

Marital Satisfaction and Work-Life Balance of Female Secondary School Teachers in Akwa Ibom North East Senatorial District, Nigeria

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Abstract

The study investigated the extent to which marital satisfaction predicts the work-life balance of female secondary school teachers in the Akwa Ibom North East Senatorial District, Nigeria. Two research questions and two corresponding null hypotheses guided the study. A correlational research design was adopted for the study. The population of the study consisted of 2,032 married female teachers in public secondary schools in Akwa Ibom North East Senatorial District, Nigeria. A sample of 347 married female teachers in public secondary schools was selected for the study using a multi-stage sampling procedure. A researcher-developed instrument titled “Marital Satisfaction and Work-Life Balance Questionnaire (MSWLBO)” was used for data collection in this study. The instrument was face-validated by three experts. The reliability of the instrument was established using the internal consistency method, yielding an overall reliability coefficient of 0.74. Simple linear regression analysis was used to answer research questions one to five by determining the coefficient of correlation (R) and coefficient of determination (R^2). Analyses of data revealed that each of emotional intimacy and financial harmony predictions of work-life balance of female secondary school teachers is moderately and significant. Based on the findings of the study, it was

concluded that marital satisfaction variables play a crucial role in determining the work–life balance of female secondary school teachers. Three recommendations were made, one of which is that counseling units in secondary schools in the Akwa Ibom North East Senatorial District should organize workshops aimed at strengthening emotional intimacy among couples, helping teachers build trust, empathy, and emotional connection in their marriages.

Keywords: Emotional Intimacy, Financial Harmony, Work-Life Balance, Secondary School, Female Teachers

Introduction

Teaching is a demanding profession that requires significant commitment, patience, emotional regulation, and continuous interaction with students, colleagues, administrators, and parents. For married female secondary school teachers, these work demands are combined with the responsibilities associated with marriage and family life. Married female secondary school teachers play dual roles as educators and homemakers and are expected by the school system and society to excel in both spheres. Balancing classroom responsibilities, lesson preparation, record keeping, assessment duties, and school management expectations with domestic roles such as child care, spousal responsibilities, household management, and emotional caregiving can pose challenges to achieving a stable work-life balance. These multiple expectations and cross pressures could make marital satisfaction a critical human factor that may significantly determine how these women manage both domains successfully (Ukaegbu & Ekott, 2025).

Work-life balance refers to the degree to which an individual can effectively allocate physical, emotional, psychological, and time-based resources between work responsibilities and family commitments without allowing one domain to negatively interfere with the other, as stated by Asim-Ittah and Ukaegbu (2026). When work-life balance is compromised among married female secondary school teachers, it may result in a wide range of negative consequences such as persistent stress, emotional fatigue, psychological burnout, reduced job satisfaction, poor concentration, low classroom productivity, and strained marital relationships.

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These challenges may arise because the married female teacher is unable to effectively separate work pressures from family expectations, leading to role overload and conflict between professional responsibilities and domestic duties. When prolonged, the inability to achieve balance may also result in withdrawal from family interaction, irritability, poor emotional regulation, fatigue during instructional delivery, reduced motivation for classroom innovation, deteriorating physical health, and reduced overall life satisfaction. This imbalance can pose a threat not only to the teacher's personal well-being but also to student outcomes and family stability. Conversely, when work-life balance is achieved, there could be increased well-being, high morale, improved emotional regulation, enhanced stability at home, increased marital harmony, improved classroom instruction, greater job satisfaction, and optimal performance in labor roles. Married female teachers who successfully balance these domains may experience greater peace of mind, psychological resilience, increased motivation, improved teaching quality, and healthier social interactions with students, colleagues, spouses, and children. Achieving balance can also promote higher productivity, personal fulfillment, effective role performance, and sustainable family cohesion.

"Financial harmony" refers to the level of agreement, cooperation, and mutual understanding between spouses regarding financial planning, spending, saving habits, and household economic decisions, as noted by Ibinagbo (2019). When couples share similar financial values, maintain transparency in money-related matters, and jointly manage resources, it can foster peace, stability, and unity within the home. For married female teachers, financial harmony may be particularly important because economic disagreements are among the major sources of marital tension and psychological stress. When financial matters are smooth and well-managed between partners, married female teachers can experience reduced financial anxiety, greater emotional security, and enhanced focus on their teaching roles. Financial harmony can contribute positively to work-life balance by minimizing conflict and creating a supportive home environment that allows married female teachers to concentrate on both household responsibilities and classroom activities without unnecessary economic pressure. In contrast, when there is financial disagreement or lack of coordination in spending

and budgeting, married female teachers may experience emotional distress, distraction at work, and difficulty maintaining stability in both family and professional roles. Therefore, maintaining financial harmony within marriage could significantly support work-life balance and promote overall job effectiveness.

Based on the foregoing, this study was designed to determine the extent to which marital satisfaction variables, namely emotional intimacy and financial harmony, predict the work-life balance of married female secondary school teachers in the Akwa Ibom North East Senatorial District, Nigeria. The findings of this study are expected to provide meaningful insight to school administrators, guidance counselors, policymakers, and marital counselors for designing supportive interventions that would promote stable marital relationships and the improved work-life balance of married female teachers in the senatorial district.

Statement of the Problem

The teaching profession has become more engaging, time-consuming, emotionally demanding, and task-intensive with responsibilities such as lesson preparation, classroom instruction, continuous assessment, record keeping, co-curricular obligations, students' discipline, school administrative tasks, and parent-school interactions. Simultaneously, as married women, they are expected to fulfill extensive family-related obligations, which include child care, household management, emotional support to spouses, domestic coordination, financial decision-making, and maintaining harmonious marital relationships. These dual expectations can generate considerable role strain, role overload, and emotional fatigue, making it difficult for some married female teachers to effectively distribute their time, energy, and psychological resources between work and family.

When these married female teachers are unable to maintain a healthy balance between professional duties and family responsibilities, several negative outcomes may arise. On the personal level, they may experience heightened stress, chronic exhaustion, diminished marital satisfaction, and increased susceptibility to anxiety and emotional withdrawal from family interactions. On the professional level, imbalance may lead to reduced concentration during teaching, poor lesson preparation, weakened classroom management, decreased job commitment, and a

higher likelihood of burnout or absenteeism. Over time, this imbalance can compromise both family stability and work effectiveness, thereby affecting the teacher's overall well-being and productivity.

However, despite the importance of marital satisfaction in helping individuals cope with competing role demands, there is limited empirical research in the Akwa Ibom North East Senatorial District examining how marital satisfaction influences the work-life balance of female secondary school teachers. Existing studies in the Senatorial District have focused on issues such as stress, role conflict, organizational climate, and job involvement but have not adequately addressed how these distinct marital satisfaction variables predict the work-life balance of female secondary school teachers. This lack of research evidence creates a significant knowledge gap. Therefore, the problem of this study was to investigate the extent to which specific marital satisfaction components such as emotional intimacy and financial harmony predict the work-life balance of female secondary school teachers in Akwa Ibom North East Senatorial District, Nigeria.

Purpose of the Study

The purpose of this study was to determine the extent to which marital satisfaction predicts the work-life balance of female secondary school teachers in Akwa Ibom North East Senatorial District, Nigeria. Specifically, the objectives of the study were to determine the following:

- i. The extent to which emotional intimacy predicts the work-life balance of female secondary school teachers.
- ii. The extent to which financial harmony predicts the work-life balance of female secondary school teachers.

Research Questions

The following research questions guided the study:

- i. To what extent does emotional intimacy predict the work-life balance of female secondary school teachers?
- ii. To what extent does financial harmony predict the work-life balance of female secondary school teachers?

Research Hypotheses

The following null hypotheses guided the study:

- i. Emotional intimacy does not significantly predict the work-life balance of female secondary school teachers.
- ii. Financial harmony does not significantly predict the work-life balance of female secondary school teachers.

Scope of the Study

The study focused on the extent to which marital satisfaction predicts work-life balance of female secondary school teachers in the Akwa Ibom North East Senatorial District, Nigeria. Marital satisfaction variables, namely emotional intimacy and financial harmony, were investigated as the independent variables of the study while work-life balance served as the dependent variable. Only married female teachers in public secondary schools were studied.

Related Empirical Literature

Emotional Intimacy and Work-Life Balance

A study that investigated the predictive influence of emotional intimacy on work-life balance among married female secondary school teachers in Ekiti State, Nigeria, was conducted by Arowosafe and Oloyede (2016). The population comprised 430 married female teachers in public secondary schools across the state. A sample of 215 respondents was selected using a simple random sampling technique. The study employed a correlational research design and utilized two validated instruments: the Emotional Intimacy Inventory (EII) and the Work-Life Balance Scale (WLBS). Data were analyzed using regression and Pearson correlation statistics. The findings revealed that emotional intimacy significantly predicted work-life balance among female teachers, indicating that emotionally connected spouses provided the psychological stability necessary for effective role management. Another study that examined the relationship between emotional intimacy and occupational stress as determinants of work-family

harmony among married female teachers in Kogi State, Nigeria, was conducted by Omeje and Ubah (2017).

The population consisted of 502 married female teachers in public schools, from which 270 participants were drawn using the stratified random sampling technique. The study adopted a correlational design and used two instruments: the Spousal Emotional Intimacy Scale (SEIS) and the Work–Family Harmony Questionnaire (WFHQ). Data were analyzed using multiple regression and correlation statistics. Findings showed that emotional intimacy was a significant positive predictor of work–family harmony, while high occupational stress weakened this relationship. More so, the role of emotional intimacy and perceived spousal support in predicting work–life balance among married female teachers in Delta State, Nigeria, was explored by Odia and Esangbedo (2018). The population included 460 married female teachers in public secondary schools. A sample of 230 respondents was chosen using a proportionate random sampling technique. The study used a correlational design and employed the Emotional Intimacy Scale (EIS) and the Work–Life Integration Questionnaire (WLIQ) for data collection. Data were analyzed using regression analysis and Pearson’s correlation. Findings indicated that emotional intimacy had a significant influence on work–life balance, accounting for 28% of the variance in role satisfaction.

Financial Harmony and Work-Life Balance

A study that examined the predictive influence of financial harmony on work–life balance among married female teachers in Ondo State, Nigeria, was conducted by Ademola and Olaitan (2016). The population of the study consisted of 450 married female teachers in public secondary schools. A sample of 220 participants was selected using a simple random sampling technique. The study adopted a correlational design and employed two instruments: the Financial Harmony Scale (FHS) and the Work–Life Balance Inventory (WLBI). Data were analyzed using regression and correlation statistics. The findings revealed that financial harmony significantly predicted work–life balance, indicating that women who experienced fewer financial conflicts with their spouses managed their professional and domestic responsibilities better. Another study that investigated financial harmony

and work–family integration among married female teachers in Kwara State, Nigeria, was conducted by Yusuf and Bello (2017). The study population comprised 380 married female teachers, and 200 were selected through a stratified random sampling technique. The study used a descriptive–correlational research design. Data were collected using the Financial Harmony Questionnaire (FHQ) and Work–Family Integration Scale (WFIS). The results indicated a significant positive correlation between financial harmony and work–family integration. Respondents who reported mutual decision-making about household finances demonstrated a higher sense of balance between work and home life. The study recommended joint financial planning sessions between couples. The previous and present studies adopted correlational designs; however, they differ in population, sample size, and data collection instruments. In another study, Ibrahim and Abdullahi (2018) investigated the relationship between spousal financial harmony and work–life satisfaction among married female police officers in Kaduna State, Nigeria. The population consisted of 376 married female police officers, and a sample of 180 respondents was drawn using a purposive sampling method. The study employed a correlational research design and utilized the Financial Harmony Index (FHI) and the Work–Life Satisfaction Scale (WLSS). Data were analyzed using multiple regression analysis. Findings revealed that spousal financial harmony significantly predicted work–life satisfaction among female police officers. The study concluded that economic cooperation between spouses contributes positively to stress reduction and emotional stability in demanding professions.

From the review of previous empirical studies, it is observed that no known study has specifically investigated the combined predictive influence of these marital satisfaction variables on the work-life balance of married female secondary school teachers in the Akwa Ibom North East Senatorial District, Nigeria. Therefore, this study seeks to address this gap by determining the extent to which emotional intimacy and financial harmony predict the work-life balance of married female secondary school teachers in Akwa Ibom North East Senatorial District, Nigeria.

Design of the Study

The study adopted a correlational research design. A correlational design is appropriate for examining the degree of relationship between two or more variables without any form of manipulation. It enables the researcher to identify and describe the patterns of association that exist among variables within their natural context. The choice of a correlational design is particularly appropriate for this study because it allowed the researcher to determine the extent to which marital satisfaction, namely emotional intimacy and financial harmony predict work-life balance of female secondary school teachers in Akwa Ibom North East Senatorial District, Nigeria.

Population of the Study

The population of the study consisted of 2,032 married female teachers in public secondary schools in Akwa Ibom North East Senatorial District, Nigeria. According to the State Secondary Education Board, Uyo (2025), there are 89 public secondary schools in the 9 Local Government Areas that constitute Akwa Ibom North East Senatorial District.

Sample and Sampling Technique

The sample size for the study was 347 married female teachers drawn from public secondary schools in Akwa Ibom North East Senatorial District. The sample size was determined using Krejcie and Morgan's (1970) sample size determination table, which recommended a minimum sample size of 327 for a population of 2,200. A multi-stage sampling procedure was adopted in selecting the respondents for the study because of the wide geographical spread of the population. At the first stage, six Local Government Areas were selected from the nine Local Government Areas in Akwa Ibom North East Senatorial District using simple random sampling technique through balloting without replacement. This gave each Local Government Area equal opportunity of being selected for the study.

At the second stage, stratified random sampling technique was used to select public secondary schools from the selected Local Government Areas. The schools in each Local Government Area constituted a stratum, after which six public

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secondary schools were randomly selected from each stratum using simple random sampling technique. This resulted in a total of 36 public secondary schools used for the study. At the third stage, proportionate sampling technique was employed in selecting married female teachers from the sampled schools based on the population size of each Local Government Area. This ensured that Local Government Areas with larger populations of married female teachers contributed more respondents to the study, thereby enhancing the representativeness of the sample and the generalizability of the findings. However, although 350 copies of the questionnaire were administered to the respondents, only 347 copies were properly completed and found suitable for data analysis, while 3 copies were discarded due to incomplete responses and mutilation.

Instrumentation

A researcher-developed instrument titled “Marital Satisfaction and Work-Life Balance Questionnaire (MSWLBQ)” was used for data collection in this study. The instrument consists of two major sections. Section A covered the marital satisfaction variables which include emotional intimacy, as well as financial harmony and consisted of 12 items, with six items measuring each of the two sub-variables. Section B contained 15 items designed to obtain information on the work-life balance of married female secondary school teachers. All items in the MSWLBQ were structured on a four-point rating scale of Strongly Agree (SA), Agree (A), Disagree (D), and Strongly Disagree (SD), assigned weighted values of 4, 3, 2, and 1 respectively, to enhance objective scoring and facilitate statistical analysis.

Validation of the Instrument

The face validity of the instrument was established by subjecting it to expert review. One expert from the Department of Guidance and Counselling and two experts from the Department of Measurement and Evaluation, in the Department of Psychological Foundations of Education, Faculty of Education, University of Uyo, examined the instrument. The experts assessed the items for clarity, relevance, appropriateness, and linguistic suitability. Their comments, observations, and

recommended modifications were incorporated into the final version of the instrument to enhance its validity.

Reliability of the Instrument

The reliability of the instrument was established using the internal consistency approach to determine the extent to which the items in each section measured the intended construct consistently. To achieve this, the instrument was pilot-tested on 25 married female teachers drawn from the study population but excluded from the main study to avoid sample contamination. Data obtained from the trial test were analyzed using the Cronbach Alpha reliability technique, which is suitable for estimating the average inter-item correlation of scale items. The analysis produced a reliability coefficient of 0.74, indicating that the instrument has an acceptable level of internal consistency and is therefore considered reliable for use in the actual study.

Method of Data Collection

The researchers obtained an official letter of introduction from the Department of Guidance and Counselling, University of Uyo, which was taken to the Akwa Ibom State Ministry of Education to seek formal permission to conduct the study in public secondary schools in the Akwa Ibom North East Senatorial District. Upon approval, the researchers proceeded to the selected local government areas and schools to meet with the school principals and seek their cooperation. After gaining access, the researchers established rapport with the respondents, clearly explain the purpose of the study, and assure them of confidentiality and voluntary participation. The researcher-developed instrument, titled MSWL BQ, was administered directly to the sampled married female teachers with the assistance of well-briefed research assistants assigned to each sampled school. The research assistants were briefed on standard procedures for questionnaire administration to ensure uniformity and avoid bias. The respondents were given adequate time to complete the instrument, after which the researcher and the assistants retrieved all completed copies of the questionnaire immediately to avoid loss or tampering. Data collection was carried out within a period of three weeks. Although 350 copies of the questionnaire were

administered, only 347 were properly completed and found usable for analysis, while 3 copies were discarded due to issues such as mutilation, incomplete responses, and inconsistencies in the information provided by the respondents.

Method of Data Analysis

Simple linear regression analysis was used to answer research questions one to five by determining the coefficient of correlation (R) and coefficient of determination (R^2), while multiple linear regression analysis was used to answer research question six. All null hypotheses were tested at the 0.05 level of significance, with p-values obtained from the regression results serving as the criterion for significance. Data analysis was carried out using the Statistical Package for the Social Sciences (SPSS).

Results

Table 1: Summary of simple regression coefficient on the extent to which emotional intimacy predicts work-life balance of female secondary school teachers in Akwa Ibom North East Senatorial District (n = 347)

Model	R	R Square	Adj. R Square	Std. Error of Estimate	Remarks
1 Extent	.639	.408	.401	13.00764	Moderate

Source: Field Work (2026)

Table 1 shows the result of a simple regression analysis on the extent to which emotional intimacy predicts the work-life balance of female secondary school teachers. The coefficient of determination (R^2) of .408 implies that emotional intimacy accounts for 40.8% of the variation in work-life balance of female secondary school teachers, while the remaining 59.2% may be explained by other factors not included in the model. Thus, emotional intimacy moderately predicts the work-life balance of female secondary school teachers.

Table 2: Summary of simple regression coefficient on the extent to which financial harmony predicts work-life balance of female secondary school teachers in Akwa Ibom North East Senatorial District (n = 347)

Model	R	R Square	Adj. R Square	Std. Error of Estimate	Remarks
1 Extent	.775	.600	.589	13.21554	High

Source: Field Work (2026)

Table 2 shows the result of a simple regression analysis on the extent to which financial harmony predicts the work-life balance of female secondary school teachers. The coefficient of determination (R^2) of .600 implies that financial harmony accounts for 60.0% of the variation in work-life balance of female secondary school teachers, while the remaining 40.0% may be explained by other factors not included in the model. Thus, financial harmony highly predicts the work-life balance of female secondary school teachers.

Table 3: Summary of F-ratio associated with simple regression coefficient on the extent to which emotional intimacy predicts work-life balance of female secondary school teachers in Akwa Ibom North East Senatorial District (n = 347)

Model	Sum of squares	Df	Mean square	F-ratio
Regression Sig.	512.447	1	512.447	16.811
Residual	10516.553	345	30.483	
Total	11089.000	346		

Source: Field Work (2026)

Table 3 presents the summary of the F-ratio associated with the simple regression analysis on the extent to which emotional intimacy predicts the work-life balance of female secondary school teachers. The result shows that the p-value of .001 is less than the 0.05 level of significance. Hence, the null hypothesis, which states that emotional intimacy does not significantly predict the work-life balance

of female secondary school teachers, is rejected. This implies that emotional intimacy significantly predicts the work-life balance of female secondary school teachers.

Table 4: Summary of F-ratio associated with simple regression coefficient on the extent to which financial harmony predicts work-life balance of female secondary school teachers in Akwa Ibom North East Senatorial District (n = 347)

Model Sig.	Sum of squares	Df	Mean square	F-ratio
Regression .000	896.235	1	896.235	30.335
Residual	10192.765	345	29.544	
Total	11089.000	346		

Source: Field Work (2026)

Table 4 presents the summary of the F-ratio associated with the simple regression analysis on the extent to which financial harmony predicts the work-life balance of female secondary school teachers. The result shows that the p-value of .000 is less than the 0.05 level of significance. Hence, the null hypothesis, which states that financial harmony does not significantly predict the work-life balance of female secondary school teachers, is rejected. This implies that financial harmony significantly predicts the work-life balance of female secondary school teachers.

Discussion of Findings

Emotional Intimacy and Work–Life Balance

The analysis of data on the extent to which emotional intimacy predicts work–life balance of female secondary school teachers revealed that emotional intimacy contributes positively and moderately to the work–life balance of female teachers. More so, the test of the corresponding null hypothesis showed that emotional intimacy significantly predicts the work–life balance of female secondary school teachers. This suggests that the level of emotional closeness, affection, and mutual understanding between spouses plays a vital role in managing the dual demands of

work and family life. Emotional intimacy can enable married female teachers to share feelings, provide reassurance, and develop a sense of belonging and security within the relationship. More so, emotional intimacy fosters psychological stability and emotional support, which are essential for coping with the pressures associated with teaching and family responsibilities. When spouses are emotionally connected, they may provide encouragement, understanding, and companionship during stressful periods. This supportive environment can reduce emotional strain and enhance the married female teacher's ability to balance professional obligations with domestic responsibilities. Furthermore, emotional intimacy can strengthen trust and cooperation between partners, and this can promote effective conflict resolution and minimize the likelihood of stress spillover from home to work.

This finding is in agreement with the study of Arowosafe and Oloyede (2016), who found that emotional intimacy significantly predicted work-life balance among married female teachers, noting that emotionally connected spouses provide the psychological stability necessary for effective role management. However, this finding contrasts with the study of Omeje and Ubah (2017), who reported that although emotional intimacy positively predicted work-family harmony, its influence was weakened by high levels of occupational stress.

Financial Harmony and Work-Life Balance

The analysis of data on the extent to which financial harmony predicts work-life balance of female secondary school teachers showed that financial harmony contributes positively and highly to work-life balance. More so, the test of the corresponding null hypothesis showed that financial harmony significantly predicts the work-life balance of female secondary school teachers. This suggests that agreement, cooperation, and mutual understanding between spouses regarding financial matters play a crucial role in achieving balance between professional and family responsibilities. Financial harmony, which involves joint decision-making, transparency in financial dealings, and shared economic goals, can reduce tension and conflict within the household. More so, financial harmony can foster stability and reduce financial-related stress, which is often a major source of marital conflict and emotional strain. When couples are financially aligned, they may plan

effectively, allocate resources wisely, and support each other's needs, thereby creating a conducive environment for managing work and family roles. This financial cooperation can enhance emotional well-being and minimizes distractions that could interfere with job performance.

This finding is in agreement with the study of Ademola and Olaitan (2016), who found that financial harmony significantly predicted work-life balance among married female teachers, indicating that reduced financial conflict enhances effective role management. However, this finding contrasts with the study of Yusuf and Bello (2017), who, although reporting a positive relationship between financial harmony and work-family integration, emphasized that the influence was more evident when financial harmony was combined with mutual decision-making and other relational factors.

Conclusion

Based on the findings of the study, it was concluded that marital satisfaction variables play a crucial role in determining the work-life balance of female secondary school teachers. Therefore, fostering healthy marital relationships characterized by effective communication, emotional closeness, financial cooperation, strong support systems, and mutual respect remains essential for enhancing the ability of female secondary school teachers to balance their professional and family responsibilities successfully.

Recommendations

Based on the findings of the study, the following recommendations are proposed:

- i. Counselling units in secondary schools in the Akwa Ibom North East Senatorial District should organize workshops aimed at strengthening emotional intimacy among couples, helping teachers build trust, empathy, and emotional connection in their marriages.
- ii. Married female teachers, particularly in the Akwa Ibom North East Senatorial District, should be provided with guidance on financial planning and management to promote financial harmony, reduce conflict, and enhance stability in their homes.

- iii. Spouses in Akwa Ibom North East Senatorial District should be encouraged to provide consistent emotional and practical support to female teachers, including sharing domestic responsibilities to reduce stress and workload.

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MARITAL SATISFACTION AND WORK-LIFE BALANCE QUESTIONNAIRE (MSWLBO)

Instruction: Please, indicate your level of agreement or disagreement with each of the items by ticking (✓) against any of the response options, namely SA = Strongly Agree, A = Agree, D = Disagree, and SD = Strongly Disagree.

Section A: Marital Satisfaction

S/N	Emotional Intimacy	SA	A	D	SD
1	I feel emotionally close to my spouse.				
2	My spouse understands my feelings and reacts accordingly.				
3	I feel secure emotionally in my marriage.				
4	My spouse makes me feel valued.				
5	I feel comfortable sharing my secrets with my spouse.				
6	My spouse and I maintain a strong emotional connection.				
	Financial Harmony				
7	My spouse and I make financial decisions jointly.				
8	Money issues do not cause conflict in our marriage.				
9	My spouse and I agree on how to prioritize financial responsibilities.				
10	My spouse and I plan our household expenses together.				
11	My spouse and I avoid secret spending from each other.				
12	My spouse and I are transparent about our income.				

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Section B: Work-Life Balance

S/N	Items	SA	A	D	SD
1	I am able to balance my job and family responsibilities.				
2	My teaching job does not prevent me from spending quality time with my spouse.				
3	I create time for household activities despite my work schedule.				
4	I am able to take proper care of my children after closing from school.				
5	Workload in school does not interfere with my personal life.				
6	I hardly take work assignments home after school hours.				
7	The demands of my teaching job do not create stress at home.				
8	I manage my time effectively between work and family duties.				
9	My family is satisfied with the way I balance my work and home duties.				
10	I do not allow school responsibilities to reduce my attention to family affairs.				
11	I have adequate time to participate in family decision making.				
12	The time I spend at school allows me to attend to the needs of my spouse.				
13	I attend to school matters without neglecting family responsibilities.				
14	I am satisfied with the level of balance between my work life and home life.				
15	I rarely experience conflict between my work demands and family expectations.				