

# MARITAL ADJUSTMENTS AND CHILD BEARING AMONG MARRIED BANKERS AND TEACHERS IN EDO STATE, NIGERIA

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## Abstract

This study is aimed at finding out the effect of marital adjustments on child bearing among married bankers and teachers in Edo state, Nigeria. Specifically, the study was carried out to establish the effect of paid employment on the numbers of children female bankers and teachers should bore. Data for the study was sourced using well-structured questionnaires. The study sampled 75 female bankers and 75 female teachers in Edo state, Nigeria. The study hypothesize that, there was no significant different between married female bankers and teachers in the number of children required by their husband. The paired sample T-test was used to test the research hypotheses. The statistical analysis showed that there was a significant difference at 0.05 levels. By implication, female teachers are more disposed to give birth to more children than female bankers due to the huge demands of the banking profession. Hence, the study concludes that, there was a significant difference in the marital adjustment of female bankers and teachers. Consequently, female bankers most especially should endeavour to establish clear boundaries between work and married life. Meanwhile, female teachers should prioritize their family happiness over the work stress. Lastly, spouses should come to compromise of the numbers of kids they should raise in a peaceable manner.

## 1.1 Introduction

Presently, there is hardly any field of human endeavour where women are not represented. Justifiably, many women, especially the educated class, are now engaged in paid employment because it has become increasingly difficult in many families to maintain the family on the husband's pay alone. The traditional extended family system in Nigeria takes its toll on the salary of the husband; this has necessitated housewives to become providers, as pointed out by Obotie (2024) stressed that, many of the middle and upper class families depend on the wives' contribution to the family income for their comfortable and affluent lifestyle. A close look at the Nigeria society will reveal that some housewives pay for food, electricity bill and the children's clothes, women's interest in helping their husbands to maintain the family has become an over-riding consideration in taking up paid employment.

Zaini, Sukor, Ibrahim, and Yasin (2018) stressed that, balancing a woman's many responsibilities as a housewife

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and a professional seems to be one of the toughest issues facing marital satisfaction in present time. They added that, as more and more couples are pursuing careers simultaneously, challenges associated with marital adjustment include balancing two jobs, developing professionally, and maintaining a fulfilling personal life. By implication, the stress from a troubled marriage and frequent disagreements about childrearing may have a detrimental effect on the quality of parenting as it may result to divorce.

Consistent with literature, parenting style play a critical roles in that, unhealthy parenting is linked to poor marital adjustment such as harsh and over-reactive punishment. However, the nature of the spouse does determine both marital adjustments and numbers of children to bore. For example, the banking profession consume more of one's time than the teaching profession. Justifiably, while bankers and teachers alike are expected to resume duties before 8am in the morning, bankers stay longer in office than teachers. Kour (2020) stressed that, the banking industry is a demanding one by nature, with long hours, fierce competition, moral conundrums, red-tapism, and highly challenging customers. Therefore, the primary objectives of this study are to collect data about the marital adjustments of women employed in the banking and education sectors and to analyze the degree to which married women's adjustments vary from one another. The selection of married bank workers is driven by the demanding work environment, long hours, and often significant travel or unpredictable schedules that come with working in banking. Specifically, the study is concerned with finding information about the marital adjustment of women in the occupations of banking and teaching jobs and also to examine the extent of the difference that exists between the marital adjustments of married women. In like manner, the study examined whether the decision of women to bore children is factored by the nature of job does.

While trying to contribute to extant body of literature, the study takes a paradigm shift from extant studies by examining the extent to which marital adjustments affect the numbers of child bearing in the Nigerian context.

## **2. Literature Review**

### **2.1. Conceptual Linkages**

The term "childbearing" is simply a transformative journey that involves physical, emotional, and social changes for individuals and families. It is a profound experience that requires support, education, and preparation to ensure a positive outcome for both mother and baby. The emphasis here is on the numbers of children (Hopcroft, 2018). Specifically, the numbers of children to bore is one of the most paramount issue which face marriages in present time. Meanwhile, marriage adjustment refers to the ways in which couple considers each other opinion or viewpoints before decisions are made (Kendrick & Drentea, 2016). According to the VandenBos (2018) & Veisesh (2022), marital adjustment entails conscious attempt by married couples to achieve their goals and feel satisfied with each other while respecting each other's opinion. Specifically, for martial adjustments to be achieve the following issues must be addressed: (a) each couple are to share their experiences, values, & interests; (b) respect each other's needs, goals, & temperament; (c) maintain open lines of communication & allow expression of emotions; (d) clearly define roles & responsibilities; (e) collaborate to solve problems, make decisions, and raise children; and (f) engage in sexual activity. Hwai (2022) defined marital adjustments as the sense of fulfillments which both couples get. It is therefore a mental state of overall felling of marital satisfaction.

According to Kendrick and Drentea (2016), the number of children, the age gap between the spouses, the duration of marriage, and marital happiness, agreement, affection, coherence, and conflict are all potential factors that determine how well a couple adjusts to their new life together. Also, Masudah and Yoenanto (2023) added that, long-lasting, stable marriages are anticipated for well-adjusted couples, while unstable marriages are anticipated to face instability and/or terminate in divorce.

Kendrick and Drentea (2016) stressed that, possible factors which influences marital adjustment include marital

satisfaction, agreement, affection, cohesion, and conflict, number of children, age difference between spouses, and length of time married. Justifiably, well-adjusted couples are expected to have long-lasting, stable marriages whereas poorly adjusted marriages are expected to experience instability and/or to end in divorce.

## **2.2. Theoretical Review**

Over time, various theories have been advanced on the topic but the challenge is that, the theories either address marital adjustment or child bearing. The ABC-X model (ABCX), introduced by Hill in 1949, the Social Exchange Theory (SET), and the Family Systems Theory (FST) placed emphasis on marital adjustment but did not consider how it affect child bearing. First, the ABC-X model emphasizes that the stressor event (A), the couple's resources and coping mechanisms (B), and their views and interpretations of the event (C) are the three (3) main factors which influences marital adjustment (Rosino, 2016). However, the degree of marital adjustment is captured by X. On the other hand, the SET emphasizes that marital adjustment is viewed as the outcome of how well the benefits and costs of the partnership are balanced (Planalp, Van Hulle, & Goldsmith, 2024). The theory stresses that, married couples should seek for the good of each other (Idulfilastri, Khaerunissa, & Zakaria, 2024). Nevertheless, the family Systems Theory was viewed as a complex system, with modifications to one aspect (the marriage connection, for example) having an impact on other aspects (parent-child interactions, for example). The dynamics within the extended family system have an impact on how well a marriage adjusts.

On other hand, there are a number of childbearing theories, such as attachment theory, social constructionist theory, and transition to parenting theory. The notion of the transition to parenting emphasizes that becoming a parent is a big change that impacts the marriage. Roles, duties, and priorities shifting can have an effect on how happy a married couple is (Carrington, 2024). The social constructionist perspective, on the other hand, emphasizes how cultural expectations and conventions influence people's experiences as parents (Wang, Zhang, L., Wu, X., & Zhao, 2021; Emudainohwo, 2020; Emudainohwo, 2017). Cultural ideas regarding the duties and responsibilities of parenting have an impact on how a couple adjusts to marriage throughout childbirth. However, the attachment theory highlights the significance of early parent-child ties in molding subsequent attachment styles (Wang, Jiang, Yao, & Liu, 2024). Individuals' attachment patterns and their capacity to work through the difficulties of parenthood as a team can have an impact on how well a married couple adjusts throughout childbirth.

## **2.3. Empirical Studies**

Oboite (2024) examined the interplay between women's marital responsibilities and their career prospects with focus on women working in the banking industry and those teaching. The research sampled 150 respondents. The geographical scope covered is Benin City, Nigeria. The researcher used both simple percentage and multivariate analysis. The researcher evidenced that, female teachers have more time for their families than female banks. Also, there exists a significant difference between female teachers and bankers in respect to home chores, attention to their husbands and to their children. Consequently, the researcher concludes that marital adjustment of female bankers and teachers. However, the study failed to examine the extent to which marital adjustments affect the numbers of children.

Brown (2016) examined the effect parent's marital adjustment has on children's social behaviour with focus on in Nigerian secondary schools. The research was a conceptual paper. The researchers confirmed that, if the home is relatively stable, children's social behaviour will improve. The researcher further interrogates prior researches claiming that, though the environment is a major influence factor, parental marital adjustments is supreme. Hence, the study concluded that, the major reason behind the high social vices in the Nigerian context is traced to poor parental upbringing.

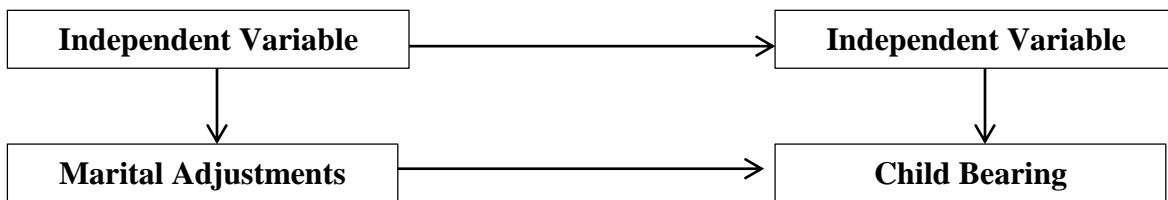
Tarawneh, Tarawneh, and AlKhatatneh (2024) examined the body image and marital adjustment linkage for 130 sampled married women faced with breast mastectomy. The sampled women fall within the age brackets of 28 and 60 years old, respectively. The researchers used two (2) item scales both to body image and marital adjustment. The researchers evidenced that, body image improve marital adjustment.

Jin, Teng, Duan and Sun (2019) examined the correlations of mother and father dyadic interactions with their twin (2) children with focus on 503 families over 1 year, 6 months. Measures included parental reports of their children's temperament, observations of the quality and effect of the marriage, and the parents' sensitivity, responsiveness, and growth-fostering with their kids. The study dads' responses to their children's discomfort and mothers' use of cognitive growth fostering were linked to dads' stronger sensitivity, whereas mothers' use of child inhibitory control was linked to different patterns. Summarily, moms and dads exhibited distinct patterns, parental participation whereas varied based on marital and child characteristics.

Ashraf, Khan and Bibi (2024) investigated the moderating role of marital adjustment on fathers' perceived maternal parenting styles and their family functioning relationship. The study focused on 200 respondents. The measures used to explore the relationship were the Revised Dyadic Adjustment Scale, the Family ICPS Scale, and the Parental Authority Questionnaire. Correlation, t-test, ANOVA, and regression (through Hayes Process Macro) were performed after the analysis. The results highlight the significance of marital adjustment and the quality of the marital relationship in influencing the effects of maternal parenting styles on family functioning.

The aforementioned studies suggests that, the nexus between family life and career are complex issues stressing the need to strike balance between career and family obligations in order to preserve marital stability and satisfaction. The above studies reaffirmed the relevance of mutual understanding and social support in reducing divorced caused by work-family conflict. Consequently, the paper hypothesizes:

**H1:** There is significant difference between married female bankers and teachers in the number of children required by their husband



**Figure 1: Marital Adjustments and Child Bearing Linkage**

**Source: Researcher's Model (2023)**

### 3. Material and Methods

The study sampled 150 respondents (Female Bankers=75 and Female Teachers=75) located in the Benin city, Nigeria using the convenience sampling technique. The primary source of data collection through the aid of questionnaire was used to elicit information from the respondents. Considering the busy nature of the respondents, a period of three months was designated for the questionnaire. Meanwhile, a research assistant was recruited which helped to smoothen the questionnaire collection process. However, before the questionnaire was shared, the respondents were told to read through the questionnaire. Meanwhile, ethical form was signed by both the managers of the three (3) sampled banks: First Bank Nigeria Plc, United Bank for Africa, and Guarantee Trust

Bank and the Head teachers' three randomly selected public schools. The questionnaire was section into two: Section A and B. Section A covered the respondents' bio-data while section B covered the objective of the study. The Paired sampled t-test was used to test the research hypothesis earlier stated. In hypothesis testing, the t-test is used to determine if a process impacts both samples and whether the groups differ from one another. Having postulated the hypotheses, the next step is to compare the calculated using t-value with standard (critical) t-value. Justifiably, the t-test allows one to compare the means of two data sets and determine whether or not they belong to the same population. Mathematically, the formula for paired sample t-test is presented in equation 1:

$$t = \frac{(\bar{X}_1 - \bar{X}_2)}{\sqrt{\frac{s_1^2}{n_1} + \frac{s_2^2}{n_2}}} \text{-----} 1$$

Where:

t= t-statistics

$\bar{X}_1$  = observed mean of Female Bankers

$\bar{X}_2$  = observed mean of Female Teachers

$S_1$  = Standard deviation of Female Bankers

$S_2$  = Standard deviation of Female Teachers

$n_1$  = Sample Size of Female Bankers

$n_2$  = Sample Size of Female Teachers

#### 4. Results and Discussions

##### 4.1. Respondents' Bio-data

A total of 150 questionnaires were administered. They were all completely filled and returned. Tables were used typically to depict the information using T-test. Questionnaire\_ was analyzed based on frequencies and percentages.

**Table 1: Bio-data of respondents**

| Female Bankers       |               |                | Female Teachers     |               |                |
|----------------------|---------------|----------------|---------------------|---------------|----------------|
| Age (Years)          | Frequency (F) | Percentage (%) | Age (Years)         | Frequency (F) | Percentage (%) |
| <b>18 to 35</b>      | 30            | 40             | 18 to 35            | 42            | <b>56</b>      |
| <b>36 to 45</b>      | 30            | 40             | 36 to 45            | 27            | <b>36</b>      |
| <b>46 to 65</b>      | 15            | 20             | 46 to 65            | 6             | <b>8</b>       |
| Marital Status       |               |                |                     |               |                |
| <b>Single Mother</b> | 7             | 9.33           | Single Mother       | 5             | <b>6.67</b>    |
| <b>Married</b>       | 50            | 66.7           | Married             | 60            | <b>80</b>      |
| <b>Divorced</b>      | 10            | 13.3           | Divorced            | 5             | <b>6.67</b>    |
| <b>Widowed</b>       | 8             | 10.7           | Widowed             | 5             | <b>6.67</b>    |
| Qualification        |               |                |                     |               |                |
| <b>Undergraduate</b> | 5             | 6.7            | Secondary education | 15            | <b>20.00</b>   |
| <b>Graduate</b>      | <b>70</b>     | <b>93.3</b>    | <b>N.C.E.</b>       | <b>60</b>     | <b>80.00</b>   |

Source field work, 2023



Table 1 reported that, out of the 75 female bankers, 30 of the female bankers aged 18 to 35 years. In like manner, 30 of the female bankers aged 18 to 35 years while 15 of the female bankers aged 46 to 65 years. Additionally, 42 of the female teachers aged 18 to 35 years, 27 of the female teachers aged 36 to 45 years while 6 of the female teachers aged 18 to 35 years. Overall, the sampled respondents are below menopause age. Also, significant proportions of the sampled bankers and teachers are married and graduates. By implication, the respondents are in best position to ascertain the effect of marital adjustments on child bearing.

#### 4.2 Regression Result

Table 2 evidenced the regression estimate used to test the research hypotheses stated earlier:

**Table 2: Paired Sample T-test Analysis**

| Basis of Comparison | N          | Mean  | SD    | Computed T-Value | Critical T-Value |
|---------------------|------------|-------|-------|------------------|------------------|
| Female Bankers      | 75         | 35.28 | 26.32 | 5.29             | 1.96             |
| Female Teachers     | 75         | 34.38 | 21.41 |                  |                  |
| <b>Total</b>        | <b>150</b> |       |       |                  |                  |

#### Source: Researcher's Compilation (2023)

To determine if there exists significant difference between the mean of women, the t-test was used. The result confirmed that, the mean value for female bankers is 35.28 but deviated by 26.32 while the mean value of female teachers was 34.38 but deviated by 21.41. The result reported a positive t-value since the mean value of female bankers was able that of female teachers. Justifiably, the computed t-value estimated at 5.29 is greater than the critical value benchmarked at 1.96 suggesting that, the alternative hypothesis stated earlier is valid and true. This is because female teachers enjoyed leave permission, holiday, mid break could be a factor, because of this leave, and she has time to devote to her newborn baby without any distractions. Most female teachers have a lot of children compare to female bankers, this is due to the availability of free time in their place of work and six months maternity leave. However, female bankers are given just three months maternity leave and are not allowed to bring their children to their place of work; this can have an effect on producing of children. During their leave, they are deprived of benefits in their place or work, most married women with children are not likely to be promoted because it is believed that the number of children they have, have a great effect on their job. Hence, married female bankers have a low priority when it comes to the number of children they want to have.

#### 5. Conclusion and Recommendations

This study is aimed at finding out the effect of marital adjustments on child bearing among married bankers and teachers in Edo state, Nigeria. Specifically, the study was carried out to establish the effect of paid employment on the numbers of children they bore. The study hypothesize that, there was no significant different between married female bankers and teachers in the number of children required by their husband. The statistical analysis showed that there was a significant difference at 0.05 levels. Consequently, female bankers most especially should endeavour to establish clear boundaries between work and married life. Meanwhile, female teachers should prioritize their family happiness over the work stress. Lastly, spouses should come to compromise of the numbers of kids they should raise in a peaceable manner.

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