

Causes of Marital Instability among Teachers in Enugu Education Zone of Enugu State, Nigeria

Onovo, Amos Okwudili and Ani, Peter Andrew. O.

Department of Guidance and Counselling the University of America, California, USA

ABSTRACT

The study examined the causes of marital instability among teachers in Enugu Education Zone of Enugu State, Nigeria. It specifically sought to find out the extent to which marital infidelity and lack of finance cause instability among teachers in Enugu Education Zone of Enugu State, Nigeria. The study adopted a descriptive survey research design. The population for the study was 2026 teachers. Of these 317 were male teachers and 1709 were female currently serving in the 31 government owned secondary schools in Enugu education one of Enugu State, Nigeria. To ensure that a representative sample was chosen in accordance, 5% of the population was drawn. Thus, giving the sample size of teachers to be 101. A self-structured questionnaire developed by the researcher called Causes of Marital Instability Scale (COMIS). The instrument was face validated by three (3) research experts: one in Measurement and Evaluation and two others in Guidance and Counselling Department. Cronbach Alpha reliability estimate was used to ascertain the internal consistency of the entire instrument which is .73. 91 out of 101 copies of the instrument were retrieved, signifying 90.09 % return of duly filled copies of the administer instrument. Data collected for this study were used to analyze the two research questions using mean, grand mean and standard deviation and t-test statistics was used to test the hypotheses at .05 level of confidence. The findings obtained from the analysis showed that marital infidelity and lack of finance cause instability among male and female teachers in Enugu Education Zone of Enugu State, Nigeria to a great extent. The study also found out that there is no significant difference in the mean rating of the extent to which marital infidelity and lack of finance cause instability among male and female teachers in Enugu Education Zone of Enugu State, Nigeria. Based on the findings, the researcher recommended, among others that Government at all level should provide good incentives that will aid married teachers to be very responsible. This will help to reduce much of the sexual practices among teachers' in the school.

Keywords: Marital Instability, and Teachers

INTRODUCTION

Marriage as a concept is a complex social and cultural relationship, irrespective of where it is contracted. Marriage occupies a central place within each society, to such an extent that each society has developed its own culture and customary traditions in this regard [1]. Marriage is a concept that has gained a universal acceptance. Thus, marriage paves serious way and establishes a solid foundation upon which a family which is the basic unit of the human society is built. For marriage to take place in any given culture, it must pass through rituals, customs and traditions as proscribed by each culture in accordance with its traditions [2]. Due to myriads of culture

and cultural diversities, marriage accommodates many views and it could be defined in various ways. It is equally believed by different cultures that there exists a spiritual union which marriage confers between husband and wife which keeps them bonded together for life. Thus, marriage is more than sex, physical pleasure, gravitation and procreation [3]. Marriage has been for centuries recognized and accepted as one of the seven sacraments of the Church instituted by Christ. Marriage is the matrimonial covenant, by which a man and woman establish between themselves a partnership of their whole life [4]. The three ends of marriage, according to

Canon law are: first, the procreation of offspring; second, mutual consortium; third, a remedy for concupiscence. The first end is common to man and animal. But according to Catholic doctrine, the sacrament of matrimony gives an added strength to attain these ends [5]. [6] remarked that the heart of marriage is the mutual commitment of the spouses to share life in all its vicissitudes in as much as marriage is a union involving an undivided way of living yet, it is not without its short-comings and difficulties. The issue of marriage and family is an important one in our present society; hence, it deserves serious attention. Marriage is said to be one of the natural sacraments understood according to the general dimensions of all human relationships. The sacramental nature of marriage is expressed in the love between partners that is why [7], states that "every valid marriage contract creates between the parties a bond which is of its nature perpetual." However, in furtherance claim to the sacramental nature of marriage, [8] say that:

The sacramental character of marriage is further expressed in its fruitfulness, for procreative marriage represents God's creative act and enlightens us further about the sacramental character of creation. Some theologians equally considered marriage to be the best paradigm of a sacrament that is deeply rooted and transformed by the love of God [9]. Be that as it may, Marital instability has become one of the most prevalent and endemic social challenges ravaging many families and communities in Nigeria. Since the family is the bedrock on which every society is built, the question of achieving national stability must first be addressed from the family unit with special reference to conflicts in marriages. There is no gainsaying the fact that many of the social challenges that are threatening family stability. This is to say that marital instability is defined as including the gamut of activities from thinking about and discussing divorce to actually filing for either separation or divorce [10]. There are consequences of marital instability in families. For instance, the challenges in the present

school system are infidelity among couples, financial problems, childlessness, alcohol addiction, sexual abuse, high anxiety, emotional instability, cultism, absenteeism, school dropout, depression, lack of concentration, frustration to mention but few, could be traced to marital conflicts in families and sometimes among married teachers in secondary schools [11].

Firstly, the cause of marital instability among married teachers is lack of finance in management of the family. Most couples who are teachers argue over bills, debt, spending, and other financial issues. How they decide to deal with money problems causes problem and most them affect both of them and their children who are at the receiving end [12]. This by extension affect the general public and in school activities. By this, teachers (also called a school teacher or formally, an educator) is a person who helps students to acquire knowledge, competence or virtue. But when a teacher who is married does contrary to her function, the effect of her action affects her home because it might lead to separation, herself an embarrassment that might make her students look down at her or him. In some cases guidance counsellors or teacher counsellors may invade into the problem if consulted. Most of them shy away of discussing problems of marital couples among married teachers and those who did were accused of gossiping and not minding their selves. In the school setting, the problem of infidelity among married teachers seems to be glaring because some married teachers are involved in extra-marital affair. Sometimes, it is accompanied with open confrontation before students which is embarrassing and a public assault [13]. It affects families such that it leads to broken homes. In most cases, children are affected in all capacity because it affects the accompaniment of both parents, their welfares such as paying their school fees on time, curbing of negative behaviours, feedings etc are not attended to. As such it calls for a serious attention. There is gender difference in the factors that influence involvement in marital

infidelity and that is the level of involvement which may be significantly dependent on gender. Most people's are of the opinion that more male teachers are involved than female teachers. There are incessant cases of disharmony, violence, breaking of marital vows, arising from unresolved conflicts in marriages. [14] remarked that most devastating is the effect of marital conflict on couples, children and by extension, on the nation. Some children who are denied full parental care and love often seek for affection outside the home but are usually lured into unwholesome

Statement of the problem

Marital problems are seen as the phenomena that threatens the peace and unity of married couples. These problems bring about disagreement from which the couples perceive some threats to their needs, interests or concern which leads to struggles and contests between couples with 'opposing needs, ideas, beliefs, values, or goals. Marriage in our broken world has fallen on hard times. Many couples especially married teachers give up, since they view marriage more as a mere contract than as a covenant. It hurts when clergies see couples who they married get divorced, nullified or separated. Divorces not only separate couples, but also injure children and alienate family members and friends. By extension, the divorce, separation, her attitudes at home may lead her or him to start having extra marital affair with her or his colleagues at work. It is no surprise that the prophet Malachi writes, "Any man who hates and divorces his wife, does violence to the one he should protect" [16]. While some divorces are unavoidable as a last resort, churches make earnest effort to strengthen

Objective of the study

The general purpose of this study examined the causes of marital instability among teachers in Enugu Education Zone of Enugu State, Nigeria

Specifically, the study sought to:

1. ascertain the extent to which infidelity causes instability among

Research Questions

The following research questions guided the study.

relationships and attitudes. Those who are fortunate to occupy certain positions in society thrive only in an atmosphere of conflict and instability [15]. Every effort to resolve or cope with marital instability through traditional and religious approaches appear to be impracticable in modern times due to the upsurge of civilization and proliferation of religious organizations with varying doctrines. The study sought to examine the causes of marital instability among teachers in Enugu Education Zone of Enugu State, Nigeria bearing in mind gender as variable.

marriages and families in general. Many Christian churches are dedicated to supporting strong marriages, not least of which is focus on the family. What might pastors do in their roles as teachers and counsellor's to help marriages stay together and even thrive? What about the guidance counsellors' or teacher counsellors' in secondary schools? However, marital problems are a normal part of married life experienced by couples. This is so because, when two people come together in marriage, each partner comes with his/her individualized characteristics, needs, attitudes, values, and idiosyncrasies [17]. Be that as it may, the lists of marital problems cannot be exhausted at a particular time. This entails that the list is endless and they include but not limited to; marital infidelity, finance, children, sex, time apart, household responsibility, friends, irritating habits, family, personality, expectations and poor communication. It is against this background that the study sought to examine the causes of marital instability among teachers in Enugu Education Zone of Enugu State, Nigeria

teachers in Enugu Education Zone of Enugu State, Nigeria

2. find out the extent to which lack of finance causes instability among teachers in Enugu Education Zone of Enugu State, Nigeria

1. To what extent does marital infidelity causes instability among teachers in

Enugu Education Zone of Enugu State, Nigeria?

Enugu Education Zone of Enugu State, Nigeria?

2. To what extent does lack of finance causes instability among teachers in

Hypotheses

The following research hypothesis guided the study and were tested at .05 level of significance.

H₀₁: There is no significant difference in the mean ratings of the extent to which Marital infidelity causes instability among Male and Female Teachers in Enugu Education Zone of Enugu State, Nigeria.

H₀₂: There is no significant difference in the mean rating between male and female teachers on the extent to which lack of finance causes instability among teachers in Enugu Education Zone of Enugu State, Nigeria.

Literature Review

This section dwelt on exposing the literature review. Categorically, it exposed the concept of marriage, what marital

instability is all about, marital infidelity and lack of finance as causes of marital instability and the theoretical framework

Concept of marriage

The concept of marriage has become quite difficult to define because of varying cultural orientations. Marriage is a legally and socially sanctioned union, usually between a man and a woman, that is regulated by laws, rules, customs, beliefs, and attitudes that prescribe the rights and duties of the partners and accords status to their offspring (if any). The universality of marriage within different societies and cultures is attributed to the many basic social and personal functions for which it provides structure, such as sexual gratification and regulation, division of labour between the sexes, economic production and consumption, and satisfaction of personal needs for affection, status, and companionship. Perhaps its strongest function concerns procreation, the care of children and their education and socialization, and regulation of lines of descent. For the purpose of this study however, marriage is seen as: a sacred and permanent contract which is assumed to be enacted when two people, usually a

man and a woman decide on their own accord and in the presence of at least two witnesses to exchange the formal consent to live a life of vocation of love and sharing for each other for the purpose of promoting mutual growth and welfare as persons in their journey together through life [18]. This definition indicates that marriage is sacred, permanent, and voluntary and involves mutual relationship and compatibility between a man and a woman. Marriage promotes the spirit of give and take which eventually leads to good interpersonal relationship. With this definition, marriage is expected to be founded in love and should flourish with mutual understanding between spouses. This is achievable only when the spouses accept to tolerate and accommodate their weaknesses for life. As a lifelong affair, [19] noted that the stability of marriage is of essence. Marital stability can be measured by the degree of happiness, satisfaction and love that exist in the family.

Concept of marital Instability

Marital instability is defined as the gamut of activities from thinking about and discussing divorce to actually filing for either separation or divorce. The term marital instability is used to refer to the process whereby marriages breakdown through separation, desertion or divorce. [20] observed that marital instability in

homes could lead to separation and divorce. In their own study, [21] found that marital instability is caused by sex-related issues, love and trust, socio-cultural factors, anti-social vices and lastly economic factors. Marital instability affects people of all ages, races and cultural backgrounds and often leads to

divorce. Marital instability reveals affective and cognitive states in the company, with related actions, which predicted to terminate a relationship [22]. There are many factors that lead to marital instability. [23] remarked that childlessness and the sex of the child too are also considered as factors that have been found to contribute to marital instability. Further, in matrilineal

Infidelity as a cause of marital Instability

Marital infidelity is a threat to marriage and family because it leads to moral degradation, lack of trust and respect for the spouse involved in these act. [25] remarked that marital infidelity is one of the probably causes of marital instability. [26] affirmed that extramarital behaviour is a violation of rules and violation of relationship norms by one partner resulting into jealousy and rivalry action which can be sexual or emotional. [27] describes extramarital affair as any emotional or sexual intimacy that violates trust. [28] describes marital infidelity as a state of being unfaithful to a covenant, to an agreement, or to a bond such as marriage. It is a phenomenon that adversely destabilizes the uniqueness of marriage and family institutions. It is a phenomenon that adversely destabilizes the uniqueness of marriage and family institution. Female infidelity is the new trend because extra marital sex by men is socially tolerated and in many respects, even socially rewarded [29]. The prevalence of married men's participation in extra marital sex in Nigeria is well documented [25,27,28,29,30]. A study published in the National Opinion Research center's (2013) found that while the percentage of men who admitted to infidelity has held constant over the last two decades, the percentage of wives who reported having affairs rose almost 40 percent. Before the advent of civilization, female teachers who are married no matter the conditions they found themselves never became promiscuous; they remained chaste and faithful to their vows. Cheating among Nigerian female married teachers is the new trend, which is abstract and very different to what was

communities, women with at least ones on are more likely to remain married as there is strong desire to have at least one son to carry on the family name since sons are more sought after than daughters [24]. This leads to the various causes of marital instability among which we shall be limited to only marital infidelity and lack of finance.

in existence two decades ago, when female married teachers were faithful, patient and more tolerating [7]. [13], it is a very difficult issue for any marriage to continue to exist smoothly or for any family to continue to thrive peacefully in the face of a case of marital infidelity involving any member of the marriage or family. Some teachers who live apart from their spouse because of transfer/location seem to be more into these anomalies. In confirmation of this view, [14] noted that living apart from each other among married teachers sometimes leads to marital infidelity. [4] affirms that marital infidelity causes significant damage to the spouse's image, personal confidence and socio-economic condition at the home front having a deep impact on the attitudes of the family members. In support of the above, [9] corroborated this fact that marital infidelity affects both the immediate and extended families and the students in the classroom because of the teachers mood while in the class delivering. When marital infidelity results to divorce, the divorced spouse may be blamed for the demise of the other spouse and the damage of the children. Perhaps this is the reason [14] opined that an extramarital affair is not acceptable for both male and female because it is a shameful act. It destroys the family of both teachers in the school and the society at large, breaks the bond of relationship and destabilizes the home. Consequences of marital infidelity are always too bitter to condone. This situation has disunited a good number of marital unions that were once very happy in Enugu education zone of Enugu State, Nigeria.

Lack of Finance as a cause of marital Instability

Satisfaction with one's financial status can enhance marital satisfaction, and more broadly, life satisfaction [4]. Conversely, financial difficulties and dissatisfaction with one's financial status can lead to marital conflict and divorce [7]. Also, couples who felt more in control of their lives felt more satisfied with their financial status [14]. [17] found that quality of family life was perceived to be higher among families in which financial self-reliance was more highly valued. Families which were prudent in paying bills on time, living within the family's income, and avoiding unnecessary debt increased respect for the family, a sense of self-worth, and diminished financially driven family tensions. They also concluded that imprudent financial behaviour led to greater family unkindness, decreased family communication, and diminished quality of life. Wilcox and Dew's research indicates that male teachers are significantly less happy in their marriages, and more likely to contemplate divorce, when their female teachers that take the lead in breadwinning. On average, male teacher do not have difficulties with working female counterpart, so long as their wives work about the same amount of time or less than they do [20]. Very few studies have examined whether financial issues such as consumer debt or financial assets are linked to divorce. One study has suggested that neither consumer debt nor financial assets are associated with divorce [26]. Moreover, some scholars have asserted that financial issues do not predict divorce without actually testing the proposition [2]. [7] research indicates that consumer debt (e.g., credit card debt) plays a powerful role in eroding the quality of married life. Consumer debt fuels a sense of financial unease among couples, and increases the likelihood of a quarrel over money matters; moreover, this financial unease casts a pall over marriages in general. For instance, newly

wedded couples who take on substantial consumer debt become less happy in their marriages over time. By contrast, newly wedded teachers who paid off any consumer debt they brought into their marriage or acquired early in their marriage had lower declines in their marital quality over time [8]. Consumer debt is also an equal-opportunity marriage destroyer no matter if couples are rich or poor, from working class or middle class. If they accrue substantial debt, it puts a strain on their marriage. Assets, on the other hand, sweeten and solidify the ties between spouses. Assets minimize any sense of financial unease that couples feel, with the result that they experience less conflict. Assets also decrease the likelihood of divorce. Interestingly, the protective power of assets only works for wives, and for two reasons.

First, wives with more marital assets are happier in their marriages and, as a consequence, are less likely to seek a divorce. Second, assets make wives more reluctant to pursue a divorce because they realize that their standard of living would fall markedly after a divorce [9]. Perceptions of how well one's spouse handles money also play a role in shaping the quality and stability of family life. When individuals feel that their spouse does not handle money well, they report lower levels of marital happiness [5]. In fact, in one study, feeling that one's spouse spent money foolishly increased the likelihood of divorce for both men and women [6]. More generally, conflict over money matters is one of the most important problems in contemporary married life. Compared with disagreements over other topics, financial disagreements last longer, are more salient to couples, and generate more negative conflict tactics, such as yelling or hitting, especially among husbands. Perhaps because they are socialized to be providers, men seem to take financial conflict particularly hard [14].

Theoretical Framework

This study is hinged on system theory.

System Theory

This study is based on the system theory postulated by Ludwig Von Bertalanffy in 1973. It has influence in much other discipline. Most especially in the application of sociological system theory propounded by Niklas Luhmann. Systems theory is an interdisciplinary theory about the nature of complex systems in nature, society, and science, and is a framework by which one can investigate and/or describe any group of objects that work together to produce some result. This could be a single organism, any organization or society, or any electro-mechanical or informational artifact [8]. As a technical and general academic area of study it predominantly refers to the science of systems that resulted from Bertalanffy's General System Theory (GST), among others, in initiating what became a project of systems research and practice. Systems theoretical approaches were later appropriated in other fields, such as in the structural functionalist sociology of Talcott Parsons and Niklas Luhmann. This theory is related to this study because schools, operate as a system with different components. It is known that any aching part of a system will jeopardize the efficient working of

the whole system. When the provision, implementation, allocation, supervision and maintenance of marital services are not given due attention, it affects both teaching and learning. This, by extension affects the realization of educational objectives. In other words, stabilizing failing and failed marriages is an integral part of the school as a system. When applied to the study it explains why this theory is related to this study because the achievement of the objectives of any institution such as the family depends on the effective co-ordination of the different components that constitute the family as a social system especially the provision of services that will enhance stability in marriage as such it curbs and handles marital instability to a great extent. We talk about marital instability as a result of disagreements between couples in the process of cooperation, interaction and daily communication. Lack of basic human values has changed the face of marriages in our different families. These conflicts are part of married life but handling them or solving them is our priority that would lead to the recommendations.

METHODOLOGY

The study adopted a descriptive survey design. The area of the study was Enugu Education Zone of Enugu State, Nigeria. The population for the study consisted of 2026 teachers currently serving in the 31 government owned secondary schools in Enugu Education Zone. Of these 317 are male teachers while 1709 are female teachers. To ensure that a representative sample was chosen in accordance with Uzoagulu (2011), 5% of the population was drawn. Thus, giving the sample size of teachers to be 101. The instrument used for data collection was a 10 questionnaire items called Causes of Marital Instability Scale (COMIS). The instrument had a 4-point response scale with response category of Great Extent (VGE)-4 points; Great Extent (GE)-3 points; Low Extent (LE)- 2 points and Very Low Extent (VLE)-1 point. The instrument was validated by three experts; two from Guidance and Counselling Department

and one from measurement and Evaluation, all from Faculty of Education, Enugu State university of Science and Technology (ESUT), Enugu. The internal consistency of the instrument was determined using Cronbach Alpha reliability estimate and it yielded a reliability coefficient of .85 for cluster 1 and .73 for cluster 2. The coefficient for the entire instrument stood at .73. The study was carried out in all the 31 government owned public secondary schools in Enugu Education Zone. One hundred and one copies of the questionnaire were distributed but ninety one copies were retrieved from the respondents representing 90.09 percent return rate. Data collected were analyzed using mean with standard deviation. The decision rule was determine using real limit of numbers as stated below for answering the research questions

3.50 - 4.00 VGE

2.50 - 3.49 GE
 1.50 - 2.49 LE
 0.00 - 1.49 VLE

For all the null research hypotheses, the decision rule was that if the critical t-value was greater or equal to t-table value at a given degree of freedom ($n_1 + n_2 - 2$) the null hypothesis of no significant different was rejected, if on the other hand the calculated t-value was less than the value of the t-critical from the table, then the null hypothesis was not rejected.

Question 1: To what extent does marital infidelity causes instability among teachers in Enugu Education Zone of Enugu State, Nigeria?

Table1: Mean (\bar{x}) Rating with Standard Deviation of the extent to which Marital Infidelity Causes Instability among Teachers in Enugu Education Zone of Enugu State, Nigeria

S/N	Items	Female Teachers		Male Teachers		Overall		Decision
		N=62	N=29	N=62	N=29	N=62	N=29	
		X_1	SD_1	X_2	SD_2	X_3	SD_3	
1.	Lack of trust between the partners	3.72	0.46	3.27	0.85	3.50	0.66	VGE
2.	Lack of respect between the partners	3.38	0.94	3.50	0.67	3.44	0.81	GE
3.	Lack of self control between the partners	2.86	0.52	2.82	1.11	2.84	0.82	GE
4.	Partners lying to each other leads to infidelity	1.21	0.41	1.34	0.72	1.28	0.57	VLE
5.	Having veracious appetite for promiscuity	3.86	0.52	3.37	0.87	3.62	0.70	VGE
Grand Mean		3.01	0.57	2.86	0.84	2.94	0.71	GE

Data in Table 1 indicates that of the 5 items of the extent to which marital infidelity causes instability among teachers in Enugu Education Zone of Enugu State, Nigeria, the respondents agreed with 2 of the items (1 and 5) as they recorded mean scores of (3.50 and 3.62) to a very great extent, 2 of the items (2 and 3) to a great extent with mean scores of (3.44 and 2.84) and the remaining one item (4) to a very little extent with mean scores of (1.28). The standard deviation for all the items raised is 0.71 which is small signifying that the

responses are closely clustered around the mean. The Table also shows that the respondents' grand mean score for the overall items raised is (2.94). Following the guideline for the interpretation of the respondents data, the answers to research question one is that marital infidelity causes instability among teachers in Enugu Education Zone of Enugu State, Nigeria to a great extent.

Question 2: To what extent does lack of finance causes instability among teachers in Enugu Education Zone of Enugu State, Nigeria?

Table 2: Mean (\bar{x}) Rating with Standard Deviation of the extent to which Lack of Finance Causes Instability among Teachers in Enugu Education Zone of Enugu State, Nigeria

S/N	Items	Female Teachers N=62		Male Teachers N=29		Overall		Decision
		X_1	SD_1	X_2	SD_2	X_3	SD_3	
6.	Lack of capital to manage the homes	2.93	0.37	2.62	0.68	2.78	0.53	GE
7.	Poor teachers salary causes infidelity	3.86	0.35	3.66	0.65	3.76	0.50	VGE
8.	Teachers lack of understanding to avoid incurring debt decline marital quality	3.66	0.81	3.26	0.93	3.46	0.87	GE
9.	Careless spending foolishly increased marital instability	2.79	0.41	3.36	0.94	3.08	0.68	GE
10.	Financial disagreements lasting long increases instability	2.62	0.68	3.53	0.67	3.08	0.68	GE
Grand Mean		3.17	0.52	3.29	0.77	3.23	0.65	GE

Table 2 indicates that of the 5 items of the extent to which lack of finance causes instability among teachers in Enugu Education Zone of Enugu State, Nigeria, the respondents agreed with 1 of the items (7) as they recorded a mean score of (3.76) to a great extent, 4 of the items (6, 8, 9 and 10) to a great extent with mean scores of (2.78, 3.46, 3.08 and 3.08). The standard deviation for all the items raised is 0.65 which is small

signifying that the responses are closely clustered around the mean. The Table also shows that the respondents grand mean score for the overall items raised is (3.23). Following the guideline for the interpretation of the respondents data, the answers to research question two is that lack of finance causes instability among teachers in Enugu Education Zone of Enugu State, Nigeria to a great extent.

Hypothesis 1

There is no significant difference in the mean rating of the extent to which marital infidelity causes instability among male

and female teachers in Enugu Education Zone of Enugu State, Nigeria.

Table 3: t-test Result of the Mean Rating of the Extent to which Marital Infidelity Causes Instability among Male and Female Teachers in Enugu Education Zone of Enugu State, Nigeria.

Teachers Gender	N	\bar{x}	SD	df	t-cal	t-crit	Decision
Female Teachers	62	3.01	0.57	91	0.88	± 1.96	NS Do not reject H_{01}
Male Teachers	29	2.86	0.84				

Significant at $P < .05$, $df = 89$, critical t-value = ± 1.96

The t-test analysis of the data in Table 3 revealed that the t-calculated value (0.88) is less than the critical t-value of ± 1.96 at degree of freedom (df) 89 and at 0.5 level of confidence. This implies that the calculated t-value is less than the critical

t-value. Thus, the null hypothesis is not rejected as there is no significant difference in the mean rating of male and female teachers of the extent to which marital infidelity causes instability in

Enugu Education Zone of Enugu State, Nigeria.
Hypothesis 2

There is no significant difference in the mean rating of the extent to which lack of finance causes instability among male and female teachers in Enugu Education Zone of Enugu State, Nigeria.

Table 4: t-test Result of the Mean Rating of the Extent to which Lack of Finance Causes Instability among Male and Female Teachers in Enugu Education Zone of Enugu State, Nigeria.

Teachers Gender	N	\bar{X}	SD	df	t-cal	t-crit	Decision
Female Teachers	62	3.17	0.52	91	0.08	±1.96	NS Do not reject Ho ₂
Male Teachers	29	3.29	0.77				

Significant at $P < .05$, $df = 89$, critical t-value = ±1.96

The t-test analysis of the data in Table 4 revealed that the t-calculated value (0.08) is less than the critical t-value of ±1.96 at degree of freedom (df) 89 and at 0.5 level of confidence. This implies that the calculated t-value is less than the critical

t-value. Thus, the null hypothesis is not rejected as there is no significant difference in the mean rating of male and female teachers of the extent to which lack of finance causes instability in Enugu Education Zone of Enugu State, Nigeria.

Discussion of the Findings

The first research question sought to ascertain the extent to which marital infidelity causes instability among teachers in Enugu Education Zone of Enugu State, Nigeria. The result in Table 1 indicates that marital infidelity causes instability among teachers in Enugu Education Zone of Enugu State, Nigeria to a great extent. The finding agrees with [9] who remarked that marital infidelity is one of the probably causes of marital instability among male and female teachers. In support of the above, [5] corroborated this fact that marital infidelity affects both the immediate and extended families and the students in the classroom because of the teachers mood while in the class delivering. Perhaps, this is the reason [26] opined that an extramarital affair is not acceptable for both male and female because it is a shameful act. [9] concludes that female teachers' infidelity is the new trend because extra marital sex by male teachers is socially tolerated and in many respects, even socially rewarded. A study published in the National Opinion [14]

found that while the percentage of male teachers who admitted to infidelity has held constant over the last two decades than the percentage of female teachers who reported having affairs rose almost 40 percent. [9] in support of the study affirmed that cheating among Nigerian female married teachers is the new trend, which is abstract and very different to what was in existence two decades ago, when female married teachers were faithful, patient and more tolerating. In confirmation of this view, [9] noted that living apart from each other among married teachers sometimes leads to marital infidelity. The second research question sought to find out the extent to which lack of finance causes instability among teachers in Enugu Education Zone of Enugu State, Nigeria. The result in Table 2 indicates that lack of finance causes instability among teachers in Enugu Education Zone of Enugu State, Nigeria to a great extent. The result from the hypothesis also showed that there is no significant difference in the mean rating of male and female teachers of the

extent to which lack of finance causes instability in Enugu Education Zone of Enugu State, Nigeria. The study is also in agreement with [6] noted that female teachers with more marital assets are happier in their marriages and, as a consequence, are less likely to seek a divorce. Second, assets make female teachers more reluctant to pursue a

divorce because they realize that their standard of living would fall markedly after a divorce. [6] remarked that financial disagreements last longer, are more salient to both couples, and generate more negative conflict tactics, such as yelling or hitting, especially among male teachers.

CONCLUSION

Conclusively from the above analysis and interpretations done and the information from related literature, it implies that marital infidelity and lack of finance

causes instability among male and female teachers in Enugu Education Zone of Enugu State, Nigeria to a great extent.

RECOMMENDATIONS

To achieve this mission the following recommendations were made based on the findings of this study.

2. Government at all level should provide good incentives that will aid married teachers to be very responsible. This will help to reduce much of the sexual practices among teachers' in the school.

1. Marriage counselling centers should be functional in secondary schools with experienced and well trained marriage counsellors seeing to the needs of married teachers.

REFERENCES

1. Abekhale, S.O. (2020). Psychosocial Effects of Divorce on Family Offspring in Gboko Local Government Area of Benue State: Counselling Intervention Strategies. *Journal of Research in National Development* 8 (i): 431-438.
2. Amato, P. R. & Rogers, S. J. (2017). A longitudinal study of marital problems and subsequent divorce. *Journal of Marriage and the Family* 59, 612-624.
3. Ambakederemo, E. T. & Ganagana, T. (2016). Causes of Marital Instability in the Port-Harcourt Municipality, Nigeria: Solutions and Counselling Implications. *The Nigerian Journal of Guidance and Counselling*, 11(1), 14-24.
4. Barr, K. (2015). The Impact of Extramarital Affair on Family Members. Retrieved from: www.lifestrong.com.
5. Berry, R. E. & Williams, F. L. (2017). Assessing the relationship between quality of life and marital and income satisfaction. *Journal of marriage and the family*, 49, 107-116.
6. Dew, J. P. (2007). Two sides of the same coin? The differing roles of assets and consumer debt in marriage. *Journal of Family and Economic Issues* 28, 89-104
7. Dimkpa, D. I. (2017). Perceived Causes of Wife Battery by Women in Port-Harcourt Urban of Rivers State, Nigeria. *Journal of Creativity and Scientific Studies*, 2(1), 80-89.
8. Downey, M. (2015). *The New Dictionary of Catholic Spirituality*. Bangalore-India: Theological Publications.
9. Edward, P. (2014). *The Code of Canon Law*. Theological Publications
10. Gagnon, J. (2001). *Sexual conduct: The social sources of human sexuality*. Adime Press.
11. Gichinga, E.M. (2017). Pre-Marital Counselling: A Guide for the counsellor. GEM Counselling Services
12. Glass, S. (2012) Shattered vows: getting Beyond Betrayal Psychology Today. Retrieved from: www.Kennethdurben.com.
13. Hibbert, J. R., & Beutler, I. F. (2001). The effects of financial behaviors on the quality of family life: Evidence from adolescent perceptions. Paper presented at the

- Proceedings of the Association for Financial Counselling and Planning Education, Symposium conducted at the 19th Annual Association for Financial Counseling and Planning Education Conference, Orlando, FL.
14. Idoko, (2018) *Marital Infidelity: The Experience of Men and Women-(An unpublished thesis)*
 15. Igbo, E. (2018) *Basic Sociology*, (2nd ed.). CIDJAP Publishing
 16. John Paul II (1981). *Apostolic Exhortation, Familiaris Consortio*, Paulines . Publications.
 17. Karanja, W. (1987) *Outside Wives' and 'Inside Wives' in Nigeria*. South west: David editors.
 18. Katzenbach, J. R. and Smith, D.K (2015). *Wisdom of teams*. Harvard Business School Press.
 19. Kreager, D.A, Felson, R.B, Warner, C and Wenger, M.R. (2018). *Women's Education, Marital Violence, and Divorce: A Social Exchange Perspective*. *Journal of Marriage Fam.*75(3):565-581
 20. Lee, T. R. (2013) *Factors that make a Difference in Marital Success*. Downloaded from www.strongermarriage.org.
 21. Liberman, R.P., et al.(1980). *Handbook of marital therapy: A positive approach to helping troubled relationships*. Plenum press.
 22. Nwoye, A. (2019). *Marriage and Family Counselling*. Fab Anieh.
 23. Onwuegbusi, P.N. (2010). *Impact of Premarital Guidance on Undergraduates Attitude Towards Family Stability*. *The Counsellor*, 22, 75-81
 24. Owuamanam, T. O &Osakinle, E. O. (2015). *Promoting Family Stability in Ekiti State through Counselling. Paper Presented at the Annual National Conference of the Counselling Association of Nigeria (CASSON) held on 16th-19th August in Calabar, Cross River State of Nigeria*.
 25. Papp, L. M., Cummings, E. M. and Goeke-Morey, M. C. (2019). *For richer, for poorer: Money as a topic of marital conflict in the home*. *Family Relations* 58, 91-103
 26. Parrotta, J. L. & Johnson, P. J. (2018). *The impact of financial attitudes and knowledge on financial management and satisfaction of recently married individuals*. *Financial Counselling and Planning*, 9, 59-75.
 27. Poduska, B. E. (2013). *Love & money: How to share the same checkbook and still love each other*. Deseret Book.
 28. Qatanani, M. (2015). *Wife involved in Extramarital Affair on Internet*. Retrieved from: www.onislam.net.
 29. Samel, (2012). *Consequences of Marital Infidelity in Nigeria*. Retrieved from: eprints.gouni.edu.ng
 30. Uwe, E.A. (2016). *Effective communication: A tool for marital adjustment and stability*. *The Counsellor* (22)