Determinants of Marital Conflict among Government Employed Workers in Debre Markos Town, Amhara Region, North West Ethiopia

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Abstract: The objective of this study was to investigate determinants of marital conflict among government employed workers in Debre Markos town. Quantitative approach specifically correlational research design was employed to address the research objectives. A sample of 329 respondents was selected by using stratified random sampling technique. Self-administered questionnaire was used to collect data from the participants. Three hundred eight respondents returned the questionnaires. The collected data were coded and entered into SPSS version 20 computer software for analysis. Data were analyzed by using both descriptive and inferential statistics. Among the descriptive statistic, percentage, mean, and standard deviation were employed. Pearson product moment correlation coefficient and hierarchical regression analysis were employed to examine the extent of relationship between/among variables. The finding indicated that there are significant positive relationships among infidelity, financial management, and interference of families and/or friends in the life of partners and marital conflict. But a significant negative relationship was found among sexual relationship and equalitarian role and marital conflict between partners. The results of the regression analysis also indicated that the current age of partners, educational status, number of years partners stayed in marriage relation, sexual relationship, infidelity, monthly income, financial management and interference of families and/or friends in the life of partners significantly predicted marital conflict. However gender, arrangement of marriage, and household activities equally shared by both partners did not predict marital conflict. Finally, the study proposed that marriage counseling should be given for couples to minimize divorce and family breakups. Besides, future research has been recommended either to corroborate or refute the current study.

Key words: Marital conflict, Determinants, Debre Markos

INTRODUCTION
Marriage is one of the developmental tasks of adulthood (Glover, 2010). It is a progression into adulthood, a means of achieving independence. It is considered as a marker of passages into matured adulthood (Kristen, 2013). According to Strong, DeVault, and Cohen (2011) marriage is an emotional
and legal union of two adults of the opposite sex. This makes them to share emotional and physical intimacy, and economic resources, unite sexually and perhaps give birth to, adopt, or rear children.

As stated by Animasahun and FamiFatile (2011) marriage is all the behaviors, norms, roles, expectations, and values that are associated with legal union of a man and woman. Married couples are expected to establish a mutually satisfying marriage (Tolorunuleke, 2008). During this transition, when the relationship is good, it is very fulfilling; yet, when the relationship is not so good, marriage is frustrating and aggravating. The union of a man and a woman as a husband and wife is assumed to be permanent. If their relationship is not assumed to be good, it may be dissolved by separation or divorce.

As human beings, differences will be expected between couples in their everyday lives in terms of their opinions, values, needs, desires and habits. Conflict between two partners in marriage is inevitable (Sanford, 2010). All marriages, even the very best of marriages, have conflict which is a normal part of two people working out a life together (Duvall & Miller, 1985). Even though there are good ways to work out differences, there are bad ways too. If there are bad ways of working out differences, marriage relationship may end up with divorce (Hamilton, 2013).

Many factors have come together to affect marriage institutions thus causing many problems which both young and old married couples must contend with. Animasahun and FamiFatiele (2011) reflected that marital conflict is the state of tension or stress between marital partners as the couple try to carry out their marital roles. Some marital roles might be fulfilled while others may remain unfulfilled. Those roles which are unfulfilled may result in conflict and the causes of conflict come from different sources (Kristen, 2013). Marital conflicts can be about virtually anything. Couples complain about sources of conflict ranging from verbal and physical abusiveness to personal characteristics and behaviors (Fincham, 2003). The causes can be associated either with personal, social or economic factors.

Marriage, whatever its form, is a socially recognized union between partners that establishes rights and obligations between them. During their relationship, challenges may occur among marital partners soon after marriage. Conflict between partners is a common aspect of their marital relationship, but for some partners the frequency and intensity of conflict varies (Morrison, Coiro, & Blumenthal, 1994). Marital conflict is a series of events that have been poorly handled so as to deeply damage the marriage relationship.

Conflict among married couples is a very sensitive issue and is reported in different times in different areas like to friends, relatives, social courts and legal courts. Debre Markos woreda court social work officer report showed that there were 221 marital cases seen by the woreda court in the year 2015/16, and 117 cases were seen in the last six months of the year 2016. This figure shows that reported marital cases are increasing from time to time.

Depending on the intensity and frequency of conflict, some of them may be resolved, others may end up with divorce. Marital conflicts have been seen as the major causes of failed marriage (Boyd, 2014). This makes both spouses distressed, and is linked to either personal or social problems.

A research conducted in Nigeria about the causes of marital conflict amongst couples in Ijumu land (Tolorunuleke, 2013) focused only for the level of education and length of marriage as the causes
of marital conflict. The result revealed that there were no significant mean differences in the causes of marital conflicts among couples based on level of education and length of marriage. Daniel (2014) conducted research on the relationship between premarital preparation and marital satisfaction of mothers in Addis Ababa, Ethiopia. This research work was gender specific. It gives due emphasis only for females by excluding males.

Besides, Meaza (2014) also conducted research on sources of marital conflict, the relationship between conflict resolution mechanism and marital satisfaction among married couples in Addis Ababa. The results of this study briefly explained the major causes of marital conflict; however, the study failed to explain which factors most predict marital conflict among partners.

Muna (2014) also conducted research on couple communication and marital stability among adults in Oromiya region, Assela town. The results of this study revealed that marital stability was positively correlated with couple communication. But marital stability is not only determined by communication between couples.

To the best of the researchers’ knowledge, no previous study on the relationships among individual, household, social factors and marital conflict, especially on government employed workers in Amhara Region in general and in Debre Markos town in particular, was conducted. Identifying factors which may have positive/adverse effects on the relationship between couples and ultimately lead to marital conflict was the timely issue of this study. Therefore, the current study was aimed at identifying determinants of marital conflict among government employed workers in Debre Markos town.

**Basic Research Questions**

This study seeks to answer the following basic research questions:

1. Are there significant relationships between each predictor variable and marital conflict?
2. To what extent do demographic factors contribute to marital conflict among government employed workers in Debre Markos town?
3. To what extent do individual factors predict marital conflict among government employed workers in Debre Markos town after controlling demographic factors?
4. Do household factors predict marital conflict among government employed workers in Debre Markos town after controlling individual factors?
5. To what extent does interference of families and/or friends as a social factor contribute for marital conflict among government employed workers in Debre Markos town after controlling household factors?

**METHOD**

**Research Design**

To investigate the determinant factors of marital conflict among government employed workers in Debre Markos Town, correlational research design was employed. The main purpose of this kind of research design, according to Simon and Goes (2011), is to show to what extent the predictor variables predict the criterion variable.
Research Site
The study was conducted in Debre Markos town. It is located in North Western Ethiopia, in Amhara National Regional State, East Gojam zone. The town is 265 kilo meters far from Bahir Dar, the regional capital. As witnessed by the office of municipality of the town, it has an estimated population of 113,101, out of which 52,676 were males and 60,425 females.

Target Population of the Study
The total population for this study were those government employed married workers who are working in Debre Markos city administration offices. During the time of data collection, there were 1,432 government employed married workers distributed in the three pool offices of the city administration of which 715 of them were males and 717 were females.

Sampling Techniques
The researchers used stratified sampling technique to select participants from the study population. The researchers stratified the total population into three strata based on pool offices i.e. finance and economic development pool office, service pool office, and civil service pool office. Study participants in each pool offices were also arranged by gender. After dividing the entire population into different groups, the researchers used simple random sampling technique. From the total target population, the researchers took the desired samples proportionally from each stratum.

Sample Size Determination
The desired sample size was determined by using sample size determination formula as suggested by Yamane. According to Singh and Masuku (2014), Yamane (1967) provides the following simplified formula to calculate sample size.

$$\text{Sample Size (n)} = \frac{N}{1 + N(e^2)}$$

Where:   
N = population size,  
n = the sample size, and  
e = the level of precision/acceptable sampling error committed by the researchers which is 0.05.

Based on this formula, from 1,432 target population, the desired sample size was determined to be 313. Considering the fact that all the distributed questionnaires would not be returned, the researcher added 5% non-return rate compensation and the final sample size was 329 participants, of which 164 were males and 165 were females.
Table 1
Target Population and Proportional Sample Size of the Participants

<table>
<thead>
<tr>
<th>No</th>
<th>Pool Office</th>
<th>Population Size</th>
<th>Sample Size</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>M</td>
<td>F</td>
</tr>
<tr>
<td>1</td>
<td>Finance and Economic development</td>
<td>252</td>
<td>187</td>
</tr>
<tr>
<td></td>
<td>pool office</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Service pool office</td>
<td>45</td>
<td>43</td>
</tr>
<tr>
<td>3</td>
<td>Civil service pool office</td>
<td>418</td>
<td>487</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>715</td>
<td>717</td>
</tr>
</tbody>
</table>

Study Variables

Criterion Variable
- Marital Conflict

Predictor variables
- Demographic Factors includes gender, age, educational status, duration of marriage, and arrangement of marriage.
- Individual Factors includes sexual relationship, and infidelity.
- Household Factors includes monthly income, financial management, and equalitarian role.
- Social Factor includes interference.

Data Collecting Instruments
Data from the selected samples were collected by using close ended self-administered questionnaire. The questionnaire had three parts. The first part contains background information about participants. The second part contains items related to causes of marital conflict, and the third part contains items indicating how often partners engaged in disagreements. The first part contained six items presented in multiple choice form and the second part contained questions requesting their level of agreement or disagreement on the basis of five point Likert scale which ranges from strongly disagree to strongly agree on the presented issues.

The second part of the questionnaire contained eight items indicating sexual relationship between partners (with a reliability coefficient of .81), nine items indicating infidelity (reliability coefficient of .78), ten items indicating financial management (with a reliability coefficient of .84), eight items indicating responsibilities equally shared by partners (a reliability coefficient of .74), nine items indicating interference of families and/or friends on the life of partners (with a reliability coefficient of .71) The questionnaire is adapted from ENRICH (Evaluation and Nurturing Relationship Issues, Communication and Happiness), Marital Satisfaction Scale (EMS; Fowers, & Olson, 1993), and Attitudes toward Infidelity Scale (Whatley, 2006).
The last part contained ten items adapted from Kansas Marital Conflict Scale (KMCS; Eggeman, Moxley, & Schumm, 1985), indicating how often partners engage in marital conflict on the basis of five point scale which range from never, once a while, sometimes, frequently, and almost always.

Items of the questionnaire were checked about their cultural sensitiveness by experts. Possible corrections were made by experts in the area and followed by back and forth translations by the corresponding language experts. Two experts (Amharic Major) participated to translate the original English version into Amharic version. This was also back translated by other English language experts to check the authenticity of the instruments to the original one. Finally, content validity and cross-language validity were checked by panel of experts from the department of psychology.

Procedure of Data Collection
In order to conduct this research, the researchers took formal letter from the Department of Psychology. The permission letter was submitted to Debre Markos town Civil Service Office and got acceptance. Then, the office wrote a letter of cooperation to other offices under it. A brief explanation about the purpose of the study was given to the participants, and they were also informed that their responses would be kept confidential. Assistant data collectors were assigned in each selected offices. Before distributing the questionnaire, participants were given adequate orientation on how to respond to every item. Questionnaire was distributed to participants of the study. They were given time to complete the questionnaire by themselves. They also have got a close support from the assistant data collectors when they were in need of help. After the participants finished completing the questionnaires, the researchers collected them from the assistant data collectors by checking the completeness of the data, and made them ready for analysis by giving them codes.

Data Analyses Methods
The collected data were coded and entered into SPSS Version 20 computer software for analysis. Categorical variables were dummy coded as 1 and 0. Depending on the nature of variables, the collected data were analyzed quantitatively by using both descriptive and inferential statistics.

Among the descriptive statistics, percentage, mean, and standard deviation were employed. To assess the magnitude and direction of relationship among the study variables, Bi-variate correlation was employed (Pearson Product Moment Correlation Coefficient was estimated). Hierarchical regression analysis was also employed to show the relative importance of the predictor variables on the criterion variable.

RESULTS
In this section, the results and interpretations of the quantitative data collected through self-administered questionnaire were presented. To collect the quantitative data, a total of 329 questionnaires were distributed. Among these, a total of 308 questionnaires (153 from male and 155 from female participants) were returned. This accounted for 93.6 % response rate.
Background Information of Respondents

The Socio-Demographic characteristics of respondents include gender, age, and educational status, and monthly income, arrangement of marriage and duration of marriage. Out of 308 respondents, 153 (49.7%) were males and 155 (50.3%) were females. Regarding to their age group, 110 (35.7%) of the respondents were found in the age category of 20 to 34, 168 (54.5%) of them were found in the age category of 35 to 50, whereas 30 (9.7%) of them were found in the category of 51 and above years of age.

Concerning their educational background, 2 (0.6%) of the respondents reported as they attended primary education, 10 (3.2%) of them attended secondary education, and 122 (39.6%) of them had college certificate/diploma, whereas 174 (56.5%) of them had first degree and above.

From the above description, the majority of them were found in the age category of 35 to 50 years and had first degree and above.

Regarding to their monthly income level, 31 (10.1%) of the respondents earned less than 2000 Birr per month, 176 (57.1%) of them earned between 2000 and 5000 Birr every month. Whereas, 101 (32.8%) of them earned more than 5000 Birr monthly. 254 (82.5%) of the respondents arranged their marriage relation by themselves, but 54 (17.5%) of them reported as their marriage relation was established by the arrangement of others like families, friends and the like.

Regarding the length of time respondents stayed in marriage, 66 (21.4%) of them reported as they stayed in marriage for less than 5 years, 93 (30.2%) of them for about 5 to 10 years, 77 (25%) of them for about 11 to 15 years, whereas, 72 (23.4%) of them stayed in marriage for more than 15 years’ time. This indicated that the majority of respondents received a monthly salary ranged from 2000 to 5000 Birr, and arranged their marriage by themselves (table not indicated).

Correlation Analysis

Table 2

*Pearson Product Moment Correlation for Individual, Household and social factors of marital conflict*

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Sexual Relation</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Infidelity</td>
<td>-.260**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Financial Management</td>
<td>-.198**</td>
<td>.639**</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Equalitarian role</td>
<td>.346**</td>
<td>-.360**</td>
<td>-.503**</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Interference</td>
<td>-.264**</td>
<td>.530**</td>
<td>.523**</td>
<td>-.185**</td>
</tr>
<tr>
<td>6</td>
<td>Marital conflict</td>
<td>-.266**</td>
<td>.640**</td>
<td>.767**</td>
<td>-.442**</td>
</tr>
</tbody>
</table>

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

Table 2 contains the summary of continuous predictor variables in relation to marital conflict. Sexual relationship and infidelity were included under individual factors. Financial management and equalitarian role were also being included in household factors, but interference was included under social factor. Correlation was made for each variable to measure the strength of linear association.
with marital conflict. The result showed that each variable was significantly correlated with marital conflict. This is an indication that there was a statistically significant relationship between sexual relation, infidelity, financial management, equalitarian role, and interference with marital conflict.

As it is indicated in the above table, the correlation between sexual relation and marital conflict between partners was negative and statistically significant (r = -0.266, P < .001). This result indicated that as sexual relationship decreases, marital conflict between them increases. Whereas, the correlation between infidelity and marital conflict was found to be positive and statistically significant (r = 0.640, P < .001). This indicated that the strength of the linear association between infidelity and marital conflict was found to be strong. This is to mean that as partners had sexual relation outside of their marriage relationship, the degree of conflict between them increases. Regarding to house hold factors, the correlation between financial management and marital conflict between partners was positive and statistically significant (r = 0.767, P < .001). The result showed that as the level of financial management increases, the marital conflict between partners increases. Whereas, the correlation between equalitarian role and marital conflict between partners was negative but statistically significant (r = -0.442, P < .001). This result informed that an increase in marital conflict will be accompanied by a decrease in equalitarian role. This is an indication that as house hold activities are shared equally by both partners, conflict between them decreases.

The above table also indicated that interference of families and/or friends as a social factor is related with marital conflict among partners. The correlation between interference and marital conflict between partners was positive and statistically significant (r = 0.674, P < .001). The strength of the linear association between interference and marital conflict between partners was found to be strong. This result revealed that the more the interference of families and/or friends on the life of partners, the higher marital conflict would be among them.

### Hierarchical Regression Analysis

**Table 3**

*Hierarchical Linear Regression that shows the relative importance of the study variables on Marital Conflict*

<table>
<thead>
<tr>
<th>Variables</th>
<th>Model 1</th>
<th>Model 2</th>
<th>Model 3</th>
<th>Model 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>-.117</td>
<td>-.028</td>
<td>.002</td>
<td>-.013</td>
</tr>
<tr>
<td>Age</td>
<td>-.125*</td>
<td>-.055</td>
<td>-.020</td>
<td>-.031</td>
</tr>
<tr>
<td>Educational Status</td>
<td>-.160**</td>
<td>-.134**</td>
<td>-.063</td>
<td>-.027</td>
</tr>
<tr>
<td>Duration of Marriage</td>
<td>.135*</td>
<td>-.008</td>
<td>-.014</td>
<td>.008</td>
</tr>
<tr>
<td>Marriage Arrangement</td>
<td>-.016</td>
<td>-.040</td>
<td>.008</td>
<td>.005</td>
</tr>
<tr>
<td>Sexual Relation</td>
<td>-.108*</td>
<td>-.080*</td>
<td>-.020</td>
<td></td>
</tr>
<tr>
<td>Infidelity</td>
<td>.599**</td>
<td>.234**</td>
<td>.126**</td>
<td></td>
</tr>
<tr>
<td>Monthly income</td>
<td>-.051*</td>
<td>-.057*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial Management</td>
<td>.561**</td>
<td>.432**</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equalitarian Role</td>
<td>-.039</td>
<td>-.098*</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Interference  
\[ R^2 \]  
\[ R^2 \text{ change} \]  
[4.267]**  
[34.414]**  
[53.797]**  
[67.985]**  
\[ *P < .05 \text{ and marginally significant}, \quad **P < .01 \]

Table 3 depicts the results of hierarchical regression analysis of the study variables predicting marital conflict among partners in their marriage relationship. First, demographic factors, individual factors, household factors, and social factors were included in the first, second, third, and fourth models respectively. Controls in each model were done to know the net effects of different predictor variables on marital conflict between partners. To know the relative importance of each predictor variable, discussion was made in every model separately.

Model 1 indicated that the predictor variables; age (\( \beta = -.125, P < .001 \)), educational status (\( \beta = -.160, P < .005 \)), duration of marriage (\( \beta = .135, P < .001 \)) were found to be significantly predicting marital conflict between partners. The result showed that as the age of partners increase, marital conflict decreases. Marital conflict also decreases with the increment of educational status of partners. But in relation to duration of marriage, as the number of years partners stayed together increases, marital conflict increases.

On the other hand, gender (\( \beta = -.117, P = .54 \)) and arrangement of marriage (\( \beta = -.016, P < .779 \)) had no roles in predicting marital conflict. Thus, the variance in marital conflict that is accounted for by demographic variables was 6.6%.

In model 2, to increase the explanatory power of predictor variables on marital conflict, sexual relationship and infidelity were added. Sexual relationship and infidelity were significantly predicting marital conflict at (\( \beta = -.108, P < .005 \)) and (\( \beta = .599, P < .001 \)) respectively. This result indicated that those partners who had good sexual relationship, marital conflict between them decreases, whereas having sexual relationship outside their marriage relationship, increases the likelihood of the partners to be in conflict. In this model, the variance in marital conflict that is accounted for by adding sexual relationship and infidelity was 37.9%.

In model 3, monthly income, financial management and equalitarian role as household factors were added. In this model, monthly income level (\( \beta = -.051, P < .005 \)) and financial management (\( \beta = .561, P < .001 \)) significantly predicted marital conflict. But equalitarian role, (\( \beta = -.039, P = .350 \)) had no role in predicting marital conflict. Thus, the variance in marital conflict that is accounted for by household factors (income level, financial management and equalitarian role) was 19.9 % which significantly improved the explanatory power of the model by increasing R square from .445 to .644.

In model 4, interference of families and/or friends as a social factor was added. In this model, interference (\( \beta = .343, P < .001 \)) was significantly predicting marital conflict. This indicates that, the more the interference of families and/or friends on the life of partners, the higher marital conflict was among them. Thus, the variance in marital conflict that is accounted for by interference of families and/or friends as a social factor was 7.2% which significantly improved the explanatory power of the model by increasing R square from .644 to .716.
DISCUSSION
The main objective of this study was to investigate the determinants of marital conflict among government employed workers in Debre Markos town. In this regard, an attempt was done to see the relative importance of individual, household and social factors on couples’ marital conflict.

The results of regression analysis revealed that age significantly predicted marital conflict between partners. This indicated that as the age of partners’ increases marital conflict decreases. This result was supported by a research finding which stated that mean difference was significantly different among different age groups (Muna, 2014). It was also pointed out here that as when a person moves to old age, his/her marital relation becomes stable. Literatures also indicated that marital relation in a younger age is a time whereby partners face different social tasks (James & Wilson, 2002). As they detach from parents and friends, they tend to develop inward focus which creates tension in their earlier time of their marital relationship.

In contrast, educational status significantly and negatively predicted marital conflict between partners. The result indicated that marital conflict decreases with the increment of educational status of partners. But the finding of this study is in contrast with previous studies. For instance, the more years of schooling, the more stable a marriage is, because nowadays, according to Levinger (1996) cited by Muna (2014), the power of attraction between a husband and wife is associated with their educational status. On the other hand, a study conducted in Nigeria on the causes of marital conflict among couples showed that there was no significant difference in the causes of marital conflict among couples in different levels of education (Toloruneleke, 2013). Duration of marriage significantly predicted marital conflict of partners. This indicated that the more number of years partners stayed together, the marital conflict increases.

Gender and arrangement of marriage had no role in predicting marital conflict. In line with the findings of this study, a research conducted in Addis Ababa by Meaza (2014) revealed that there was no significant difference between male and female respondents. On the contrary, as revealed in Amato and Previti (2003), females as compared with males tend to monitor their marital relationships more closely, become aware of relationship problems sooner.

The correlation between sexual relation and marital conflict between partners was negative and statistically significant. This indicated that partners who had good sexual relationship had the lower rate of marital conflict. Sexual relationship is considered as one of the major causes of conflict in a marriage relationship. The sexual problems partners face includes lack of accurate knowledge, unrealistic expectation, fear of not being able to perform adequately, differences in sexual drive, and inhibiting attitudes about sex (James & Wilson, 2002).

Infidelity was significantly predicting marital conflict. Having sexual relation outside their marriage relationship increases the rate of conflict between partners. Correlation analysis result between infidelity and marital conflict was found to be positive and statistically significant. This indicates partners having sexual relation outside of their marriage relationship enhance marital conflict between them. A research result, conducted by Mark, Janssen and Milhausen (2011) showed that there were no significant gender differences in the reports of infidelity. It is also indicated that engaging in sexual intercourse with someone other than their partner is the leading cause of divorce.
Income level of respondents, and financial management as household factors were significantly predicting marital conflict. On the other hand, responsibilities shared by partners had no role in predicting marital conflict. Literatures show the relationship between increasing earnings of women and increasing divorce rates (Liu & Vicat, 2004). This showed that if the wife is a high earner relative to her husband, she gains less from marriage. Generally, the higher total income of the family improves its quality of life and thereby enhances marital stability.

Money is a primary source of tension in marriage (Kurdeck, 1995). Family and economic phenomena are interdependent. Economic problems are experienced more when the husband is partially or fully unemployed, or when he wastes his earnings for non-essential or harmful items like alcohol. Literature also reflects that the greater difficulty of resolving money conflicts results in greater threat and stress. (Papp, Cummings & Goeke-Morey, 2009).

Interference of families and/or friends was significantly predicting marital conflict. The correlation between interference and marital conflict between partners was also positive and statistically significant. The present finding seems to be consistent with the literatures review by Mikucki (2008) as cited in Tigist (2014). The literature states that in most marriage relationships, in-laws and other extended families are the common cause of marital fights.

CONCLUSIONS
The study focused mainly on individual, household and social factors as predictors of marital conflict. From the findings of the study, we conclude that age, educational status and duration of marriage are the most important variables in the lives of partners. Besides, much attention is given to the frequency of sexual relationship and the trust they develop in their marriage life as these variables are adversely affecting couples relationship. Individuals’ monthly income and financial management has also contributed significantly to the couples’ marriage life and further strengthens their relationship. Interference of families and/or friends on the lives of partners as a social factor had far reaching effect on the couples’ marital discordance.

RECOMMENDATIONS
The present study revealed that marriage relationship, in one way or the other, is affected by different factors. Based on the findings of the study and conclusions reached, the following recommendations were made.

- Couples shall discuss on how to manage their income in order to make their marriage stable
- Partners should be faithful to each other in order to save their marriage
- People outside of the household should refrain themselves from interfering the affairs of married people
- Finally, future research is recommended to be conducted in relation to the issue by incorporating other factors besides the factors considered in the current study
REFERENCES


