



Effect of Religious Orientation and Stress on Marital Adjustment in Trade Centre Community of Jos South Local Government Area

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Abstract

This study investigated the relationships between religious orientation, stress, and marital adjustment among married individuals in Jos Metropolis, Nigeria. Guided by Allport's Theory of Religious Orientation, the Transactional Model of Stress and Coping, and the Social Exchange Theory, the study examined whether intrinsic and extrinsic religious orientations, in interaction with perceived stress levels, predict marital adjustment. A total of 66 married participants (55% male, 45% female) with varying occupational backgrounds were selected through convenience sampling. Standardized instruments—the Age Universal Intrinsic–Extrinsic Scale, the Perceived Stress Scale, and the Relationship Adjustment Scale—were administered. Data were analyzed using univariate and multifactorial ANOVA. Findings revealed that participants with low levels of perceived stress demonstrated significantly higher marital adjustment compared to those with high stress levels. However, no significant differences were found between intrinsic and extrinsic religious orientations in predicting marital adjustment, and no significant interaction effect was observed between religious orientation and stress. These results suggest that while lower stress levels positively influence marital adjustment, religious orientation—whether intrinsic or extrinsic—does not independently or interactively predict marital harmony. The study contributes to the literature by highlighting the primacy of stress management over religious orientation in fostering marital stability. It recommends that marital counseling and enrichment programs in Nigeria focus on equipping couples with effective stress-coping strategies alongside fostering open communication to enhance adjustment and satisfaction in marriage.

Keywords: Religious Orientation, Stress, Marital Adjustment

Introduction

Marriage remains one of the most popular institutions among human beings—whose architect and founder is God himself. Marriage serves as a crucial social institution, offering emotional support, companionship, and societal stability. However, marital life faces numerous challenges, as couples contend with stress from sources such as financial difficulties, work–life imbalance, parenting responsibilities, extended family expectations, and societal pressures. In contemporary Nigerian society, these stressors are often



intensified by rapid social change, urbanization, and shifting cultural norms (Akinsola, 2019; Uwaoma & Anyanwu, 2015). Consequently, marital adjustment—the process by which spouses adapt to each other’s needs, expectations, and roles—has emerged as a vital focus for understanding relationship satisfaction and stability.

In Nigeria, religious orientation significantly shapes marital relationships, given the deeply interwoven nature of religion within the cultural landscape. Intrinsic religious orientation—where faith is internalized and guides personal values and behavior—contrasts with extrinsic orientation, where religion is instrumental, serving social or personal purposes (Allport & Ross, 1967; Okon, 2013). Although empirical studies in Nigeria have rarely addressed religious orientation directly, the broader influence of religious beliefs in marital dynamics is well recognized (Oniye, 2012).

High stress levels have consistently been linked with reduced communication quality, increased conflicts, emotional withdrawal, and diminished marital satisfaction (Falaye & Olatunji, 2021; Yusuf & Adeoye, 2020). Empirical research in Nigeria indicates that civil servants who experience higher job stress report lower levels of marital satisfaction (Ajiboye & Abiola, 2014). Among married healthcare workers, perceived stress has also shown complex relationships with marital satisfaction, highlighting the nuanced and context-dependent impact of stress on marital outcomes (Okonkwo & Eze, 2018). Furthermore, studies examining depression, anxiety, and stress among married individuals in Lagos reveal that elevated stress correlates with lower marital satisfaction (Olasupo & Babatunde, 2019). Collectively, these studies emphasize how economic instability, social expectations, and cultural obligations intersect to intensify stressors facing Nigerian couples.

While prior research has explored the individual impacts of stressors on marital relationships, few have examined how religious orientation may interact with stress to influence marital adjustment—especially within the Nigerian context. Understanding this interplay is critical, as religious orientation could act as a protective buffer against stress, or alternatively, stress could dampen the positive effects of religious faith on marital adjustment, hence this research.



Statement of the Problem

Marriage is one of the oldest and most cherished institutions among humans, meant to be a lifelong commitment built on love, trust, and companionship (Landis, 1975). Ideally, it should be a source of joy and support, but for many couples today it has become a heavy burden rather than a blessing. What was once designed to strengthen individuals and families is increasingly being endured instead of enjoyed, and this shift is beginning to affect the well-being of society as a whole.

In Nigeria, many couples struggle with the reality of adjusting to each other in marriage. Pressures such as financial struggles, family expectations, and the stress of daily life make it difficult to sustain marital harmony (Falaye & Olatunji, 2021; Uwaoma & Anyanwu, 2015). Religion is often seen as a strong anchor for marriage, providing values, direction, and a sense of meaning. Yet it is not clear how far religious orientation can actually help couples manage stress and improve their marital adjustment. Past studies have mostly looked at religion's role in marital satisfaction (Oniye, 2012; Okon, 2013) or the impact of stress on marital stability (Ajiboye & Abiola, 2014; Olasupo & Babatunde, 2019) in isolation, but few have asked how both factors interact. This leaves an important gap in knowledge: does faith shield couples from the negative effects of stress, or does stress weaken the positive influence of faith?

The Nigerian context makes this question even more pressing. Religious beliefs, extended family ties, and economic struggles are deeply intertwined in everyday life (Yusuf & Adeoye, 2020; Okonkwo & Eze, 2018). With unemployment, financial hardship, and societal pressures weighing heavily on many families, couples often find their marriages stretched beyond their coping capacity—even when they are religious (Akinsola, 2019; Uwaoma & Anyanwu, 2015). Without a deeper understanding of how religion and stress interact in marriage, efforts to support couples may fall short. This study therefore seeks to fill that gap and provide insights that can guide counseling, policies, and enrichment programs for healthier marriages in Nigeria.

Objectives of the Study

The main objective of this study is to examine the interplay between religious orientation, stress, and marital adjustment among married individuals in contemporary Nigerian society. The specific objectives are to:



1. Determine the relationship between religious orientation and marital adjustment among Nigerian couples.
2. Assess the relationship between stress levels and marital adjustment among Nigerian couples.
3. Examine the combined effect of religious orientation and stress on marital adjustment.
4. Investigate whether religious orientation moderates the relationship between stress and marital adjustment.

Conceptual Review of Religious Orientation

Religious orientation is a term employed by psychologists to refer to the way in which a person practices or lives out his or her religious beliefs or values (Batson & Vents, 1982). It also refers to the extent and manner in which an individual's religious beliefs and practices influence their attitudes, values, and behaviors. Allport and Ross (1967) first distinguished between intrinsic religious orientation, in which religion is internalized and serves as a guiding framework for life, and extrinsic religious orientation, in which religion is used for personal or social gain rather than as an end in itself. Intrinsic orientation is characterized by sincere commitment to faith, moral principles, and personal transformation, while extrinsic orientation tends to emphasize the utilitarian benefits of religious involvement, such as social status, security, or community acceptance (Donahue, 1985). In the Nigerian context, religious orientation is a salient aspect of identity, given the pervasive role of religion in social life, family structures, and marital expectations (Okon, 2013; Oniye, 2012). Understanding religious orientation is therefore critical for exploring how faith-related attitudes and motivations may influence marital coping mechanisms, conflict resolution patterns, and overall adjustment in the face of stress.

Conceptual Review of Stress

It is not easy to find a generally acceptable definition of stress. Doctors, engineers, management consultants, linguists, psychologists and lay persons all use the word in their own distinctive ways with their own definition. However, stress is broadly defined as a psychological and physiological response to perceived demands that exceed an individual's coping resources (Lazarus & Folkman, 1984). It can arise from various sources, including occupational pressures, financial difficulties, family responsibilities,



and interpersonal conflicts, all of which may threaten personal well-being and relational stability. Stress manifests in both acute and chronic forms, with prolonged exposure often leading to adverse mental, emotional, and physical health outcomes (American Psychological Association [APA], 2020). Within Nigeria, socio-economic instability, cultural obligations, and extended family pressures frequently serve as significant stressors for couples (Yusuf & Adeoye, 2020). Understanding stress in the marital setting is essential, as it plays a critical role in determining how couples navigate challenges and maintain marital adjustment.

Conceptual Review of Marital Adjustment

Marital adjustment is a state in which there is an overall feeling in husband and wife, of happiness and satisfaction with their marriage and with each other (Sinha & Mukerjee, 1990). It therefore involves experiencing satisfactory relationship between spouses characterized by mutual concern, care, understanding and acceptance. It encompasses dimensions such as communication quality, conflict resolution, emotional intimacy, and shared values, all of which contribute to the overall stability of the relationship (Spanier & Cole, 1976). High marital adjustment is often associated with mutual respect, effective problem-solving, and a balanced distribution of responsibilities, whereas low marital adjustment may manifest in frequent conflicts, emotional disengagement, and dissatisfaction (Falaye & Olatunji, 2021). In the Nigerian context, marital adjustment is influenced not only by individual personality traits and interpersonal skills but also by socio-cultural factors such as extended family involvement, gender role expectations, and religious norms (Yusuf & Adeoye, 2020; Oniye, 2012).

Theoretical Framework for Religious Orientation

This study is anchored on Allport's Theory of Religious Orientation (Allport & Ross, 1967), which distinguishes between intrinsic and extrinsic religious orientations. According to the theory, individuals with an intrinsic orientation view religion as an end in itself, integrating their faith into all aspects of life, guiding moral decision-making, and shaping personal values. Conversely, those with an extrinsic orientation approach religion as a means to achieve personal or social benefits, such as status, security, or community



acceptance. This distinction is important in marital contexts because intrinsic orientation is often associated with stronger moral commitment, empathy, and conflict resolution skills, which can enhance marital adjustment, especially under stress (Donahue, 1985). In the Nigerian setting, where religion is central to social identity and marital expectations, Allport's theory provides a useful lens for understanding how the depth and motivation of religious involvement influence couples' ability to cope with stress and maintain marital harmony.

Theoretical Framework for Stress

This study adopts the Transactional Model of Stress and Coping by Lazarus and Folkman (1984) to explain the role of stress in marital adjustment. The model posits that stress is not merely a result of external events but emerges from an individual's appraisal of a situation and their perceived ability to cope with it. When demands are perceived to exceed available coping resources, stress arises, potentially leading to emotional, cognitive, and behavioral strain. In marital contexts, stressors such as financial instability, work-family conflict, and extended family pressures may trigger negative interactions, reduce emotional intimacy, and impair problem-solving, thereby lowering marital adjustment (Falaye & Olatunji, 2021). However, coping mechanisms—such as social support, effective communication, and religious practices—can mediate the effects of stress on marital outcomes. In Nigeria, where cultural expectations and socio-economic challenges are prominent, the transactional model provides a relevant framework for understanding how couples appraise and respond to stress, and how religious orientation may influence these coping processes.

Theoretical Framework for Marital Adjustment

This study is guided by the Social Exchange Theory (Thibaut & Kelley, 1959) in explaining marital adjustment. The theory posits that relationships are maintained when the perceived rewards—such as love, companionship, emotional support, and security—outweigh the costs, which may include conflicts, stress, or unmet expectations. Marital adjustment, therefore, depends on each partner's evaluation of the balance between rewards and costs, as well as the availability of alternatives. High marital adjustment



occurs when both partners perceive the relationship as equitable and mutually beneficial, leading to sustained commitment and satisfaction (Homans, 1961). In the Nigerian cultural setting, where marriage is influenced by religious norms, extended family involvement, and societal expectations, the Social Exchange Theory provides a valuable framework for understanding how couples negotiate roles, resolve conflicts, and adapt to challenges such as stress. Furthermore, religious orientation can influence this reward–cost evaluation by shaping values, communication patterns, and coping strategies, thereby affecting marital stability.

Religious Orientation and Stress

Religious orientation has been widely studied as a psychological and social factor influencing how individuals experience and cope with stress. Individuals with an intrinsic religious orientation—who internalize their faith as a guiding life framework—often display greater resilience under stress due to reliance on spiritual coping strategies, such as prayer, communal worship, and scriptural reflection (Pargament, 1997; Ano & Vasconcelles, 2005). In contrast, those with an extrinsic orientation—who approach religion primarily for social or personal gain—may derive limited psychological benefits when facing stress, as their engagement with faith may not foster deep emotional resources for coping (Allport & Ross, 1967; Donahue, 1985). Studies in Nigeria indicate that intrinsic religiosity is associated with lower perceived stress and more adaptive coping styles, particularly in environments where socio-economic challenges are prevalent (Oniye, 2012; Yusuf & Adeoye, 2020). However, other research suggests that under extreme or chronic stress, even intrinsically oriented individuals may experience strain that challenges their coping capacity, highlighting the complex and context-dependent nature of the religious orientation–stress relationship (Okonkwo & Eze, 2018).

Religious Orientation and Marital Adjustment

Religious orientation has been shown to play a significant role in shaping marital values, expectations, and adjustment processes. Individuals with an intrinsic religious orientation tend to integrate their faith into all aspects of life, including marriage, which can promote commitment, mutual respect, and constructive conflict resolution—factors that enhance



marital adjustment (Allport & Ross, 1967; Mahoney, 2010). Conversely, those with an extrinsic orientation may approach marriage through a more utilitarian lens, focusing on social approval or material benefits, which may provide less stability during marital conflicts (Donahue, 1985; Pargament, 1997). In the Nigerian context, religion often serves as both a moral guide and a cultural expectation, with intrinsic religiosity linked to higher marital satisfaction and lower rates of divorce (Oniye, 2012; Okon, 2013). However, some studies caution that religious orientation alone does not guarantee marital harmony, as rigid doctrinal interpretations or conflicting denominational beliefs can also create tension within marriages (Yusuf & Adeoye, 2020). This suggests that while religious orientation can be a strong determinant of marital adjustment, its influence is shaped by the depth of personal commitment and the broader socio-cultural environment.

Stress and Marital Adjustment

Stress has been widely recognized as a significant factor influencing the quality of marital relationships, with high levels of stress often linked to decreased marital adjustment. Elevated stress—whether from financial pressures, occupational demands, health issues, or family obligations—can undermine communication, reduce emotional intimacy, and increase the frequency and intensity of conflicts between spouses (Lazarus & Folkman, 1984; Karney & Bradbury, 1995). In marriages, chronic stress can erode problem-solving skills and foster negative interaction patterns, leading to dissatisfaction and instability (Falaye & Olatunji, 2021; Olasupo & Babatunde, 2019). Nigerian studies have shown that socio-economic instability, extended family pressures, and cultural expectations compound stress levels, making marital adjustment more challenging (Yusuf & Adeoye, 2020; Okonkwo & Eze, 2018). However, couples with strong coping strategies—such as mutual support, adaptive communication, and, in some cases, shared religious values—are better able to buffer the negative effects of stress on marital adjustment (Pargament, 1997; Oniye, 2012). This underscores the importance of examining stress not in isolation, but in interaction with other factors such as religious orientation, which may moderate its impact on marital stability.



Literature Review

Religious orientation and stress are two important psychological and social factors that jointly influence marital adjustment. Individuals with an intrinsic religious orientation—who internalize faith as a guiding life principle—tend to employ adaptive coping strategies such as prayer, communal support, and value-based conflict resolution, which can foster marital harmony, whereas those with an extrinsic orientation may derive fewer relational benefits under stress due to their more utilitarian engagement with religion (Allport & Ross, 1967; Pargament, 1997; Oniye, 2012). Religious orientation can thus serve as a buffer, helping couples manage stressors that might otherwise impair marital adjustment (Yusuf & Adeoye, 2020; Okon, 2013). Stress itself is a well-established predictor of marital dissatisfaction, with financial pressures, occupational demands, and cultural expectations often reducing communication quality, emotional intimacy, and problem-solving abilities (Lazarus & Folkman, 1984; Falaye & Olatunji, 2021; Olasupo & Babatunde, 2019). In the Nigerian context, where religion plays a central role in marital expectations and socio-cultural norms, the interplay between religious orientation and stress is particularly significant, as effective faith-based coping may mitigate the negative impact of stress on marital adjustment, while high stress levels may in turn weaken the protective influence of religiosity.

Hypotheses

1. Participants with low level of stress will adjust better in Marital Relationship compared to those with high level of stress
2. Participants with intrinsic Religious Orientation would have more stable marital relationship compared to those with extrinsic Religious Orientation
3. Interaction between Religious orientation and Perceived stress would Produce significant effect on Marital adjustment

Methodology:

Participants

200 participants were drawn from Jos metropolis (Trade Centre, Bukuru, Plateau State). The participants were married. 45% were female while 55% were male. Participants were selected by convenient sampling. The participants comprised business men and women, civil servants, unemployed and students who could read and comprehend



English, and had at least a secondary school education. 90% of the participants were Christians while 10% were Muslims. Detail of the demographic information is presented in the result section.

Research Design

The study is a survey research, in a 2 x 2 factorial design. There are two independent variables. Religious Orientation and stress, and one dependent variable which is marital adjustment. Religious orientation is categorized into two -intrinsic and extrinsic Religious Orientation, stress is categorized into low or high.

Instrument

Three instruments were used in this study. They are the age universal intrinsic-extrinsic scale (Gorsuch & Venable, 1983) which measures Religious Orientation, The perceived stress scale (PSS, Cohen, Kamark & Mernelslstein, 1983) which measures stress and the relationship adjustment scale (spanier 1976) which assessed marital adjustment.

Procedure

Questionnaire were presented to participants after proper explanation of what and what not to do. The participants were first asked if they could spare some time to answer some questions relating to themselves. They were assured of their safety and the fact that they had the right to decline receiving the questionnaires. They were also reminded to take their time. All information given remain confidential.

Result

		Frequency	Percent	Valid percent	Cumulative percent
Religious Orientation	Valid Intrinsic	52	78.8	85.2	85.2
	Extrinsic	9	13.6	14.8	100.0
	Total	61	92.4	100.0	
	Missing	5	7.6		
	System Total	66	100.0		
Perceived Stress	Valid Low	38	57.6	57.6	57.6
	High	28	42.4	42.4	100.0
	Total	66	100.0	100.0	



The above table shows a breakdown of participants as they fall into different levels of religious orientation and perceived stress.

For Religious orientation, 52 (78.8%) participants had intrinsic religious orientation, while 9(13.6%) had external religious orientation, which shows more participants with intrinsic religious orientation. 5 participants did not indicate where they belonged.

As for perceived stress, there were more participants with low level of perceived stress (38 participants), while 28 participants have high perceived stress.

Test Of Hypothesis

H₀1

The hypothesis that participants with low level of stress will likely adjust better in marital relationship compared to those in high level of stress was tested using the Univariate analysis of variance

The results supported the research hypothesis showing that participants with low level of stress would likely adjust better in marital relationship compared to those with high level of stress.

H₀2

The second hypothesis that participants with intrinsic Religious Orientation would likely have more stable marital relationship compared to those in extrinsic Religious Orientation was tested using the analysis of variance (ANOVA) test.

The results obtained failed to support the hypothesis, showing that there's no significant difference between intrinsic & extrinsic in relationship adjustment

H₀3

The third hypotheses that the interaction between Religious Orientation and perceived stress would likely produce significant effect on marital adjustment was tested using the multifactorial analysis of variance.

The result shows that the variables did not produce significant interactional effect, concluding that the hypothesis is rejected



Discussion

In this study, three hypotheses were tested. One had significant effect, while the other two did not produce any significant effects or relationship. The interpretation and implication of these results are presented below.

H₀₁

In the first hypothesis where stress and marital adjustment were tested, low level of stress had a positive effect on marital adjustment. These findings were in agreement with previous studies. In one of such studies, Patricia Morokoff and Ruth Gilliland (1993) found that the greater the negative emotional reactions and dissatisfaction with frequency of intercourse, the less satisfaction with marriage.

In yet another study, researches at Ohio state University found that abrasive arguments between husbands and wives were linked to a weakening of certain aspects of their immune responses. In addition, hostile arguments were associated with an increase in levels of stress hormones.

The results of the above study were consistent and similar to those found in a study of newly wed couples (Janic: Kiecolt-Claser). The more negative behaviors couples showed toward each other, the more their immune measures were weakened.

Holmes and Rahe (1967) came to a conclusion that certain events such as divorce or job loss are stressful for almost everyone.

H₀₂

The second hypothesis which stated that participants with intrinsic religious orientation would likely have more stable marital relationship compared to those with extrinsic Religious Orientation was rejected.

This implies that being an intrinsic person as far as religion is concerned does not necessarily mean you'll adjust well in marriage. In other words, identifying religion as an end in itself or living out "religious faith for the sake of faith" does not make one happier in marriage. This means that the extrinsic are likely to adjust better compared to the intrinsic.

This may be as result of the personality of the extrinsic who could be more sociable and outgoing compared to the intrinsic. The extrinsically religious person uses



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religion as a tool to achieve non-religious ends (Nielson, 1995). For the extrinsically religious person, motives for being religious lies on social or external values and beliefs, because happiness in marriage goes beyond just holding and identifying with a faith, the extrinsic who may explore other means such as being able to communicate freely with a spouse in times of crises, which is a major factor in being happy in marriage.

This may explain the difficulty in getting other studies that support the relationship between intrinsic religious orientation and marital adjustment.

However few studies reviewed, showed a relationship between Religion and marital adjustment. One of such is a National Survey of families and Households which found that "when both spouses attend church regularly, the couple has the lowest risk of divorce.

In other words, religion as a whole affects marital adjustment, but whether you are intrinsic or extrinsic does not really matter.

H₀₃

The third hypothesis that the interaction between Religious Orientation and perceived stress would produce significant effect on marital adjustment was not supported.

This implies that the independent variables Religious Orientation and perceived stress do not have an effect on the dependent variable, marital adjustment. This finding may follow from the result of the second hypothesis which showed no significant difference in intrinsic religious orientation and extrinsic relationship in marital adjustment. It is therefore only rational that there wouldn't be any effect between Religious Orientation, stress and marital adjustment, since there was no such effect between religious orientation and marital adjustment. An inclusion of a third variable (stress) couldn't have produced an effect.

Contribution to Knowledge

Researches in the past have centred on how stress affects marital adjustment either positively or negatively, but not many researches have been carried out on whether intrinsic religious orientation and extrinsic religious orientation affects marital adjustment differently. This study has contributed in the sense that it has helped us know that, if at all



any of these religious orientations would affect marriage, it is the extrinsic even though the effect is insignificant, but it is higher than that of the intrinsic.

Summary and Conclusion

This study was aimed at investigating the relationship between three variables which are as follows:- Religious Orientation, stress and marital adjustment. Three hypotheses were tested; one was related , that is stress and marital adjustment, while the other two that is stress and marital, Religious orientation (intrinsic and extrinsic) and marital adjustment, Religious orientation, stress and marital adjustment had no relationship.

Data were collected through the use of a questionnaire administered to 61 married people who were required to indicate their responses on the Age Universal intrinsic extrinsic scale, the perceived stress scale and the relationship adjustment scale

The results showed that one out of the three hypotheses tested was supported while two were rejected. The one supported was the hypothesis which states that participants with low level of stress will adjust better in marital relationship compared to those with high level of stress. While the interactional effect between Religious Orientation, stress and marital adjustment as well as religious orientation and marital adjustment were not supported. The implication of the results was discussed in the light of previous studies, theories, and the typical nature of the current study.

In conclusion, low level of stress has been found to affect marital adjustment positively. In other words the lesser the stress, or the better the coping strategy an individual has, the better he/she adjusts in marriage. It is therefore pertinent that all couples employ every resource possible to cope with stressors in the home, in the workplace and every other place to see that their marriages are happier. One of the very important ways of doing this is to employ an attitude of communication in marriage, discuss anything that can affect their relationship, because the more it is left undiscussed the more it causes stress.

In this study again, we are able to understand that those that are intrinsic do not adjust better in marriage than those that are extrinsic, rather the results show that the extrinsic may even adjust better. This result may be connected to the fact that the extrinsic is externally oriented, out going, sociable and so is in a better position to communicate in times of problems compared to the intrinsic who are internally oriented.



Recommendations

1. Marriage counselors and family life instructors should provide couples with stress management training, including financial planning, time management, and conflict resolution skills.
2. Religious leaders should organize programs and retreats that teach couples how to apply faith-based coping strategies to real-life marital challenges.
3. Policy makers and NGOs should sponsor community workshops that equip couples with effective communication and problem-solving skills.

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