

MARITAL STRESS AND JOB PERFORMANCE OF FEMALE TEACHERS IN SENIOR SECONDARY SCHOOLS OF SOKOTO METROPOLIS

Fatima Bintu Musa (Mrs.)

Ministry of Science and Technology, Sokoto.
Sokoto State

Shehu Yahaya Tsagem

Department of Educational Foundations
Usmanu Danfodiyo University Sokoto
sheikhtsagem@gmail.com

Abstract

The main thrust of the study was to investigate marital stress and job performance of secondary school female teachers in Sokoto metropolis by employing the correlational design. From the five schools under the Ministry of Science and Technology, the entire population of 72 female teachers was deliberately used as the sample of the study. One of the instruments used for collecting data for the study is a self-designed Marital Stress Scale (MSS). Both its construct and content validity were ascertained by experts in the field and also its reliability coefficients of 0.75, 0.69, 0.85, 0.72 and 0.87 were realized by test re-test method. The other instrument was an adopted Minnesota Satisfaction Questionnaire (MSQ 20) with an alpha coefficient of 0.95. Construct validation studies and many evidence of performance according to theoretical expectation ascertained its validity. With the use of Pearson product moment correlation a major finding of the study revealed that there is significant relationship between financial distress and job performance. A major recommendation offered was that there is need for married employees to seek pre-marital, marriage and personal counselling during which factors contributing to marital stress will be discussed to make them have the awareness of the effects of family-work distress on job performance.

Introduction

Stress is a pressure or worry caused by problems in a person's life. It is a reaction to physical injury, violence, severe loss, danger, or/and separation. Stress has also been explained as a disruption of condition of individual stability and comfortable state of emotional wellbeing. The causes of such disruption need to be controlled, minimized or removed. Stress is an outcome of individual poor response to, or reaction to environmental events, issues, objects or situation. It is not a respecter of person since what is relaxing to one person may be stressful to another. Nobody is free from bitter moment of stress (Mailumo, 1991). Kennedy (1989) explains that stress is an everyday occurrence that cut across social class, age and sex. He further explained that people in key position, middle class people, labourers, husbands, house wives, administrators have stress or may be affected by stress.

Stress is seen as a dynamic condition in which an individual is confronted with an opportunity, constraints or rewards related to what he or she desires for which the outcome is perceived to be both uncertain and important (Saleh, Abubakar & Keong, 2008). McGrawth (1990) sees stress as a perceived substantial imbalance between demand and response capability, under conditions where failure to meet demand has important perceived consequences. Stress is always mistaken as bad and negative. It must be noted that it also has a positive value. Positive stress may result in stimulating and enhancing work performance. A small amount of stress may positively encourage individuals to work harder while an excessive stress may result in negative effects. Stress is also associated with constraints and demands.

From the above assertions, stress refers to two different things: situations that trigger physical and emotional reaction and the reactions themselves. Stress could be identified as any pressure, strain or force on a system when used in relation to the cells of the body, it refers to the building of pressure, the strain of muscles tensing (that is the arousal of psycho-physiological system) (Maisamari, 2002).

Nevid (2004:3) agreed with McGrawth (1990) when he describes stress as “some form of pressure or demands experienced by an individual which may be perceived negatively or positively and might lead to emotional or psychophysical distress”. In the views of Payne and Halme (2002), stress is “the physiological and emotional state of disruption caused by the presence of an unanticipated, disruptive or stimulating event”. Similarly, Akinboye (2002) viewed stress as the body’s response to any undesirable mental, physical, emotional and social situations in the environment. While Akinade (2007:1) explained the term stress to include any stimulus that either raises ones excitement or anxiety level beyond what individual regard as above usual or personal capabilities.

From the above, it may be right to classify stress as physical, physiological, psychological or social. This means that any event or activity that exceeds the ability of an individual reaction to a single event or situation, but it arises through complex interaction of stressors. Stress is any situation that evokes negative thoughts and feelings in a person. The same situation is not evocative or stressful for all people and all people do not experience the same negative thoughts and feelings when stressed.

Regardless of other factors, the process of teaching is, in itself, quite stressful. Teachers are responsible not only for imparting knowledge to groups of children, but also for keeping them

under control and for teaching them appropriate social behaviour. Even disregarding variations in the children's motivation, past social behaviour and prior learning, this would be a challenging task. However, often the children's backgrounds, lack of motivation and so on make the task of teaching even more stressful.

Job stress can affect one's health as well as home life. Low level of stress may not be noticeable; but slightly higher levels can be positive and challenging you to act in creative and resourceful ways. But high level can be harmful and can contribute to a chronic disease (Brunilda, 2008). Selye as cited in Ihuoma (2008) proposed a three stage model of stress response, which he termed the general adaptation syndrome. The three stages in the model are alarm, resistance and exhaustion. The alarm stage is a generalized state of arousal during the body's initial response to the stressor. In resistance stage, the body adapts to the stressor and continues to resist it with a high level of physiological arousal. When the stress persists for a long time, and the body is chronically overactive, resistance fails and the body moves to the exhaustive stage. In the exhaustive stage, the body is vulnerable to diseases and even death (Stephen & Sandra, 2007).

Hobfoll, Dunahoo, Ben-Porath, & Monnier, (1994) posits that subjective perceptions of stress are embedded in a social context and effects of individual coping which are viewed with regard to their social consequences in their theory of Conservation of Resources (CoR) Approach. Thus, many theorists emphasized stress as an individual phenomenon, although assuming that personal stress has social consequences to be considered (Lazarus & Folkman, 1984; Pearlin & Schooler, 1978). Only in recent years, stress in couples was defined as a purely dyadic or social phenomenon following the tradition of Reiss (1981) (Bodenmann, 1995, 1997, 2005; Lyons, Mickelson, Sullivan, & Coye, 1998). According to this view, dyadic stress represents a distinct form of social stress involving common concerns, emotional intimacy between the partners, and the maintenance of the close relationship. Bodenmann (2005) defined dyadic stress as a stressful event or encounter that always concerns both partners, either directly when both partners are confronted by the same stressful event or when the stress originates inside the couple, or indirectly when the stress of one partner spills over to the close relationship and affects both partners. In both cases dyadic stress elicits joint appraisals, that is dyadic appraisals in addition to individual appraisals of the stressful situation that enlarge the primary and secondary appraisals, and joint coping efforts of the couples, or cooperative use of common resources, referred to as dyadic coping. Thus, dyadic stress can be classified along three dimensions: (a) the way each partner is

affected by the stressful event (i.e., directly or indirectly), (b) the origin of stress (i.e., whether it originates from inside or outside of the couple), and (c) the time sequence (at what moment in the coping process each partner becomes involved). Currently many researchers and theorists agree in that stress in couples is always a dyadic phenomenon that affects both partners in some way (Bodenmann, 2005; Story & Bradbury, 2004; Williams, 1995).

Work-family conflict, according to Kahn, Wolfe, Quinn, Snock and Rosenthal (1994) refers to a form of interrole conflict in which the role pressure from the work and family domain are mutually incompatible in some respects. Kopelman, Greenhouse and Connolly (1998) see interrole conflict as the extent to which a person experiences pressure within one role that are incompatible with the pressure that arise within another role. Ahmad (1996) observes that work-family conflict occurs when an individual has to perform multiple roles: workers, spouse and, in many cases, parents. Each of these roles imposes demand requiring time, energy and commitment. The cumulative demands of multiple roles can result in role strain of two types: overload and interference (Ahmad, 1996). Kelly and Voydanoff (1985) maintain that overload exists when the total demands on time and energy associated with the prescribed activities of multiple roles are too great for the roles to be performed adequately or comfortably. Interference occurs when conflicting demands make it difficult to fulfill the requirements of multiple purposes.

Furthermore, to give more explanation on stress spillover, studies have identified two major types of stress spillover impacting marriages which are acute stressor i.e. discrete, observable life events with a clear onset and offset such as job loss or death of loved ones and chronic stressors i.e. enduring problems, conflicts and threats with a gradual onset and continuous course such as role strain and chronic illness. Role strain is a form of chronic stress resulting from role occupancy e.g. parental and occupational roles (Wheaton, 1997). This (role strain) has been observed to have contributed to marital discord (Kaney, Story and Bradbury, 2005).

Many researches on work-family conflict (Warthington, 2001; Allen, Herst, Bruck & Sutton, 2000; Voydanoff, 2004; Brotheridge & Lee, 2005) focus on the effects of job on marital outcome than the effects of marriage on job performance. However, available empirical findings suggest significant relationship between marital state and job performance. Odell, Cochran, Lawrence and Garton (1990) study on the job and marital satisfaction of secondary schools Agriculture teachers and their spouses, revealed that family attributes, particularly the marital

satisfaction of the spouse, make a contribution to the job satisfaction (a factor of job performance) expressed by teachers.

The results of Rogers and May (2003) study on marital quality and job satisfaction among married individuals indicated that increase in marital satisfaction were significantly related to a decline in job satisfaction. They further emphasized that processes operate similarly for married women and married men. Results from the study of Fiedler, Della-Rocco, Shroeder and Nguyen (2000) on the relationship between domestic-based stress and pilots' perception of their effectiveness in the cockpit and in the office also showed that the effects of domestic stress carry over to the pilots' work directly influences work stress and indirectly affect pilots' perception of their flying performance. In addition, Cousineau, Hall, Rosik, and Hall (2007) found the job performance was positively correlated with the trait of group-orientation on the 16 personality factor (16 PF) and negatively correlated with marital distress.

Barnett's (1994) longitudinal study of 300 women two years found that marital role quality acted as a moderating factor between job role quality and psychological distress. Similarly, Forthofer, Markman, Cox, Stanley and Kessley (1996) found a significant relationship between marital distress and days of work loss, particularly among recently married men. Sloan and Cooper (1986) concluded that the mental or cognitive consequences of recurring thoughts during periods of low workload, decreased concentration and tendency not to listen are generally the primary effect of home stress on work and opined that home-based factors were important in both their impact on work itself and on the ability to cope with stress.

Other studies (Marks, Huston, Johnson and MacDermid, 2001; Milkie and Petola, 1999) have found that a strong marriage was a significant predictor of successful balance between the work and family roles.

Studies focusing on the role context in marriage has revealed that the more distressing elements of the environment – elements contributing to one's level of stress – are associated with negative marital processes and outcomes, a phenomenon often referred to as stress spillover (Neff and Kerney, 2004; Brock & Lawrence, 2008). Researchers have documented various life events, circumstances and life transitions which serve as marital stress spillover that can have adverse effect on marriage. These include the death of a child (Kamm and Vandenberg, 2003), parenting stress (Herrick, 1998; Belsky, 1990; Heaton, 1997; Akanbi 2003), financial distress (Mann and

Mann, 2010), economic distress (Conger, Reuter & Elder, 1999), work related stress (Repetti, 1989), and division of household labour (McGreene as cited in Oyewo and Akanbi, 2010).

Statement of the Problem

The role and place of women in the teaching profession in the society is now fully recognized and accepted by a great majority on equity. It is a profession that cannot do without women; both married and unmarried and an examination of married female teachers in Sokoto metropolis have shown that married women have to cope with the rigors of running a family life. Such a life leads them assuming many roles; that of a wife, a mother, a civil servant and, sometimes, a breadwinner. Life of this nature takes its toll on the day to day activities of such women, thus stress invariably set in. As a result of that many do not perform up to expectation in their daily duties. These have well resulted in many cases of constant absenteeism, lateness to work, procrastination of assignment, transfer of aggression to students, abandonment of duty, seeking permission to attend to family responsibilities during work hour, in fact, any slight opportunity that may give them an excuse from performing their required duty. Hence, the main thrust of this study is to investigate the relationship between marital stress and job performance of such women in Secondary Schools of Sokoto metropolis.

Research Objectives

Specifically the study has the following objectives:

1. To find out if there is any relationship between time management and job performance of the female teachers in Senior Secondary Schools in Sokoto Metropolis.
2. To find out if there is any relationship between financial distress and job performance of the female teachers in Senior Secondary Schools in Sokoto Metropolis.
3. To find out if there is any relationship between parenting distress and job performance of the female teachers in Senior Secondary Schools in Sokoto Metropolis.

Research Questions

The following research questions were posed to guide the conduct of the study:

1. Is there any relationship between time management and job performance of the female teachers?

2. Is there any relationship between financial distress and job performance of the female teachers?
3. Is there any relationship between parenting distress and job performance of the female teachers?

Research Hypotheses

To achieve the objectives of this study, the following null hypotheses were postulated:

1. There is no significant relationship between time management and job performance of the female teachers in Senior Secondary Schools in Sokoto Metropolis.
2. There is no significant relationship between financial distress and job performance of the female teachers in Senior Secondary Schools in Sokoto Metropolis.
3. There is no significant relationship between parenting distress and job performance of the female teachers in Senior Secondary Schools in Sokoto Metropolis.

Methodology

The study used the correlational design. This design is a type that is concerned with determining or measuring the degree of relationship between two or more variables for the purpose of making predictions about such relationships. A correlational study can be used to know if a relationship exists between variables but does not indicate causation. Measure of marital stress is the predictor or independent variable while the measure of job performance is the dependent variable. The population of this research was the entire 72 female teachers of Senior Secondary Schools under Ministry of Science and Technology, Sokoto State (Department of Planning and Statistics, Ministry of Science and Technology, Sokoto state, 2012). This was taken from the five schools within Sokoto Metropolis. Considering the small number, the whole population was thus purposively used as the sample of the study. Pearson product moment correlation coefficient was used to analyze the formulated null hypotheses.

Instrumentation

The instruments used to collect data for this study were (i) a self-constructed Marital Stress Scale (MSS) and (ii) an adopted version of the Minnesota Satisfaction Questionnaire (MSQ 20). The Marital Stress Scale (MSS) is self-designed consisting of a list of 25 statements classified under five (5) basic factors namely: time management, household chore distress, relational distress,

financial distress and parenting distress for which respondents chose from strongly agree through to strongly disagree, depending on how they felt about it. The marital stress scale was to help understand whether they are performing optimally, or whether they are under too much stress.

Validity of the MSS

The independent judgements of lecturers in the Department of Educational Foundations, UDU Sokoto, ascertained that the test items possessed both construct and content validity.

Reliability of the MSS

Four weeks interval test re-test with a population of 60 teachers from Hafsat Ahmad Bello Secondary School, Sokoto, Nana Girls Secondary School, Sokoto and G. D. S. S. Arkilla, Sokoto, and with the use of Pearson product moment correlation, reliability co-efficient of 0.75 for time management, 0.69 for household chores, 0.85 for financial distress, 0.72 for relational distress and 0.87 for parenting distress were obtained. These were considered high enough for use for the study.

The MSQ 20

The Minnesota Satisfaction Questionnaire (MSQ 20), that was adopted for this study, assesses twenty different areas that pertain to the job. These areas among others include autonomy, job variety, recognition, opportunity for promotion, the nature of work, the work environment and taps into the way company policies are put into place. Items are rated on a five point Likert scale which ranges very dissatisfied to very satisfied (Friedenberg, 1995).

Labuschagne, Bosman, and Buitendach (2005) reported that the alpha coefficients for the MSQ 20 range from 0.87 to 0.95, which supports the internal consistency of the scale. Mitchell (1994) indicated that “evidence for the validity of the MSQ came from the instrument’s performance according to theoretical expectation and from construct validation studies based on the theory of work adjustment” (p. 961). Overall these studies suggest that the MSQ 20 is reliable and valid.

Presentation and Analysis of Data

H0: *There is no significant relationship between time management and job performance of the female teachers.*

This hypothesis was tested by correlating the result of the responses on time management and job performance of the teachers and was presented as table 1.

Table 1: Relationship between Time Management and Job Performance of the Female Teachers in Senior Secondary Schools in Sokoto Metropolis.

Variables	N	Mean	Std. Deviation	r-Cal	p-Value	Decision
Time Management	72	15.1	3.17	.301	.010	H ₀
Job Performance	72	62.5	18.7			Rejected

From table 1, it can be seen that the relationship between time management and job performance were positively related, Pearson's $r(72) = .30$, $p = .010$. This indicates a significant relationship between time management and job performance. Therefore, H₀₁ which states that there is no significant relationship between time management and job performance of the female teachers is rejected. This means that time management of the female teachers of Senior Secondary Schools in Sokoto metropolis play an important part in their job performance.

H₀₂: *There is no significant relationship between financial distress and job performance of the female teachers.*

This hypothesis was tested by correlating the result of the responses on financial distress and job performance of the teachers and was presented as table 3.

Table 3: Relationship between Financial Distress and Job Performance of the Female Teachers in Senior Secondary Schools in Sokoto Metropolis.

Variables	N	Mean	Std. Deviation	r-Cal	p-Value	Decision
Financial Distress	72	16.8	2.25	.249	.035	H ₀
Job Performance	72	62.5	18.7			Rejected

From table 3, it can be seen that the relationship between financial distress and job performance were positively related, Pearson's $r(72) = .25$, $p = .035$. This indicates a significant relationship between time financial distress and job performance. Therefore, H₀₂ which states that there is no significant relationship between financial distress and job performance of the female teachers is rejected. This means that financial distress of the female teachers of Senior Secondary Schools in Sokoto metropolis plays an important part in their job performance.

H0₃: *There is no significant relationship between parenting distress and job performance of the female teachers.*

This hypothesis was tested by correlating the result of the responses on parenting distress and job performance of the teachers and was presented as table 5.

Table 5: Relationship between Parenting Distress and Job Performance of the Female Teachers in Senior Secondary Schools in Sokoto Metropolis.

Variables	N	Mean	Std. Deviation	r-Cal	p-Value	Decision
Parenting Distress	72	12.6	4.26	.468	.000	H ₀ Rejected
Job Performance	72	62.5	18.7			

From table 5, it can be seen that the relationship between parenting distress and job performance were positively related, Pearson's $r(72) = .47, p < .001$. This indicates a significant relationship between time parenting distress and job performance. Therefore, H₀₃ which states there is no significant relationship between parenting distress and job performance of the female teachers is rejected. This means that parenting distress of the female teachers of Senior Secondary Schools in Sokoto metropolis plays an important role in their job performance.

Discussion of Findings

Based on the above results, it can be deduced that there is relationship between time management, financial distress, parenting distress and job performance of female teachers in secondary schools under Ministry of Science and Technology of Sokoto state. The results are in agreement with studies of Rogers and May (2003); Fiedler, Della Rocco, Schroeder and Nguyen (2000); Forthofer, Markman, Cox, Stanley, and Kessler (1996) and Barnett (1994) who reported that increases in marital satisfaction were significantly related to increases in job satisfaction, and increases in marital discord were significantly related to a decline in job satisfaction. These findings suggest that low job performance of civil servants can be explained as a consequence of spillover of marital stress brought from home. Hence, the higher the marital stress experienced from home, the lower the performance output of the workers. Therefore, since marital stress spillover is an antecedent to job performance, it becomes a major etiological factor that counselling psychologists have to deal with.

The indication that time management, financial and parenting distresses are related to the job performance of such female teachers should not be a reason to raise eyebrows, as the variables are parts of role strain which Kiecolt-Glaser and Newton (2001) and Quiltner, Opiari, Espelage, Cater, Eid and Eigen (1998) found as having implication for both individual and marital functioning. Time management stress might be a result of sharing the time between domestic responsibilities, spouse and other family members and the world of work. Such heavy responsibilities might spillover into the world of work and in turn affect job performance.

Also, it is not an exaggeration to say that the salaries of most civil servants are not strong enough to cater for their family demands. Some of them have to engage in other businesses to augment their financial needs. Many of them have acquired huge loans through banks and cooperative societies. Hence, they may experience financial distress which might have negative impact on their job performance.

Because, in this study, parenting distress is found to be related to job performance of the female teachers can also be easily explained by the fact that children are often a source of stress and strain in marriages but the value people in the study area have for children do not allow them to see them as harmful to their marriage relations. Popularly, lack of children is easily seen as a threat to an African marriage. Though, parenting stress is believed to be part of life which an average Nigerian should cope with (Oyewo & Akanbi, 2010), the finding suggests that counselling psychologists should direct their attention on parenting distress of married employees, since they are part of marital stress spillover that are antecedent to job performance.

Recommendations

The following recommendations are put forward based on the findings of the study:

- i. Married female teachers should be very organized in order to utilize their time so that they will have enough time for carrying out duties expected of them both in the homes and in their places of work.
- ii. Financial distress can be reduced by the teachers engaging in some after work financial ventures that can attract more money to augment what they are earning. Financial prudence should also be considered by majority of them.
- iii. Parenting distress can be reduced when male parents help in the up keep of the children and where possible, nannies should also be employed to help with other things concerning care of the children.

Implications of the Study

The implications for counselling among married employees that can be inferred from this study are that

- i. Through vocational/career counselling employers of labour should be well informed that situations surrounding marriage are also factors that affect job output. Consequently, while organizing seminars and workshops on labour development and productivity, seminars that can enhance marital quality and reduce marital stress should not be left out.
- ii. Counselling relaxation techniques; fractional relaxation, progressive relaxation, still ball and stress coping strategies should be adequately utilized by such teachers and by extension all civil servants. They should find better ways to cope; look at how they have been dealing with stress. Be honest about what works and what does not and think about other things that might work better in coping with stress.
- iii. There is need for married employees to seek pre-marital, marriage and personal counselling during which factors contributing to marital stress will be discussed to make them have the awareness of the effects of family-work distress on job performance as this will prepare them for the future ahead and enhance their marital quality.
- iv. There is need for the counselling psychologists to apply appropriate interventions through psychological assessment and marriage and personal counselling that will reduce the effects of the identified factors constituting marital stress.
- v. Through personal-social and vocational counselling female teachers in the area of study should be encouraged to embrace engaging in other ventures that will augment for their income.

Conclusion

From the findings and discussion of the results, it was concluded that there is relationship between time management, financial distress, parenting distress and job performance.

References

- Ahmad, A. (1996). Association of work-family conflict, job satisfaction, family satisfaction and life satisfaction: A study of married female secretaries. *Pertanika Journal of Social Sciences and Humanities*, 4 (2), 101 – 109.
- Akanbi, S. T. (2003). Perceived effect of children on the marital satisfaction and stability of literate couples in Ogbomosho area of Oyo state. *Nigerian Journal of Emotional Psychology and Sport Ethics*, 5 (1), 22 – 31.

- Akinade, E. A. (2007). *Stress understanding and managing it*. Lagos: Pumark Publishers Limited.
- Akinboye, J. O. (2002). *Stress coping in life and workplace*. Ibadan: CYFO Behaviour Service Limited.
- Allen, T. D., Herst, D. E. L., Bruck, C. S. & Sutton, M. (2000). Consequences associated with work-family conflict. A review and agenda for future research. *Journal of Occupational Health Psychology*, (5), 278 – 308.
- Barnett, R. C. (1994). Home to work spillover, Revisited: A study of full-time employed women in dual earner couples. *Journal of Marriage and Family*, 56 (2), 647 – 656.
- Belsky, J. (1990). Children and marriage. In F. D. Fincham and T. N. Bradbury (Eds.), *The Psychology of Marriage: Basic Issues and Applications*. New York: The Guildford Press.
- Bodenmann, G. (1995). A systemic-transactional conceptualization of stress and coping in couples. *Swiss Journal of Psychology*, 54, 34–49.
- Bodenmann, G. (1997). The influence of stress and coping on close relationships: A twoyear longitudinal study. *Swiss Journal of Psychology*, 56, 156–164.
- Bodenmann, G. (2005). Dyadic coping and its significant for marital functioning. In T. Revenson, K. Kayser, & G. Bodenmann (Eds.), *Couples coping with stress: Emerging perspectives on dyadic coping* (pp. 33–50). Washington, D.C.: American Psychological Association.
- Brock, R. L. & Lawrence, E. (2008). A longitudinal investigation of stress spillover in marriage: Does spousal support adequacy buffer the effect? *Journal of Family Psychology*, 22 (1), 11 – 20.
- Brotheridge, C. M. & Lee, R. T. (2005). Impact of work-family, interference on general well-being: A replication and extension. *International Journal of Stress Management*, (12), 203 – 221.
- Brunilda, N. (2008). Managing stress-related information. Retrieved from <http://www.webmd.com/balance/stressmanagement/tc/managing-job-stress-related-information>
- Conger, R. D., Reuter, M. A. & Elder, G. H. Jr. (1999). Couple resilience to economic pressure. *Journal of Personality and Social Psychology*, 76, 54 – 71.
- Cousineau, A. E., Hall, M. L., Rosik, C. A. & Hall, T. W. (2007). The 16PF and Marital Satisfaction Inventory as Predictors of Missionary Job Success. Retrieved from http://findarticles.com/articles/mi_hb6566/18-4-35/ai-n294161/841.
- Fiedler, E. R., Della Rocco, P. S., Schroeder, D. J. & Nguyen, K. (2000). The relationship between Aviator's home-based stress to work stress and self-perceived performance. Retrieved from <http://www.dtic.mil/cgi-bin/gel-TRDOC?location=u2&doc=GeTRDOC.pdf>

- Forthofer, M. S., Markman, H. H., Cox, M., Stanley, S. & Kessler, R. C. (1996). Association between marital distress and work loss in a national sample. *Journal of Marriage and the Family*, 58 (2), 597 – 605.
- Friedenberg, L. (1995). *Psychological Testing* (1st Ed.). Needham Heights, Massachusetts: Allyn & Bacon.
- Heaton, R. B. (1997). Parenting under the influence of children. *Birmingham Young Magazine*. Retrieved from <http://www.Byuedu/byin/1997/97fall/children.htm>
- Herrick, S. (1998). Marital Interaction: What are its prediction? Retrieved from <http://www.lusb.edu/journal/1998paper7.htm>
- Hobfoll, S. E., Dunahoo, C. L., Ben-Porath, Y., & Monnier, J. (1994). Gender and coping: The dual-axis model of coping. *American Journal of Community Psychology*, 22, 49–82.
- Ihuoma, O. I. (2008). Stress evaluation among working class mothers in Ahmadu Bello University, Zaria. *Journal of Educational Research and Development*, 3 (2), 98 – 104.
- Kahn, R. L., Wolfe, D. N., Quinn, R. P., Snock, J. D. & Rosenthal, R. A. (1994). *Organizational Stress: Studies on rolesconflict and ambiguity*. New York: Wiley.
- Kamm, S. & Vandenberg, B. (2003). Grief communication, grief reactions and marital satisfaction in bereaved parents. *Death Studies*, 25 (1), 569 – 582.
- Karney, B. R., Story, L. B. & Bradbury, T. N. (2005). Chronic and acute stress among newlyweds. In T. A. Revenson, K. Kayser, G. Booleanmann (Eds.), *Couples Coping with Stress*. Washington, D. C.: American Psychological Association.
- Kelly, R. & Voydanoff, P. (1985). Work-family role strain among employed parents. *Family Relations*, 34, 367 – 374.
- Kennedy, U. (1989). *On becoming a Counsellor: A basic guide to non-professional Counsellors*. New York: The Continuum Publication Company.
- Kiecolt-Glaser, J. & Newton, T. (2001). Marriage and Health: His and Hers. *Psychological Bulletin*, (127), 472 – 503.
- Kopelman, R. E., Greenhaus, J. H. & Connoly, T. F. (1998). A model of work, family and inter role conflict: A construct validation study. *Organizational behaviour and Human Performance*, 34, 193 – 215.
- Labuschagne, M., Bosman, J., & Buitendach, J. H. (2005). Job insecurity, job satisfaction and work locus of control of employees in a government organization. *South African Journal of Human Resource Management*, 3, 26-35. Retrieved March 27, 2008, from Sabinet database.
- Lazarus, R. S., & Folkman, S. (1984). *Stress, appraisal, and coping*. New York: Springer.

- Lyons, R., Mickelson, K. D., Sullivan, M. J. L., & Coye, J. C. (1998). Coping as a communal process. *Journal of Social & Personal Relationships*, 15, 579–605.
- Mailumo, P. H. (1991). *Emotional stress/crisis management*. Faculty of Education, University of Jos Unpublished Monograph.
- Maisamari, J. Y. (2002). *Stress and stress management strategies*. Kaduna: Joyce Printers and Publisher Company.
- Mann, A. & Mann, R. (2010). Debt, financial distress and bankruptcy over the life course. Retrieved from <http://editorialexpress.com/cgi-bin/conference/download.cgi.htm>
- Marks, S. R., Huston, T. L., Johnson, E. M. & MacDermid, S. M. (2001). Role balance among white married couples. *Journal of Marriage and Family*, 63, 1083 – 1098.
- McGrawth, J. E. (1990). *Social and psychological factors in stress*. New York: Holt, Rhinehart and Winston.
- Milkie, M. A. & Petola, P. (1999). Playing all the roles: gender and the work-family balancing act. *Journal of Marriage and Family*, 61, 472 – 490.
- Mitchell, M. B. (1994). The effect of work role values on job satisfaction. *Journal of Advanced Nursing*, 20, 958-963. Retrieved March 27, 2008, from Ebscohost database.
- Neff, L. & Karney, B. (2004). How does context affect intimate relationship? Linking external stress and cognitive processes with marriage. *Personality and Social Psychology Bulletin*, 30, 134 – 148.
- Nevid, J. S. (2004). *Psychology: Concepts and Applications*. New York: Houghton Mifflin Company.
- Odell, K. S., Cochran, J. E., Lawrence, L. D. & Garton, S. A. (1990). The job and marital satisfaction of secondary agriculture teachers and their spouses. *Journal of Agricultural Education*, (14), 114 – 128.
- Oyewo. N. A. & Akanbi, S. T. (August, 2010). Marital stress spillover as a predictor of job performance among married civil servants in Oyo state, Nigeria. *Conference Proceedings for the Annual National Conference of the Counselling Association of Nigeria (CASSON)*.
- Payne, W. A. & Halme, D. B. (2002). *Understanding Your Health* (7th Edition). New York: McGraw Hill Companies Inc.
- Pearlin, L. I., & Schooler, C. (1978). The structure of coping. *Journal of Health and Social Behavior*, 19, 2–21.
- Quiltner, A. L., Opiari, L. C., Espelage, D. L., Cater, B., Eid, N. & Eigen, H. (1998). Role strain in couples with and without a child with a chronic illness: Association with marital satisfaction, intimacy and daily mood. *Health Psychology*, (17), 112 – 124.

- Reiss, D. (1981). *The family's construction of reality*. Cambridge, MA: Harvard University Press.
- Repetti, R. L. (1989). Effects of daily workload on subsequent behaviour during marital interaction: the role of social withdrawal and spouse support. *Journal of Personality and Social Psychology*, (67), 651 – 659.
- Rogers, S. J. & May, D. C. (2003). Spillover between marital quality and job satisfaction: long-term pattern and gender differences. *Journal of Marriage and Family*, 65, 482 – 495.
- Saleh, A. L., Abubakar, R. & Keong, W. K. (2008). How detrimental is job stress? A case study of executives in Malaysia Furniture Industry. *International Review of Business Research Paper*, 4(5), 64 – 73.
- Sloan, S. J. & Cooper, C. L. (1996). *Pilots under stress*. London: Rout ledge and Keegan Paul ltd.
- Stephen, A. & Sandra, E. G. (2007). Stress Psychology. Retrieved from www.online.encyclopediaoflife.com/article/stress-psychology
- Story, L. B., & Bradbury, T. N. (2004). Understanding marriage and stress: Essential questions and challenges. *Clinical Psychology Review*, 23, 1139–1162.
- Voydanoff, P. (2004). Implications of work and community demands and resources for work-family conflict and facilitations. *Journal of Occupational Health Psychology*, (9), 275 – 286.
- Wheaton, B. (1997). The nature of chronic stress. In B. H. Gottlieb (Ed.), *Coping with chronic stress*. New York: Plenum Press.
- Williams, L. M. (1995). Association of stressful life events and marital quality. *Psychological Reports*, 76, 1115–1122.