**Relationship between Spousal Support and Marital Satisfaction among Married Bank Female Workers in Consolidated Banks in Warri Metropolis**

**Ebenuwa-Okoh, Evelyn Edu and Osho Elizabeth**

Department of Guidance and Counselling,
Delta State University, Abraka, Nigeria

**Corresponding Author: Ebenuwa-Okoh, Evelyn Edu**

---

**Abstract**

This study examined the relationship between the components of spousal support (emotional, task and esteem) and marital satisfaction among married female bank workers in Warri metropolis. Stratified random sampling technique was used to select the size of 209 married female bank workers. The instrument used to collect the data is a questionnaire titled “Spousal support and marital satisfaction scale”. The component of spousal support has the construct validity of 87.70 and content scale ranging from 0.60-0.99. The reliability of the instrument is 0.97. Descriptive statistics and regression analysis are the statistical tools used to analyse the data. The analysis shows that components of spousal support (esteem, emotional task) have positive and significant relationship with marital satisfaction. However, the strongest relationship between esteem support and marital satisfaction is 0.834, followed by task support of 0.805 and lastly emotional support is 0.596. It was recommended that counsellors should propagate strategies for effective support since spouses are primarily responsible for the well being of their partner.

**Keywords:** components of spousal support, emotional support, task support, esteem support, marital satisfaction

---

**INTRODUCTION**

Work, marriage and marital satisfaction are undeniably a complicated process. This is because work and marriage form two important domains from which most adults derive satisfaction in life. This has legal emotional commitment and complications which, in turn, influence the degree of adjustment among adults (Osho, 2013).

Today is world of work, particularly white-collar jobs, has changed drastically from what it used to be in the 1970’s. This form of paid employment has undergone changes over-time, with advancement in technology, restructuring, greater part time contract work and greater work demands which have resulted higher job insecurity (Wray-Lake, Syversten, Briddell, Osgood and Flanagan, 1996).

Greenhaus and Beutel (1985) reported that workers in their study identified some day to day family responsibility in addition to their work demand and that the combination of these factors is posing one form of strain or the other to their well-being.

It becomes therefore imperative for one to be tempted to want to learn more about the banking system, not only in the context of the job opportunity it provides or the monetary value it proffers to workers, but, more importantly, on how its modus operandi affects its worker, and how they manage all of these.

The banking sector or, better said, the financial services sector is traversing a period of major change resulting from globalization and market deregulation which have also resulted in substantial restructuring especially through merger and acquisition in industrialized and developing countries (Dileep, Kumar, 2006). Increased competition in the banking sector, domestically and internationally, has led to the organization’s introduction of cost cutting and improvement of productivity strategies, which are generating increasing demands on their employees (ILO, 2001). (Scisson and Merguson, 2000). As a result of this, workers employed in this sector, face the introduction of more regulations. Efforts are made to improve pay and the general working conditions of bank workers, in order to reduce work stress level (ACTU, 2002). Regrettably for married bank workers, these distressing demands, otherwise termed work related stress are associated with negative family or marital processes and outcomes, a phenomenon often referred to as “stress spiller” (Neff and Karney, 2004).

This stress spillover has been found to have impact on marriage in several ways especially unsatisfactory spousal interactions due to marital neglect (Neff and Karney, 2004). In considering the ‘stress spiller’ in marriage, a growing body of literature demonstrate the importance of ‘social support’, a form of ‘stress buffering’ approach for relationship satisfaction (Pasch and Bradbury, 1998). Proponents of the stress-buffering model of individual well-being (for
example, Malecki & Demaray, 2002; and Reeyv, 2007) say that support plays a vital role in enhancing romantic relationship in general and marriage in particular.

Stress is a plague that we deal with on daily basis. It has influence on marital relationships. Collective support from emotional close persons such as family and friends provide emotional shield that assist individuals deal with negative consequences that stress provides especially marital relationship. A cross-sectional study conducted investigated the relationship between social and spousal support and marital satisfaction in medical staff in Iran. The findings of the study revealed that; women and men did not differ in total social support (Rostami, Ghazimocer & Richter, 2013).

Acitelli, 1996; Heffiner, kiecolt-Glaser, Glaser and Malarkey 2004 Also, Furher, Julien and Marksman (1991) noted how the quality of perceived adequate support uniquely predict marital satisfaction and general well-being among married persons. This support plays a pivotal role in deterring spouse’s poor behavior, judgment and productivity at work and within the home. This conceptualized support (Cutrons et al, 2005) this model is relevant in this present study because it explains its multi-facets effect on marital satisfaction. It also reveals how the behaviors ones’ partner exhibits during support transaction influence their spouse.

Supportive actions propel series of emotional and cognitive events that strengthen the relationships and prevent relationship conflict, distress and dissolution. This support transactions lead to the modification of one’s overall perception of partner support when needed. The perceived availability of support influence attitudes, emotional and behavior throughout the course of the relationship (Cutrons et al 2005)

Considerable research suggests that social support is one of the most important determinants of marital satisfaction. To date, however research exploring linkages between spousal support and marital satisfaction has not systematically examined whether some types of spousal support (emotional, informational, tangible) are especially strong correlates of marital satisfaction. In addition, it is not currently known whether the magnitude of the association between different types of spousal support and marital satisfaction varies as a function of factors such as spouses’ sex and ethnic cultures. Thus, this study seeks to determine which types of spousal support are mostly strongly associated with marital satisfaction and whether these associations vary with spouse’s sex and ethnic cultures. The result indicated that spousal emotional support was the strongest correlate of marital satisfaction and the magnitude of these associates did not vary as a function of spouses sex or ethnic cultures (Guo & Huang, 2005; Kerney, Story & Bradbury, 2005).

A study by Sarason, Saransom and Pierce (1996) examined social support and well-being in a sample of employed husband and wives. They discovered significant difference between husband s and wives marital happiness after a stressful day at work, indicated that more husbands than wives felt affirmed and showed intimacy with their spouses after a work stress experiences. Familial effective and instrumental social support literature also demonstrated that wives working both within and outside the home perceived less effective and instrumental social support from their husbands after work related stress experience (Bradbury, Fincham & Beach, 2000). In contrast, Burnley’s research shows husbands to generally perceive more effective and instrumental social support from the wives bringing on the overall, respondents reporting the greater amount of social support received from their spouses to be consistently the husbands. These male respondents according to Bradbury (1995), findings also responded to being happy and satisfied with marital relationship.

Delongis and Holtzman (2005) asserted that marriage is impartial context which examines social support. They said couples often rely on their spouses for support after stressful events and can be seen to provide all types of support and play a critical role in the provision of emotional support. This support from one’s intimate partner, they further noted is uniquely beneficial, because support from other sources do not entirely compensate for what is lacking in a spousal relationship. Therefore, spouses often interact on a day to day basis with one another and share intimate and physical relationships that differ in both degree and kind from relationships with other network members. Social support within the marital relationship has been considered to be important for the psychological well-being of both man and woman and can affect their coping behavior with stress (Cohen, Landerwood and Gottlieb, 2000).

Furthermore Holmes and Rahe (1997), in a study, asserted that positive spousal support which include physical and emotional information support, suggestion/advice (offers ideas, suggesting actions), situation appraisal, teaching (teach how to do something or teach facts), emotional support in the form of relationship (express closeness and togetherness), physical affection (hug kiss, hard hold, touch), confidentiality (promise not to tell other), sympathy (express sorrow and regret for situation), understanding/empathy. Prayer (pray with person), express concern (enquiries after well-being) reassurance (non specific comfort) esteem support in the form of compliment (emphasize abilities, say positive things), validation (agree with and take other
side, yes, you are right), relief of Blame (say its not others fault), Tangible Aid, loan (offer to do something related to problem). Indirect task (offer to do something not related; active participation) (offer join in reducing stress), willingness (express willingness to help anytime). Completes with request, social network support. Tension reduction through human attentiveness, responsiveness, inquires in the form of statement will positively correlate with marital adjustment. In the same vein; negative form of spousal support has been found to be a great source of conflict and dissatisfaction (Argyl and Furnham, 1967). Examples of such includes complain about partners’ short comings, criticisms, isolation, disagreements/disapproval, human as a response not to reduce tension (Holmes and Rahe1997 and Osho 2013)

The review of literature showed that there is dearth in literature on the relationship between spousal support and marital adjustment in Nigeria especially in the banking sector. The purpose of this study is to examine the extent to which spousal support relate to marital satisfaction among married female bank workers. This is the gap in literature that this study intends to fill.

STATEMENT OF PROBLEM
The contemporary Nigeria is plagued with anxiety, anger, frustration, general impatience and exhibition of violent behavior everywhere, global economic recession which has resulted to increased competitions forcing many public and private companies to fold up. For those still trying to stay afloat, it is indeed a hard time. There is because many companies are downsizing thereby exposing workers to more stressful situations as aggravated by high organizational demands.

Due to these facts, increasing number of Nigerian workers especially married female bank workers have complained that strains from their jobs result to various degree of marital dissatisfaction due to lack of understanding and support from their spouses. These claims cannot be ignored considering the number of marital problems, marriage separations and prevalent divorce rate in our society today.

The problem of the study is; what is the relationship between bank workers spousal support and their marital satisfaction?

RESEARCH QUESTIONS
The following research questions were raised in the study;
1. Is there significant relationship between components of spousal support (emotional task and esteem) and marital satisfaction among married bank females workers?
2. What are the significant composite relationship between spouse support (emotional support, task support, esteem support) and marital satisfaction among married bank female workers?

SIGNIFICANCE OF THE STUDY
The finding of this study will provoke more job opportunities for marriage and family counselors, who may be consulted to provide couple counseling for married female bank workers and the spouses. In order words, their understanding of the relationship between a married female worker and her work and home environment will assist the counselor on homework and home environment; will assist the counselor on how best to assist them to better enjoy their marriages. The study hopes to serve as a body of knowledge to individuals, who may be interested in learning more about married female workers well being, marital satisfaction and improving workers’ productivity.

SCOPE AND DELIMITATIONS
Components of spousal support as correlates of marital satisfaction among married female bank workers in Warri metropolis.

METHOD
This study is a survey, its adopted expo-facto design and it is correlational in nature. The population consists of all married female bank workers in the 26 consolidated commercial banks in Warri metropolis. The sample size of 209 was randomly selected based on age and years of marriage.

RESEARCH INSTRUMENT
Questionnaire titled spousal support and marital satisfaction scale is the instrument used in this study. It consists of two sections. Section A constitutes the demographic characteristics of the respondents (age, duration of marriage and years of work experienced as banker. Section B – elicit information on the component of spousal support which is made up of 12 items while the last 15 items were used to measure marital satisfaction variable. It is a four item scale of strongly agree, Agree, Disagree and strongly disagree.

Emotional and physical support- the section measures assistance, direct positive emotions expressed and concern shown by spouse when your return from work were presented on a 5-point Likert scale and the respondents indicated the degree to which the statement were characteristics or true of them. (Strongly disagree, disagree (2), somehow disagree, 4 agree and strongly agree (5). The components that make-up spousal support for the study are three: there are emotional support, task support and esteem support. Each component of spousal support has four items (emotional support expressed: Interest and concern in spousal work, having time to joke and
laugh after days of work, showing physical affection in form of kiss, hugging, and sexual intimacy. Task support (assisting in some domestic chores, shows understanding in the demands of the job and helping out without asking), we engage in recreational activities to make one relax after work. Esteem support (comforting words, appreciate my dispositions at home and accept me unconditional). The marital satisfaction scale measures trust, demonstration of, affection, pleasant conversations for demands on my free time, and interaction showing some philosophy of life.

VALIDITY & RELIABILITY OF THE INSTRUMENT

The principal component analysis (PCA) was used as an extraction method and Eigen value above I was used to estimate the construct and content validity. Upon Analysis, all items of the spousal support items were retained. 3 components were extracted from the spousal support variables. The components extracted are Factor 1 – emotional support, Factor 2 - task support, Factor three 3 – Esteem support.

Emotional support had construct validity of 38.20 and a content validity ranging 0.06 – 0.93, task support have a construct validity of 26.98 and content validity ranging from 0.91 – 0.97. While the Esteem support have a construct validity of 22.52 and the content scale ranges between 0.70 - 0.88.

The spousal support scale had construct validity of 87.70 and content scale ranges from 0.60 – 097. The construct validity of marital satisfaction variable is 84.07% while the content scale ranges from between 0.67 and 0.92 and marital satisfaction scale is 0.97. The reliability of the whole instrument is 0.95. Emotional support yield a reliability index of 0.90, task support yielded an index of 0.87, Esteem support yielded an index of 0.96.

DATA ANALYSIS

Descriptive statistics and Regression analysis were used to analyse the data.

PRESENTATION OF RESULT AND DISCUSSION OF FINDINGS

Question 1: What is the relationship among the components of spousal support and marital satisfaction?

Table 1: Standard deviation of independent variables of emotional support, task support, esteem and support and marital satisfaction

<table>
<thead>
<tr>
<th>X</th>
<th>X</th>
<th>SD</th>
<th>N</th>
<th>Emotional</th>
<th>Task support</th>
<th>Esteem support</th>
<th>Marital satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emotional</td>
<td>13.81</td>
<td>3.82</td>
<td>209</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Task support</td>
<td>14.88</td>
<td>4.28</td>
<td>209</td>
<td>0.371*</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Esteem support</td>
<td>10.41</td>
<td>2.97</td>
<td>209</td>
<td>0.831*</td>
<td>0.638*</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Marital satisfaction</td>
<td>50.68</td>
<td>14.48</td>
<td>209</td>
<td>0.596*</td>
<td>0.805*</td>
<td>0.834*</td>
<td>1</td>
</tr>
</tbody>
</table>

Table 1 shows the means, standard deviations and correlation matrix of the independent (spousal support) and dependent (marital satisfaction) variables. Table 1 shows that there are significant relationships between (emotional task support, and esteem support) and marital satisfaction at 0.05 level of significance. It also shows, that there is a significant positive relationship between emotional support and marital satisfaction yielding r = .596 with the mean score of 13.81 and standard deviation of 3.82, while task support yielded r = .805 with mean score of 14.88 and standard deviation of 4.28 and esteem support has r value of .834 mean of 10.4 and standard deviation of 2.97. In summary, there is positive and significant relationship between components of spousal support and marital satisfaction.

Table 2: Summary of regression analysis between predictor variables and marital satisfaction

<table>
<thead>
<tr>
<th></th>
<th>R</th>
<th>r²</th>
<th>Adj r²</th>
<th>Fratio</th>
<th>Beta</th>
<th>t</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Combined effects</td>
<td>.910</td>
<td>.828</td>
<td>.827</td>
<td>329.40</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emotional support</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.099</td>
<td>-1.770</td>
<td>0.07</td>
</tr>
<tr>
<td>Task support</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.440</td>
<td>1.10791</td>
<td>0.00</td>
</tr>
<tr>
<td>Esteem support</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.639</td>
<td>9.041</td>
<td>0.00</td>
</tr>
<tr>
<td>Constant</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

From the result presented in table 2, the independent variables collectively yielded a co-efficient of multiple regressions (r) of = .910 , R² value of .828 and an adjusted R² of .827. This shows that 82.7% of the variance of marital satisfaction among the respondents is accounted for by the combination of the three predictive variables studied. The analysis of variance produced on F – ratio value significant at 0.05 level (F = 329; p <0.05). The findings thus confirm that the three variables, were significant predictors of the criterion measure and that this prediction could not be by chance. The hypothesis that states that there is no significant relationship between the predictor variables and dependent variables is rejected.
The standard regression coefficient (beta) which are standard scores of the variables were obtained by dividing B (partial regression co-efficient-raw scores of the variables) by SEB (Standard error of B). The beta coefficient is allowed for direct comparison between co-efficient in terms of the relative contribution of each of the independent variable to the prediction of marital satisfaction among female married bank workers. In this regard the beta weight of esteem made the greatest contribution with beta 0.639 (t=9.941, followed by task support (beta 0.440, t = 11.079) and lastly physical support (beta-.099, t=-1.770). The individual relationship of esteem support, task support and marital satisfaction were statistically significant at P>0.05 but that of emotional support was not significant at 0.05 level of significant. The beta weight shows that esteem support is the strongest predictor of marital satisfaction.

**DISCUSSION OF FINDINGS**

The purpose of this study was to determine the relationship between esteem support (ES), task support (TS) emotional support (ES) and marital satisfaction. This suggests that esteem support, task support, emotional support influence marital satisfaction among married female bank workers. The multiple regression in Table 2 shows esteem support, task support and physical support predicted marital satisfaction among married female bank workers. The magnitude of this relationship in predicting marital satisfaction among female married bank workers is reflected in the values of coefficient of multiple regressions (R) of .910 and an adjusted R² of .827. Thus, it can be said that 82.7% of the total variance of marital satisfaction of the participants is accounted for by the combination of esteem support, task support, and emotional support. Consequently, the other 17.30% variation of marital satisfaction could be attributed to factors not included in this study. The F- ratio values of 329.40 was significant at 0.05. This further affirms that a predictive capacity of the independent variables is not by chance. The above table shows the extent to which each of the independent variables contributed to the changes in the dependent variable. The table further reveals that esteem support is the most potent predictor of marital satisfaction among the other factors.

**Esteem support and marital satisfaction:** There is a positive and significant relationship between esteem support and marital satisfaction. The plausible reason for this finding is that whenever a partner appropriately supports his/her spouse, he/she expects improvement in their esteem from the spouse. The partner in turn is expected to appreciate, complement, reasure each other for such acts. This improves their physical wellbeing and the quality of relationship. This finding corroborates Osho (2013) finding, that there is a positive relationship between spousal support and marital adjustment.

**Task Support and Marital Satisfaction:** The finding shows that, there is positive and significant relationship between the task support and marital satisfaction among female bank workers. This can be attributed to the fact that task support is a very important ingredient in psychological adjustment for individuals’ particularly female bank workers who have been exposed to stressful work environment. When she returns, enjoys task support from the spouse, feels very relaxed and can comfortably express themselves in their homes. This act gives them work emotional energy which will enable them to participate actively in domestic chores, thus improving her job productive and wellbeing. This finding agrees with Cohen, Lander Wood and Gottlives (2000) who opined that spousal support enable partners cope with stressful work environment.

The study shows that there is positive and significant relationship between emotional support and marital satisfaction. This study reveals that emotional support is very necessary because it provides the partner with effective and instrumental support which is uniquely. Beneficial because the support from other sources cannot entirely compensate for what is lacking in a spousal relationship, where couples share intimate and physical relationship that differ in both degree and kind from relationships with other network members (Cutrona, Russell and Gardner, 2005).

**CONCLUSION**

The spousal support makes your partner have a feeling of worth, which is necessary for them that desire to operate at the higher level, to overcome self-defeating behavior and to design a life full with opportunities particularly when it meets the need of companionship, emotional and physical affection which enhances partners self esteem.

**RECOMMENDATIONS**

Based on the findings, the following recommendations are made:

- Family bonding associative activities should be encouraged.
- Spouse should adopt skills for clear and effective communication.
- Family vocation, policies, reunion parties should be organize on regular basis.

**IMPLICATIONS FOR COUNSELING PRACTICE**

Spouses are primarily responsible for the well being of their partner; the role of the counselor is to propagate strategies for effective support. By using individual counseling mode, counselors should utilize skills of spousal support such as physical affection, confidentiality, informational service reassurance. These skills are vital in assisting them to identify
relevant factors responsible for and meeting the needs of couples. The steps for the provision include:
1. Identification of clients’ problems
2. Provision of conductive atmosphere for expression of needs
3. Suggestion of skills by counselors and utilization of skills by clients to resolve problems
4. Exploration of various alternatives and commitment of a course of action.

REFERENCES


