

Full Length Research

Religiosity, forgiveness and psychological well-being as predictors of marital satisfaction among academic staff of Ebonyi State University, South Eastern, Nigeria

Ronald C. N. Oginyi^{1*}, Sunday M. Ofoke¹ and Chia Francis²

¹Department Of Psychology, Ebonyi State University, Abakaliki, Ebonyi State, Nigeria.

²National Drug Law Enforcement Agency (NDLEA) Nigeria.

Accepted 9 December, 2015; Published 21 December, 2015

The purpose of this study was to explore religiosity, forgiveness and psychological well-being as predictors of marital satisfaction among academic staff of Ebonyi State University Abakaliki, South-Eastern, Nigeria. The sample of this research comprises 160 married couples of University Staff. The results of the regression analysis, indicated positive prediction of religiosity, forgiveness and psychological well-being on marital satisfaction ($R=0.418$, $R_2=0.175$, Adjusted $R_2=0.159$, $F(3,156)=11.031$, $P<0.05$). The implications of the findings to marital conflicts, adjustment and commitment were discussed. Also Family problems can be soothed using intervention religious method and application of forgiveness treatment method in family therapy to enhance marital satisfaction.

Key words: Religiosity, forgiveness, psychological well-being, marital satisfaction.

INTRODUCTION

Marital satisfaction refers to an individual's subjective evaluation of the marital relationship (Taylor et al., 1997). Marital satisfaction is an essential element for successful family life and personal growth. In this regard, marital satisfaction is a pertinent ingredient to the stability of any nation, given that the family is the basic unit of any nation (Samson et al., 2015). Also marital satisfaction is a complex process that has over time been thought to be influenced by many factors, including education, socio economic status, love, commitment, marital communication, conflict, gender, length of marriage, the presence of children, sexual relations and the division of labour (Hendrick and Hendrick, 1992). Aldous (1996) defined marital satisfaction as how couples feel about each other. Funcham and Bradbury (1987) see marital satisfaction as acts of an affective measure of marital quality. Scanzoni and Scanzoni (1976) define marital satisfaction as a subjective matter, depending upon how a marriage lives up to the expectations of the individual concerned, also as a subjective evaluation about how an

individual feels about his/her spouse, his/her marriage and his/her marital relationship. Roach, Frazier, and Bowden (1981) define marital satisfaction as a global level of favourability that individual spouses report with their marital relationship. Khodabakhsh et al. (2008) see marital satisfaction as a special case of relationship satisfaction, and is the degree to which partners in marriage assess their approval of different aspects of their marital relation. Sinha and Mukerjee (1990) view marital satisfaction as when the couple feels most satisfied with one another. Marital satisfaction depends upon the individual expectations, needs and desires in their marriage. It refers to the degrees of satisfaction between couples (Zohre et al., 2014). Onyishi et al. (2012) see marital satisfaction as the number of children produced by couples. Marital satisfaction is related to religiosity in the fact that every couples tends to use religiosity as a tools for marital satisfaction and stability in our African context today. Since religion and the family foundations emphasis on the same values and related to strengthening socialization, stabilization and harmonization within and outside marital relationship. This assumption brought the idea that the religion can fortify, stabilize and support the couple's relationship or

*Corresponding E-mail: ronald.oginyi@yahoo.com.

marital satisfaction (Call & Heaton, 1997; Mohammad et al., 2013). The religion can affect marital relations, because it has effective guidance to life improvement and effective system of beliefs and values to life reinforcement (Hunler and Genchuz, 2005).

In Africa context, many believe that when marriage are accompanied with religiosity, it increases couples responsibility to be kind, supporting life calmness, faithfulness, forgiveness, understanding and commitment of spouse which have implications to the marital satisfaction and relationship of couples (Mahoney, 2005). Matthews (1996) religion is an organized system of beliefs, practices and symbols, designed to enable closeness to God. Levin and Shciller (1987) defined religiousness as the degree of one's involvement and personal significance attached to such a system (Baldachino, 2003; Nonnemaker et al., 2003). Shafranske and Malony (1990) define religiosity as representing the adherence to the practices and beliefs of an organized church or religious institution. Also as a multi-layered concept involving cognitive, emotional, motivational and behavioural aspects. Richards and Bergin (1997) see religion as a subset of the spiritual, considering that is possible for someone to be spiritual without being religions and to be religious without being spiritual. Muhammad (2012) defines religiosity as the state of one's belief in God, characterized by his piety and religious zeal.

The higher his piety and religious zeal are, hence the stronger his/her belief in God, the higher his/her religiosity is (Kucukcan, 2010) see religiosity as numerous aspects of religions activity, dedication, and belief (religious doctrine).

One of the significant determinants of marital satisfaction seems to be the religiosity (Khodabakhsh et al., 2008; Petrut et al., 2011; Muhammad, 2012; Holdcroft, 2006; Bergan and McConatha, 2009). Panagiota et al. (2006) investigated the association between religiosity and marital satisfaction among first-married and remarried adults. Results showed that religiosity had a significant positive correlation with sexual-satisfaction problems and marital instability.

Khodakhs et al. (2008) investigated the influence of religiosity on marital satisfaction among 660 hetero sexually hetero-sexually couples from Tehran, using cluster sampling. The results showed that heterosexually couples who observe religious beliefs have higher rate of marital satisfaction. Also there is a significant correlation between religiosity and marital satisfaction. Thus, with the increase in religiosity, material satisfaction rate will increase and vice versa. In this study, it is concluded that religiosity develops the grounds for marital stability, marital commitment and marital satisfaction among couples.

Ofoke et al. (2015) investigated religious affiliation, age and gender as predictors of attitude towards peaceful well-being. Using 250 participants comprised of 141

Christian and 109 Muslim with age range between 20 to 65 with a mean age of 42.5. Results indicated that religious affiliation did not predict peaceful well-being ($R=0.06$, $P<0.05$). Result also showed that age and gender significantly predict attitude towards peaceful well-being ($R=0.26$, $P<0.001$) and $R= 0.17$, $P<0.001$.

Rayya and Motkal (2007) examine acculturation, Christian religiosity, marital satisfaction and psychological well-being among the European wives of Arabs in Israel. The result revealed that Christian religiosity of the wives was positively statistically significantly related to self-esteem and positive affect and negatively correlated with negative effect, marital satisfaction and marital intimacy. Mohammad et al. (2013) investigated the relationship between religiosity and marital satisfaction among married students of university of Tehran. Using 56 married students', results revealed that there is a significant positive relation between religious attitude and marital satisfaction. Results also indicated that religious attitude had a more significant relation with dyadic consensus than other three dyadic adjustment scale. Results reveal no significant differences between marital satisfaction and religiosity among married male and female students. Sullivan (2001) reported that people who are in higher level of religiosity are more stable in their marriage and have a higher satisfaction compared to the people who are in lower level of religiosity. Several studies (Mahoni, 2005; Russ et al., 2001; Petterson et al., 2000) on religiosity and marital satisfaction showed that religiosity had a significant positive effect on marital satisfaction. In regard to religiosity and marital satisfaction, evolutionary approach to marital satisfaction, proposes that in order to conserve the union, the individuals in the couple should be faithful, have children together, be well-to-do, friendly, generous, understanding, and they shouldn't sexually reject or neglect their partners (Buss, 2007). That is, in order to maintain a relationship, its members are expected to display desirable attitudes in their thoughts, feelings and behaviours, reflecting in that manner, the best possible version of themselves. The Social Exchange Theory (Lvinger, 1976; Huston and Burgess, 1979) posits that stability or instability of married couples is produced because the advantages (for example, emotional security and social status) outweigh the barriers to ending the marriage (social and religious restrictions, and financial expenses). Behavioural theories (Thibaut and Kell, 1959) posited that gratifying and positive behaviours improve the global evaluation of marriage whereas punitive or negative behaviours tend to affect said evaluation adversely. Through time, the accumulation of experiences during and after interaction influences the spouses' judgments regarding the quality of their marital relation (Bradbury and Finchman, 1991). When couples are satisfied, each satisfactory interaction increases their satisfaction with the relationship.

One of the most important variables that seem to

correlate with marital satisfaction in our global world today is forgiveness. Forgiveness is the process sparing fault and easing its consequences that individual perform it with the purpose of achieving internal calmness for self, improving family relations, and freeing himself from hate, and reach the following consequences; (i) freedom from negative feeling towards wrong doing person (ii) erasing the effects of hurt (iii) Avoiding anger, separation, and retaliation and other hostile behaviours towards wrong doer (Bagher et al., 2014).

Gordon et al. (2009) and Fincham et al. (2006) defines forgiveness into two-dimensional, including positive forgiveness in marital relationships has been defined as lower levels of blame, increased understanding of one's spouse, decreased levels of anger in regard to the betrayal, behaviours which reflect moving on from the betrayal and a sense of emotional peace experienced by the forgiver. While negative forgiveness is defined as high levels of blame, lower understanding of one's spouse. A review of current forgiveness literature reveals that most researchers and psychologist view forgiveness as adaptive (McCullough, 2000; Thompson and Snyder, 2003; Thompson et al; 2005). Forgiveness has been linked to psychological health and well-being in general (Enright, 2000; Scobie and Scobic, 2002; Worthington, 2002; Sandage and Berry, 2000; Rippley and Worthington, 2002; Thompson and Snyder, 2003). The likelihood of forgiveness in intimate relationships has been found to have an influence on couple's satisfaction level (Fincham et al., 2002). Also individuals who are in a long-term marriage report that willingness to forgive is an important construct that elongates and maintains marital satisfaction or relationship (Paleari et al. (2005).

Maryam and Reza (2012) investigated the relationship between forgiveness and marital satisfaction in Band-Abbas married women. Using 200 participants. Result indicated a significant positive relationship between marital satisfaction and forgiveness. Results of multiple correlation analysis also suggest the existence of multiple relationships between forgiveness marital satisfaction and forgiveness was the best predictor of marital satisfaction.

Gordon et al. (2009) found a negative relationship between negative forgiveness and marital satisfaction for both husbands and wives such that higher levels of negative forgiveness were associated with lower levels of marital satisfaction. Bagher et al. (2014) examined the relations between forgiveness, marital satisfaction, and mental health between mothers of children with mental retardation and mothers of non disabled children. Using 100 participants who were selected randomly. Result revealed that a significant correlation existed between symptom, checklist sub scales of SCL 90 R, forgiveness and, marital satisfaction. Data indicated that with increment of forgiveness in individuals symptoms decrease.

Jose and Alfons (2006) examined the effect of

forgiveness on marital satisfaction in relation to marital stability among first-married and remarried adults. Using 787 Flanders regions in Belgium.

The result showed that in the overall forgiveness, there was no significant difference between the first-married and remarried, the first-married significantly differed in two subscales of Enright forgiveness inventory (EFI) from the remarried. A significant difference in the married satisfaction was found between the first-married and remarried adults. Also there was a significant positive correlation between forgiveness and general-life adjustment. Some of the other researchers that reported on forgiveness were: within romantic relationships and marital satisfaction (Fincham et al., 2003; Finkel et al., 2002; Fincham et al., 2004). Another important variable that tend to influence marital satisfaction is psychological well-being. For effective and understanding of couples in their marital relationship and stability there must be psychological well-being within and outside the relationship.

Psychological well-being is an aspect of personal well-being which includes understanding of an individual from persistent happiness, satisfaction with life, and balance between positive and negative emotion (Elham et al., 2015). According to Hansen and Hausen (2006) argues that psychological well-being is a state of mental health in which the individual recognize one's abilities and use them effectively and productively and is useful for their community. In general, psychological well-being is to create mental health by the prevention of mental illness, controlling the cause factors, early detection, and prevention of factors resulted from mental illness recurrence and creating a healthy environment in making the appropriate human relations. Tabef (2013) defines psychological well-being as simple motion of a person's welfare, happiness, advantages, interests, utility, and quality of life (Burris, Brechting et al., 2009). Ryff and Keyes (1995) proposed a model of psychological well-being in the last decade: a model which was widely used in the world by researchers such as (Clark et al., 2001; Dierendonek, 2005; Cheny and Chan, 2005; Lindfors et al., 2006), defines psychological well-being as a multi-component concept and including:

- Self-acceptance: This is defined as a central feature of mental health as well as a characteristic of self-actualization optimal functioning, and maturity. Life span theories also emphasize acceptance of self and one's past life. Thus, holding positive attitudes towards oneself emerges as a central characteristic of positive psychological functioning. Positive relation with others. Many of the preceding theories emphasize the importance of warm, trusting interpersonal relations. The ability to love is viewed as a central component of mental health-self-actualizers are described as having strong feelings of empathy and affection for all human beings and as being capable of greater love, deeper friendship,

and more complete identification with others.

- **Autonomy:** self-actualizers for example, are described as showing autonomous functioning, and resistance to enculturation. The fully functioning person is also described as having an internal locus of evaluation, whereby one does not look to others for approval, but evaluates oneself by personal standards. Individuation is seen to involve a deliverance from convention, in which the person no longer clings to the collective fears, beliefs, and laws of the masses.

- **Environmental Mastery:** The individual's ability to choose or create environmental suitable to his or her psychic conditions is defined as a characteristic of mental health.

- **Purpose in life:** Mental health is defined to include beliefs that give one of the feelings there is purpose in and meaning to life. This definition of maturity also emphasizes a clear comprehensive of life's purpose, a sense of directedness, and intentionality.

- **Personal growth:** Optimal psychological functioning requires not only that one achieve the prior characteristics, but also that one continue to develop one's potential, to grow and expand as a person. The need to actualize oneself and realize one's potentialities is central to the clinical perspectives on personal growth openness to experience, for example is a key characteristic of the fully functioning person. Such an individual is continually developing and becoming, rather than achieving a fixed state wherein all problems are solved (Ryff, 1989).

Seligman and Csikzentmihalyi (2000) define psychological well-being as a positive psychological functioning, because the positive affect is not necessarily opposite of the negative effect. Rayan and Deci (2001) define well-being as the absence of ill-being or negative psychological functioning. Psychological well-being and marital satisfaction encompasses other social unit or activities in the life of marital couples in Nigeria. Marital satisfaction is including compatibility and high level of satisfaction is determinant of tangible characteristics of couples relationship such as companionship, good communication, forgiveness, and lack of conflict that characterizes the relationship between adaptation and satisfaction of the relationship and the wife and the structure of marital satisfaction or quality combines consistency satisfaction in a broader sense in more comprehensive and extended sense (Levee and Katz, 2002).

Proulx et al. (2007) examine marital quality and personal well-being: A meta-analysis. They found that marital quality and psychological well-being were positively related both concurrently and over time such as that higher level of marital quality were associated with greater individual well-being and marital satisfaction. Kamp-Dush and Arnato (2005) investigated consequences of relationship status and quality for

subjective well-being. Found that spouses who scored one standard deviation above the mean of marital happiness had significantly greater subjective well-being than spouses who scored one standard deviation below the mean.

Davila et al. (1997) posits that individuals with low psychological well-being encounter stressful interactions with their spouses and that, in turn, these stressful interaction lead to even greater declines in psychological well-being and marital satisfaction. For example, a wife and low psychological well-being might draw from family life, creating tension in her marital relationship and causing arguments with her husband. In turn, this tension might lead to further deterioration in the wife's psychological well-being and satisfaction.

Claire et al. (2008) examine marital happiness and psychological well-being across the life course. Result indicated that marital happiness trajectory membership was associated with subsequent changes in both life happiness and depressive symptoms. Kumar (2015) investigated psychological well-being and marital satisfaction of the elderly couples in the post parenting state of life. Using 60 elderly couples (30 males and 30 females) were selected by Snow ball sampling techniques from Kottayam city in Kerala. Results indicated that only 40 percent of them were engaged as member of social clubs, or organization. Lesser the age the greater the marital adjustment perceived among the individuals in empty nest stage of life. Among higher education groups of the marital adjustment was reported to be better among elderly couples in the post parental stage of life. As age decreases psychological well-being increases and as age increases psychological well-being decrease among elderly couples in the post parental stage of life. As the psychological well-being increases the ratings on marital satisfaction too increases and vice versa among elderly couples in the post parental stage of life.

Since few studies have been done on the Religiosity, forgiveness and psychological well-being as predictors of marital satisfaction among academic staff in a non-western society: Nigeria. The purpose of this research is to determine the contribution of Religiosity, forgiveness and psychological well-being in predicting marital satisfaction among Ebonyi state University married couples.

Hypotheses

- (i) There is no significant relationship between Religiosity and marital satisfaction
- (ii) There is no significant relationship between forgiveness and marital satisfaction
- (iii) There is no significant relationship between psychological well-being and marital satisfaction.

MATERIALS AND METHODS

Participants

The participants were all Christians of Igbo ethnic group. The Igbo are located in five states in south-eastern, Nigeria (Odimegu, 1998), and they are one of the largest and most influential ethnic groups in Nigeria (approximately 27 million people). They speak various Igbo dialects, with English frequently spoken as well (Fardon and Furniss, 1994).

In the present study, 160 people having a wife or husband participated. The participants were 90 men aged between 22 and 70 years (mean = SE= 5.5.10=12.1) and 70 women aged between 21 and 68 years (mean SE=40.8 = 19.1). They had between 0 and 9 children (mean= SI=4.6 = 3.1).

Nigeria. A large State government-owned institution. They level of education was master's degree, N=95; postgraduate degree, N=50, Professors 15. University staff earn between N110, 000,000 (about \$210,00) to N500,000 (about \$250) monthly.

Instruments

Four instruments were used for this study are:

- Religious affiliation scale (RAS) developed by Omoluabi (1995). It is a 2-point scale consisting of a "True" and "false" response. The 21 item inventory was designed to measure the extent to which individuals engage, believe and hold strong religious activities and practices. It contains statements like "I believe in a supreme God/Allah", "I cannot marry a person who is not a member of my religious denomination", etc. The scale has a high reliability coefficient of 0.97; and a Cronbach's alpha of 0.86.

- Forgiveness scales (Enright, 1991) and validated by Rye, 1998 and adopted by Mark, Dawn, Brandon, Todd and Benjamin (2001). It is a 5-point likert scale format ranging from strongly disagree (1) to strongly Agree (5) response. The 15 item was designed evaluate wrong doing (forgiveness). It contains statements like "I can't stop thinking about how I was wronged by this person", "I feel resentful toward the person who wrong me", "I have compassion for the person who wronged me" etc. The scale has a high reliability coefficient of negative and positive forgiveness of 0.86 and 0.85. With a Cronbach's alpha for the entire scale of 0.87. A pilot study was carried out using 150 academic staff of federal college Ikwo. The analysis yielded cronbach's alpha reliability of 0.86.

- Ryff's psychological well-being scales (Ryff, 1989). Develop to measure psychological well-being. It is a 6-point scale consisting of 1=strongly disagree, to 6=strongly agree. The 42 items contains statement like

"in general, I feel "I am in charge of the situation in which I live", "most people see me as loving and affectionate", "I have a sense of direction and purpose in life", etc. The instrument has Cronbach's alpha's of Autonomy (.54), Emotional mastery (.76), personal growth (.86), positive relation (.87), purpose in life (.81), self-acceptance (.78).

- Enrich Marital Satisfaction Scale (Fournier et al., 1983). The EMS scale is a 15-item scale comprising the idealistic distortion and marital satisfaction scale. With a 5-point response ranging from 1=strongly disagree to 5=strongly agree. The 15 items contains statement like "our relationship is a perfect success", "I am very pleased about how we express affection and relate sexually", "I feel very good about how we each practice our religious beliefs and values". The instrument had Cronbach's alpha reliability of 0.86. Test-retest reliability .85. A pilot study was carried out using 150 academic staff of federal college Ikwo. The analysis yielded cronbach's alpha reliability of 0.89.

Procedures

The survey was administered individually in various offices in the Faculty of Social Sciences and Humanities Ebonyi state University, Abakaliki. South-Eastern Nigeria during the working hours by selected and trained research assistants (psychology students). Respondents were assured of the anonymity in their responses. The respondents were allowed to complete the survey at their convenience, and the research assistants would return to collect the completed questionnaire at a time agreed upon by the respondent and assistant. Out of the 170 workers surveyed initially, 160 (95.5%) completed and returned their surveys. Ten out of the 170 returned copies of the questionnaire were discarded as a result of incompletely filled, leaving 160 that were used for data analysis. All the respondents volunteered to participate, and they were not compensated for taking part in the study.

Design/Statistics

The design of the study was a Cross-sectional design and multiple regression analysis was used to test the stated hypotheses. SPSS version 20 software was used for statistical analysis.

RESULTS

Table 1 show the hierarchical regression test results for prediction of marital satisfaction through religiosity, forgiveness and psychological well-being variable. The data from Table 1 shows that religiosity ($\beta = -.42$, $p < 0.05$), forgiveness ($= \beta .20$, $p < 0.05$) and psychological well-being

Table 1. Results of hierarchical regression tests.

Variables	R	R ²	F-change	B	SE	β	t
Marital satisfaction	-0.42*	0.18*	11.03	86.01	9.04	0.00*	9.52
Religiosity				-0.36	0.07	-0.42*	-5.47*
Forgiveness				0.23*	0.09	0.21*	2.69*
Psychological well-being				0.20	0.04*	0.03*	0.45*

*P<0.05

($\beta=.03$, $p<0.05$) were statistically significant predictors of marital satisfaction and explained 17.5% of the variance in DV.

DISCUSSION

The current study investigated religiosity, forgiveness, psychological well-being as predictors of marital satisfaction. For this purpose three hypotheses were tested. The first hypothesis, which stated that there is no significant relationship between religiosity and marital satisfaction was rejected, due to the fact there were significant positive predictor of religiosity on marital satisfaction among married couples ($\beta=-.42$, $P<0.05$). This result is in conformity with the findings of Margaret et al. (1990), Call and Heiton (1997), Sullivan (2001), Hanler and Genchuz (2005), Ortingal and Vanstiugen (2006) studies. All of these studies confirmed the positive relationship between the religiosity and marital satisfaction; also, they reported religiosity as an effective factor to marital satisfaction feeling. The religion prepare human with general guides and if the human act upon them, the marriage unity will be fortified. The religion general guides include rules for sexual relations, sexual roles, sanctification, and removing marital conflicts (Mahoni, 2003). Mahoni,(2005) stated that if couples deeply believe to spirituality of their marriage, the continuous struggles could be accompanied with the fear of losing the link with the Almighty, and thus, try to preserve their common life (Lotfabadi, 2005).

Religion study results showed that among religiosity factors, the religious tendency and emotion has the most satisfaction, the most important factor is similar and coordinate religious tendency and emotion which can bring emotional harmony to the couple's life. Another factor which after the religious tendency and emotion could predict the marital satisfaction is religious cognition. The common and similar religious cognition among couples which would lead to a cognitive consensus and common religious beliefs can increase marital satisfaction. The obligation to the religious duties, common performing religious customs, and more common religious factors can lead to a better marital satisfaction. In Iran, approximately all families have religious culture with religious marital system; therefore, the study results were coordinated with Iranian family

system.

Several studies (Russ et al., 2001; Ptresono et al., 2000) showed that considering religious conflict happens on a specific issue, the religion can remove misunderstandings by referring to the spiritual concepts and common religious values. The religion emphasis on religious concepts like to the holiness of marriage can solve the family problems (Mahoni et al., 1999). The family therapists, during the treatment sessions, could regard and remind the religious belief role and the holiness of the marital relation to their clients. Family problems can be soothed using intervention religious method. Lotfabadi (2005) reported that 90.3% of Tehran people have strong religious identification. This study illustrates the strength of religious belief among Iranian peoples. Khodayarifard et al. (2002) demonstrated the application of forgiveness treatment method in therapy by the emphasis on the Islamic disciplines. Religiosity and common religious concepts among couples act as facilitator to understanding and cooling the conflicts and struggles. In regard with the religious culture of Iran society, leading the Iranian religious families to the therapists familiar with the religious concepts and then fostering psychologists with religious approach to serve the Iranian families seems necessary.

The second hypothesis which stated that there is no significant relationship between forgiveness and marital satisfaction was rejected, because there were observed positive prediction of forgiveness on marital satisfaction ($\beta=0.20$, $p<0.05$). This findings was in concordance with the findings (Enright and Fitzgibbons, 2000; Baucom, 1998) that forgiveness can lead to greater emotional and relational health and has been related to emotional control and empathic ability and marital satisfaction. Orathinkal and Vansteenwegan (2006); Fincham et al (2007); Gordon and Baucom (1998) also find that forgiveness and marital satisfaction are positively correlated.

The third hypothesis which stated that there is no significant relationship between psychological well-being and marital satisfaction was also rejected, because the multiple regression statistical analysis indicated that there was significant relationship between psychological well-being and marital satisfaction ($\beta=.03$, $P<0.05$). This result correspond to the finding of research of Sheibani (2007) investigated the relationship between subjective wellbeing and quality of life as married men and women

in Sirjan, the results showed that there was a meaningful mean correlation between subjective well-being and quality of marriage for men and women. The researches of Stutzer and Frey (2006) conducted showed that married people can be effective in increasing the well-being of individuals, and studies of Depaulo (2004) Kim and Mckenry (2002) also reported higher happiness by marriage. Research of Forste and Heaton (2004) showed that divorced or widowed people together even when they are married, their new position to increase their personal well-being and other researchers (Diener, 1991; Argyle, 2000; Waite and Gallagher, 2000; Quoted by Kohler et al., 2004) also concluded that married ones have invariably well-being than those never married.

Accordingly, the results of research, and all these studies have emphasized on the relationship between psychological well-being and marital quality and showed participated in the training program based skills, their quality of life has increased, and this increase in quality of life was also effective in enhancing the well-being of couples consistently. Another finding of the survey subscales of marital quality (satisfaction, commitment, intimacy, trust, passion and sexual excitement, love) and psychological well-being, there is a significant positive relationship.

Studies of Emit et al. (1996; quoted Litzinger and Gordon, 2005) and Young et al. (2000), quoted Litzinger and Gordon (2005) showed that sex and love cause to increase consistency and quality of marital satisfaction and psychological well-being. Frozety and Rubio - Kanret (1998, quoted from Gottman and Notarious, 2000) found that personal intimacy and relationship satisfaction, and happiness of the people have relation both cross-sectional and long term relationship. Spinner and Lewis, 1980 (quoting Litzinger and Gordon, 2005) also stated that a positive association of persons agreed upon marital problems and causes a person to express love and affection, satisfaction happiness in the marital relationship.

The study on the relationship between psychological well-being and quality of marital relationships has emphasized that the results obtained can be stated that marital quality may be somewhat predictor of psychological well-being, and for this finding it could be said to be married.

LIMITATIONS OF THE STUDY

While several limitations of the present study exist, the biggest limitation involves external validity and a lack of generalizability. The current sample was very homogenous, with the majority of participants being highly educated and reporting significantly higher levels of marital satisfaction than the normative population. The sample is clearly not representative of the greater population, and this limitation could be rectified in future research by sampling a more representative cross-

section of the population. Additionally, future research could offer a monetary incentive in order to obtain data from a wider cross-section of the population.

Clearly, for future research to make any headway into exploring and understanding the religiosity, forgiveness and psychological well-being within a family relationship or family systems context, the issue of classification and measurement must be addressed.

SUGGESTION FOR FURTHER STUDIES

Considering the results of the present study and other researches in this field, the following can be suggested:

- Religiosity, forgiveness and psychological well-being level of people can be considered as one of the predictive criteria for a successful marital relationship and satisfaction.
- Devising an intervention program for parents to enhance their forgiveness, forgiveness and psychological well-being increase their marital relationship and satisfaction
- The reinforcement of religious beliefs forgiveness and psychological well-being can be a way of preventing marital mal-satisfactions as well as a good method for dealing with dissatisfactions.
- Future research could look into the effect of other variables such as age, gender, education, children, employment, and so forth on religiosity, forgiveness, and psychological well-being and marital satisfaction. Since they are demographic and life course factors that easily affect couples experiences and interpretation of a reality within a marital relationship and communication.

RECOMMENDATION

The researchers recommended the following:

- The more religiosity, forgiveness, and psychological well-being couples are, the more stable marital satisfaction the family becomes.
- Religiosity, forgiveness and psychological well-being guides couples for rules for sexual relations, sexual roles, sanctification, and removing marital conflicts.
- Family problems can be soothed using intervention religious method and application of forgiveness treatment method in family therapy to enhance marital satisfaction.

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