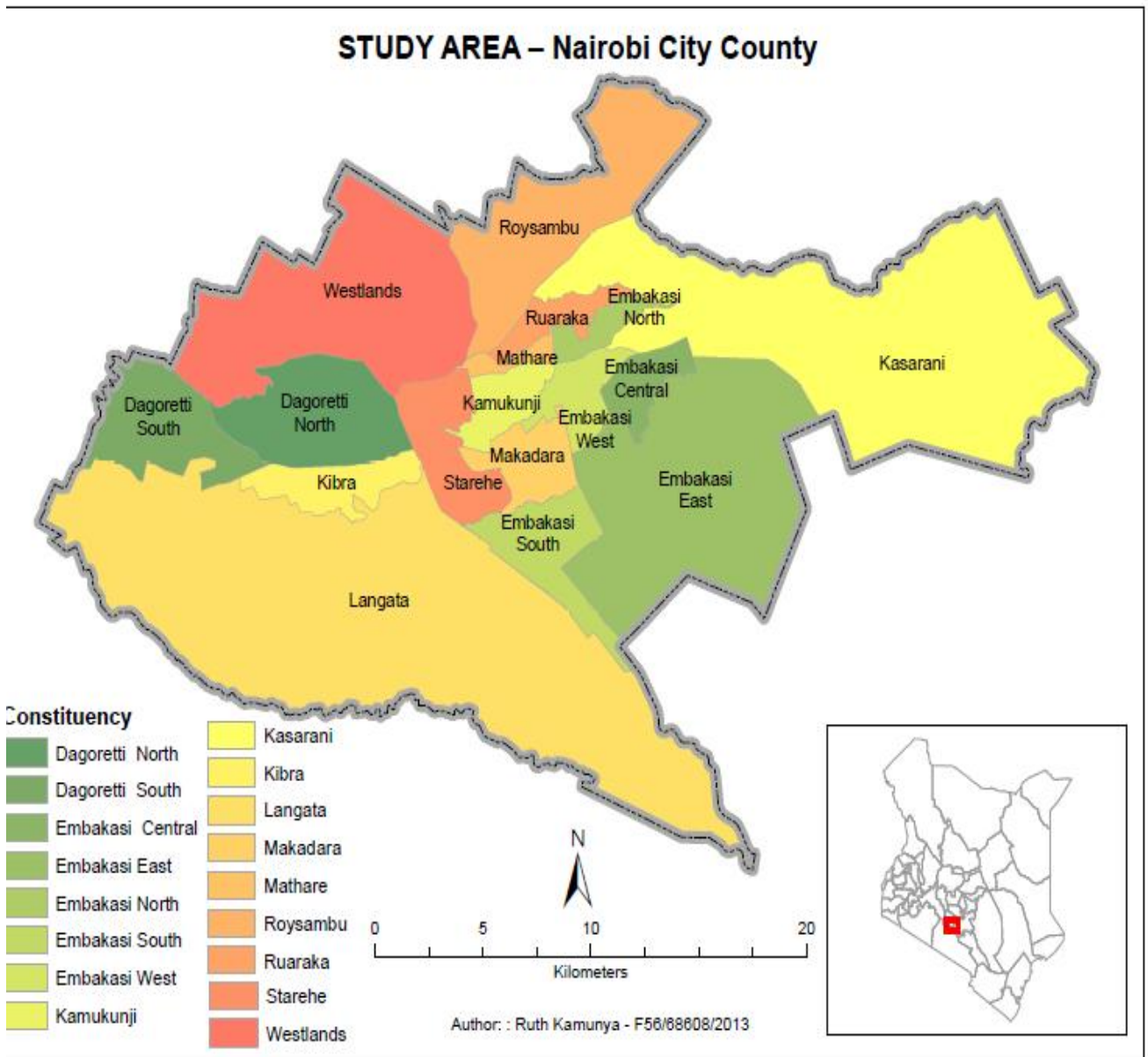
Does Religion affect adjustment in marriage?

Does duration of Marriage affect adjustment in marriage?

What is the impact of the Presence of Children on Marital adjustment?

How does the Family Background affect marital adjustment?

Appendix IV: Study Area



Appendix V: Income Earners

Constituencies

1. Westlands
2. Dagoretti
3. Langata
4. Kibra
5. Roysambu
6. Kasarani
7. Ruaraka
8. Makadara
9. Kamukunji

Estates in Nairobi on Income Levels

High income level	Mid income level	Low income level
Karean	Highridge	Kangemi
Langata	Parklands	Kawangware
Lavington	Ngara	Dagoretti
Gigiri	Pangani	Umoja
Muthaiga	Avenue Park	Kariokor
Brookside	Fedha	Dandora
Spring Valley	Pipeline	Kariobangi
Loresho	Dohnholm	Huruma
Kilimani	Greenfields	Kibera
Kileleshwa	Nyayo	Kayole
Hurlingham	Taasai	Viwandani
Runda	Baraka	Pumwani
Kitisuru	Nairobi West	
Nyari	Madaka	
Kyuna	Siwaka	
Lower Kabete	South B	

Westalnds	South C	
Highridge	Mugoya	
	Riverbank	
	Hazina	
	Buruburu	
	Uhuru	
	Harambee	
	Kimathi	
	Pioneer	
	Koma rock	
	Kasarani	
	Embakasi	
	Roysambu	
	Githurai	
	Kahawa West	
	Kahawa	

Appendix VI: Research Permit

THIS IS TO CERTIFY THAT:
MS. WINNIE MWENDWA AWINJA
of UNIVERSITY OF NAIROBI, 30197-100
nairobi, has been permitted to conduct
research in *Nairobi County*

Permit No : NACOSTI/P/16/74543/12650
Date Of issue: 27th July, 2016
Fee Received :ksh 1000

on the topic: **RELATIONSHIP BETWEEN
WOMEN IN FORMAL EMPLOYMENT AND
MARITAL QUALITY IN NAIROBI COUNTY.**

for the period ending:
26th July, 2017



.....
**Applicant's
Signature**

.....
**Director General
National Commission for Science,
Technology & Innovation**