



Financial Abuse and Marital Satisfaction of Clerical Personnel in Ikot Ekpene Local Government Area, Akwa Ibom State, Nigeria

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Abstract: *The study investigated the relationship between financial abuse and marital satisfaction of clerical personnel in Ikot Ekpene Local Area, Akwa Ibom, Nigeria. Four objectives were raised from which four null hypotheses were postulated. The purpose of the study was to determine the relationship between financial vagueness, financial infidelity, financial micromanagement and financial coercion with marital satisfaction of clerical personnel in the area of study. The correlational research design was used for the study. A sample size of 60 clerical personnel out of an estimated population of 250 who served as ministers in Churches were selected using snowball technique. They were individually reached online using with a researcher-developed instrument tagged 'Financial Abuse and Marital Satisfaction Scale (FAMSS). A reliability coefficient of 0.79 was obtained using the Cronbach's Alpha statistical tool to determine its reliability value. Data obtained were analysed and tested at .05 level of significance using simple linear regression statistical tool. Results of the study revealed significant relationship between each financial abuse variable and marital satisfaction. It was concluded that marital satisfaction of clerical personnel can be adversely affected by financial abuse. It was therefore recommended among others, that to help married couples achieve marital satisfaction, financial education through marital counselling should be seen as a necessity in the church.*

Keywords: *Financial abuse, Marital satisfaction, financial vagueness, financial infidelity, financial micromanagement, financial coercion, financial education, clerical personnel, marital counselling.*

Introduction

Marriage is a consensual relation between two individuals, mostly a man and a woman, who come together to spend their lifetime together. This relationship requires a number of sacrificial concessions that can affect their personal comfort, time and resources. Among the resources which may be sacrificed in a marriage relationship is money. Many people get into marriage with little or no knowledge of financial processes in the family situation. Such persons may understand how to resolve financial abuse issues in the marital relationship when they occur. Deficit knowledge of financial education may disallow them from being able to identify potential red flags of financial

abuse or even financial abuse itself. The need for financial education during pre- and post-marital counselling therefore becomes very essential.

Most marriages crash either because the couples lack the requisite knowledge on how to adapt to and manage financial needs or they do not think it necessary to take adequate measures to avoid possible financial pitfalls that can cause marital disharmony. Unfortunately, after marriage, it becomes an arduous task keeping up with abusive financial interactions, thereby creating room for marital challenges resulting from money issues.

Financial education is a necessity in every aspect of living, including marital life. Knowledge of monetary matters in marriage can facilitate marital adjustment and satisfaction because it is a stabilising requirement. Financial education for couples can be provided through the formal or informal process. The formal process may involve making it part of the curricular content as a school subject while the informal process may involve making it part of the information service in the guidance and counselling programme. Financial education can also be provided in religious settings during sermons or by using formal teachings by the clergy or hired experts. Whatever medium is used, the expected outcome is what matters.

Counselling refers to a personalized interaction where one who is a professional counsellor gives assistance through the provision of diverse services to another called a counselee, who voluntarily seeks help to overcome educational, vocational, social, or personal challenges (Denga, 2019). One of the personal-social problems in counselling is marital adjustment. Marital problems can affect any aspect of life. That is the reason counselling service to help engaged and married couples is very essential. It is important that financial education should be considered important for married Church members and the clergy to facilitate marital adjustment and harmony.

Marital counselling is the assistance given by professional marriage counsellors to those engaged to be married or those already married. According to Neumann (2023:25), "marriage counselling is a type of joint counselling in which a couple seeks help, typically due to relationship issues." Marriage counselling is one of the techniques through which education on marital issues can be provided. It is usually done through the provision of services such as information, orientation, appraisal, and follow-up, among others. This study is one of those avenues by which marital counselling can be provided using research approach. Research findings add to the repertoire of existing knowledge and form the bedrock for innovative education.

Financial abuse education suggests equipping individuals with information on how to deal with issues that relate to generation and sharing of financial resources in marriages. Financial abuse in marriages results from situations where financial resources are not fairly utilised for the benefit of the spouses. The abuse can come from either spouse. The pattern of economic changes in the 21st century appears challenging, especially as they affect management of finances in the family setting. Marital relationships tend to hit the rocks for the flimsiest excuse, especially when the flow of money appears inadequate.

Financial stress is a problem that is common to every human system and organisation. Every human system, including marriage, needs sufficient financial resources to keep its operations functional. What accompanies this need also is the possibility of abuse and or neglect, such that

available financial resources are either mismanaged, abused or used to perpetuate frustrations and acrimony in the family. In marital relationships, such financial abuse can expose the couple to unanticipated reactions than can easily precipitate break-up.

Financial abuse is an aspect of domestic abuse in marriage. Domestic abuse is a common concept in the study of marital relationships. Oftentimes, physical abuse tops the domestic abuse chart because people tend to believe what is easily seen. Many families would not even accept that their daughters or sons are being abused if there were no bruises or injuries as evidence. However, the Care Act 2014 of the United Kingdom has stated that domestic abuse includes financial abuse. Family therapists know that destructive forms of domestic abuse may usually not be those that produce physical wounds but those that bruise the mind. Matters that affect the mind can damage a person's self-worth, self-confidence and perceptual ability with indelible scars.

Victims of emotional bruises can be exposed to decisions and actions that can destabilise their mental health. Those who are financially abused would not only be deprived of basic needs but would continue to see the abusers as those responsible for their avoidable deprivations. Where financial abuse occurs in marital relationships, the spouses concerned will be thrown into mutual suspicion, a situation that leaves little or no room for care and trust to thrive. Financial abuse can be orchestrated by either of the couple and can be exhibited in forms such as, but not limited to financial vagueness, financial infidelity, financial micromanagement, denial of financial access, financial withholding, and financial coercion (Thakurta, 2023; Breeden, 2021; Miolla, 2023; Adebayo, 2023; Steber, 2018; Scouller, 2022; Stark and Hester, 2019).

Marriage is an institution where many seek to enter, sometimes, at all cost while many of those already married may be seeking to leave at all cost. The cost of getting in could be taken up based on expected benefits beyond the mere status of being 'married'. One of those expectations might be 'financial gains and comfort' and where this is the paramount objective for marrying, financial abuse might become a key factor for marital dissatisfaction. Premarital expectations of financial gains may be one factor that can cause marital disaffection when financial abuse arises. Other causes of financial abuse could be greed, competition, power tussle, and role amplification. Financial abuse can start from the onset of the marriage. It can come on after some years into the marriage. The existence of financial abuse in marriage tends to suggest the absence of marital satisfaction. Since financial abuse in marriage may be a human factor issue, it is possible that even clerical couples may not be immune to it, in spite of their expected high level of spirituality.

Clerical personnel are ordained persons holding venerated spiritual leadership positions in the church. Their marriages are expectedly anchored on strict Christian piety, depending on the doctrines of their denominations. According to the Agenda for Synod (2019), ecclesiastical marriage is a marriage sanctioned and solemnized solely by the church to the exclusion of the state (civil government) whereby a couple is considered 'married in the eyes of the church'. It is based on this definition that it can be assumed that clerical personnel married in church may have little or no experience of financial abuse from partners. Many studies however, agree that clerical personnel are not without financial challenges (Easter, 2020; Shang, 2022; Anonymous, 2021; Upton, 2023). Based on this reality, the researchers sought to find out if occurrence of financial

abuse among clerical personnel in a typical Christian area like Ikot Ekpene. can affect their marital satisfaction.

Related Literature

The Symbolic Interactionism theory by Mead (1934) assumes that people respond to elements of their environments according to the subjective meanings they attach to those elements. These may include meanings being created and modified through social interactions involving symbolic communication with other people. It explains that people react and view the world through their interactions with others. This theory explains how culture, for instance, can play a big role in the use of money that border on financial abuse. In the study area, it is a common phenomenon to find a couple carry out financial projects together with the projection of the male partner as the owner, since he is the head of the family. Indeed, it is often said of the man, 'his money is 'our' money but my money is 'my' money', a disposition that gives room for financial abuse. A cultural orientation that sees a married woman as a 'property' of the husband, can cause the man to spend family resources, including the income of the wife, as he likes, without regard to the wishes or rights of the wife.

Financial abuse can come in diverse forms including financial coercion, financial infidelity, financial micromanagement, or financial vagueness. Financial vagueness refers to covering up financial transactions with lies, secrecy, or deception (Millar, 2018). The incidence of financial vagueness includes incessant cases of unexplained wads of cash in the wallet or deposits in bank accounts, refusal to disclose salary amounts, and sudden or unannounced change of password in joint accounts. In the cases of password changes, the abusers may feign forgetfulness of the password or other login details. When the financial abuse comes in the form of financial vagueness, the abusing partner may not be able to explain when the money came in. In a marital relationship, financial transparency ought to be the order of the relationship. Where financial vagueness persists, the likely outcome may be financial infidelity.

Financial infidelity occurs when a partner hides or misrepresents financial information from the other, such as keeping secret bank accounts or hiding unknown bills. It is an issue many people tend to talk about, as often as sexual infidelity. Aulen (2023) states that financial infidelity is a type of marital infidelity. Financial infidelity is simply financial cheating (Hinojosa, 2023). If one could imagine the situation of a spouse discovering that the partner has another marital family, it is the same scenario as a spouse waking up one day to find out that the house for which they have been paying rent belonged to the partner. This has been a reoccurring issue occasionally reported on in Nigeria (Dachen, 2016). Some financial infidelity can be as disappointing as marital infidelity. In extreme situations, it can easily result to marital dissatisfaction or even divorce.

Another form of financial abuse is financial micromanagement. This refers to a situation where a spouse's purchases or financial activities are brought under scrutiny and trial even after financial decisions have been jointly made or financial activities have been discussed (Dodgson, 2018). In general context, financial micromanagement type of abuse is usually from the spouse with the highest pay check. Too much scrutiny can result in suspicion, which, if not carefully resolved, can cause marital disaffection.

Financial coercion is a form of financial abuse which involves the coercion of a partner into accepting whatever financial demands is made on them (Stark & Hester, 2019). It involves a process of using threats, intimidation and degrading attitude to financially control a partner's freedom. It usually occurs with the financially dependent spouse. Sometimes coercive financial control can escalate into physical abuse. However, even when it does not escalate, coercive financial control is a form of emotional abuse that can cause psychological trauma (Kanougiya *et al.*, 2021). Beyond causing trauma, all forms of financial abuse can negatively affect marital satisfaction.

Empirical studies show that there is a significant relationship between financial abuse and marital relationships. The National Endowment for Financial Education (2021) investigated financial infidelity with the aim of analysing it among U.S. adults. The findings showed that among those who ever joined finances with their partner, men were more likely than women (with men at 47% against women at 39%) to report having committed a financial deception. It showed a possibility of relationship between current life situations and financial deceptions. Employed individuals (52%), 31% of unemployed individuals, 59% of households with children under 18 and 32% of households without children below 18 years of age, indicated involvement in financial deception. Two in five (42%) of the respondents reported that a spouse/partner committed financial deception on them. The results also showed that among those who reported having ever joined finances in a relationship, two in five (43%) confessed to having ever committed some acts of financial deception, with 85% of those individuals stating that indiscretion affected their current/past relationship in some way. It was concluded that many premarital, marital and familial relationships experienced financial abuse and that the financial abuse negatively affected their marital relationship.

Jeanfreau *et al.*, (2018) investigated financial infidelity in couple relationships. The participants in the study were 414. The participants answered questions regarding financial habits within the context of the couple relationship. The *Big Five Personality Inventory* and the *Marital and Life Satisfaction Scale* were used to determine the incidence and factors associated with financial infidelity. The results indicated that 27% of participants had kept a financial secret from their partners. It was concluded that both marital and life satisfaction were lower for participants who had experienced financial infidelity than in those who had not. This means that financial infidelity negatively affected marital satisfaction.

Malm *et al.*, (2022) examined factors associated with marital satisfaction/dissatisfaction among Ghanaian couples living in Ghana and abroad. Data from a convenience sample of 231 married participants were obtained using online survey. Results from regression analyses of the data revealed that four positive behaviours - affection, companionship, commitment to the family, financial support, and one negative behaviour, beatings/slapping, were significantly associated with marital satisfaction. Three negative behaviours, annoying habits, selfishness, and disrespect, were significantly associated with marital dissatisfaction. Participants in Ghana reported significantly higher rates of beatings in marriage compared to those abroad. Also, negative behaviours experienced in marriage were significantly associated with less secure, and more

anxious attachment styles. It was concluded that marital satisfaction can be a function of a partner's behaviour.

Scott *et al.*, (2013) interviewed 52 divorced individuals who received the Prevention and Relationship Enhancement Program (PREP) while engaged to be married. Using both quantitative and qualitative methods, they sought to understand participants' reasons for divorce (including identification of the 'final straw'). The most commonly reported major contributors to divorce were lack of commitment, infidelity and conflicts. The most common 'final straw' reasons were infidelity, domestic violence, and substance use. More participants blamed their partners than they blamed themselves for the divorce.

Statement of the Problem

Marital dissatisfaction among clerical personnel appears to be alarming. Clerical personnel are expected to be models in marriages due to their spiritual leadership roles. In many instances, the key issues in their marital dissatisfaction stories appear to be financial. One spouse or the other may not be very sincere in how monetary matters are handled in the family, thus causing disaffection and trust deficits in the relationship. Although being clerical in calling may not be a security against financial abuse in marriage, it is expected that given their spiritual leadership roles, they should be able to exhibit some form of restraints when facing marital challenges, especially that relating to financial issues.

Financial abuse has to do with how the use of money in the family tends to create more problems than solving them. Lack of attention to financial abuse seems to be the reason why spouses who are abused financially may not be enjoying their marriages satisfactorily. If financial abuse is ignored especially among clerical couples, many marriages suffering it may eventually break up, thus causing serious disaffection and frustration in the church. Many Christians still look up to their pastors' marriages as models to emulate. This study was undertaken to determine significant relationship between financial abuse and marital satisfaction of clerical personnel in Ikot Ekpene Local Government Area, Akwa Ibom State, Nigeria. The purpose was to highlight this issue and suggest ways of reducing its occurrence.

Research Questions

The following research questions were formulated to guide the study:

- i. What is the relationship between financial vagueness and marital satisfaction of clerical personnel?
- ii. What is the relationship between financial infidelity and marital satisfaction of clerical personnel?
- iii. What is the relationship between financial micromanagement and marital satisfaction of clerical personnel?
- iv. What is the relationship between financial coercion and marital satisfaction of clerical personnel?

Research Hypotheses

The following null hypotheses were formulated to guide the study:

- i. There is no significant relationship between financial vagueness and marital satisfaction of clerical personnel.
- ii. There is no significant relationship between financial infidelity and marital satisfaction of clerical personnel.
- iii. There is no significant relationship between financial micromanagement and marital satisfaction of clerical personnel.
- iv. There is no significant relationship between financial coercion and marital satisfaction of clerical personnel.

Methodology

The correlational research design was used in carrying out the study. Using a snowball sampling technique, 60 clerical personnel were drawn from a population of about 250 clerics in the area. The clerics were reached online and individually requested to respond to a number of questions on their experience of financial abuse and satisfaction in their marriages. A researcher-developed interview schedule titled "*Financial Abuse and Marital Satisfaction Scale (FAMSS)*" with 20 items, five for each of the four independent variables (vagueness, infidelity, micromanagement and coercion) and 5 items for the dependent variable (marital satisfaction), were used for the assessment. This method was used to ensure that the respondents clearly understood the items and responded appropriately. The instrument had a reliability coefficient of .79 based on Cronbach's Alpha statistical tool. Data analyses were done using simple linear regression at .05 significance level.

Results

Research Question One

What is the relationship between financial vagueness and marital satisfaction of clerical personnel?

Table 1: Result of Simple Linear Regression of the Relationship between Financial Vagueness and Marital Satisfaction of Clerical Personnel in Ikot Ekpene, Akwa Ibom State (n = 60)

Variables	R	R ²	Adjusted R ²
Financial vagueness	.673	.452	.422
Marital satisfaction			

The result presented in Table 1 reveals the R-value of .673 as the strength of the relationship between financial vagueness and marital satisfaction of clerical personnel. The R² value of .452 also shown in Table 1 indicates that only 45.2 percent variation in marital satisfaction is explained or predicted by financial vagueness. This result implies that there is high relationship between financial vagueness and marital satisfaction of clerical personnel in Ikot Ekpene, Akwa Ibom State.

Research Question Two

What is the relationship between financial infidelity and marital satisfaction of clerical personnel?

Table 2: Result of Simple Linear Regression of the Relationship between Financial Infidelity and Marital Satisfaction of Clerical Personnel in Ikot Ekpene, Akwa Ibom State (n = 60)

Variables	R	R ²	Adjusted R ²
Financial infidelity	.825	.681	.663
Marital satisfaction			

The result presented in Table 2 reveals the R-value of .825 as the strength of the relationship between financial infidelity and marital satisfaction of clerical personnel. The R² – value of .681 also shown in Table 2 indicates that only 68.1 percent variation in marital satisfaction is explained or predicted by financial infidelity. This result implies that there is very high relationship between financial infidelity and marital satisfaction of clerical personnel in Ikot Ekpene, Akwa Ibom State.

Research Question Three

What is the relationship between financial micromanagement and marital satisfaction of clerical personnel?

Table 3: Result of Simple Linear regression of the Relationship between Financial Micromanagement and Marital Satisfaction of Clerical Personnel in Ikot Ekpene, Akwa Ibom State (n = 60)

Variables	R	R ²	Adjusted R ²
Financial micromanagement	.689	.475	.446
Marital satisfaction			

The result presented in Table 3 reveals the R-value of .689 as the strength of the relationship between financial micromanagement and marital satisfaction of clerical personnel. The R² – value of .475 also shown in Table 3 indicates that only 47.5 percent variation in marital satisfaction is explained or predicted by financial micromanagement. This result implies that there is high relationship between financial micromanagement and marital satisfaction of ecclesiastical personnel in Ikot Ekpene, Akwa Ibom State.

Research Question Four

What is the relationship between financial coercion and marital satisfaction of clerical personnel?

Table 4: Result of Simple Linear Regression of the Relationship between Financial Coercion and Marital Satisfaction of Clerical Personnel in Ikot Ekpene, Akwa Ibom State (n = 60)

Variables	R	R ²	Adjusted R ²
Financial coercion	.657	.432	.401
Marital satisfaction			

The result presented in Table 4 reveals the R-value of .657 as the strength of the relationship between financial coercion and marital satisfaction of clerical couples. The R² – value of .432 also shown in Table 4 indicates that only 43.2 percent variation in marital satisfaction is explained or predicted by financial coercion. This result implies that there is high relationship between financial coercion and marital satisfaction of clerical personnel in the area.

Testing the Hypotheses

Hypothesis One

There is no significant relationship between financial vagueness and marital satisfaction of clerical personnel in Ikot Ekpene, LGA, Akwa Ibom State.

Table 5: Simple Linear Regression of the Relationship between Financial Vagueness and Marital Satisfaction of Clerical Personnel in Ikot Ekpene L.G.A., Akwa Ibom State (n = 60)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	16.65	1	16.65	14.87	.00
	Residual	20.15	18	1.12		
	Total	36.80	19			

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.75	1.28		6.06	.00
	Financial vagueness	.76	.20	.67	3.86	.00

The result in Table 5 shows that the calculated F-ratio of the relationship between financial vagueness and marital satisfaction of clerical personnel with 1 and 18 degrees of freedom is 14.87. It was found to be significant at .00 alpha level. The Table also shows unstandardized coefficient

(B) to be 0.76 which indicated that for every unit rise in financial vagueness, marital satisfaction of clerical personnel is affected by 0.76. In addition, the calculated t-value of the influence of financial vagueness on marital satisfaction is 3.86, at .00 alpha level. This level of significance is less than .05 on which the decision is based. Based on this result, the null hypothesis was rejected. This result implies that there is significant relationship between financial vagueness and marital satisfaction of clerical personnel in Ikot Ekpene, Akwa Ibom State

Hypothesis Two

There is no significant relationship between financial infidelity and marital satisfaction of clerical personnel in Ikot Ekpene, Akwa Ibom State

Table 6: Simple Linear Regression of the Relationship between Financial Infidelity and Marital Satisfaction of Clerical Personnel in Ikot Ekpene, Akwa Ibom State (n = 60)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	25.05	1	25.05	38.37	.00 ^b
	Residual	11.75	18	.65		
	Total	36.800	19			

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.04	.92		7.70	.00
	Financial Infidelity	.88	.14	.83	6.19	.00

The result in Table 6 shows that the calculated F-ratio of the relationship between financial infidelity and marital satisfaction of clerical personnel in Ikot Ekpene LGA, Akwa Ibom State with 1 and 18 degrees of freedom is 38.37, which is significant at .00 alpha level. Table 6 also shows an unstandardized coefficient (B) of 0.88, indicating that for every unit rise in financial infidelity, marital satisfaction of couples is affected by 0.88. In addition, the calculated t-value of the influence of financial infidelity on marital satisfaction of the clerical personnel is 6.19 at .00 alpha level. Based on this result, the null hypothesis was rejected. This result implies that there is significant relationship between financial infidelity and marital satisfaction of clerical personnel in Ikot Ekpene LGA, Akwa Ibom State.

Hypothesis Three

There is no significant relationship between financial micromanagement and marital satisfaction of clerical personnel in Ikot Ekpene LGA, Akwa Ibom State

Table 7: Simple Linear Regression of the Relationship between Financial Micromanagement and Marital Satisfaction of Clerical Personnel in Ikot Ekpene LGA, Akwa Ibom State (n = 60)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	17.49	1	17.49	16.31	.00 ^b
	Residual	19.31	18	1.07		
	Total	36.80	19			

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.80	1.21		6.44	.00
	Financial Micromanagement	.77	.19	.69	4.04	.00

The result in Table 7 shows that the calculated F-ratio of the relationship between financial micromanagement and marital satisfaction of clerical personnel in Ikot Ekpene, Akwa Ibom State with 1 and 18 degrees of freedom is 16.31 which is significant at .00 alpha level. The Table also shows an unstandardized coefficient (B) of 0.77 indicating that for every unit rise in financial micromanagement, marital satisfaction of clerical personnel is affected by 0.77. In addition, the calculated t-value of the influence of financial micromanagement is 4.04 at .00 alpha level. Based on this result, the null hypothesis was rejected. This result implies that there is significant relationship between financial micromanagement and marital satisfaction of clerical personnel in Ikot Ekpene LGA, Akwa Ibom State.

Hypothesis Four

There is no significant relationship between financial coercion and marital satisfaction of clerical personnel in Ikot Ekpene LGA, Akwa Ibom State

Table 8: Simple Linear Regression of the relationship between Financial Coercion and Marital Satisfaction of Clerical Personnel in Ikot Ekpene LGA, Akwa Ibom State (n = 60)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15.91	1	15.91	13.70	.00 ^b
	Residual	20.89	18	1.16		
	Total	36.80	19			

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.75	1.07		8.19	.00
	Financial coercion	.62	.17	.66	3.70	.00

The result in Table 8 shows that the calculated F-ratio of the relationship between financial coercion and marital satisfaction of clerical personnel in Ikot Ekpene LGA, Akwa Ibom State with 1 and 18 degrees of freedom is 13.70. This is significant at .00 alpha level. Table 8 also gives an unstandardized coefficient (B) of 0.62 which indicates that for every unit rise in financial coercion, marital satisfaction of couples is affected by 0.62. In addition, the calculated t-value of the influence of financial coercion is 3.70, at .00 alpha level. This level of significance is less than .05 on which the decision is based. Based on this result, the null hypothesis was rejected. This result implies that there is significant relationship between financial coercion and marital satisfaction of clerical personnel in Ikot Ekpene LGA, Akwa Ibom State.

Discussion

From the data analyses, the four null hypotheses were rejected as all the results, analysed severally, revealed significant relationship between each of financial vagueness, financial infidelity, financial micromanagement, and financial coercion and marital satisfaction. These findings are consistent with those of The National Endowment for Financial Education (2021), Jeanfreau *et al.*, (2018), Malm *et al.*, (2022), and Scott *et al.*, (2013). Clerical personnel are also humans who can be emotionally affected when their trust in others is abused. Their feelings can be stressed when they experience financial abuse from spouses, in spite of their role functioning as spiritual leaders. These findings may have resulted from the commonness of human dispositions and values across races, ecclesiastical ranking or geographical locations. No human being likes to suffer any form of abuse in marriage, regardless of his/her social status or level of spirituality. In a world that is fast changing in marital values occasioned by contending familial orientations, the

factor of financial abuse in marriages cannot be ignored as no such relationship can be sustained without consistent transparent monetary transactions and relationships.

Conclusion

Based on the findings of this study, it was concluded that financial abuse has significant relationship with marital satisfaction. The presence of financial abuse among clerical personnel, strongly suggests reduced level of marital satisfaction among them. It is therefore important to help clerical couples to attain increasing marital satisfaction through responsible financial practices. To do this, it is necessary to provide them consistent financial education using pre-marital and post-marital counselling programmes.

Implications for Marital Counselling

The findings of this study have revealed the dire need for marital counselling for clerical couples to help improve on their marital satisfaction through responsible and transparent financial practices. One implication is that there is need to consider financial education for clerical couples in order to help them improve their marital quality. Another implication is the need for church organisations in Akwa Ibom State Nigeria, to create units for financial education in marital relationships for their clerical personnel. It is unlikely that the training curriculum in their theological colleges provide for such financial education, especially as it relates to marriages. The findings of this study have therefore revealed the need for clerical personnel and their spouses to be empowered with information on responsible financial dealings with their spouses.

Another implication is the need for regular marital counselling sessions for clerics and their spouses. This would provide them opportunities to bare their minds on challenging financial behaviour in marital settings and how to deal with them. These personnel need the information for themselves and for those they oversee in their organisations.

Recommendations

Based on the findings of this study, the following recommendations are made:

- i. Theological colleges and seminaries should include in their curriculum, courses on healthy financial relationships between couples.
- ii. Marital counselling at pre- and post-marital level should be designed in every church to highlight the characteristics of responsible spousal financial relationships, to minimise unhealthy financial dealings capable of compromising their marital satisfaction.
- iii. Church denominations should set up functional counselling units to handle issues that deal with personal, inter-personal, financial and marital needs of her members. During

- such counselling sessions, information on spousal financial relations should be provided.
- iv. Professional counsellors should be engaged by churches to provide therapeutic attention to victims of financial abuse, to help in the recovery process and save their marriages from more problems.
 - v. Marital counsellors should utilize social media platforms and religious centres to provide robust financial education that can liberate victims of financial abuse from their abusers and forestall disintegration of families as a result of such abuses.

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