

FACTORS THAT CONTRIBUTE TO MARITAL CONFLICT AMONG CHURCH GOING COUPLES

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ABSTRACT

Marital conflict among couples is an issue of concern in Kenyan societies. The church going couples are also experiencing marital conflicts, contrary to fact that they are expected to be good role models as couples to others. The Study focused on factors contributing to marital conflict among church going couples, with the aim of identifying the emerging factors over and above those that are already known and exposed by previous research studies. The research objective was to establish the factors contributing to marital conflicts. The study used Albert Bandura's behavioral theory which emphasizes that human beings can overcome the environmental influence on their cognitive capacity to behave, hence behaving contrary to the expectations and environment. The research study used descriptive design, and snow ball sampling. A sample size of 100 church leaders was selected due to their close interaction with church going couples, as marital counselors, a questionnaire used to collect their responses. Data was organized in tables and frequencies, and then analyzed in percentages. The study found that there were other factors that were emerging and gaining prominence as contributing to marital conflict such as infidelity, mistrust, interference in marital affairs by in-laws, among others.

Keywords: Marital conflict, Church going couples, infidelity, mistrust, interference by inlaws

1. INTRODUCTION

1.1 Background to the study

Marriage is an institution in which two loving people covenant themselves to be partners for life. The love they share is often challenged by humanness as two individuals with diverse histories, experiences, temperaments, feeling and opinions which may come into conflict. However the heartaches associated with the conflicts can be minimized if couples acquire some skills with which they can resolve their conflicts and consequently on with the married life (Nyomi & All Africa Conference of Churches, 2000: 34).

Marital conflict among couples is not a new phenomenon. It has a historical background of the first couple Adam & Eve, as recorded in the book of Genesis verse 3, line 12.

"The woman you gave to me, gave me fruit and I ate"

Revised Standard Version (RVS) Bible

In this event, God found Adam and Eve hiding from Him. He asked their reason for hiding. In an attempt to respond, Adam blamed Eve and the ensuing argument resulted to the couple not only having a conflict on who was responsible but, even their interaction with God was affected. This study seeks to establish the common factors that contribute to marital conflict among church going couples.



Marital conflicts within married couples are a global problem. In United States, cases of marital conflicts have been caused by a number of factors such as money and communication breakdown has led to a lot of instability within marriages. The productivity in daily activities of such couples definitely diminishes. This has also caused decline of marriages whereby, in 1970, marriages declined from 66 percent to 49.7 percent in 2006 (Olson & DeFrain, 2011.: 6).

According to Newman (2009: 54) the situation is not far different in church situations. Christians also are face issues of marital conflicts. However, the social expectations are that Christian's couples who are church going are to be outstanding in handling their conflicts. In the book of 1st peter 5:3 the bible says "church leaders should not be domineering over those in your charge but being examples to the flock?". More so those in church leadership positions are expected to provide to their flock with spiritual oversight, feed, and lead and be a role model. However, Newman (2009: 54) found that domestic violence, communication breakdown, unfaithfulness or lack of trust, economic issues and substance abuse as some of the common factors that contribute to marital conflicts among church going couples.

Mbiti, (1969:133) argues that in the African society, marriage is a fundamental rite of passage into parenthood, which fundamentally perpetuate the continuity of a generation. It is in one's family that living dead are kept in personal memory the longest after their physical death. However, Mbiti recognizes the fact that God does not promise a marriage without tension. Similarly, Mwiti & Dueck, (2007:190) concur suggesting that all marriages face challenges, indigenous African traditions not an exception.

According to demographic health surveys, conflicts in marriages are being in every single community worldwide. Among the Kenyan communities, infidelity, poverty, modernization, urbanization, industrialization and gender roles have been found to be key factors that are challenging the stability of marriages (Kenya National Bureau of Statistics, 2015). To this list, Mbiti (1996) and childlessness where a child is considered vital to establishing lasting marital relationships, understandably one born of the couple.

(Heitler, 2013: 2) pursues that even in the best of Christian marriages where there is an earnest resolve to live a happy life, a kind of marriage that God desires, couples also face strains and stresses resulting to marital conflicts. Heitler (2013:2) infers that when such arises and for the marriage to survive, it necessitates to engage the couple facing the conflict in a ministry of love. When such engagements lack then, this can result to marriage which lacks commitment, trust and peace. Consequently, some social, economic, leadership and religious roles assigned or expected of one or both of the couple definitely suffers.

1.2 Statement of the Problem

Conflict in marriages is a historical phenomenon, whose occurrence has become more pronounced in number of occurrences, modes of manifestation and consequences some of which are dire. The conflict has been found to afflict couples in different social, political, economic and religious positions. According to Waruta & Kinoti,(2013: 175) conflicts in marriages among Church going couples and even those holding leadership positions at church happens. To act as role models, such couples should be seen not to be suffering the conflicts, and when the conflict happens, it should be resolved. Ikenye,(2014: 202), posits that there are quite a number of factors that contributes to marital conflicts, which need to be clearly understood as a prerequisite to effectively resolving the conflicts. The study seeks to establish the factors that contribute to marital conflicts among churchgoing couples. Although the



study is carried out in Kenya, it is hoped that the findings can be generalized and therefore be of world appeal.

1.3 Objective of the Study

The primary objective of this study was to find out the factors that contributes to marital conflicts among church going couples. The research question was "What are the factors that contribute to marital conflict among churchgoing couples?"

A hundred local church leaders from the Anglican Church of Kenya (ACK) drawn from chair ladies of Mothers Union (MU), Chairmen of Kenya Anglican Men Association (KAMA), Lay Readers and Vicar serving in different churches in ACK participated as respondents.

2. Literature Review

2.1 Introduction

In this chapter, the study discusses some literature highlighting the factors that contribute to marital conflicts specific to churchgoing couples. It has indicated the theoretical rationale, research gaps and conceptual framework of the research under study.

2.2 Factors that contribute to marital conflicts

According to Lamanna & Riedmann, (2002: 168) the function of marriage was meant for providing support, love and ongoing emotional support. Further, the Bible in the book of Genesis chapter 3 teaches that marriage is supposed to be a lifelong undertaking until "death do us part". However, this has drastically changed with an increasing number of marriages experiencing conflicts and in some cases breakdown and the couples go their individual way. This has made marriage become considerably less permanent now than in the past.

Nyomi, (2000:34) defines marital conflict as the absence of coherence, harmony or agreement between the parties involved. Gichinga, (2007:15) argues that marital happiness is the balance between good and bad marriage. In the absence of the balance, conflict becomes inevitable. Marital conflict is not just a difference of opinion. Rather, it is a series of events that have been poorly handled so as to deeply damage the marriage relationship. Marriage issues have festered to the point that stubbornness, pride, anger, hurt and bitterness prevent effective marriage communication (Geurin P, et al; 2013).

Conflicts are inevitable in every marriage, but most important is the effective resolution of these conflicts by finding an amicable solution that makes the marriage thrive. Mwiti & Dueck(2007: 190) maintains that the Bible encourages believers to enjoy positive interpersonal relationships with their spouses by noting that "receiving favor from the Lord". However, God does not promise marriages without tension and neither do indigenous African traditions.

World over there are many possible causes that having severally been studied as contributing to marital conflicts (Melgosa & Melgosa, 2011: 64). According to the studies, communication breakdown (Brown & Brown, 1999: 86, Melgosa & Melgosa, 2011:64); alcoholism and substance abuse (Levinthal, 2014: 199, United Nations Office on Drugs and Crime (UNODC)); domestic violence (Nyomi & All Africa Conference of Churches, 2000: 34, Newman, 2009.: 354, García-Moreno et al., 2013); financial aspects (Kim, 2013, Mbiti, 1969, Nyomi & All Africa Conference of Churches, 2000: 34, Mwiti & Dueck, 2007.: 179); and culture (Strong & DeVault, 1997: 79, Mead et al., 2001:45)



2.2.1 Communication breakdown

According to Melgosa & Melgosa, (2011: 64) communication is one of the major factors that contribute to conflicts among married couples. Communication is the heart of a family life in that family members interact through verbal and non-verbal exchanges to express their thoughts, wishes and their core emotions.

In a study on Christian perspective on the contemporary home Jack & Judith (2013: 239) made several notes on communication among couples. They defined communication as the honest expressions of thought and emotions between couples which brings them to know one another in very personal ways characterized with mutual respect. Without the ability to communicate effectively the family unit becomes a mare collection of individuals whose thoughts, feelings and desires are nobody's business but their own. This creates a distrustful atmosphere in which no one knows what the other is thinking and feeling. With such misunderstanding, productivity of either party is affected and each pursues different interests. Strong & De Vault, (1997: 136) affirm and supports that in the absence of proper communication, negative feedback is received. The negative feedback weakens the ego of each of the parties especially for a husband thus leading to low self-esteem.

Sexual intimacy between a married couple is a gift from God, and sexual intercourse is a means of communication at the deepest level (Brown & Brown, 1999: 86 and Melgosa & Melgosa, 2011:64). According to Nyomi (2000: 36) quality time should be invested on sexual process to ensure mutual pleasure. Through this intimate communication, couple spends quality time together.

In absence of such intimacy, conflicts are bound to arise soon or latter whether one is a church leader or not. When communication begins to breakdown, married couple's stays silent in the same home and this affects sexual intimacy. The absence of the intimacy and communication is deeply stressing and contributes to emotional distance between the couples. As a compensation, a partner becomes workaholic or redundant at the same time. The redundancy of a person who was hitherto actively involved in activities is manifested whether or not a person is a church leader or not.

2.2.2 Drug and substance abuse

Drug and substance abuse refers to the use of any psychoactive substance for any reason other than its acceptable medical use. A study by NACADA (2004) revealed that drugs and substance abuse had infiltrated nations and the number of abusers is increasing at an alarming rate among all sectors of the society. Levinthal (2014: 199) contends that alcoholism and substance abuse are contributors to marital conflicts. The study argued that a person who is under the influence of alcohol or substance abuse is in danger of maintaining a job, family and even social relationships.

Numerous clinical studies like one done by United Nations Office on Drugs and Crime (UNODC), shows that in 2005 some 200 million people at the age of 15-64 had used drugs. With the increase in alcohol and substance abuse, cases of onsets and repeat marital irresponsibility and consequently marital conflicts are bound to increase in the lives of substance abusers and alcoholics. Unfortunately, alcoholism and substance abuse together with subsequent violence knows no boundaries, and is likely to affect both churchgoing couples and non-church going couples. In an online article on drug abuse and the church, Apthorn (1988: 1010), notes that church and its leaders are among those afflicted by drug and substance abuse.



2.2.3 Domestic violence

Domestic violence is any act that causes pain, damage, hurt and suffering either physical to any member of the family (Benokraitis, 2011: 391). Domestic violence covers a wide scope and cuts across all economic, ethnic, racial age, sex and social status backgrounds. It includes both abuse and neglect. Domestic violence is expressed in a wide range of actions and altitudes, threats, denial of food or money.

According to Nyomi& All Africa Conference of Churches (2000: 34) any form of violence between married couples such as use of abusive language and marital rape are all expressions of dominance and are perpetrated to create fear and maintain power over the other partner. The study further pursues that domestic violence is like rodents, a very destructive small living things that cause havocs wherever they exist. Therefore, if not effectively taken care of, violence in home, a place where God intends to be happy becomes agonizing with multiple issues of marital conflicts.

Similarly, Newman argues that around the world, people have been victims or perpetrator of violence within the families. According to García-Moreno et al. (2013), about one third of the women in Columbia and in South Korea have been beaten and physically abused by their spouses or partner respectively. The study shows that the issues of domestic violence among couples are alarmingly high both in developed and developing countries alike.

2.2.4 Financial matters

Nyomi & All Africa Conference of Churches (2000: 34) posits that financial aspect is a major potential factor to marital conflict. At no time before has marital conflicts triggered from financial matters has been manifest like it is today. Kim (2013) &Mbiti (1969) suggest that women have become full time income earners and men on the other hand are doing more jobs within the household than their fathers used to do. This is contrary to what the men and women experienced when growing up as their fathers were the bona fide bread earner of the family. The upper hand enjoyed by women in contributing to the family budget comes with some resentment towards man as the head of the family and eventually leads to marital conflict.

When either of the spouses is or becomes unemployed while the other is gainfully employed, the latter tends to see the former as inferior. The gainfully employed spouse sees the other as not worth contributing to or consulting when it comes to decision making on matters marital or financial in the family. With such superiority complex, the gainfully employed party also develops a spending habits void of consultation. Family budgets may be deliberately manipulated to suit their financial needs and concerns with minimal considerations on the material needs of the other couple and sometimes the family future. Such actions in return cause a lot of conflicts amongst themselves.

Decisions which mostly concern financial matters are very sensitive and people tend to perceive the resulting power as one-sided. If financial matters not effectively addressed, the superiority-inferiority complexes, resulting from imbalanced financial abilities and marginalization in decision making between couples in marriage leads to discontent and conflicts in the family. According to (Lamanna &Riedmann, 2002: 168) couples are more likely to break-up when one partner has more power in decision making.

According to Mwiti & Dueck, (2007.: 179) couples perceptions toward finance related matters are a major factor that contributes to marital conflicts. The study argues that in

Africa, there is never enough money and even with its availability, there is misuse. A couple may accuse the other of overspending, misappropriation of family funds, neglect of important family's financial needs or poor financial or investment decisions. Other accusations may include the old habits lack of accountability of the funds accessible to, being secretive of earnings or deliberate hoarding of money. The problem may worsen in event of early retirement which comes with reduced earnings, which is often adjunct to depression, bitterness and hopelessness of the pensioner.

Similarly, (Kim, 2013) & Mbiti (1969) concurs with the above findings about change of arrangement due to economic hardships, the study suggests that women have become full time income earners and men on the other hand men are now doing more jobs within the household than their fathers used to do. This arrangement therefore has caused a lot of conflict among married couples where women have resented due to the feeling that they have to carry more of their share of the second shift. This proves that more knowledge is needed to help such couples to be able to adapt to such changes.

2.2.5 Unaccommodated cultural differences

Culture is also a factor that contributes to marital conflicts in that one's cultural background influences what they value, how they think and how they behave (Turnbull, 2006: 10). The term culture refers to the fundamental values and beliefs that set the standards for how people perceive, interpret and behave with their family. Culture has micro-cultures that create a person's overall cultural identity such as religion, beliefs, customs and language.

The cultural identities in turn influence all aspects of a person's behavior both in public or private. Where the couples' behaviors fundamental to stable marital relationship are not in congruence and cannot be properly aligned, conflicts are bound to arise. The conflicts ensue as each tries to superimpose his or her religious beliefs, values, customs and language not just on the other couple but also the members of that family (Turnbull, 2006: 10).

Strong & DeVault, (1997: 79) argues that every culture determines the content of gender roles in its own way. It is this culture that comes to bear in every relationship including a marital one, given the right stimuli, contrary to which the consequence is conflict. The study further notes that in some cultures, such as the Arapesh, a tribe in New Guinea both male and female value men and women as equal. Both men and women alike are expected to be passive, cooperative, peaceful and nurturing. On the contrary, there are other cultures where either men or women are expected to be violent, aggressive, competitive and jealous (Mead et al., 2001:45).

2.3 Theoretical Framework

The study is guided by the Behavioral theory first coined by Albert Bandura. In his construction he argues that human thought process develops in the interactive social contests between a person and the environment and so do behavior. However human beings can overcome the environmental influence on their cognitive capacity behavior (Mweru & Njuguna, 2009: 27). It is therefore within the social context that the behavior can be studied, understood and, in case of disorders be treated (Corey, 2013: 227). The theory aids this study in understanding some of the factors of human behavior that influences a couple's thought processes once in marriage resulting to marital conflict, a behavior that is contrary to social expectations, even though such couples are within a church environment.



2.4 Conceptual framework

The study was conceptualized as a relationship between independent and dependent variable as presented in Figure 1. The independent variables are the factors contributing to marital conflicts, intervening variable being indicators; lack of commitment to church activities, not attending church meetings and withdrawing from cell groups. Marital conflict was the dependent variable.

3. Research Methodology

The study adopted descriptive research design. Both the qualitative and quantitative method of research has been used. The qualitative method was appropriate in collecting information, opinions, life experiences feeling and thoughts of the participants in the area of the study. Descriptive research design was important because it helped the study to gather information, interact and interpret the data for the purpose of bringing out the information in a format that is more understandable.

3.1 Sample size and Sampling Procedures

The study used simple random sampling to select the first respondent. Subsequent respondents were selected using snow ball sampling procedure, where a respondent would recommend the next accessible church leaders. The only condition was that a respondent was leader in an ACK church.

3.2 Data Collection Instruments

The study used a questionnaire to collect data. Similar questionnaires were used for all categories of respondents. The questionnaire was divided into three sections, namely background information of respondents, factors contributing to marital conflicts, and issues and nature of factors contributing to marital conflict among church going couples.

3.3 Data Analysis Procedures

Data analysis started with checking the questionnaires for completeness and accuracy. This was followed by separating the qualitative data from the quantitative data. Quantitative data were summarized in tables, charts and graphs using frequencies (f) and percentages (%). Qualitative data were organized into themes. This helped to establish the patterns, trends and relationship among the responses.

4. Data Analysis and Presentation of Findings

4.1 Factors contributing to marital conflicts

In an attempt to identify whether the respondents were aware of the issues resulting to marital conflict, they were requested to list the factors they thought were common as causes of marital conflict. The number of factors listed by each respondent ranged from two to four. The number of times the factor was listed by the entire 100 respondents was tallied and taken as the frequency. Table 1 shows the factors that respondents stated as those causing marital conflict

The findings show that money issues topped the list as it appearing 49 times representing 20.6%. Communication breakdown appears 44 times (18.5%), while infidelity appeared 27 times (11. 3%). Unaccommodated cultural differences appeared 13 times representing 5.5% of the responses. Others that were mentioned more than five times as causes of marital conflict among church leaders were interference by in-laws in couple's marital affairs (14 times), unemployment (9 times) issues of sexual intimacy (7 times) and mismatch in marital expectations (6 times).

Coincidentally the study observed that the number of times drugs and substance abuse was mention as a factor contributing to marital conflict (18 times) closely related to the mentioning of the domestic violence (17 times). From this observation, the study postulated that there could be a close relationship between domestic violence and drug and substance abuse in causing marital conflict among church leaders.

In addition to the reviewed factors contributing to marital conflict namely; financial issues (20.6%), communication breakdown (18.5%), drug and substance abuse (7.6%), domestic violence (7.1%) and un accommodated cultural differences (5.5%); the study found that marital conflicts could also be triggered by infidelity (11.3%), mistrust (8.4%), interference in marital issues by the in laws was given by 11 (4.6%) and unemployment (3.8%). Going by the number of times a factor was mentioned, infidelity and mistrust ranked higher than drug and substance abuse, domestic violence and un accommodated cultural differences.

4.2 Common factors contributing to marital conflict among church going couples

A review of literature shows that communication breakdown, drug and substance abuse, domestic violence, difference in cultural background and financial issues among married couples are the most common in contributing to marital conflicts. To find out whether each of these factors contributed to marital conflict among church going couples, respondents were asked to indicate the extent to which they agreed that each of the factor caused marital conflict among church leaders. The extent ranged from strongly agreed to strongly disagree. The responses on extent of agreement to each factor as contributing to marital conflict among church going couples is presented in Table 2

4.2.1 Communication breakdown and marital conflicts

The finding was that 94% of the respondents agreed that communication breakdown contributed to marital conflict. Only 4% disagreed that communication breakdown contributed to marital conflict, while 2 could not commit themselves to any answer. This distribution of the extent of agreement shows that communication breakdown is one of the key factors that contribute to marital conflict. The findings concur with those in the study carried out by Collins (1988:234) in which it was identified that communication inefficient contributes to interpersonal relationships and eventually leads pathological marital relationships among couples.

4.2.2 Drug and substance abuse and marital conflicts

The study found that 93% of the respondents agreed that drug and substance abuse contributed to marital conflicts, with 55 of them strongly agreeing. Four respondents disagreed while only 3 were undecided. From the analysis it can be deduced that drug and substance abuse is a factor that contributes to marital conflicts. These findings support the study by Talley who pursued that inappropriate use of drugs and alcohol puts a person in awkward situation in that one cannot be able to fulfill obligations at work and home, the latter highly likely to lead to conflict between the one abusing drug and substances and the sober party.

4.2.3 Domestic violence and marital conflicts

There were 63% of the respondents agreeing that domestic violence contributed to marital conflicts. Thirty percent of the respondents disagreed that domestic violence contributed to marital conflicts. Seven did not know the place of domestic violence in marital conflict. The finding proves beyond doubt that domestic violence contributes to unhealthy marital relationships, confirming the finding of the study by Collins (1988:294) who argues that



violence and abuse in home between couples appeared to be increasing by the day and could account for the noted increase in marital conflicts.

The study also notes that in contrast to other factors causing marital conflicts where over 95% of the respondents agreed that factors contributed to marital conflict, a lesser number (63%) of the respondents agreed that domestic violence contributed to marital conflict. As much as the number of those agreeing to domestic violence as contributing to marital conflict was high than those disagreeing, the number was significantly lower than for other factors. In relation to these specific findings, the study raised the question on the significance of the wife beating custom among some African communities.

4.2.4 Difference in cultural background and marital conflicts

Culture creates a person's values and beliefs which in turn influences a person's behavior in public and private. Contrasting cultural background among a couple, if not properly addressed and a middle ground struck, conflicts are bound to arise.

A total of 76% of the respondents agreed that different cultural backgrounds of couples could contribute to marital conflicts. Nineteen percent of the respondents disagreed. The findings were that couples coming from different cultural background were more likely to experience marital conflict than those from similar cultural background.

The finding supports Skogrand, (2011 84) assertions that sharing a culture is one of the most bonding factor which contributes to a couple's long term success in marriage. With a contrasting cultural background that is not properly addressed, a relationship lacks commonness of purpose and strong bond. This could create suspicion in believes and values resulting to a very strenuous relationship.

4.2.4 Financial issues and marital conflict

According to Nyomi & All Africa Conference of Churches (2000: 34) financial aspect is a major potential factor to marital conflict, and at no time before has it been more manifested as a trigger to marital conflicts like it is today. The study found that 83% of the respondents agreed that financial issues contributed to marital conflict among couples. The proportion of those who disagreed was 13% while 4% responded as not knowing whether or not financial issues contributed to marital conflict. The findings concur with those arrived at by Hart (1984: 134) that most of the church leaders' families suffering financial problems, hence unable to provide for their families.

5. Tables

Table 1: Main factors leading to marital conflicts as given by respondents

Factor of Marital Conflict	Frequency (f)	Percent (%)	
Financial issues	49	20.6	
Communication breakdown	44	18.5	
Infidelity	27	11.3	
Mistrust	20	8.4	
Drug and substance abuse	18	7.6	
Domestic violence	17	7.1	
Un accommodated cultural difference	13	5.5	
In laws	11	4.6	

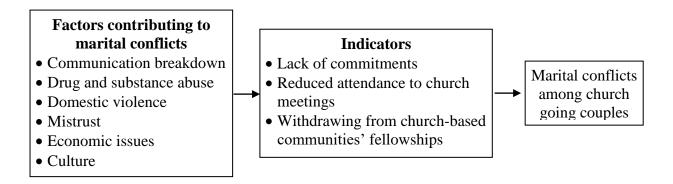
Unemployment	9	3.8
Negligence of roles	8	3.4
Issues of sexual intimacy	7	2.9
Mismatch in marital expectations	6	2.5
Lack of premarital preparedness	5	2.1
Others	4	1.7
Totals	238	100

Table 2: Extent to which respondents agreed to selected factors as contributing to marital conflict among church going couples

Scale of agreement	Communication Breakdown	Drug and Substance Abuse	Domestic Violence	Difference in Cultural Background	Financial Issues
Strongly Agreed	35	55	24	28	37
Agreed	59	38	39	48	46
I don't know	2	3	7	5	4
Disagreed	3	3	21	8	8
Strongly Disagreed	1	1	9	11	5
Total	100	100	100	100	100

6. Figures

Figure 1: Conceptual Framework



7. Summary and Conclusion

The purpose of this study was to confirm the factors that contribute to marital conflicts among church leaders, namely communication breakdown, drug and substance abuse, domestic violence financial issues and un accommodated cultural difference. Based on the findings a number of other factors contributing to marital conflicts were identified.

The study found that communication breakdown, drug and substance abuse, domestic violence, unaccommodated cultural differences and financial issues were key factors in contributing to marital conflict among church going couples. Going by the proportion of the respondents who agreed to each of the factor contributing to marital conflict, the most common emerged to be communication breakdown at 94% followed by drug and substance abuse at 93%. Financial issues (83%) and unaccommodated cultural difference (76%) ranked third and fourth respectively. Domestic violence emerged as the fifth common factor that



contributes to marital violence with 63% of them agreeing that the factor contributed to marital conflict.

A number of other factors emerged as contributing to marital conflict. These factors include infidelity which was mentioned 27 times (11.3%), mistrust which appeared 20 times (8.4%) and interference in marital affairs by in-laws which was mentioned 11 times (4.6%). Other factors listed were incidences of unemployment (3.8%), negligence of roles by either of the couples (3.4%), lack of sexual intimacy (2.9%), mismatch in marital expectations (2.5%) and lack of premarital preparedness by one or both of the couple (2.1%). It emerged that incidences of drugs and substance abuse and domestic violence were mentioned in almost equal number of times; that is 18 and 17 times respectively.

The study concluded that based on the above findings, it is evident that communication breakdown, economic issues, mistrust and drug and substance abuse contributes to marital conflicts. However, there are other emerging issues that attributed to marital conflicts. These factors include infidelity, mistrust, and interference in marital affairs by in-laws, incidences of unemployment, negligence of roles by either of the couples, lack of sexual intimacy, mismatch in marital expectations and lack of premarital preparedness by one or both of the couple. The top five factors that contribute to marital conflict were identified as financial issues, communication breakdown, infidelity, mistrust, and drug and substance abuse. As opposed to the finding of some of the studies, domestic violence and unaccommodated cultural difference are not among the top five factors contributing to marital conflict, but cannot be ignored as a threat to marriage.

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