

THE EFFECTS OF RELIGIOSITY ON MARITAL SATISFACTION AMONG
MARRIED CHRISTIANS: A SURVEY OF CHRIST IS THE ANSWER MINISTRIES
(CITAM) WOODLEY ASSEMBLY, NAIROBI, KENYA

BY
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DECLARATION

This thesis is my original work and has not been presented for a degree or any other program in any other university for academic credit.

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This thesis has been submitted for examination with my approval as supervisor.

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DEDICATION

This work is dedicated to God, the author, and sustainer of marriage and family, to my children - Andrew, Mercy, Karen, Angel, Felix and, Katherine and my many spiritual children and their spouses- and my many friends who supported and prayed for me during my studies. May the Grace of God make your marriages happy, stable and satisfying now and in future.

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ABSTRACT

The overall objective of the study was to investigate the effect of religious practices, beliefs and faith community on the marital satisfaction of married Christians at CITAM Woodley. Three objectives were set. These were; to establish the effect of religious practice on marital satisfaction among married Christians, to explore the effect of religious beliefs on marital satisfaction among married Christians, and to ascertain the effect of belonging to faith community on marital satisfaction among married Christians in CITAM Woodley. Descriptive research and design was employed in this study. The study was guided by the ecological systems theory as postulated by Urie Bronfenbrenner (1979) and a conceptual framework was provided. The target population included all the 520 married Christians at CITAM Woodley. The sample was 104 (52 men and 52 women). Simple random sampling was used to select the sample. It was established that religious practice affected marital satisfaction. Religious beliefs did not affect marital satisfaction. Belonging to Community Faith groups affected marital satisfaction. The recommendations were that Community Faith groups especially those addressing marital issues be encouraged across other Christian communities because they had positive effects on marital satisfaction. Churches should encourage teams and team work in the various ministries in order to ensure that the married Christians get adequate time for resting and for service in activities. Churches should plan for times for service and for breaks. Further research was suggested on circumstances under which religious beliefs affect marital satisfaction and on the effect of the length of practicing religious practices on marital satisfaction.

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ABBREVIATIONS AND ACRONYMS

CITAM	Christ Is The Answer Ministries
EST	Ecological systems theory
FACE	Family Care and Enrichment
MAFT	Marriage and Family Therapy
MCCG	Married Christians Care Groups
MF	Men's fellowship
NACOSTI	National Commission for Science, Technology, and Innovation
NPC	Nairobi Pentecostal Church
PAOC	Pentecostal Assemblies of Canada
USA	United States of America
WM	Women Ministries

OPERATIONAL DEFINITION OF TERMS

Church	: Company of all Christians regarded. A place of public worship
Divorce	: The dissolving of marriage by law.
Marriage	: The dual gender, male-female, gender-complementary union for life of one man and one woman in the holy estate of matrimony.
Married Christian	: A man and a woman in a Christian marriage relationship.
Marital satisfaction	: The extent to which needs, expectations, and desires of an individuals are being satisfied in a marriage.
Married individual	: A man and a woman in a marriage relationship.
Religion	: The belief and worship of God.
Religiosity	: The Christian practice, beliefs, and Christian faith community.

CHAPTER ONE

INTRODUCTION AND BACKGROUND OF THE STUDY

Introduction

In this chapter, the background to the study is established. The chapter highlights some of the studies done both at the global or local level that enumerate the effect of religiosity on marital satisfaction. This chapter includes the statement of the problem, objectives of the study, research questions, assumptions of the study, justification/rationale of the study, the significance of the study, scope of study and delimitations, limitations, and operational definitions of terms.

Background to the Study

Religiosity is the extent to which an individual feels that religious beliefs affect his or her life (Cho, 2014). According to Lambert, Dollahite, (2006), there exists several definitions of religiosity. For the purpose of this study, religiosity is a persons spiritual beliefs, religious practices, and involvement with Christian faith community. To Dollahite, Marks, and Goodman (2004) religiosity entail practices, beliefs and religious community that are noticeable and are revealed in regular participation in prayers, reading christian materials, and participation in religious ordinances and rituals. In this study, religiosity as a phenomenon which affects marital satisfaction will be used interchangeably with religious Christian practices, beliefs, and Christian faith community.

Ahmadi, Marzabadi, and Nabipoor, (2008), established that religious practice, beliefs, and actions affect the daily interactions among married individuals. They include

attending religious services, reading religious literature or other religious materials, attending a social gathering, and watching or listening to a religious service together. Ahmadi *et al.*, (2008) established that these activities affect marital satisfaction and manifest in the way married individuals communicate, solve conflicts, manage their finances, respect gender roles, enjoy their sexual life and they are of the view that these activities are connected to positive results for the satisfaction of marriage. Furthermore, other sociological studies have revealed that appreciating religion and frequently performing it is associated with marital satisfaction, higher levels of marital satisfaction, and hence an enhanced likelihood that an individual will be motivated to remain married (Ahmadi *et al.*, 2008; Loren, 2005).

According to Erhabor and Ndlovu (2013), marital satisfaction is the extent to which needs, expectations, and desires of an individual are being satisfied in a marriage. It can only be described by the individual spouse. To Cade, (2010), marriage is a covenant which is given, not by the state as a civil contract, but by God. Among evangelical Christians, covenant marriage is a lifelong commitment between the spouses. He observed that married people have a tendency to live longer than those who are unmarried. Smith, Uchino, MacKenzie, Hicks, Campo, Reblin, and Light, (2013) established that married people show a reduced risk of hypertension and clinical depression. Other studies by Sarvestami (2011); Waite, Maggie, and Gallagher, (2000), and Cho (2014) have also associated marital satisfaction with marital stability. They observed that a stable marriage is closely related to better physical, intellectual, mental, and emotional health of married Christians and their children. Furthermore, a stable

marriage also provides married Christians with values and habits for economic prosperity.

Cho (2014) states that the importance of studying marital satisfaction stems from its importance in family happiness. He observed that the advantages that accrue to society from maintaining healthy marriages call for the necessity of developing empirically based interventions on how married Christians can prevent marital dissatisfaction from creeping in and being aggravated. Dollahite and Lambert (2007) established that religiosity contributes to marital fidelity and dissuades married Christians from infidelity. They argue that this is because of fear of offending God. Loren (2005) observed that religious practices and beliefs and the effect of the faith community highly affect marital satisfaction while Ofoywe, Ofili, Ojetu, and Okosun (2013) found out that religiosity had the highest contribution to marital satisfaction.

Locally, very few studies have been undertaken on what variables constitute marital satisfaction. A study was done by Barongo, Kebati, Nyamange, and Okwara (2015) on the effect of education on marital satisfaction observed that religious education could be one of the factors that affect marital satisfaction. Tumuti, Ireri, and Tumuti (2012) established that religious guidance and counseling affects marital satisfaction, while Mbugua (2010) observed that communication affects marital satisfaction. Onserio, Mokoro, and David, (2016) established that pre-marital counseling contributes to marital conflicts resolution. Kibuthu (2005) observed that marriages thrive as long as the married individuals are willing to dialogue and that lack of communication leads to marital dissatisfaction.

Christ Is The Answer Ministries (CITAM) Woodley is one of the many assemblies of CITAM formerly Nairobi Pentecostal Church (NPC). According to the CITAM Strategic plan, (2016-2025), CITAM Vision statement is: "A community of believers influencing the world with the Gospel of our Lord Jesus Christ through the transforming power of the Holy Spirit." CITAM'S mission statement is: "To know God and to make Him known through evangelism and discipleship."

CITAM core values are: Community (To uphold family, value partnership and embrace Unity), Integrity (to live in Holiness, pursue excellence and practice honesty), Transformation (Individual - Intentional Discipleship, Institutional- servant leadership and societal advocacy and social action), Accountability to God, to one another and to Government, and ministry to the lost - grace and mercy, to the least - love and compassion and to the Last - Dignity and Respect.

CITAM has grown from a small assembly of between 20 and 30 people to 45,000 members spread in the 19 assemblies. Seven of these assemblies are located in Nairobi (Valley Road, Woodley, Parklands, Karen, Thika Road, Buruburu, and Embakasi), while four are; within the environs of Nairobi (Ngong, Kiserian/Rongai, Athi River and Thika Town). Another four of the assemblies are located in other towns within Kenya (Kisumu, Nakuru, Eldoret, and Kapsabet). Three of the assemblies are abroad; in Namibia, Romania, and USA (Strategic plan, 2016-2025).

One of the CITAM's core objectives is to strengthen the family institution through comprehensive marriage and family programs including: Men and women's ministries, family discipleship and mentorship, marriage enrichment program, premarital counselling program, marriage and family care groups and follow-up of the married

Christians. These programs are aimed at sustaining marriages and enhancing the prophetic voice of the church on emerging issues related to marriage and family matters. Such plans and programs encourage individuals to be part of the faith community and may enhance marital satisfaction hence building fulfilled stable marriages that contribute to stable families, churches, and Nation.

This study was carried out at CITAM Woodley, a church community situated in Jamuhuri Estate, Nairobi. It is within the environs of Kibera slum, Jamuhuri, Kilimani, Dagoreti, Riara, Kileleshwa, and Lavington. Christians who worship at CITAM Woodley are both Kenyans and foreigners of varied ages, education and economic backgrounds. CITAM has many assemblies, but the researcher chose Woodley because of the diversity of members and accessibility. Furthermore, the researcher is able to have a rapport with the people hence they will have trust, and this will help in getting correct information during data collection. The programs to build Marriages and family are well established at Woodley hence the researcher assumes that religiosity is being practiced at CITAM Woodley.

Statement of Problem

It is the desire of every married Christian to derive satisfaction from their marriage and religiosity has been perceived to have an effect on marital satisfaction. In Kenya divorce is on the increase, and could be higher still was it not for the high legal costs of between Sh200, 000 and Sh500, 000. Consequently, many married Christians resort to settling their divorce in private, away from court due to the high legal costs. He reported that divorce cases filed at Milimani law courts are drawn from Christian

marriages. Makeni observed that divorce cases filed at Milimani law courts affecting Christian marriages are on the rise (Makeni, 2010). According to the Daily Nation (2016), in 2001, 2002, 2003, 2004 and 2005, 101, 115, 206, 296 and 295 respectively, divorce cases were filed. In 2007 and 2008, the cases increased to 357 and 369. This situation could have doubled by 2017. These observations lead to the question: does religiosity contribute to marital dissatisfaction?

Purpose of the Study

The study sought to find out the effect of religiosity on marital satisfaction among married Christians at Woodley.

Objectives of the Study

Overall Objective

The overall objective of the study was to investigate the effect of religious practices, beliefs and faith community on the marital satisfaction of married Christians at CITAM Woodley.

Specific Objectives

In order to investigate this issue, the researcher determined the following objectives:

- i. To establish the effect of religious practices on marital satisfaction among married Christians in CITAM Woodley.
- ii. To explore the effect of religious beliefs on marital satisfaction among married Christians in CITAM Woodley.

- iii. To ascertain the effect of belonging to faith community on marital satisfaction among married Christians in CITAM Woodley.

Research Questions

The researcher set out to answer the following:

- i) What is the effect of religious practices on marital satisfaction among married Christians in CITAM Woodley?
- ii) What is the effect of religious beliefs on marital satisfaction among married Christians in CITAM Woodley?
- iii) What is the effect of faith community on marital satisfaction among married Christians in CITAM Woodley?

Assumptions of the Study

The researcher was governed by the several assumptions. The Study presumed that there would be enough respondents who would be cooperative and available to fill the questionnaires. That the participants would answer the questionnaire truthfully and to the best of their knowledge and ability and the self-reported survey instruments would be appropriate in the study. The study presumed that resources would be available to carry out the research.

Justification of the Study

The effects of religiosity on the family which is an important aspect of marital satisfaction have been less investigated outside the USA and a few other developing countries (Vermer, 2014). However, these studies did not highlight the effect of

religiosity on marital satisfaction in Kenya, a gap that this study of the effect of religiosity on marital satisfaction among married Christians at CITAM Woodley intends to address..

Significance of the Study

In this study, the researcher hoped to establish a relationship between a person's level of religiosity and marital satisfaction. Perhaps through this research, knowledge would be gained of how married Christians could realize a deeper satisfaction within their marriages. No known study on the effect of religiosity on the marriage satisfaction had been published in Kenya. This study would be informative on whether or not religiosity had an effect on marital satisfaction.

Having a religious experience could help couples reduce their anxieties and a sense of hopelessness during their marriage. Based on the final findings of the study, couples could turn to their spiritual books/materials to guide them in their marital struggles, because this would bring satisfaction hence stability, a stronger sense of security, and a joint vision of what their marriage should look like. This research would help couples to see how religiosity could help them to have marital benefits by allowing their religious practices, beliefs faith community to affect their marriages, and also realizing that there is an external force (Higher power) that would give them shared meaning and purpose in their marriage and family.

The outcome of this research could also embody greater emotional closeness because spouses who share common beliefs that are foundational to their understanding of life and marriage deepens couples intimacy. Findings of this study would benefit the

scholarly community by providing the empirical evidence on the relationship between religiosity and marital satisfaction the existing dialogues on marital satisfaction among married Christians. The church administration and the pastors could use the findings to determine the healthy balance between religious activities and the married Christians wellbeing in marriage and thus provide a framework for programming religious activities for the ministry.

Marriage and family therapists could benefit as it would help them determine the sources of conflict and marital dissatisfaction arising from religious activities which could form the basis of formulating solution packages for married Christians in marital distress. Premarital counselors would find insights in formulating counseling packages for the dating married Christians and the newlywed Christians to be able to offer effective pre-marital counseling. The study could provide knowledge to various stakeholders to use in formulating policies and strategies for promoting satisfactory marriages in the country at the national level as well as the county level. The researchers hoped to gain knowledge in conducting research as an academic exercise as well as earning the Masters of Arts degree.

Scope of the Study

The study was conducted at CITAM Woodley assembly located at Jamuhuri 2 Estate off Ngong Road along James Kangethe Road, Nairobi County. The study looks at the effect of religious practices, beliefs and faith community on marital satisfaction among married Christians.

Limitations and Delimitations of the Study

The researchers did not collect data from other religions in the country hence the generalizability of the findings could be challenged since sentiments of Christians worshiping at Woodley did not necessarily reflect the sentiments in other religions in the country. Therefore, caution was exercised when generalizing the findings. Given the nature and sensitivity of the topic, some of the respondents were not open in giving the full information the study required. Hence, some of the responses that were incomplete were left out during the analysis.

Chapter Summary

This chapter has introduced the study of the effect of religious practices beliefs and faith community on marital satisfaction in Kenya using the case of CITAM Woodley. It has also highlighted the background, statement of the problem, purpose, objective, justification, significance study, assumptions, the scope of the study, limitations, and definition of terms of the research. The next chapter focuses on the literature review regarding theory and empirical aspect. The chapter also presents the conceptual framework showing both the interrelationship of the variables to be used in the study.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter reviews the literature related to the study both at global and local levels provided. The chapter covers religious practices, beliefs and faith community and marital satisfaction; and theoretical framework and the conceptual framework of the study.

Religiosity

According to Dollahite, Marks, and Goodman, (2004) religiosity means practices, beliefs and actions (faith community) that are outwardly noticeable and are expressions of religiosity. They are revealed through the belief in the existence of a supernatural being (God), regularly participating in prayers, reading sacred books, and participating in religious ordinances and rituals. In this study, religiosity as a practice which affects marital satisfaction will be used interchangeably with religious practices and the definition by Dolahite *et al.*, (2004) will apply. The practices, beliefs and faith community that are noticeable and are expressions of religious teachings have been found to affect relational satisfaction between married Christians and the degree to which spouses in assessing their approval of different aspects of their relationship (Dolahite *et al.*, 2004). Hence, this section will review the literature on religious practices, religious beliefs, and the faith community.

Religious Practices

According to Ellison, Burdette, and Wilcox (2010), religious practices include prayers, scripture reading, church attendance and participating in sacred ordinances and rituals. Ellison *et al.*, (2010) describes prayer as pleading fervently or asking God for something with intense yearning. They further state that prayer can be silent, as in meditation, or spoken aloud in a group, as in a religious setting. Furthermore, prayer may help people find an inner sense of meaning, or it may strengthen their belief in a higher being. Also, prayer is a form of religious practice that seeks to activate a volitional (power to make your own choices or opinions) rapport to God through deliberate practice either individually or communal and may take place in public or in private. These may involve the use of words or songs. In the case of language, prayer may be in the form of a hymn, incantation, formal creedal statement or a spontaneous utterance by the praying person.

According to Butler, Stout, & Gardner (2002), prayer is a relaxing activity for religious couples when they are facing a conflict. In their view, prayer enhances relationships, partner orientation, increases empathy, unbiased outlook, self-change focus, decreased hostile emotions and emotional reactions. Furthermore, they are of the view that couples who used prayer during marital conflict decreased negativity, contempt, and hostility while increasing emotional intimacy with their partner. Religiosity may compensate for couples' vulnerabilities and help them remain relatively satisfied despite these vulnerabilities. Prayer affects marital happiness by helping couples in self-soothing, an element of coping with conflict. Prayer is available at times when other self-regulatory skills may seem unpleasant or unavailable because it is helpful and

useful in the atmosphere of marital happiness and family interventions (Gottman, 1979 and Stanley,2005).

Fincham (2014) focused on prayers being exclusively important in carrying relationship benefits among 316 married American couples, and prayer transmits through the effects on the couple's marital satisfaction. Fincham (2014), found that partner-focused prayer contributed significantly to marital commitment, with actor effects in a way mediated through the quality of the relationship and partner affects entirely mediated. The study further suggested that the value of constant partner-focused petitionary prayer is an important vehicle for pretty marital satisfaction.

Brabshaw, Christopher, Elisson, and Flannely (2001) established that some religious practices such as prayers are essential for the married Christians because they affect marital satisfaction. However, they also noted that those prayers could become an obsessive act, therefore, distressing the marital relationship. They found out that not all prayers maybe favourable. It may be possible that some forms of prayer or prayers with a definite focus might be damaging for some marital relationships. They argue that in some incidents prayer may be used to affect others or prompt guilt or prayers may be focused on the spouse in a way that increases blame and spitefulness directed towards them.

Marks (2005) established that prayer affects marital satisfaction through ways such as providing a connection with God, a sense of caring for spouses and children, bringing in a spirit of love and offering a valuable tool for conflict resolution. However, prayer is not the only religious practice that affects the married Christians' marriages. Family rituals are critical as well. He observed that some religious married Christians

view Bible reading as a way to seek help and deal with marital adjustment. Furthermore, he noted that some groups look to the Bible and prayer for help more often than others and that this is positively correlated with marital adjustment. According to Carandang and Guda (2015), married Christians who take religious principles and ideologies taught in their place of worship and applied them in their lives are more likely to be happy in their marriages.

According to Marks (2004), religious rituals and practices provide an opportunity for family connection and meaning. It seems clear that religiosity often increases social opportunities and the likelihood of seeking help while enhancing social supports for the individuals and the married Christians. Mullins (2016) found that regular attendance at worship services and listening to sermons was expected in long-term marriages with results in favorable marriage outcomes. Mullins (2016) established that being involved in worship service or sermons in one positively affected marriage outcomes. Further, Mullins (2016) found out that married Christians found increased sense of community, togetherness, intimacy and religiously-evoked love of each other that stemmed from God's presence in their marriage and family during worship services. For the older married Christians Mullins observed that worship services and sermons gave marriages sacred meaning and that the durability of their marriage resulted from and evidenced their beliefs in the sanctification of marriage.

Mullins (2016) also established that over-involvement in the church, however, had negative consequences such because the stress that arises from serving in certain roles or spent too much time away from family due to religious obligations. Conflicts arose when married Christians failed to agree on church teachings in sermons which

primarily did not align with their lived experiences of marriage and family. He found that failure to attend church services during stressful episodes aggravated the adverse consequences of the stressful episode. Some participants indicated that worship service lacked its positive effects and “didn’t feel like a Sunday if they did not attend it together with their spouses”. In line with these observations, it is revealed that attending a church service been accepted as an important component of the marital union. However, the above-cited studies have been done among participant of various religious backgrounds and in developed countries. The current study focuses on Christian marriages at CITAM in Kenya to explore whether religious practices affect marital satisfaction, hence fill the gap in knowledge.

Religious Beliefs

According to Dollahite, Marks & Goodman, M. (2004) some religious beliefs include areas such as personal internal beliefs, framings and meanings, and perceptions. They established that commitment to religious beliefs and taking a major oriented faith are connected to higher rates of marital satisfaction. They further established that beliefs and religious awareness are positively related to marital adjustment. It seems that intrinsic faith and marriage are related. Furthermore, a pro-marriage belief encourages marriage, and anti-divorce discourages divorce. More so, shared religious beliefs in married Christians help provide similar worldviews and “visions” of family life. On the other hand, a belief in God as a marital support is a strength and support without which many marriages would have failed. Dolahite *et al.*, (2004) further observed that spiritual beliefs are the most frequently identified as directly and indirectly influencing marriage. One’s faith affects the way one sees self as a human being.

Religious belief about marriage has a very definite effect on thoughts, speaking to each other, treating each other, and on everything done by spouses.

A study by Fard, Shahabi, and Zardkhaneh (2013) on married students revealed a significant relationship between religious beliefs and marital satisfaction. The study was in agreement with the findings of Hanler and Genchuz (2005), and Ortingal and Vanstiugen (2006) studies. All the studies confirmed the positive relationship between the religious beliefs and marital satisfaction. They also reported religiosity as an active factor to marital satisfaction feeling. They observed that religion prepare individuals with general guides and if the individual act upon them, the marriage unity will be fortified. They argue that this is because general religion guides include rules for sexual relations, sexual roles, sanctification, and removing marital conflicts.

Marks (2004) found out that faith beliefs are not only spiritual but also serve as a family framework and as foundations for culture and subculture. Faith's effect may literally carry into jokes, foods, holidays, and rituals. Furthermore, Mark established that the most widespread and salient spiritual belief held by married Christians regarding marriage is that faith in God in spite of their being very different offered them marital support and that without faith their marriage would not be intact. He further reports that faith makes married Christians to love their spouses more and they see their religiosity providing a "framework" or "strength" for their marriages and sees their faith as a strength that allows married Christians to navigate the stormy seas of life. He explains that Christians that believe God hears them and answers their prayers. For many individuals and families, spiritual beliefs are central to other beliefs they hold.

Even though various studies have been carried out on the effect of religious beliefs on marital satisfaction, most of these studies are qualitative and with a different population. Therefore, the present study must be carried out to establish the link between religious beliefs and marital satisfaction at CITAM Woodley to fill the gap.

Religious Community

According to Marks and Dollahite (2001) community is one of the three dimensions of religion that constitutes active participation in a congregation such as serving holy communion, singing, and leadership and the effect of clergy and the mixed blessing of faith community service and involvement like meeting the needs of the community. Marks and Dollahite (2001) state that church is viewed as a group of Christian believers who worship God and support each other in their efforts to live a Christian life. Scripture serves as the final spiritual authority of the church; it is interpreted individually by each member as well as collectively by the group.

According to Chaney, (2008) church as a social support network is an important resource in marital satisfaction. Furthermore, church involvement positively relates to church goes psychological, emotional, and spiritual state, and frequent churchgoers have a larger non-kin network, enjoy the more personal connection with others, and benefit from more social and emotional support, as well as more instrumental support including money, goods, and services. Cochran, Chamlin, Beeghley, and Fenwick, (2004); Taylor, Lincoln, and Chatters, (2005) established that faith communities serve as an important resource in guiding and shaping church members' beliefs, values, attitudes, and behaviors.

Cochran *et al.*, (2004) observed that church members provide encouragement, advice, companionship, and emotional support. Their study further revealed that old Americans who showed church support contributed to demonstrated feelings of well-being and that the religious community became an extended family network to rely on.

Curtis and Ellison (2002) established that the clergy affected on the congregants. Furthermore, most references to the clergy were positive; however, there were some references to the previous clergy as “crooks” or “rats” who had taken financial or immoral advantage of their position hence influencing the congregants negatively. They further found out that religious affiliation without religious activity is not a significant factor in marital relationships, while shared or similar religious attendance is a correlate of marital stability. Krause (2007) and Marks and Chaney (2006) established that religious congregations typically provide couples with positive marital examples that may affect the quality of the couples marital relationships, whether through example, role modelling, or mentorship. Shared church attendance significantly predicts marital happiness and stability.

According to Mark (2005), Christians understand reconciliation with God as something accomplished by Jesus and accepted by the Christian in faith while Christians also agree that faith should lead to living a Christian life, or performing “good works,” however they sometimes disagree about the relationship between faith and works. Christians who stressed the distinction between faith and works struggled with reconciliation. He established that faith community leads to marital satisfaction and higher levels of family support.

Mullins (2016) in his study on long-term marriages established that regular attendance at worship services and sermons was an expectation that results in favorable marriage outcomes. Mullins (2016) found out that those who participated in worship services or sermons in one way or the other forms of involvement in the church that supported the worship service and sermon had positive effects on their marriage outcomes. He observed that the married Christians derived an enhanced sense of community, togetherness, and intimacy and a religiously-evoked love for one another in their religious experiences within the social context of worship services and sermons. The study revealed that worship services and sermons imparted to their marriage sacred meanings and that the length of their marriage was a result of and testament to their beliefs in the marital sanctification.

Mullins observed that over-involvement in the church; however, had negative consequences for marriage. Some spouses indicated that their spouses who were over-involved in church activities suffered stress from serving in certain roles or spending too much time away from family due to religious obligations. He found out that conflict also arose when married Christians disagreed on church teachings in sermons, which mainly occurred when the teachings departed from their lived experiences in marriage and family. Failure to attend worship services together during stressful events aggravated the negative effects of the stressful event. Moreover, Mullis findings are that failure to attend worship services together as husband and wife leave the worship service devoid of its beneficial effects and 'didn't feel like a Sunday.' On the part of the more mature Christians, in particular, participating together with one's spouse in worship services is expected in their enduring marriages that is bounded by limitations to participation that

either negatively affects the marriage relationship or divides the married Christians due to inconsistencies between their cultural repertoires.

According to Curtis and Ellison (2002), religious leaders or ministers play an important role in the society by rendering services to individuals, families, churches, and communities. Hill, Darling, & Raimondi (2003) established that some laypersons of faith tend to refer to specific members of the clergy in polarized terms but are positive experiences in one's faith community and can affect one's view of marriage. They observed that for most Christian's family life is inseparable in particular the time one devotes each week to faith-related activities and family activities. Besides, religion is a way of life. Life fits into religion, not religion into life. They are of the view that clergy can affect marriage. For example, an infidelity of a clergyman can shake one's faith in marriage and family, as well as faith in God. However, faith in both God and marriage can be strengthened by contact with church ministers within the faith community. They established that the effect of a preacher could help one find a faith that can bind one more closely to his wife and that whether for good or evil, the effect of clergy on the individual is salient.

Marks (2004) established that the faith community involves challenges and blessings of faith community involvement in marriage. Men and women, husbands and wives voluntarily render their service to their faith communities. His study revealed that for many married Christians volunteer service to the faith community served as a temporal divider between husbands and wives. This sacrifice sometimes seemed to set religion against marriage and family in a struggle over limited time and energy. At the same time, the study revealed that spouses who shared a mutual commitment to their

faith tended to value the contribution the other was making to the faith community. According to Marks (2005), the key challenge for faith communities was avoiding turning the temporary partition of volunteered time into a formidable wall between wives and husbands

Whereas some of the above-stated studies found that faith community has a positive effect on marital satisfaction, others found otherwise. Hence, this study sets out to determine whether faith community has a positive or negative effect on marital satisfaction among married Christians in CITAM.

Marital Satisfaction

According to Gaunt (2006), marital satisfaction is a unique case of a relationship satisfaction and the degree to which partners in marriage evaluate their approval of different aspects of their relationship. Bradbury, Fincham, & Beach, (2000) gives some of the factors related to marital satisfaction, which include: good communication skills, sexual fulfillment, problem-solving, gender roles, managing finances, love, and appreciation.

Effective Communication

Nartey (2014) defines communication as the exchange of information between people, using speaking, writing, or using a common system of signs or behavior and can be verbal and non-verbal communication. She adds that communication involves three things – ‘what is said (choice of words), how it is said (manner, attitude, body language and tone) and when it is said (the timing). Furthermore, communication in marriage is deemed as the fuel on which the engine of a relationship runs (Odukoya, 2008).

Communication satisfies physical, mental, emotional and social needs. Socially isolated people are likely to die prematurely as opposed to those with strong social ties. Kibuthu (2005) established that through communication people learn who they are. Many authors and marriage counselors agree that communication brings great joy and satisfaction in marriage.

Oprisan and Cristea (2012) determined that satisfied married Christians who share their life needs make use of communication and because they know how important it is to solve problems in the relationship, try to understand the needs of their spouse and equally share their life needs so that together find solutions for problems. They established that there is a positive correlation between good communication and marital satisfaction and happiness. (Olson, Fye & Olson, 1999), cites a US national survey of 26,442 married couples which revealed that happy couples were more likely (68%) than unhappy couples (10%) to agree that they were very happy with how they communicate with each other. Happy couples ultimately tend to enjoy intimacy.

Sexual Satisfaction

According to Mbugua (2010), sexual satisfaction is an act of worship and married Christians that see and approach it as such reap the greatest benefits of joy and satisfaction in their marital relationship. He further observes that the union of husband and wife represent the mystery of the relationship between Christ and the Church as stated in Eph. 5:22-33. Furthermore, in this study, it was established that sexual intimacy is the one thing that joins husband and wife into one. Marital sex is considered a beautiful, God-ordained act of intimacy that blesses married Christians beyond the

bedroom walls and worshipping God and touching their hearts and souls in ways they could never have imagined. Mbunga argues that an understanding of sex as a God-given, holy event, leads to satisfaction with one's mate and marriage. Intimately happy couples are likely to mutually agree on gender role sharing.

Division of Labour

According to Mathews (2002), human existence is highly dependent on the routine, everyday activities like feeding, clothing and caring for both children and adults. Family work is therefore just as important to our maintenance of society as is paid employment. Stevens, Kiger, and Mannon, (2005) believe that satisfaction with the division of household labour particularly for women is a useful predictor of marital satisfaction. Moreover, they found out that there is no relationship between the perception of fairness in the division of household labour and marital satisfaction and suggested that married Christians do not use 50% as a point of equality. He observes that the perception that the division of household labour is unfair to the spouse does not necessarily affect negatively on marital satisfaction. On the other hand, Liss and Erchull (2013) are of the view that traditionally women have felt obliged to perform household labour while men's participation appeared optional. This may imply that there exists an expectation of an unequal division of household labour from both men and women and that even though the awareness of inequity exists, individuals remain satisfied with their marriages.

Davis and Greenstein (2009) established that egalitarian gender dynamics are more often upheld by individuals who are relatively younger, more educated and earn more income. They observed that the more egalitarian the men's attitudes, the greater the

report of marital satisfaction amongst women. They further said that when men with traditional gender role ideologies are paired with women with egalitarian attitudes, both partners report lower marital satisfaction because of greater arguments and conflicts. For married Christians in assessing where men with more egalitarian views are coupled with women with more traditional attitudes, there is increased marital satisfaction as the husband is more than meeting the wife's expectations. Where both husband and wife have egalitarian attitudes, shared gender role ideology would lead to greater marital satisfaction hence conflict resolution.

Conflict Resolution

According to Wilmot and Hocker (2001), conflict manifests a struggle between at least two interdependent parties in the face of incompatible goals, scarce resources, and interference from others in the realization of their goals. They further explain conflict as an inevitable part of every relationship of value which can be resolved in a win-win situation.” It signals a need for change/evolution in a relationship. They noted that conflict could be a healthy and enriching experience, strengthening relationships rather than weakening them and can also be positive and productive providing opportunities for learning and marital understanding. In line with Gottman's four types of conflict resolution, Wilmot and Hocker (2001), observed that interpersonal conflicts arise from differences between individuals. These include differences in people's motives, goals, beliefs, opinions, and behaviours. They posit that there are always differences between two people in a relationship, but a critical factor that causes conflict is when one person's wishes or actions hinder those of the other person.

In their study, Miller and Perl (2008) established that it is unlikely that married Christians cannot avoid escape conflicts in their relationships, as they have different moods and preferences, and fulfilling one person's goals could hinder the other. However, they observe that conflict is a dynamic process that could initiate change through growth instead of destroying relationships. Jacobson, Gottman, Waltz, Rushe, Babcock, & Holtzworth-Munroe, (1994) observed that there are four primary harmful behaviors that contribute to married Christians feeling disconnected from each other and would lead to conflict.

They include criticism, defensiveness, contempt, and stonewalling. They further observed that as the levels of these behaviors increase leads to loneliness and isolation with a likelihood of marital disintegration that could lead to divorce.

Curtis and Ellison (2002) established that men's religious attendance had a modest inverse association with the frequency of marital arguments. Besides religious attendance, married Christian's prayer has been found to decrease negativity, contempt, and hostility, as well as emotional reactivity toward one's partner. They also show the role of religious beliefs in helping married Christians forgive each other following conflict. They established that religious practices such as prayer helped Catholic married Christians to manage their anger during marital conflict

Lambert and Dollahite (2006) show that commitment to permanence encourages married Christians to reconcile because they are affected by their not to think about the possibility of divorce but to work on their relationships. They also observed that both spouses have to be committed to the process of reconciliation to achieve renewed harmony. Therefore, the effect of religion on married Christians' commitment to the

permanence of relationship is important for reconciliation. They further argue that willingness to forgive one another is vital to relational healing, and should be out of gratitude to God. Married Christians who are affected by religion in conflict resolution are likely to love and appreciate one another.

Finance Management

Pimentel, Robb, and Houser (2009) established that money management is a necessary item to survive as required for living expenses. Therefore, economic standing is often an important factor contributing to marital satisfaction, and as without money, the married Christian will face more difficulties later in life. They further observed that the main reasons that people decide to discontinue their relationships are due to monetary disputes. Furthermore, arguments over money can be about either how money is managed and used or about total family income, which can consist of who earns money, and the amount of money being earned. Pimentel and colleagues establish that conflicts arise when married Christians have different ideas about how to handle their finances. Holding back money from spouses, as well as spending too much of each other's funds, contribute to conflict.

Pimentel *et al.*, (2009) are of the view that married Christians of different backgrounds may also have different attitudes towards money. They further established that married Christians that differ in how trusting they are with money or decisions related to money report greater marital satisfaction. Partners who differ in their likelihood to regret decisions made regarding money, also report better marital satisfaction. The better marital satisfaction may be because married Christians will support each other and

balance out what their spouses lack when it comes to making decisions on financial matters. Pimentel et al., ., (2009) and colleagues found out that lack of money would be an immediate area of concern for anyone, including married Christian. It is, therefore, presumed that family income should play a role in marital satisfaction. They found out that those who get intermarried to increase their socioeconomic status will be more satisfied when this area is met. However, how money is managed is more important than how much money is being earned.

According to Frame (2004) married Christians from different cultural backgrounds may also have a different idea of who should be making money. For example, some cultures may have a strong patriarchal view in which only males work and make all the important decisions at home. Furthermore, a person's mindset cultivated by a person's cultural background is not so easily changed. Such a mindset is likely to be a source of conflict between spouses, as different beliefs will confront each other and may affect marital satisfaction.

Considering that most of the above studies were done against different backgrounds and mostly from developed countries the study seeks to find out whether religiosity affects good communication skills, sexual fulfillment, problem-solving, gender roles, managing finances, love and appreciation of married Christians at CITAM Woodley.

Relationship between Religiosity and Marital Satisfaction

According to Schramm, Marshall, Harris, and Lee (2012) religiosity and marital satisfaction have a positive relationship with each other in that more religious married

Christians are happier and more satisfied than other nonreligious married Christians. They observed that people who are in the higher level of religiosity are more stable in their marriage and have a higher satisfaction than the people in lower level of religiosity. To Hunler and Gencoz (2005) the degree of education and duration of the marriage came with the result that being religious affects marital satisfaction considerably. However, they reported that being religious could not reduce the marriage problems. Hunler and Gencoz are of the view that enduring anxiety, guilt and tension concerning sexuality and therefore not all religions have encouraging teachings which effect marital satisfaction. He, however, observes that despite the negative effects that religiosity has on marital satisfaction, religion has been and will always be helpful in various aspects of marriages of Jewish, Muslim and married Christians.

National Survey of Family Growth (2003) demonstrates many of the benefits that worship of God brings to spouses which include: husbands who have similar religious beliefs with their wives have greater marital satisfaction, men who regularly attend church share greater emotional intimacy with their wives, men who attend church more often and financially support their church are likely to report a love of their wife that is greater than it was when they first married, women are happier when they believe that they and their husbands share the same understanding of their faith, women who attend church have greater emotional intimacy with their husband and greater marital satisfaction. Hence marital satisfaction and stability increase as religious practice increases for married Christians

In the study, attempts are made to investigate the effect of religiosity on marital satisfaction of married Christians at CITAM, Woodley Nairobi County. In particular, the

proposed study will seek to resolve the following puzzling situation. Despite the proliferation of the number of cases of marriage dissolution, not only among secular married Christians but also religious Kenyans, the majority of who are Christian, very little is known about the effect of religiosity on marital satisfaction. Marital satisfaction is the most important ingredient whose depletion in marriage is the final reed that breaks the camel's back. Absent marital satisfaction marriage dissolves.

According to Vermeer (2014), the effects of religiosity on the family and hence such an important aspect of marital satisfaction have been less investigated outside the US and a few other developing countries. Barongo *et al.*, (2015) examined the underlying educational factors that affect marital satisfaction. Mbugua (2010) studied communication and marital satisfaction in Nairobi. Onserio, Mokoro, and David (2016) explored pre-marital counseling and marital conflicts among married Christians in Kisii County.

Kibuthu (2005) studied communication and marital satisfaction in Kenya. Though these studies focused on marital satisfaction, they did not address the effect of religiosity on marital satisfaction. The absence of empirical research studies regarding religiosity and marital satisfaction in Nairobi County is a gap that needs to be addressed. Also, it has recently become considerably less likely that Kenyans who marry will attain and maintain marital success (Makeni, 2010). For this very reason, marriage and family therapists should begin to search for ways to help married Christians have satisfied marriages, and this study is a resource.

Theoretical Framework

According to Kombo and Tromp (2006), a theoretical framework is a collection of Interrelated ideas based on theory. It is a reasoned set of propositions, derived from, and supported by data or evidence. This study has chosen the Ecological Systems Theory (EST) for its theoretical framework. EST was established by Urie Bronfenbrenner in 1979 and is grounded on the quotes person-in-environment view, which states that a person's environment and social structures affect his or her behaviours and beliefs.

The theory proposes that individuals exist within a variety of settings, beginning at the individual level and extending to outward levels such as family, Church, workplace, and society (Duerden and Witt, 2010). Cumulatively the levels below make up the environment to which we live. Huston (2000) contends that marital and intimate unions are embedded in the social context, which includes microenvironments, the wider society, culture and physical environment in which the married Christian live. The marriage relationship is affected by a larger network of relationships. (Figure 2.1)

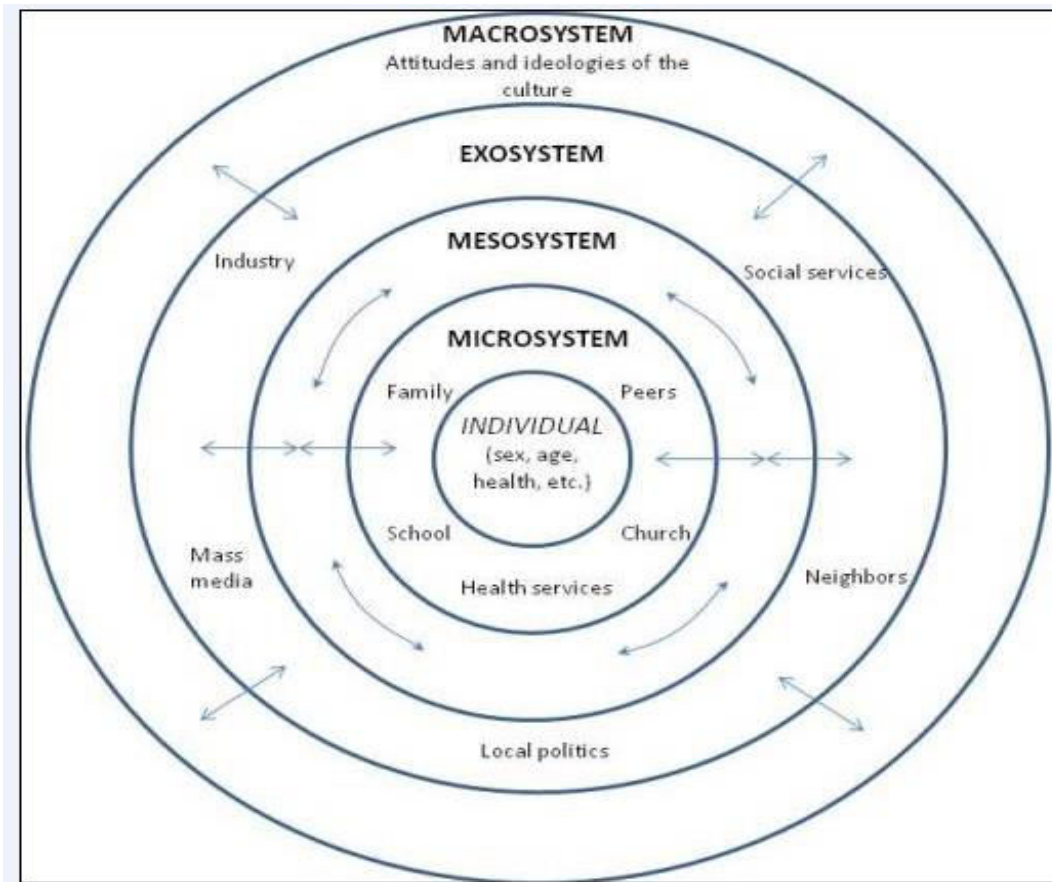


Figure 2. 1: Ecological Systems Theory Model (Adapted from Penn 2005)

Microsystem encompasses the relationship and interactions a person has with the immediate surroundings. These structures include family, school, church and neighbourhood environments. The way the married Christians interact will be affected by these immediate structures, and if the married individual is religious, they will work to improve their marriage and their interactions with other social agents. Mesosystems refer to reconciliation between the microsystems. It provides the connection between the structures, for example, family experience affects church experience, church experience affects the individual spouses' experience. Religiosity is one of the cores of these sub-systems and is central to the life of the married individual.

The religious environment and social behaviour propagated by the faith community, and attending church, can potentially affect the relationship of the married Christians. According to Glock, Ringer, and Babbie (1967) when married Christians interact in places of worship they affect each other in the way they behave, communicate, and help each other as they discuss how they resolve their conflicts. Therefore the married Christian's model and learn from each other, this helps them to work on their marriages and hence affect marital satisfaction.

According to Eckenrode and Gore (1990), the structure of ecosystem involves the link between social settings in which the spouse does not have an active role in their immediate context. For example, a husbands' experience at home may be affected by the wife's experiences at work. She may be required to work away from home for some time, and this may increase the conflict with the husband and affect their marital relationship. To solve this conflict Butler, Stout, & Gardner,(2002) the religious married individual, can pray about this because prayer is known to be a softening activity for religious married Christian when they are experiencing a conflict.

Macrosystem describes the overall societal cultures in which the married individual lives, which include socio-economic status, poverty, values, beliefs, customs, and laws which govern these married Christians The principles of this structure affect the interactions of all other structures. Macrosystems which includes our ideologies, our shared assumptions of what is right and the general organization of the world, the married Christians may be affected by the religious activities by which they interact. The Ecological system perspective scrutinizes various sub-systems such as a person's church, which affects the individuals to be involved in constant transactions in other

environments and these sub-systems systematically affect each other, influencing how one behaves and beliefs. Using the ecological theory, it is assumed that religion is crucial since it encompasses many features in itself as a way of life, belief, and values systems, and expectations of married Christians and it affects marital satisfaction (Tudge, Mokrova, Hatfield, and Karnik (2009).

Ecological Systems Theory will enhance this study because it is the most applicable to religiosity and marital satisfaction. It says that an individual does not live in isolation but in a family, worships in a church where he acquires religious values and attitudes (religiosity) and is a member of the society where he performs the roles hence this affects his religiosity and enhances marital satisfaction. The purpose of this theory, therefore, is to explain the effect of religiosity on roles of a person in the society. It says when in church, values beliefs doctrines and attitudes have an effect on married Christian hence influencing marital satisfaction or dissatisfaction?

Conceptual Framework

Kombo and Tromp (2006) define a concept as an abstract or general idea inferred or derived from specific instances. A concept is a word or phrase that symbolizes several interrelated ideas. Unlike a theory, a concept does not need to be discussed to be understood. The conceptual framework outlined in figure 2 below illustrates the relationship between religiosity and marital satisfaction. Religiosity is the independent variable, while marital satisfaction is the dependent variable, which is affected by the religiosity. There are mediating factors which are affected by religiosity, and the outcome is marital dis/satisfaction. The conceptual framework will be discussed in light of the

theoretical framework of the ecological theory according to Bronfenbrenner (1979) which has these sub-structures (Microsystem, Mesosystems, Ecosystem, and Macro system).

These religious practices will affect the way married Christians communicate, solve their problems, manage their finances, have clear gender roles, and resolve their conflicts. According to ecological theory, the mediating factors will be classified in the sub-system of Mesosystem because it refers to the reconciliation between the microsystems. The mediating factors, including the happiness of the married Christians, lack of distress, quality of life, contented, happy within one's marriage and marital fulfillment will be reflected in the sub-structure of Microsystems. Microsystems encompass the relationship and interactions a person has with the immediate surroundings which will result in the marital satisfaction among married Christians.

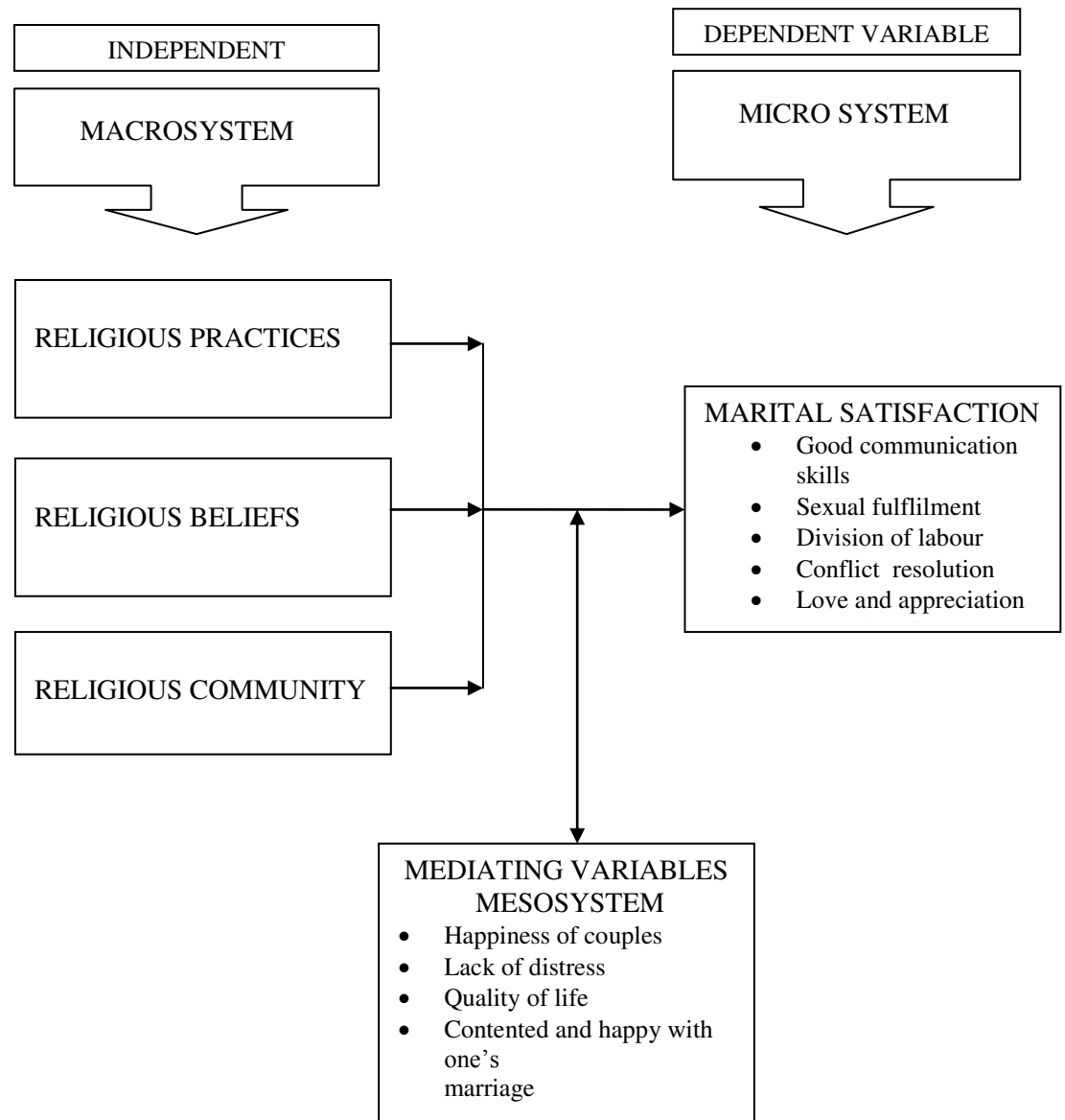


Figure 2. 2: Conceptual framework

Chapter Summary

This chapter has covered the literature review on religious practices, beliefs, and the faith community. Factors of marital satisfaction namely effective communication, a sexual satisfaction division of labour, conflict resolution, and financial management have also been addressed. It has explained the Relationship between Religiosity and Marital Satisfaction. Theoretical framework and conceptual framework have been presented. The next chapter focused on research methods which constitute the research design, location of the study, target population Sampling and sample size, research instrument, Reliability and Validity of Data Collection Instrument, data collection procedure, and data analysis, and ethical consideration.

CHAPTER THREE

RESEARCH METHODOLOGY

Introduction

This chapter describes the methods and processes that were used to conduct the research. The chapter describes the research design, location of the study, target population, sampling procedures and sample size, methods of data collection, research instruments, data analysis and ethical considerations.

Research Design

Orodho (2003) defines research design as the scheme, outline or plan that is used to generate answers to research problems. It is used to structure the research, to show how all of the major parts of the research project fit together to try to address the central research questions. It constitutes the blueprint for the collection, measurement, and analysis of data (Kothari, 2009). The use of descriptive research design was employed in this study. Descriptive research is a design used to investigate social issues and to determine and report the way things are. Mugenda and Mugenda (2008) consider this to be the best design available to social scientists interested in collecting primary data to describe a population that is too large to observe directly. In this study, married Christians at Woodley assembly were the unit of analysis. Data was gathered and analyzed both qualitatively and quantitatively.

Location of the Study

The study was carried out in CITAM Woodley, Nairobi, a church community situated in Jamuhuri Estate phase 2 off Ngong Road along James Kangethe Road.

Population

Mugenda and Mugenda (2008) define a population as a complete set of individuals, cases or objects with some common observable characteristics. The population of interest was the CITAM Woodley Assembly which had 3,000 members of varied marital status as of 31st August 2017.

Target Population

The target population for the study comprised of only the married Christians at the congregation. According to the Department of Family care and enrichment department at the CITAM Woodley assembly, there were 520 married individuals as of 31st August 2017 out of the 3,000 members. The target population for the study was therefore the 520 married individuals.

Sampling and sample size

Mugenda and Mugenda (2008), consider a sample size of between 10% and 30% of the target population as acceptable for studies in social sciences. The researcher therefore adopted 20% of the target population which was within the range recommended by the two authors. This translated to a sample of 104 (20% of 520) respondents. The sample was distributed then equally amongst the males and females so as to ensure that there was no bias in responses in terms of gender. The sampling procedure used was simple random sampling. In simple random sampling, no complexities are involved. In the procedure, all the individuals in the defined population have an equal and independent chance of being selected as a member of the sample (Kombo and Tromp, 2006). The researcher divided the 104 sample by 2 to get 52 men and 52 women respondents.

To ensure that the individuals in the sample have an equal chance, the researcher used random numbers generated by the computer. The researcher explained to the respondents that everyone who picks an odd number would have a chance to participate in the study and everyone who picked otherwise would not participate. The participants were then allowed to pick the numbers. Considering that both men's fellowship and women's ministry meetings are in the same compound, the researcher had ample time for the smooth switch over from men's fellowship to the women's ministry to administer the questionnaires using the same procedure. Research assistants helped in collecting the filled up forms.

Data

The primary research data for this study was collected using a questionnaire containing items that were adopted and adapted from Spanier (1976). The tool contained a mixture of open and closed-ended questions designed to address the research questions outlined in three parts. Part one sought the demographic characteristics of the respondents while part two sought their responses on marital satisfaction. Part 3 sought responses on religious practices beliefs, the faith community and their effect on marital satisfaction.

Data Collection Procedure

Data collection refers to the gathering of specific information aimed at proving or refuting some facts. The research instrument utilized in this study was a questionnaire. The questionnaire was administered by the researcher on the 3rd Saturday of the month during the women's and men's ministry day of the meeting.

The men meet between 7 am, and 9 am while the women meet from 9.30 to 1 pm. The data collection procedures first involved seeking individuals' consent to participate in the study after explaining the purpose of the study. It also involved explaining measures of confidentiality to the research participants. Respondents were then issued with the questionnaire to fill in, and the researcher was present to clarify any issues or questions that the respondents raised. The questionnaires were collected back the same day.

Instrument Pretesting

Validity

Validity is the issue of whether or not an indicator (or set of indicators) devised to capture a concept actually measures that concept (Bryman & Bell, 2011). The validity of the content was ensured by having the questionnaires reviewed by the study supervisor who is an expert in Marriage and Family Therapy at Pan African Christian University. An assessment was made on each item, and measurement in the questionnaire for its necessity and usefulness in the study (Cooper & Schindler, 2011).

Reliability

Reliability refers to the accuracy and precision of a measurement procedure (Bryman, 2012). A measuring instrument is reliable when it provides consistent results (Kothari, 2009). The reliability of the research instrument is critical for decreasing errors that might arise from measurement problems in the research study. The of the pilot study was to help establish the reliability of the data collection instrument. Piloting of the tools was conducted amongst ten married Christians (5men and 5 women) at CITAM Valley

Road. This is a different congregation of CITAM that was not part of the main study. Most researchers use Cronbach's alpha as a test of internal reliability. The test coefficient normally runs from 0 to 1. The nearer Cronbach's alpha coefficient is to 1.0 the greater the internal consistency of the items in the scale. Raw data was entered in SPSS, and the computer was instructed to run the Cronbach's alpha Test. The results were as shown in Table 3.1

Table 3. 1 Reliability Statistics

Cronbach's Alpha Co-efficient	No of Items
0.78	43

Table 3.1 shows that the tool had 43 close ended items which generated a Cronbach's Alpha Co-efficient of 0.78. George and Mallery (2003) provide the following rules of the thumb: $\alpha > .9$ – Excellent, $\alpha > .8$ – Good, $\alpha > .7$ – Acceptable, $\alpha > .6$ – Questionable, $\alpha > .5$ – Poor and $\alpha < .5$ – Unacceptable. The responses from the sample generated an alpha of 0.78 which was found to be “acceptable” which was a reasonable goal for the instrument.

Data Analysis

Upon collection, the data was cross-examined to ascertain the return rate and the completeness of the questionnaires and to establish the extent of the usefulness in answering the research questions. All data were then coded, cleaned, entered into the computer by the use of the Statistical Package for Social Sciences (SPSS) Version 22. The data was analyzed by computing frequencies and percentages to put data into perspective. Charts and tables were developed and used to determine the married

Christian's religiosity, the level of marital satisfaction and the relationship between them. The study used the levels of analysis: preliminary quantitative computation of frequencies and percentages and qualitative thematic analysis of the open-ended questions was used to give respondent's opinion and perspective of religiosity. These were used to establish the extent to which religious beliefs, religious practices and faith communities affected marital satisfaction.

Inferential statistics were also used in the study. The Analysis of variance (ANOVA) was used to test the extent to which religious beliefs, religious practices and faith communities affected marital satisfaction across gender, age, education level, occupation, marital status, duration in marriage. The test was done at 95% confidence level and the level of significance was set at 0.05.

Ethical Considerations

Research ethics and respect for the rights of respondents were adhered to before, during and after the study. Prior to embarking on this research, the proposal was presented to the Department of Post Graduate Studies for approval and was issued with an authorization letter to collect the data. Ethical considerations further included obtaining a research permit from the National Commission for Science, Technology, and Innovation (NACOSTI) which is the government agency that regulates all research activities in Kenya. Additionally, permission was sought from the CITAM Woodley leadership to permit the researcher to carry out the study in their men's fellowship and women's ministry. Prior visits were made to the assembly in order to get appointments.

Participation was purely on a voluntary basis with no inconveniences to respondents. Respondents were informed of the purpose of the study, their right to

choose to volunteer or not, their right to refuse to answer any questions and their right to end the questionnaire at any time. The respondents were accorded opportunities to ask questions regarding the questionnaire. The respondents were assured of confidentiality, by not disclosing information from one respondent to another or revealing it to the public in any way without their consent.

A consent form was given to the participants to sign after they had been given adequate information on the procedures and potential benefits of their involvement. This allowed them to make informed decisions whether or not to participate in answering the questionnaire.

Chapter Summary

The chapter has presented the data and findings made in respect to religious practices, beliefs and faith community and their influence on marital satisfaction for the married Christians at CITAM Woodley. Consequently, the influence of religious practice on marital satisfaction, the influence of religious beliefs on marital satisfaction and the influence of belonging to faith community on marital satisfaction have been ascertained. The summary of findings, conclusion, recommendations and suggestion for further research were presented in chapter five.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter presents the findings and discussion based on the data collected from the field. It provides information on the effect of religious practices, beliefs and faith community on the marital satisfaction of married Christians at CITAM Woodley. It begins with instrument return rate and demographic data of the respondents, while the other sections are discussions based on the three thematic areas of the research objectives.

Data Analysis, Presentation Interpretation, and Discussion of Findings

Instrument Return Rate

A total of 104 questionnaires were distributed to 52 male and 52 female respondents. Out of these, 98 questionnaires (46 males and 52 females) were returned as complete. This translated to an overall response rate of 94%. Orodho, (2004) argues that a return rate of over 70 percent is very good for data analysis. The response rate was thus considered adequate for the provision of the required information for the purpose of data analysis.

Demographic Information of Respondents

The study sought the demographic information of the respondents in relation to their gender, age, marital status, occupation and duration in marriage. The purpose of this information was to establish the background information of the respondents and their

ability to report on the effect of religious practices, beliefs and faith community on the marital satisfaction of married Christians at CITAM Woodley.

Distribution of respondents by gender

To determine the distribution, the respondents were asked to indicate their gender. Their responses are shown in Figure 4.1.

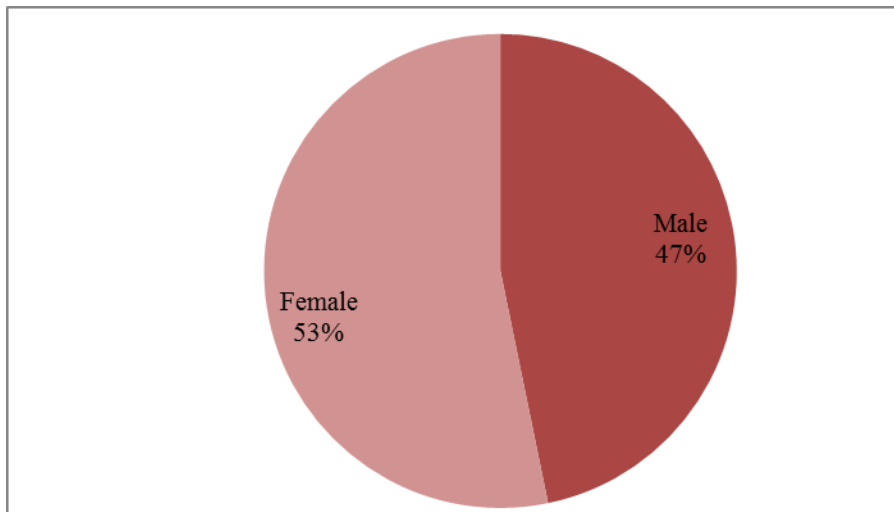


Figure 4.1 Distribution of respondents by gender
(n=98)

As shown in Figure 4.1, the responses indicate that (53%) of the respondents were female and 47% male suggesting that there were slightly more female respondents than males. The study purposefully sought an equal number of male and female respondents so as to elicit balanced responses from both genders. The responses depicted in figure 4.1 reflect a near equal response as sought.

Distribution of respondents by age

The results on the distribution of the respondents by age was as shown in Figure

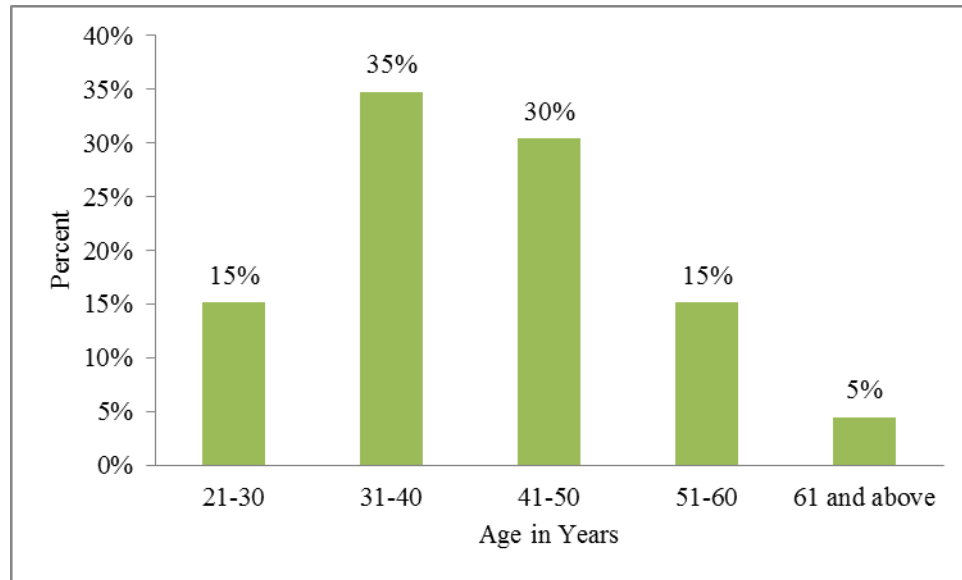


Figure 4.2 Distribution of respondents by age
(n=98)

Results on the age range of the respondents show that the highest segment of the respondents was 35% between 31 and 40 years of age, with another 30% aged between 41 and 50 years. When aggregated, 65% of the married congregants in the church were between 31 and 50 years of age. This finding suggests that the CITAM Woodley generally appeals to married people who are at least thirty years of age. The fact shows that the respondents were in a position to provide factual information on the marital satisfaction of married Christians at CITAM Woodley.

The distribution of the respondents by age and by gender was as summarized in Figure 4.3

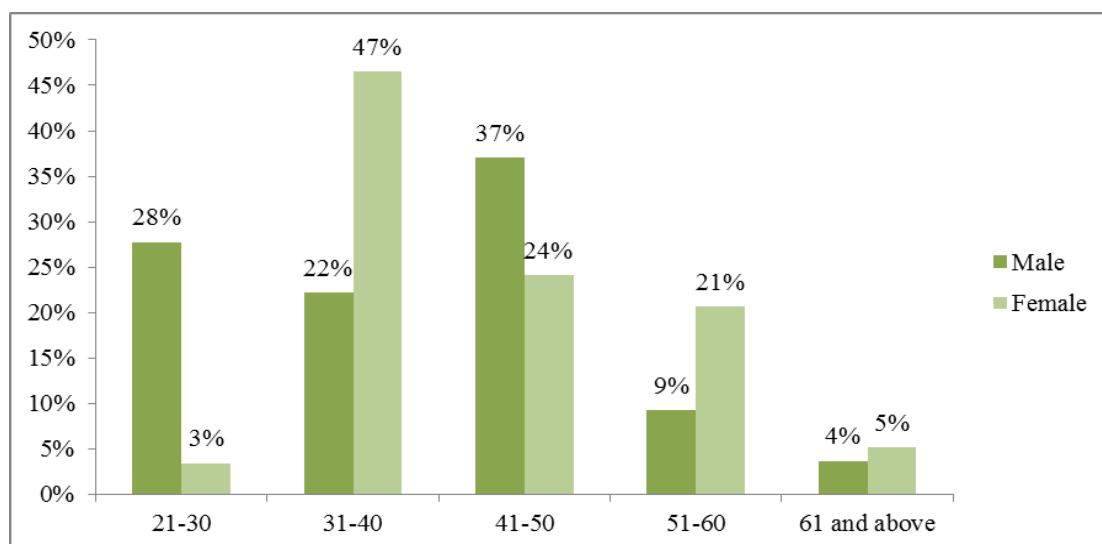


Figure: 4.3 Distribution of respondents by gender and by age

(n=98)

Findings in Figure 4.3 show that the majority of the males were aged between 41 and 50 years, while the majority of the female respondents were between 31 and 40 years of age. This observation could be attributed to the fact that men usually marry younger women than themselves.

Distribution of respondents by educational qualifications

Distribution of respondents by educational qualifications was as summarized in Figure 4.4

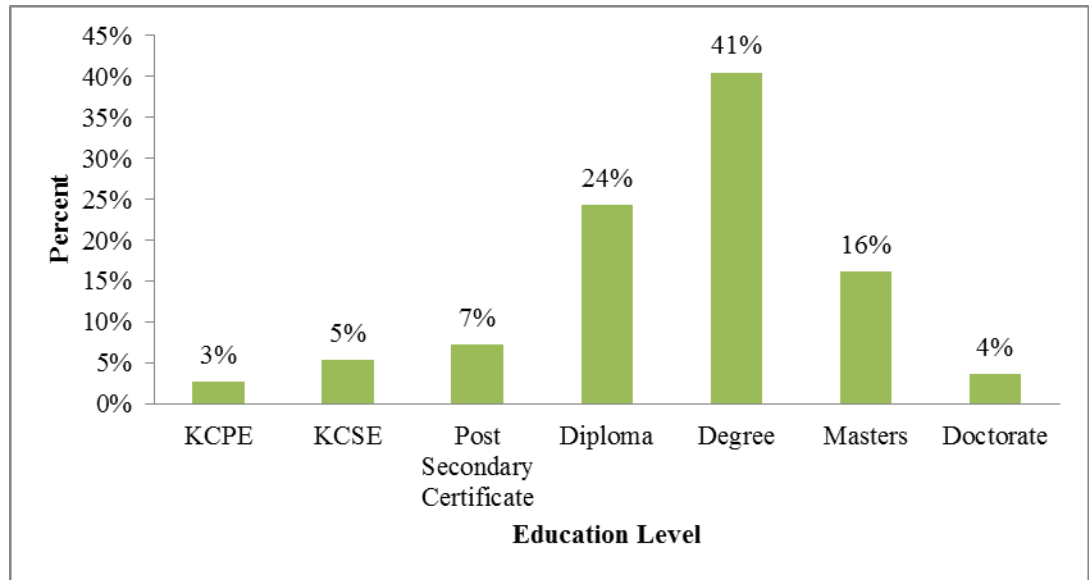


Figure: 4.4 Distribution of respondents by educational qualification
(n=98)

As shown in figure 4.4 the majority of the respondents (41%) held bachelor's degrees with another 24% holding diplomas while 16% held master's degrees. This finding implied that the congregation comprised of highly educated members, 61% with a degree and higher who had the capacity to independently conduct their own reading and investigation on a wide range of issues in Christian living and religious practice without having to rely on their pastor as their only source of information.

Distribution of respondents by marital status

The distribution of the respondents by marital situation was as summarized in Figure 4.5

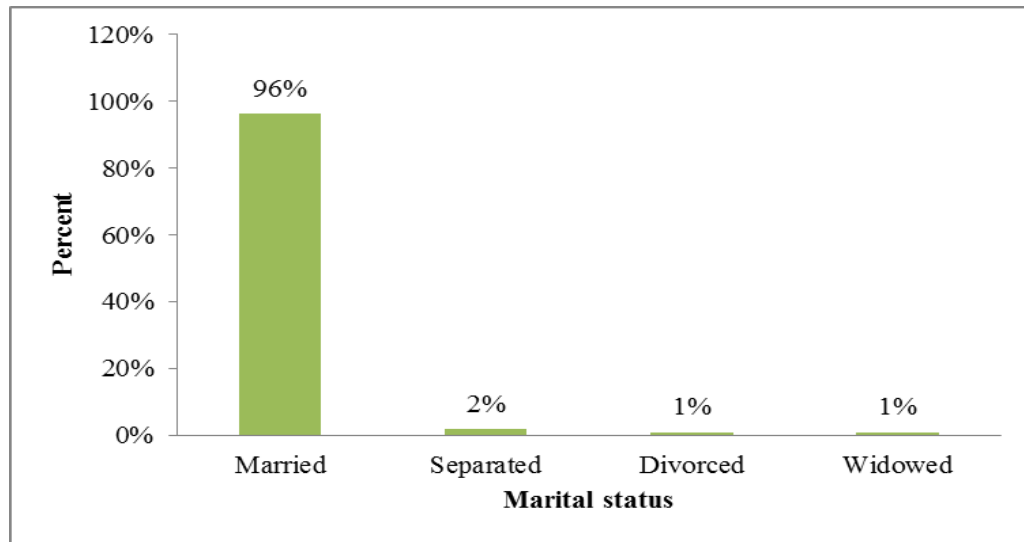


Figure: 4.5 Distribution of respondents by marital status

(n=98)

Findings on the marital situation summarised in Figure 4.5 shows that 96% of the respondents were in marriage, with a small proportion of them experiencing extremes of marriage including separation (2%), divorce (1%), and widowhood (1%). Their experiences were therefore critical in understanding some of the extreme challenges that marriages presented.

Distribution of respondents by duration in marriage

The distribution of the respondents by the duration they had remained in marriage as at the time of the study was as summarized in Figure 4.6

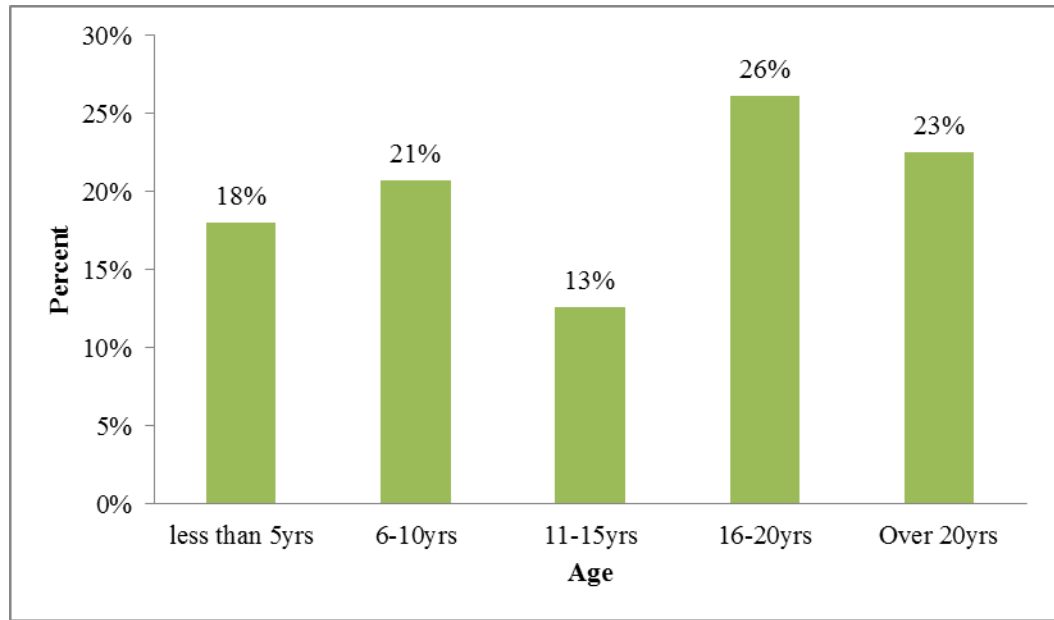


Figure: 4.6 Distribution of respondents by duration in marriage
(n=98)

Findings in Figure 4.6 show that the respondents had been married for varied periods of time where the highest segment (26%) had stayed in marriage for between 16 and 20 years. An aggregate of 82% of the respondents had been in a marriage for over ten years implying that they had remained married for long enough to respond to the various aspects of marital satisfaction sought by the study.

Distribution of respondents by occupation

The distribution of the respondents by occupation was as summarized in Figure 4.7



Figure: 4.7 Distribution of respondents by occupation
(n=98)

Findings in figure 4.7 show that the majority of the respondents (65%) were salaried employees while 19% and 9% were in self-employment and own businesses respectively. Only 7% of the respondents were unemployed. The finding implies that most of the respondents had a regular source of income they could use to support their families.

Conclusion of demography

It was observed that the respondents were almost equal regarding gender, and adequately represented regarding the various age groups. As such, the findings would not be biased towards any particular gender, nor skewed to any particular age group. The respondents had stayed married for varied durations of time which provided a balanced

view of their marriage situations. Additionally, they were highly educated and were thus able to respond objectively to the study tools presented to them for the study.

Marital satisfaction

In order to ascertain the level of marital satisfaction, the Marital Satisfaction Inventory Tool was employed. The respondents were required to score their level of agreement, communication, and happiness with their spouses using the marital tool.

Level of agreement within the marriage

The section on the couples' level of agreement had 18 statements which the respondents were required to rate on a 6 point Likert scale as either "Always disagree," "Almost always disagree," "Frequently disagree," "Occasionally agree," "Almost always agree" and "Always agree." The responses were processed by the use of the SPSS software where frequencies and percentages were generated as shown in Table 4.1

Table 4. 1 Level of agreement within the marriage

Statements on agreement	Always disagree	Almost always disagree	Frequently disagree	Occasionally agree	Almost always agree	Always agree	Total
Making major decisions	4 4.1%	3 3.1%	5 5.1%	26 26.5%	25 25.5%	35 35.7%	98 100%
Religious matters	5 5.1%	1 1.0%	5 5.1%	10 10.2%	21 21.4%	56 57.1%	98 100%
Career decisions	4 4.1%	6 6.1%	3 3.1%	19 19.4%	21 21.4%	45 45.9%	98 100%
Matters of recreation	5 5.1%	2 2.0%	7 7.1%	19 19.4%	23 23.5%	42 42.9%	98 100%
Sex relations	0 0.0%	4 4.1%	5 5.1%	21 21.4%	41 41.8%	27 27.6%	98 100%
Conventionality (correct or proper behavior)	4 4.1%	3 3.1%	9 9.2%	25 25.5%	27 27.6%	30 30.6%	98 100%
Goals, and Work together on a project	3 3.1%	6 6.1%	5 5.1%	30 30.6%	19 19.4%	35 35.7%	98 100%
Friends	0 0.0%	4 4.1%	8 8.2%	33 33.7%	29 29.6%	24 24.5%	98 100%
Demonstrations of affection	1 1.0%	6 6.1%	7 7.1%	27 27.6%	34 34.7%	23 23.5%	98 100%
Ways of dealing with parents or in-laws	2 2.0%	8 8.2%	14 14.3%	20 20.4%	20 20.4%	34 34.7%	98 100%
Philosophy of life	3 3.1%	5 5.1%	11 11.2%	27 27.6%	27 27.6%	25 25.5%	98 100%
Handling family finances	1 1.0%	4 4.1%	7 7.1%	42 42.9%	25 25.5%	19 19.4%	98 100%
Amount of time spent together	4 4.1%	5 5.1%	8 8.2%	30 30.6%	34 34.7%	17 17.3%	98 100%
Leisure time interests and activities	7 7.1%	3 3.1%	8 8.2%	28 28.6%	36 36.7%	16 16.3%	98 100%
Household tasks	4 4.1%	7 7.1%	11 11.2%	30 30.6%	28 28.6%	18 18.4%	98 100%

Findings in Table 4.1 show that the married people in the church regularly consulted one another while making major decisions as confirmed by 35.7% of the respondents who always agreed and another 25.5% and 26.5% who almost always agreed

and occasionally agreed respectively. Similarly, 45.9% of the married people always agreed, on career decisions, with an additional 21.4% and 19.4% who almost always agreed and occasionally agreed respectively. This finding implied that the married people felt a sense of ownership and responsibility in the decisions they jointly made. These findings support the arguments of Oprisan and Cristea (2012) that satisfied married Christians who share their life needs make use of communication. This is because they know how important it is to solve problems in their relationship. They, therefore, try to know the needs of their spouses and equally share their life needs so that together find solutions for problems.

However there was a proportion of 5.1% of the respondents who frequently disagreed, 3.1% who almost always disagreed and 4.1% who always disagreed when making major decisions. This finding implied that there were married people within the congregation that had serious challenges with communication in their marriages and most likely required some sort of intervention in their marriages.

On religious matters, findings show that 57.1% of the married people always agreed, while another 21.4% and 10.2% almost always agreed and occasionally agreed respectively. This finding implied that the married people subscribed to a similar set of religious practices and beliefs and were therefore in harmony. On the other hand, there was a proportion of 5.1% of the respondents who frequently disagreed, 1.1% who almost always disagreed and 5.1% who always disagreed on religious matters. This finding

implied that there were married people within the congregation who were struggling with matters of doctrine, spiritual beliefs and practices.

On matters of recreation, 42.9% of the married people always agreed with an additional 23.5% and 19.4% who almost always agreed and occasionally agreed respectively. In addition, 27.6% of the married people always agreed on sexual relations with an additional 41.8% and 21.4% who almost always agreed and occasionally agreed respectively. On conventionality, 30.6% of the married people always agreed with an additional 27.6% and 25.5% who almost always agreed and occasionally agreed respectively. Findings also show that there was a proportion of 7.1%, of the respondents who frequently disagreed, 2.0% who almost always disagreed and 5.1% who always disagreed on matters of recreation suggesting that there were married people in the church struggling with matters of recreation. there was also a proportion of 5.1%, of the respondents who frequently disagreed, 4.1% who almost always disagreed on sexual relations.

On friends, 24.5% of the married people always agreed with an additional 33.7% and 29.6% who almost always agreed and occasionally agreed respectively. In addition, 34.7% of the married people always agreed on the ways of dealing with their parents-in-law, with an additional 20.4% and 20.4% who almost always agreed and occasionally agreed respectively.

On the handling of finances, 19.4% of the married people always agreed with an additional 25.5% and 42.9% who almost always agreed and occasionally agreed

respectively. On the other hand, 16.3% of the married people always agreed on leisure time interests and activities, with an additional 36.7% and 28.6% who almost always agreed and occasionally agreed respectively. Pimentel *et al.*, (2009) argue that married Christians may have different attitudes when it comes to money and that certain attitudes towards money that can either increase or decrease marital satisfaction.

Level of communication within the marriage

Couples' level of communication was determined by 12 statements which were issued to respondents as set out in the Marital Satisfaction Inventory Tool. the respondents were required to rate their marriages as set out by the statements on a 6 point Likert scale as either "Never," "Rarely," "Occasionally," "More often than not," "Most of the time" and "All the time." Frequencies were used to analyze the data, and the results were as shown in Table 4.2

Table 4. 2 Level of communication within the marriage

		Never	Rarely	Occasi onally	More often than not	Most of the time	All the time	Total
Do you confide in your spouse?	Freq	3	9	12	13	32	29	98
	%	3.1%	9.2%	12.2%	13.3%	32.7%	29.6%	100%
Generally, how often do you think that things between you and your spouse are going well?	Freq	8	22	12	47	9	0	98
	%	8.2%	22.4%	12.2%	48.0%	9.2%	0.0%	100%
How often do you laugh and have fun together?	Freq	2	6	22	22	36	10	98
	%	2.0%	6.1%	22.4%	22.4%	36.7%	10.2%	100%
How often do you calmly discuss something?	Freq	1	9	23	21	32	12	98
	%	1.0%	9.2%	23.5%	21.4%	32.7%	12.2%	100%
How often do you work together on a project?	Freq	3	16	29	7	25	18	98
	%	3.1%	16.3%	29.6%	7.1%	25.5%	18.4%	100%
How frequently do you have a stimulating exchange of ideas?	Freq	1	7	32	25	26	7	98
	%	1.0%	7.1%	32.7%	25.5%	26.5%	7.1%	100%
How often do you kiss your spouse?	Freq	5	16	23	20	25	9	98
	%	5.1%	16.3%	23.5%	20.4%	25.5%	9.2%	100%
How frequently do you and your partner quarrel?	Freq	4	34	51	7	1	1	98
	%	4.1%	34.7%	52.0%	7.1%	1.0%	1.0%	100%
How frequently do you and your spouse “get on each other’s nerves?”	Freq	8	36	40	11	3	0	98
	%	8.2%	36.7%	40.8%	11.2%	3.1%	0.0%	100%
How frequently do you or your mate leave the house after a fight?	Freq	60	24	10	2	2	0	98
	%	61.2%	24.5%	10.2%	2.0%	2.0%	0.0%	100%
How frequently do you discuss or have you considered divorce, separation, or terminating your relationship?	Freq	63	22	8	5	0	0	98
	%	64.3%	22.4%	8.2%	5.1%	0.0%	0.0%	100%
Do you ever regret that you married your spouse?	Freq	67	19	7	2	3	0	98
	%	68.4%	19.4%	7.1%	2.0%	3.1%	0.0%	100%

Table 4.2 shows that the married Christians confided in their spouses as confirmed by 32.7% who confided most of the time and a further 29.6% who confided with their spouses most of the time. While more often than not, 48.0% of all the respondents thought that things were going well between them and their spouses. Most of

the time, 32.7% of all the respondents calmly discuss issues in their marriages. According to Oprisan and Cristea (2012), satisfied married Christians who share their life needs make use of communication and because they know of its importance in solving problems in the relationship. Findings also established that 9.2% of the respondents rarely confided in their spouses, 6.1% rarely had fun together while 22.4% rarely thought that things between them were going well. This finding implied that a significant proportion of the married people in the congregation were facing challenges in their marriages with regard to communication.

Table 4.2 further shows that intimacy varied across the married people where 23.5% kissed occasionally, 20.4% kissed more often than not, and 25.5% kissed most of the time. These observations support Mbunga (2010) who argues that understanding intimacy as God-given leads to satisfaction in marriage. Findings further show that 16.3% of the respondents rarely kissed with a further 5.1% who never kissed at all which was a probable indicator of some underlying communication issues in the respective marriages.

Findings also show that 52.0% of the partners occasionally quarreled while another 34.7% rarely quarreled. It was also seen that 64.3% of all the respondents have never considered divorce, separation, or terminating their marriages, and 22.4% rarely ever considered that decision. These findings support Wilmot and Hocker (2001), who argue that conflict can be healthy and an enriching experience which strengthens relationships rather than weakening them and can also be positive and productive providing opportunities for learning and marital understanding.

Findings in Table 4.2 also show that married people in the congregation had a high level of confidence in their marriages as confirmed by 68.4% of the respondents who indicated that they had never regretted being with their spouses while another 19.4% rarely regretted marrying their spouses. Never the less, 2% of the respondents had more often than not regretted their spouses with a further 3.1% always regretting their spouses. Additionally, 5.1% of the married congregants had more often than not considered divorcing their spouses.

Level of happiness within the marriage

When the respondents were asked to rate their level of happiness in their respective marriages, the results were as shown in Figure 4. 8

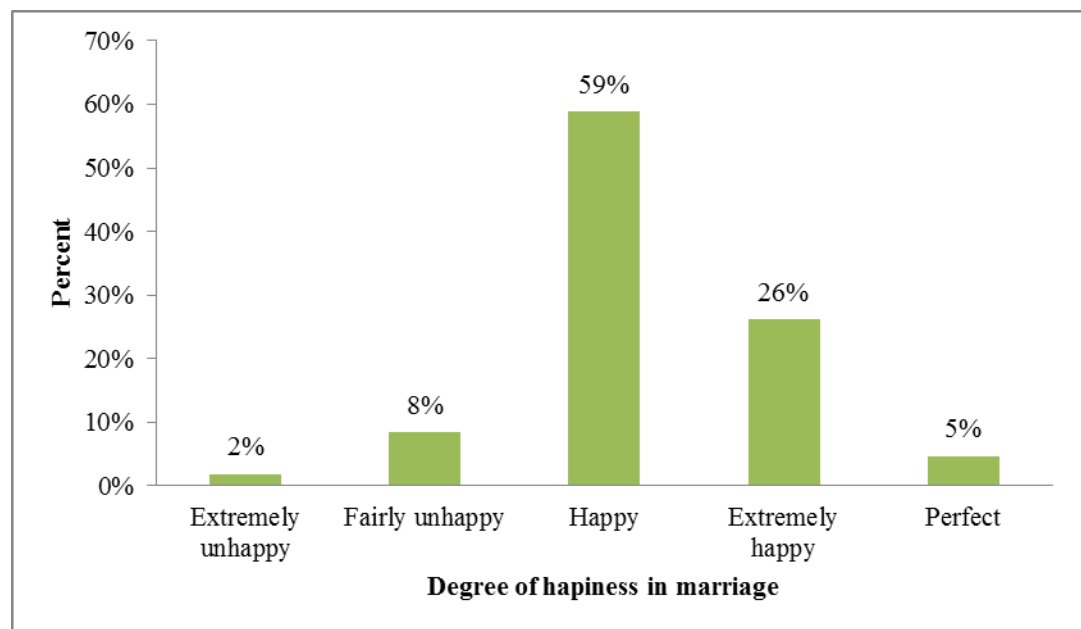


Figure 4. 8 Level of happiness in marriage

Findings in Figure 4.8 show that the majority (59%) of the married members of the CITAM Woodley congregation were happy in their marriages with a further 26% rating their marriages as extremely happy and another 5% indicating that their marriages were perfect.

The “Happy” respondents suggested that they were contented with life and support they got from their partners because at times it was more than anticipated. The married people were able to resolve their issues together. They found their spouses happy and had a fulfillment because their families function well. The married people were committed to improving in the areas in which they were challenged in. They had also experiences of highs and lows as they dealt with family issues. This was all because God was the center of their decisions.

The “extremely happy respondents” suggested that they never had any serious fights in their marriages and that all their plans were working well. They found solace, comfort, and happiness at home. Their spouses were their confidants and had remained friends. They were able to disagree in principle, correct mistakes, forgive each other and continue relating well. The respondents who indicated their marriages were “perfect” suggested that they were able to accommodate one other and enjoy each other’s company. They were thus able to discuss their issues and their children together.

Figure 4.8 further shows that 8% of the respondents felt fairly unhappy in their marriages with a further 2% extremely unhappy. The reasons given for this rating were that: their expectations were largely unmet especially on communication and on sharing simple issues and conversations. Others did not trust their spouses who they felt were

cheating while others felt unsupported financially. In support of these findings, Bradbury *et al.*, (2000) say that good communication skills, sexual fulfillment, problem-solving, gender roles, managing finances, love, and appreciation are critical ingredients in marital satisfaction.

The respondents were asked to rate their marriages using the five-point Likert scale set out in the Marital Satisfaction Inventory Tool, and the results were as shown in Table 4.3.

Table 4. 3 Respondents' view of their relationship in future

Statement	Frequency	Percent
My relationship can never succeed, and there is no more than I can do to keep the relationship going	1	1%
It would be good if it succeeded, but I cannot do any more than I am doing currently to maintain the relationship.	2	2%
It would be nice if my relationship succeeded, but I can't-do much more than I am doing now to help it succeed.	6	6.1%
I want very much for my relationship to succeed, and will do my fair share to see that it does.	15	15.3%
I want my relationship very much to succeed and will do all I can to see that it does.	54	55.1%
I want desperately my relationship to succeed and would go to almost any length to see that it does.	20	20.4%
Total	98	100

Findings in Table 4.3 show that the majority (55.1%) of the respondents would do all they can for their relationship to succeed, while a further 20.4% would go to almost any length to see their marriages succeed. Another 15.3% percent of the respondents are committed to making their fair contribution to the relationships. These observations

imply that 91% of the married people at the CITAM Woodley congregation are enjoying stable marriages and are strongly committed to them. On the other hand, 9.1 percent of the married people are struggling with varied issues in their marriages that require professional intervention.

Conclusion marital satisfaction

It was therefore concluded that married people at the CITAM Woodley had a high level of agreement in their marriages as majority of the respondents almost agreed during major decisions, religious matters, career decisions, matters of recreation, sex relations, conventionality (correct or proper behaviour), working together on projects, friends, demonstrations of affection, ways of dealing with parents or in-laws, philosophy of life and in handling family finances implying that married people at the congregation had a high level of agreement in their marriages. On the other hand majority of the respondents scored high on the level of communication within a marriage. The degree of happiness of the respondents was 90% indicating happy, extremely happy or perfectly happy in their marriages while 91% of the married people at the CITAM Woodley congregation are enjoying stable marriages and are strongly committed to them. On the other hand, 9 percent of the married people are struggling with varied issues in their marriages that require professional intervention.

Religious practices

To determine the level of commitment to religious practices, a set of nine statements were presented to the respondents on the various aspects of religious practices. The respondents were required to tick off their level of commitment to the respective

practices on a five-point Likert scale as either “Never,” “Rarely,” “Occasionally,” “More often than not,” “Most of the time” and “All the time.” Frequencies were used to analyze the data, and the results were as shown in Table 4.4

Table 4. 4 Commitment to religious practices

Statements on religious practice		Never	Rarely	More often than not	Most of the time	All the time	Total
I attend church	Freq.	2	3	1	26	66	98
	Percent	2.0%	3.1%	1.0%	26.5%	67.3%	100%
I read the Bible/ read religious material	Freq.	0	7	15	40	36	98
	Percent	0.0%	7.1%	15.3%	40.8%	36.7%	100%
I set specific times for prayer as an individual?	Freq.	0	9	13	47	29	98
	Percent	0.0%	9.2%	13.3%	48.0%	29.6%	100%
I have duties in the church	Freq.	8	14	12	23	41	98
	Percent	8.2%	14.3%	12.2%	23.5%	41.8%	100%
I watch religious programs	Freq.	1	12	28	35	22	98
	Percent	1.0%	12.2%	28.6%	35.7%	22.4%	100%
There are specific times set aside for prayer as a family	Freq.	2	15	31	27	23	98
	Percent	2.0%	15.3%	31.6%	27.6%	23.5%	100%
I frequently experience situations in which I have the feeling that God or something divine wants to communicate or reveal something to me.	Freq.	1	18	34	36	9	98
	Percent	1.0%	18.4%	34.7%	36.7%	9.2%	100%
I have set aside specific times for prayer and fasting as an individual	Freq.	4	29	24	25	16	98
	Percent	4.1%	29.6%	24.5%	25.5%	16.3%	100%
I feel that the duties allocated to me at church compete with my family time	Freq.	37	43	5	5	8	98
	Percent	37.8%	43.9%	5.1%	5.1%	8.2%	100%

Findings in Table 4.3 show that 67.3% of the respondents attend church all the time with a further 26.5% attending most of the time. The reading of religious materials was quite impressive where 36.7% read all the time with a further 40.8% reading most of the time. These observations depict a strong commitment of the respondents towards the

church and towards their faith. However, it was observed that 3.1% rarely attended church with a further 2.0% never attending church. Additionally 7.1% of the respondents rarely engaged in reading of religious materials. These observations suggest that there was a small proportion of the congregants whose commitment to their religious faith and practices was very weak.

Watching of TV programs was also high among the respondents, where 35.7% watched most of the time while another 22.4% watched all the time. The respondents also upheld prayers as confirmed by 28.6% of the respondents who prayed most of the time with another 22.4% praying all the time. However, 12.2% rarely watched religious programmes, 15.3% rarely had specific times set aside for prayer as a family while 30% rarely had specific times set aside for prayer as individuals. Marks (2005) argues that prayer affects marital satisfaction by providing a connection with God, bringing a sense of caring for spouses and children, providing a spirit of love, and offering a valuable tool for conflict resolution.

On church duties, 42% were engaged all the time, and another 23% engaged most of the time. However, duties allocated in the church did not compete with the respondents' family time as confirmed by 37.8% who indicated never and another 43.9% who indicated rarely. This observation contradicts Mullins (2016) who found out that over-involvement in the church, had negative consequences such as stress from serving in certain roles or spent too much time away from family due to religious obligations.

Conclusion on religious practices

It was established that married Christians at CITAM Woodley are committed to religious practices and have marital satisfaction as indicated by majority of the

respondents however small proportions of the congregation had little commitment to the religious practices.

Religious Faith communities

To ascertain the level of commitment to religious faith answers to three statements were sought. The respondents were required to state their level of participation in faith groups. The responses were designed on a five-point Likert scale as either “Never,” “Rarely,” “Occasionally,” “More often than not,” “Most of the time” or “All the time.” Frequencies were used to analyze the data, and the results were as shown in Table 4.5

Table 4. 5 Commitment to religious faith community

Statements on religious faith community	Never	Rarely	More often than not	Most of the time	All the time	Total
I have been affected by my pastor/ clergy	8 8.2%	6 6.1%	24 24.5%	26 26.5%	34 34.7%	98 100
I actively participate in the faith group(s)	6 6.1%	6 6.1%	7 7.1%	38 38.8%	41 41.8%	98 100
I belong to a faith group in church	5 5.1%	3 3.1%	6 6.1%	34 34.7%	50 51.0%	98 100

Findings in Table 4.5 show that 51% of the respondents attend faith groups all the time with a further 34.7% attending most of the time and another 6.1% attending more often than not. On the other hand, 41.8% of the respondents actively participated in the faith groups with an additional 38.8% participating most of the time while 7.1%

attended more often than not. These observations implied that Faith groups were an integral part of the ministry structure of the church and their designs were such that every member had to belong to at least one of the faith groups. The Table further shows that pastors had greatly affected the congregation as was confirmed by 35%, 27% and 24% of the respondents who indicated “All the time,” “Most of the time” and “More often than not” respectively.

It was also observed that 3.1% rarely attended faith groups with a further 5.1% never belonging to any faith group. Additionally, 6.1% of the respondents rarely participated in those faith groups while a further 6.1% never participating at all. This observation implied that in as much as the faith groups were designed to minister to the various segments of the congregation membership, there was a small proportion of the congregation that remained unattended. to 6.1% of the respondents, the pastor rarely added value while to 8.2% the pastor was of no value at all.

Effect of religious practices, beliefs and faith groups on marital satisfaction.

The study sought to establish the effect of religiosity (religious practices, beliefs, and faith groups) on marital satisfaction among married Christians at CITAM Woodley. Towards this end, information was sought from the respondents on their level of marital satisfaction, religious practices religious beliefs and commitment in faith groups. The findings on religious practices religious beliefs and commitment in faith groups were then correlated to the level of marital satisfaction consequently determining their effect on marital satisfaction.

Effect of religious practice on marital satisfaction

The first objective of the study was to establish the effect of religious practice on marital satisfaction among married Christians in CITAM Woodley. This objective was pursued by asking respondents to state whether in their respective situations religious practice affected marital satisfaction in any way. Consequently, they were to provide reasons for their answers. The results were as illustrated in Table 4.6

Table 4. 6 Respondents' opinion on whether religious practice affects marital satisfaction

Responses	Frequency	Percent
No	9	9.2%
Yes	71	72.4%
Non Response	18	18.4%
Total	98	100%

According to Table 4.6, 72.4 percent of the respondents stated that religious practice effects marital satisfaction. 9.2% of the respondents were of the contrary opinion while 18.4% of the respondents chose not to respond. The observation led to the conclusion that religious practice effects marital satisfaction.

The effect of religious practice on the variation of marital satisfaction across the demography, the Analysis of Variance (ANOVA) technique was employed. This involved the use of the SPSS computer software to determine variations in religious practices and marital satisfaction across the demographic variables of gender, age, marital status, occupation and duration of the marriage of the respondents. The test was conducted at 95% confidence level where significance level (Sig) was set at 0.05. Significant variations were, therefore, to be identified within the demographic variables

with a resultant significance of less than 0.05. (Sig >0.05). The results were as shown in Table 4.7.

Table 4.7 ANOVA: Respondents' opinion on whether religious practice affects marital satisfaction by demography

Demography	F	Sig.(p-value)
Gender	.021	.886
Age bracket	.082	.775
Academic qualification	1.497	.224
Marital status	.282	.596
Duration in marriage	1.305	.256
Occupation	.051	.822

In addition findings in Table 4.7 show that all the demographic variables had a significance of more than 0.05 (Sig >0.05) leading to the conclusion that there was no significant variation on the effect of religious practice on marital satisfaction in regard to gender, age, education status, marital status, duration of marriage and the occupation of the respondents.

Effect of religious beliefs on marital satisfaction

The second objective of the study was to explore the effect of religious beliefs on marital satisfaction among married Christians in CITAM Woodley. To achieve this, the respondents were asked to state whether religious beliefs affected marital satisfaction in their respective situations. Additionally, they were to provide reasons for their answer. The results were as shown in Figure 4.11

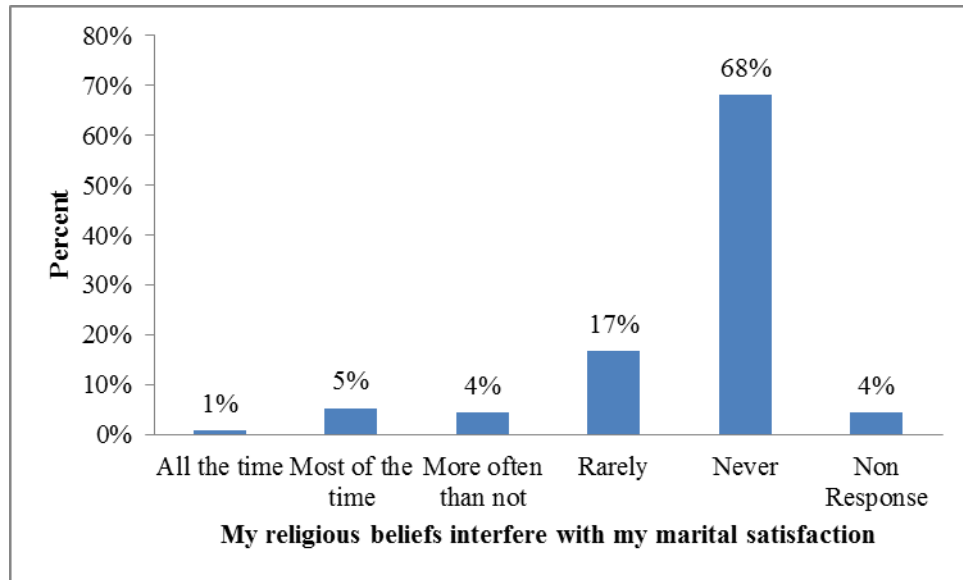


Figure 4. 9 Effect of religious beliefs on marital satisfaction

Findings in Figure 4.9 show that in 68% of the respondents, religious beliefs never affected their marital satisfaction. An additional 17 % of the respondents indicated that religious beliefs rarely affected their situations leading to the conclusion that religious beliefs did not affect marital satisfaction of the congregants at CITAM Woodley.

Moreover, to determine if the effect of religious beliefs on marital satisfaction varied across the gender, age, marital status, occupation and duration of the marriage of the respondents, Analysis of Variance (ANOVA) techniques were employed. This involved the use of the current SPSS computer software to determine variations in religious beliefs and marital satisfaction across the demographic variables. The test was conducted at 95% confidence level, and the significance level was set at 0.05 (Sig >0.05). Significant variations would, therefore, be identified within the demographic variables if their significance was less than 0.05. The results were as shown in Table 4.8.

Table 4. 8 ANOVA: Respondents' opinion on whether religious beliefs affect marital satisfaction by demography

Demography	F	Sig.(p-value)
Gender	.537	.708
Age bracket	2.289	.065
Highest academic qualification	1.439	.227
Marital status	.534	.711
Duration in marriage	1.776	.139
Occupation	.463	.763

Findings in Table 4.8 show that there was no significant variation (Sig >0.05) on the effect of religious beliefs on marital satisfaction with regard to gender, age, education status, marital status, duration of marriage and the occupation of the respondents

Effect of belonging to faith community on marital satisfaction

The third objective of the study was to ascertain the effect of belonging to faith community on marital satisfaction among married Christians in CITAM Woodley. In this regard, respondents were asked to provide information on their membership to faith groups, their frequency of participation in the groups and on whether the faith groups have effected on their marriages.

Three statements were posed to the respondents who were required to respond on a 5 point Likert scale where “Never” was coded as 1, “Rarely” was coded as 2, “More often than not” was coded as 3, “most of the time” was coded as 4, and “All the time” was coded as 5. Descriptive statistics were used to analyze the data.

The results on their participation in faith groups were as shown in Table 4.9

Table 4. 9 Respondents Participation in faith groups

Statement on faith groups		Never	Rarely	More often than not	Most of the time	All the time	Total
I belong to a faith group in church	Frequency	5	3	6	34	50	98
	Percent	5%	3%	6%	35%	51%	100%
I actively participate in the faith group(s)	Frequency	6	6	7	39	40	98
	Percent	6%	6%	7%	40%	41%	100%
I have been affected by my pastor/clergy	Frequency	8	6	24	27	33	98
	Percent	8%	6%	24%	28%	34%	100%

Table 4.9 shows that 51% of the respondents attended faith groups all the time, with a further 35% attending most of the time leading to the conclusion that the majority of the respondents participated in faith groups most of the time. Findings further show that 41% of the respondents actively participated in those faith groups all the time with a further 40% participating most of the time.

Information was therefore sought from the respondents on the extent to which the faith groups in the church had affected their marital satisfaction. The results were as shown in Table 4.10.

Table 4. 10 Respondents' opinion on the effect of faith groups on marital satisfaction

	Response	Frequency	Percent
Has your being in the CITAM Woodley Faith Community affected your marital satisfaction?	No	2	2%
	Yes	94	96%
	Not sure	2	2%
	Total	98	100%

Findings in Table 4.10 show that the marital satisfaction for 96% of the respondents had been affected by the church community faith groups leading to the conclusion that belonging to a Community Faith group effects marital satisfaction.

In order to determine whether participation in faith groups varied across the demography, Analysis of Variance techniques was employed. This involved the use of the SPSS computer software to determine variations across the demographic variables. The test was conducted at 95% confidence level, and the significance level was set at 0.05 (Sig >0.05). Significant variations would, therefore, to be identified within the demographic variables if their significance was less than 0.05. The results were as shown in Table 4.11.

Table 4. 11 ANOVA: Respondents' opinion on the effect of faith groups on marital satisfaction by demography

Demography	F	Sig.(p-value)
Gender	.535	.710
Age bracket	3.473	.110
Highest academic qualification	.382	.821
Marital status	.129	.972
Duration in marriage	1.980	.104
Occupation	.862	.490

Findings in Table 4.11 show that there was no significant variation ($p > 0.05$) in the participation of the respondents in the faith groups in regard to gender, age, education status, marital status, duration of the marriage and the occupation of the respondents.

Discussion of the Findings

Religious practices and marital satisfaction

The respondents in affirmation stated that a family that prays together stays together and that Bible study brings people together. As such, praying, fasting and reading the scripture together bring a couple together and makes them stronger. To some, being involved in church activities together made their bond stronger. On the other extreme, when religious obligations compete with family time especially when there are more responsibilities in the church the relationship is negatively affected because some people do it to the extreme. If partners are not on the same page like when partners have different beliefs and commitments, then it is highly likely that both are moving in the opposite direction and will, therefore, experience challenges ahead.

Those of the contrary opinion suggested that as long as partners manage their time, religious practices won't affect the marital situation. If each party understood the roles the other plays in the church, then there won't be any conflict. Conflicts arise because most of the spouses are not in good terms with each other and so blame it on the religious practices.

These findings are in agreement with Marks (2004) who argues that religious rituals and practices provide an opportunity for family connection and meaning. he further argues that religiosity often increases social opportunities and the likelihood of seeking help while enhancing social supports for the individuals and the married Christians.

The findings also support Mullins (2016) who established that in long-term marriages, regular attendance to worship services and sermons was an expectation and

resulted in favourable marriage outcomes. Involvement as a lay speaker, hymn director, choir member, usher or through other forms of involvement in the church that supported the worship service and sermon had positive effects on their marriage outcomes.

Religious beliefs and marital satisfaction

The respondents indicated that most of their family members were Christians and therefore biblical teachings were the foundation for most of the families. Religious foundations can therefore only enhance marriages. When one is tempted to give up the Word of God is the encouragement to continue. On rare occasions, conflicts arise in situations where a couple is in agreement to a fellowship at a particular church, but in-laws insist on joining their church which is different from the one the couple agreed leading to strains between the couple.

More often than not, family responsibilities, work, and children are sometimes affected by religious beliefs especially when one partner engages in church activities for a long period of time making the other partner to disconnect. Breaks, therefore, have to be taken from church activities in order to reconnect with the family. These findings were contrary to the arguments of Dolahite *et al.*, (2004) that commitment to religious beliefs and taking a fundamental oriented faith are connected to higher rates of marital satisfaction.

Faith community groups and marital satisfaction

Responses on how the Community faith activities in the church had affected marital satisfaction among the respondents suggested that: men's fellowship and women's

ministry, FACE, MCCG, mentorship programs, pastors among other activities had a positive effect on marriages. CITAM teaches sound doctrine, so families have been enhanced through family programs that help to improve relationships. Belonging to MCCG made the respondents deliberately confront issues in their marriages to get solutions. The married people have learned that all marriages go through difficult times at one time or another which is an encouragement to many relationships. The group provided a platform where married people could lay out their issues and talk about them. The MCCG further provided critical friendships and fellowships. Additionally, seminars for women ministries encourage togetherness as a family and make members understand their roles in marriage. CITAM's Community Faith Groups have had a big effect on marriages by providing opportunities to share challenges and encouragement from fellow Christians and church leadership.

These findings support Chaney (2008) who argues that church has a social support network which is an important resource in marital satisfaction. Accordingly, frequent churchgoers access a larger non-kin network, enjoy the more personal connection with others, and benefit from more social and emotional support, as well as more instrumental support including money, goods, and services. The findings also support the findings of Taylor, Lincoln, and Chatters, (2005) that faith communities are an important resource in guiding and shaping church members' beliefs, values, attitudes, and behaviors.

Chapter Summary

The chapter has presented the data and findings made with respect to religious practices, beliefs and faith community and their effect on marital satisfaction for the

married Christians at CITAM Woodley. Consequently, the effect of religious practice on marital satisfaction, the effect of religious beliefs on marital satisfaction and the effect of belonging to faith community on marital satisfaction have been ascertained. The summary of findings, conclusions, recommendations, and suggestions for further research was presented in chapter five.

CHAPTER FIVE

SUMMARY OF FINDINGS, RECOMMENDATIONS, AREAS FOR FURTHER RESEARCH AND CONCLUSIONS

Introduction

This chapter deals with the summary, conclusions and recommendations of the study on the influence of religious practices, beliefs and faith community on the marital satisfaction of married Christians at CITAM Woodley.

Summary of the findings

The purpose of this study was to determine the influence of religiosity on marital satisfaction among married Christians at Woodley. Three objectives were developed to guide the study.

Influence of religious practice on marital satisfaction

The first objective of the study sought to establish the influence of religious practice on marital satisfaction among married Christians in CITAM Woodley. It was established that religious practice influenced marital satisfaction because praying, fasting and reading the scripture together brought couples together making them stronger. Being involved in church activities together also made a couples bond stronger. On the other hand, when religious obligations compete with family time especially when there are more responsibilities in the church the relationship is negatively affected. It is highly likely that both are moving in the opposite direction and would therefore experience challenges at some point ahead in their relationship. There was no significant variation on the finding that religious practices affect marital satisfaction with regard to gender, age,

education status, marital status, duration in marriage and the occupation of the respondents.

Influence of religious beliefs on marital satisfaction

The second objective of the study was to explore the influence of religious beliefs on marital satisfaction among married Christians in CITAM Woodley. It was established that religious beliefs did not influence marital satisfaction. The respondents studied were practising Christians where biblical teachings were the foundation for most of the individuals. As such religious foundations were not an impediment. When one is tempted to giving up in marriage, the word of God is the reference point and the encouragement to continue. Family responsibilities, work and children can only be affected by religious beliefs when one partner engages in church activities for a long period of time making the other partner to disconnect. There was no significant variation on the finding that religious beliefs do not affect marital satisfaction with regard to gender, age, education status, marital status, duration in marriage and the occupation of the respondents.

Influence of belonging to faith community on marital satisfaction

The third objective of the study was to ascertain the influence of belonging to faith community on marital satisfaction among married Christians in CITAM Woodley. It was established that the majority of the married people in the congregation had been influenced by the church community faith groups. This led to the conclusion that belonging to Community Faith groups influences marital satisfaction. CITAM's Community Faith Groups have had a big impact on marriages by providing opportunities

to share challenges and encouragement from fellow Christians and church leadership. The couples counselling, FACE ministry and Married couples groups (MCCG) had positive impacts on marriages. There was no significant variation on the finding that community faith groups affect marital satisfaction with regard to gender, age, education status, marital status, duration in marriage and the occupation of the respondents.

Conclusion

Religious practices and faith community groups at CITAM Woodley influenced the marital satisfaction of the married Christians. This is because religious practices enhance relationships, partner orientation, increase empathy, provide unbiased outlook, and change self – focus. Religiosity therefore may compensate for couples' vulnerabilities and help them remain relatively satisfied despite these vulnerabilities. For instance, couples who use prayer during marital conflict decrease negativity, contempt, and hostility while increasing emotional intimacy.

Recommendations

Based on the findings of the study, the following recommendations are made:

- i. Faith Community groups especially those addressing marital issues should be encouraged across other Christian communities for they have positive effect on marital satisfaction.
- ii. Churches should encourage teams and team work in the various ministries in order to ensure that the married Christians get adequate time for resting and for serving in church activities.

- iii. Religious practices be encouraged in other churches as it enhances marital satisfaction.
- iv. The church leadership to put in place programs to meet the needs of the separated and divorced to enable them feel accepted.
- v. Helpers to use the religiosity to help bring about emotional healing for the hurting in church and encourage couples to use religiosity as a foundation of their marriage and raising their children.

Suggestions for further research

Based on the findings of the study, the following suggestions for further research are made:

- i. To investigate circumstances under which religious beliefs affect marital satisfaction
- ii. To investigate the length of practicing religious practices and beliefs and its effect on marital satisfaction
- iii. To investigate the effect of the cultural background of a married Christian on marital satisfaction.

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APPENDICES

Appendix I: Informed consent

Dear Sir/ Madam

My name is Dorcas Cherono Korir. I am a post-graduate student at Pan Africa Christian University (PACU). I am conducting research on the effect of religiosity on marital satisfaction among married Christians. I have a questionnaire on how religiosity effects marital satisfaction and would be most grateful if you spare time to fill your responses.

To enhance your confidentiality, all the information you provide in response to the questionnaire are strictly confidential and will be used for the purpose of this research study only. Please do not reveal your name or identity anywhere on the questionnaire.

Participation in this study is absolutely voluntary, and you are free to withdraw your consent to participate at any time. Refusal to participate or withdrawal will involve no penalty or benefits.

Thank you for your acceptance to participate.

As a sign of acceptance to participate I would appreciate if you would kindly append your signature below.

Sign.....

Date.....

Appendix II: Questionnaire

Instructions: This questionnaire is designed to gather information on religious practices beliefs, the faith community and marital satisfaction. There are no right or wrong answers to these questions. You are requested to respond to each question thoughtfully and honestly. Your independent view is required, and your cooperation is highly appreciated. Please feel free to add comments if none of the responses fit your situation. You are not required to write your name. Your responses will be treated confidentially. Thank you for participating in this project.

Part 1: Demographic information

1. Please tick off your Gender Male ☐ Female ☐
2. Please tick off your age bracket?
☐ 21-30 ☐ 31-40 ☐ 41- 50yrs ☐ 51-60 ☐ over 60
3. Please tick off your highest academic qualification?
4. ☐ KCPE ☐ KCSE ☐ Post-Secondary Certificate ☐ Diploma ☐ Degree ☐ Masters ☐ Doctorate
5. Please tick off your marital status?
☐ single ☐ Married ☐ Separated ☐ Divorced ☐ Widowed ☐ Remarried
6. For how long have you been married?
☐ less than 5 years ☐ 6-10years ☐ 11-15years ☐ 16-20years ☐ over 20 years
7. Please indicate your occupation?
☐ salaried employee ☐ self employed ☐ own business ☐ unemployed

Part 2: Marital Satisfaction inventory

Q 8. What is the approximate extent of agreement or disagreement between you and your spouse for each item on the following list? (Please Tick the appropriate box)	Always disagree	Almost always disagree	Frequently disagree	Occasionally	Almost always	Always agree
	1	2	3	4	5	6
a. Handling family finances						
b. Matters of recreation						
c. Religious matters						
d. Demonstrations of affection						
e. Friends						
f. Sex relations						
g. Conventionality (correct or proper behavior)						
h. Philosophy of life						
i. Ways of dealing with parents or in-laws						
j. Goals, and Work together on a project						
k. Amount of time spent together						
l. Making major decisions						
m. Household tasks						
n. Leisure time interests and activities						
o. Career decisions						
The questions below describe how you communicate and handle conflicts in your marriage.						
Q. 9 What is the frequency of occurrence (tick in the appropriate box)	Never	Rarely	Occasionally	More often than not	Most of the time	All the time
	1	2	3	4	5	6
p. How often do you discuss or have you considered divorce, separation, or terminating your relationship?						
q. How often do you or your mate leave the house after a fight?						
r. In general, how often do you think that things between you and						

your spouse are going well?						
s. Do you confide in your spouse?						
t. Do you ever regret that you married your spouse?						
u. How often do you and your partner quarrel?						
v. How often do you and your spouse “get on each other’s nerves?”						
w. How often do you kiss your spouse?						
x. How often do you have a stimulating exchange of ideas?						
y. How often do you laugh and have fun together?						
z. How often do you calmly discuss something?						
a. How often do you work together on a project?						
Q. 10 What is your degree of happiness in your marriage? (Tick the most appropriate for you)	Extremely unhappy	Fairly unhappy	Happy	Extremely happy	Perfect	Extremely unhappy
	1	2	3	4	5	6
Please Elaborate 						
Q. 11 Which statement below best describes how you feel about the future of your relationship? (Tick one)						
My relationship can never succeed, and there is no more than I can do to keep the relationship going						
It would be nice if it succeeded, but I refuse to do any more than I am doing now to keep the relationship going.						
It would be nice if my relationship succeeded, but <i>I can't-do much more than I am doing now</i> to help it succeed.						

I want very much for my relationship to succeed, and <i>will do my fair share</i> to see that it does.	
I want very much for my relationship to succeed, and <i>will do all I can</i> to see that it does.	
I want desperately for my relationship to succeed and <i>would go to almost any length</i> to see that it does.	

Explain _____

Part 12: Religious practices, beliefs, and faith community

Q. 12 Which of the following statements best describes your religious practices (Tick the box that best describes your practice)	Never	Rarely	More often than not	Most of the time	All the time	
	1	2	3	4	5	
a. I set specific times for prayer as an individual						
b. I have set aside specific times for prayer and fasting as an individual						
c. There are specific times set aside for prayer as a family						
d. I often experience situations in which I have the feeling that God or something divine wants to communicate or reveal something to me.						
e. I attend church						
f. I have duties in the church						
g. I feel that the duties allocated to me at church compete with my family time						
h. I read the bible/ read religious material						
i. I watch religious programs						

Q.13 In your opinion do you think the practices above amongst married Christians affect their marital satisfaction?

☐ yes ☐ no

Explain _____

Q. 14 The statements below represent Religious Belief.	All the time	Most of the time	More often than not	Rarely	Never	
	1	2	3	4	5	
j. I feel that my religious beliefs interfere with my marital relationship. Please tick the box that best describes you						

Please Explain

Q. 15 The statement below represent Religious Faith Community (Please tick the box that best describes you)	Never	Rarely	More often than not	Most of the time	All the Time	
	1	2	3	4	5	
k. I belong to a faith group in church						

l. I actively participate in the faith group(s)						
m. I have been influenced by my pastor/ clergy						

Q.16 In your opinion how has belonging to CITAM Woodley community affects your marital satisfaction?

☐ Yes ☐ No

Explain _____

Appendix III: University Authorization

3rd July, 2017



P.O. Box 56875, 00200 Nairobi, Kenya
+254 721 932050, +254 734 400694
enquiries@pacuniversity.ac.ke,
admissions@pacuniversity.ac.ke
www.pacuniversity.ac.ke

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

RE: DORCAS CHERONO KORIR REG. NO. MAFT/0246/14

Greetings! This is an introduction letter for the above named person a final year student in Pan Africa Christian University (PAC University), pursuing a Master of Arts in Marriage and Family Therapy.

She is at the final stage of the programme and she is preparing to collect data to enable her finalise on her thesis. The thesis title is **"Influence of Religiosity on Marital Satisfaction among Married Christians: A Study of Christ is the Answer Ministries (CITAM) Woodley Assembly, Nairobi, Kenya"**.

We therefore kindly request that you allow her conduct research in your organization.

Warm Regards,

Lillian Vikiru
Dr. Lillian Vikiru
Registrar Academics

3rd July, 2017

PAN AFRICA CHRISTIAN UNIVERSITY
P.O. Box 56875, NAIROBI - 00200.
TEL: 8561820 / 8561945 / 2013146

*TO DO:
Attach letter
that you were
allowed to carry out
the study at
CITAM Woodley as
was requested.*

Where Leaders are made

Appendix IV: Authorization letter –NACOSTI



NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Telephone: +254-20-2213471,
2241349, 3310571, 2219420
Fax: +254-20-318245, 318249
Email: dg@nacosti.go.ke
Website: www.nacosti.go.ke
When replying please quote

9th Floor, Utalii House
Uhuru Highway
P.O. Box 30623-00100
NAIROBI-KENYA

Ref: No **NACOSTI/P/17/49488/18433**

Date: **18th July, 2017**

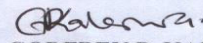
Dorcas Cherono Korir
Pan Africa Christian University
P.O. Box 603-25303
NAIROBI

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *“Influence of religiosity on marital satisfaction among married christians: A study of Christ Is The Answer Ministries (CITAM) Woodley Assembly, Nairobi, Kenya,”* I am pleased to inform you that you have been authorized to undertake research in **Nairobi County** for the period ending **18th July, 2018**.

You are advised to report to **the County Commissioner and the County Director of Education, Nairobi County** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit a **copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.


GODFREY P. KALERWA MSc., MBA, MKIM
FOR: DIRECTOR-GENERAL/CEO

Copy to:

The County Commissioner
Nairobi County.

The County Director of Education
Nairobi County.

National Commission for Science, Technology and Innovation (ISO 9001:2008 Certified)

Appendix VI: Research Permit

THIS IS TO CERTIFY THAT:

MS. DORCAS CHERONO KORIR
of PAN AFRICA CHRISTIAN UNIVERSITY,
25303-603 NAIROBI, has been permitted
to conduct research in Nairobi County
on the topic: INFLUENCE OF
RELIGIOSITY ON MARITAL SATISFACTION
AMONG MARRIED CHRISTIANS: A STUDY
OF CHRIST IS THE ANSWER MINISTRIES
(CITAM), WOODLEY ASSEMBLY, NAIROBI,
KENYA
for the period ending:
18th July, 2018

Permit No. : NACOSTI/P/17/52825/18165
Date Of Issue : 18th July, 2017
Fee Received :Ksh 1000

Applicant's Signature

Director General
National Commission for Science,
Technology & Innovation



CONDITIONS

1. The License is valid for the proposed research research site specified period.
2. Both the Licence and any rights thereunder are non-transferable.
3. Upon request of the Commission, the Licensee shall submit a progress report.
4. The Licensee shall report to the County Director of Education and County Governor in the area of research before commencement of the research.
5. Excavation, filming and collection of specimens are subject to further permissions from relevant Government agencies.
6. This Licence does not give authority to transfer research materials.
7. The Licensee shall submit two (2) hard copies and upload a soft copy of their final report.
8. The Commission reserves the right to modify the conditions of this Licence including its cancellation without prior notice.

REPUBLIC OF KENYA



NACOSTI

National Commission for Science,
Technology and Innovation

RESEARCH CLEARANCE
PERMIT

Serial No.A 15041

CONDITIONS: see back page

Appendix V: Authorisation letter – CITAM Woodley

