

Joint Account as Correlate of Marital Improvement of Married Teachers in Nsukka Education Zone

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Abstract

This study examined Joint Account as correlate of marital improvement of married teachers in Nsukka Education Zone of Enugu State. The population of this study comprised 1688 married teachers in secondary schools in Nsukka Education Zone. The sample was 455 respondents (162 married males and 293 married females). A correlation design was adopted for the study. The instrument for data collection was a questionnaire titled: Joint account Marital Improvement (JAMIQ). The study was guided by two research questions and two hypotheses which were tested at 0.05 level of significance. Proportionate stratified sampling techniques were used to select the sample from the parent population. The instrument was validated by two experts from Educational Foundations and one from Measurement and Evaluation of the Faculty of Education, University of Nigeria Nsukka. The internal consistency reliability of the instrument was established using Cronbach Alpha statistics. Mean and Standard Deviation were used to answer research questions one to three while Pearson product moment correlation coefficient was used to answer research questions two t-test statistics was used to test the two null hypotheses. There is a significant positive relationship ($p < 0.05$) between joint account and marital improvement of married teachers. Based on the findings of the study, recommendations and implementation were made among which include: Marital improvement and joint account seminars, workshops and symposium should be organized by guidance and counsellors, psychologists, State and Federal Ministries of Education for teachers and lecturers. Suggestion for further studies, implications of the study and limitations of the study were also highlighted.

Keywords: *Joint account, Marriage, Improvement. Marital Improvement, Married Teachers*

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I. Introduction

Accounting is the process of system of recording, measuring, and communicating ideas about spouse's financial transaction (Investinganswer dictionary, 2019). Joint bank account is a type of account owing by two or more persons and mostly operated by husband and wife, family members, co-operate organization or business partners etc in order to improve their homes or business. In a joint account leaflet, joint account is opened in the names of two or more people. Nwoye in Onovo (2016) stated that, husband and wife should agree on how much each is expected to contribute towards off-setting the fixed and other day to day financial expenses of the family. Nwoye observed that at the beginning of a marital union, the husband usually do not care about how much the wife contributes to the financial expenses of the family as long as he can cope with the burden of the fixed and other expenses of the family. However, with the birth of many children, the husband may invite the wife for a formal reconsideration of a better planned decision concerning how the incomes of two of them can effectively be harnessed to cope with the growing financial spending of their young family.

Likewise, joint account is opened by individuals with a close family bound, business, relations, parents and children, married and unmarried couples, and business owners (Onovo, 2016). Adesiji (2014) stressed that gap a joint account with any partner is a huge dedication and one of the biggest decisions one will make in any relationship and could lead to a proper marital improvement in our homes. According to Natasha (2004) there

are two types of joint accounts; survivorship accounts and convenience accounts. Either joint holders of the account may withdraw money during the lifetime of both owners. Some Countries have law protecting the banks from claims brought by one joint holder, against the banks if the other holder "wrongfully" withdraws funds from the joint account. The difference between survivorship and convenience accounts matters at the death of one of the holders. If two individuals open a joint account and one of them dies, the other person is entitled to the remaining balance and liable for the debt of the account. Joint holders of an account are regarded in law as together making up the owner'. Any action against them (pertaining to that account) is made against jointly and not individually.

Joint account functions just like a standard banking account, except that two or more people hold the account (Khan, 2019). One can use a joint account to pool one's income together. This is helpful with both saving; you can save towards shared goals such as new home or vacation and spending. With a joint account, both partners can pay shared household expenses, such as mortgage, car payments and utilities. Khna opined that withdrawing cash, writing checks and making online payments from one account also allows both of them to see how money is being spent. That can help husband and wife budget together as couples. With account activity visible to both couples, there may be less temptation to splurge on discretionary items or make purchases in secret. It is viewed that the couples' incomes are pooled together to form a common fund. From this purse the family needs are regularly serviced. Couples who operate joint account usually understand themselves as no longer two; but one. They trust and have confidence in themselves thereby promoting peace and co-relationship between the couples and their relations Onovo (2016). To the researcher joint account can be defined as an account operated by husband and wife in order to improve their home. It is also an account own by couples or two different families based on their agreement in order to achieve a particular goal. Both of them can contribute to the account. Marriage joint account is very necessary for the family improvement which then depends on the type of joint account each wants to operate. Joint account can also help in marital improvement.

Marital improvement may be a necessary measure to establishing healthy marital union. This was also supported by Nwobi in Ebenuwe-Okoh (2017) which opined that marital improvement involves the series of behaviour used to cope with the new demand of marriage relationship as they emerged. The husband or wife can change his or her role routine completely to meet up the role expectations (Cutler & Dyer, 2019). For a good home management and improvement, both spouses have to change their performance completely in order to meet with the family demands. Immediately after wedding, many things unfold that result in selfishness in management of finance and in poor communication. This can affect the family communication, their social life, their sexual relationship, their child caring, and their financial uplift among others. In order to avoid the above in the family, the couples must seriously work towards achieving a good working relationship.

Marital improvement involves a series of positive changes in behaviours like the way couples communicate, their sexual and social relationship as well as child care. Couples should realize that the future progress and continuity of their family lie in their hands Nwosu (2010). Marital improvement could be achieved through sexual relationship; this is because most people do not want to talk about sexual relationship. Marital improvement is normal part of married life; when two people come together in marriage, each partner comes into union with his individual characteristics, needs, manner, value and idiosyncrasies (Uwe 2006). This means that each has to react differently to sexual challenges. Improvement in marriage may enhance sexual life of the couples, since sex is not a taboo to married teachers. Sexual incompatibility in marriage implies that a partner man view sex; either in a positive or negative form. To have a good marital improvement there is need for sexual relationship.

Marital improvement could be achieved in area of child caring. In marriage, children are seen as the most cardinal points before embarking on marriage. Couples should learn the good techniques of child discipline and training. It is the responsibilities of both partners to train their children collectively. Couples should jointly train their children together with love and excitement (Atado, 2005). To the researcher marital improvement includes the activities which involve working on behaviour, attitudes, character and everything that make up the marriage physically and spiritually in order to enjoy the marriage. Marital improvement aims at improving the marital value, bringing sanity on the marital relationship as well as sustaining stability in marriage and family.

Marital improvement is an inability by the couples could result to infidelity, dishonest, distrust, spousal separation, and poor academic performance of the children, exposures of children to society vices due to parental conflicts or even total divorce in marriage. It is worrisome that many teachers' marriage and families by extension in contemporary times in Nsukka are experiencing unhappy as revealed from literature. Hence in the absence of effective improvement in marriage, mutual understanding, acceptance, free exchange of ideas and family cohesion will be lacking, unified action may not be possible between the husband and wife, and the offspring in such a family. Experiences have shown that ineffective marital improvement generally may cause human mishaps and brings most family unhappiness.

Research Questions

1. What constitute of marital improvement for married teachers;
2. What is the relationship between joint account of married teacher and marital improvement;

Hypotheses

The following null hypotheses formulated were tested at 0.05 level of significance;

Ho₁: There is no significant difference between what constitute marital improvement for married teacher based on gender.

Ho₂: There is no significant relationship between joint account of married teachers and their marital improvement.

II. Methodology

Design of the Study

The study adopted a correlation survey research design. According to Osegbo, Ifeakor and Enemuo (2009) is basically an index of the extent of which two or more variables are interrelated. According to Nworgu (2015) correlation survey research design is the type of study that seeks to establish what relationship exists between two or more variables. This design is considered appropriate because the researcher seek relationship between joint account and marital improvement of married teachers.

Population of the Study

The population of the study comprised 1,688 married teachers in the public secondary school in Nsukka Education Zone Enugu State, 342 for married males and 1,346 for married females (Nsukka - 1153, Igbo Etiti - 357 and Uzo-Uwani has 178 - , according to Post Primary School Management Board Nsukka Zone Staff Population PPSMB 2017/2018).

Sample and Sampling Techniques

The sample for this study comprised 455 married teachers in Nsukka Education Zone. The sample size consists of 162 married males and 293 married females from Nsukka Education Zone. Specifically, the study use proportionate stratified random sampling technique. Proportionate stratified random sampling ensures greater representativeness of the sample relative to the population and guarantees that minority constituents of the population are represented in the sample. The three (3) Local Government areas in Nsukka Education Zone represent strata, 27% from each of the local Government. 27% (311) married teachers are from Nsukka, 27% (96) married teachers are from Igbo Etiti and 27% (48) married teachers from Uzo-Uwani LGA.

Instrument for Data Collection

The instrument for data collection was structured questionnaire developed by the researcher to elicit response that guided to answer the research questions and test the hypotheses. The questionnaire was structured from the literature reviewed. The instrument comprises two sections, A and B. Section "A" is concerned with demographic information of the respondents while section "B" elicit responses on general issues on Joint Account and Marital Improvement (JAMIQ) in relation to the research questions and hypotheses. JAMIQ has 16 items comprise cluster A, and B, seeking information on joint account and marital improvement. The respondents will respond to the questionnaire items on four- points rating scale with response option of Strongly Agree (SA) 4; Agree (A) 3; Disagree (D) 2 and Strongly Disagree (SD) 1 respectively.

Validation of the Instrument

The face validity of the instrument was done by three experts in the fields of Guidance and Counselling and Measurement and Evaluation. Two of the experts are from Guidance and Counselling while one expert is from Measurement and Evaluation, all from the Faculty of Education, University of Nigeria, and Nsukka. The three experts were asked to vet the instrument items in term of clarity, relevance, simplicity and appropriate use of language and instruction to respondent. The purpose of the study, research questions and hypotheses guiding the study were attached to the instrument. Necessary suggestions by the experts such as typographic errors, repetitions and other comments for improvement of the quality of the instrument were strictly adhered to by researcher.

Reliability of the Instrument

The questionnaire on Teacher's joint account and marital improvement were subjected to trial testing using 30 respondents in Community Secondary School Obollo Eke in Udenu Education Zone which is outside the study area, in other to determine the internal consistency of the instrument. The response of the respondents from trial test was subjected to reliability analysis using Cronbach Alphah Method. The choice of Cronbach

Alpha Method is because the instrument was polytomously scored. Based on the analysis, reliability indices of 0.87 and 0.81 for joint account and marital improvement were reached respectively.

Method of Data Collection

The questionnaire on joint account and marital improvement were administered to the married teachers by three (3) research assistants. The research assistants were educated by the researcher on the purpose of the study and how to administer the questionnaire. The researcher and the research assistants administered the questionnaire to the respondents and these were collected back on the spot. The reason is to ensure a high return rate.

Method of Data Analysis

The data collected was analyzed using mean (x) scores and standard deviation and Pearson Product Moment Correlation Coefficient with the use of statistical package for social science version 21 (SPSS). T-test was used to test the null hypotheses one to two at 0.05 significant levels. The mean (x) above 2.50 was considered accepted, while any item below 2.50 was rejected.

III. Results

Research Question One: What constitute marital improvement for married teachers?

Table 1: Mean and standard deviation of the ratings of male and female married teachers on what constitute marital improvement for married teachers

Item Statement	Gender	N	Mean	Std. Deviation	Decision
1. Paying more attention to school activities than household activities leads to our marital set backs	Male	160	3.17	.70	Agree
	Female	295	3.01	.68	Agree
2. We do not hold secrete from one another and this improves relationship	Male	160	3.20	.61	Agree
	Female	295	3.21	.61	Agree
3. My feeling of insecurity when I am with my partner leads to our marital set back	Male	160	3.03	.83	Agree
	Female	295	3.04	.82	Agree
4. Regular sexual intercourse between us improve our marital relationship	Male	160	2.97	.86	Agree
	Female	295	3.00	.81	Agree
5. I and my spouse being close with one another improve our marital relationship	Male	160	3.00	.67	Agree
	Female	295	3.02	.67	Agree
6. I and my partner walk around the neighborhood and this improve our marital life	Male	160	3.16	.70	Agree
	Female	295	3.16	.68	Agree
7. Doing sports with one another improves our marital life	Male	160	3.02	.86	Agree
	Female	295	3.01	.86	Agree
8. I and my partner have each other's interest and this improves our marital life	Male	160	2.97	.78	Agree
	Female	295	2.95	.80	Agree
Overall Mean	Male	160	3.06	.45	Agree
	Female	295	3.07	.45	Agree

Table 1 reveals that the mean ratings of both male and female married teachers to items 1, 2, 3, 4, 5, 6, 7 and 8 are more than the criterion mean of 2.50. This means that both male and female married teachers agreed to the statements of items 1 to 8 as what constitute marital improvement for married teachers. The overall mean ratings of 3.06 and 3.07 for the male and female teachers respectively imply that the male teachers had lower mean rating compare to the female teachers.

Ho₁: There is no significant difference between the mean ratings of male and female married teachers on what constitute marital improvement for married teachers.

Table 2: t-test analysis of the difference in the mean ratings of male and female married teachers on what constitute marital improvement for married teachers

Gender	N	Mean	Std. Deviation	Df	t-cal	Sig.(2-tailed)
Male	160	3.06	.45			
Female	295	3.07	.45	453	-.133	.895

Table 2 shows that the probability associated with the calculated value of t (-0.133) for the difference in the mean ratings of male and female married teachers on what constitute marital improvement for married teachers is 0.895. Since the probability value of 0.895 is greater than the 0.05 level of significance, the null hypothesis was not rejected. Thus, there is no significant difference between the mean ratings of male and female married teachers on what constitute marital improvement for married teachers.

Research Question Two: What is the relationship between joint account and marital improvement of married teachers?

Table 3: Pearson's correlation analysis of the relationship between joint account and marital improvement of married teachers

		Marital Improvement	Joint Account
Pearson Correlation	Marital Improvement	1.000	.610
	Joint Account	.610	1.000
Sig. (1-tailed)	Marital Improvement	.	.000
	Joint Account	.000	.
N	Marital Improvement	455	455
	Joint Account	455	455

Table 3 shows that the correlation coefficient between joint account and marital improvement of married teachers is 0.610. This indicates that there is a moderate positive relationship between joint account and marital improvement of married teachers. Thus, the more married teachers engage in joint account, the more their marital improvement.

Ho₂: There is no significant relationship between joint account and marital improvement of married teachers.

Table 3 shows that the probability associated with the calculated r (0.610) for the relationship between joint account and marital improvement of married teachers, is 0.000. Since the probability value of 0.000 is less than the 0.05 level of significance, the null hypothesis was rejected implying that there is a significant positive relationship ($p < 0.05$) between joint account and marital improvement of married teachers.

IV. Discussion

What constitute marital improvement for married teachers.

The findings of the study with respect to research question two and hypotheses two showed what constitute marital improvement for married teachers to include; paying more attention to household activities than school activities, not holding secrets from one another and this improves relationship, no feeling of insecurity with your partner, regular sexual intercourse between married teachers, spouse being close with one another, partners walking around the neighborhood among others. Thus, there is no significant difference between the mean ratings of male and female married teachers on what constitute marital improvement for married teachers. The findings of this study support Onovo (2016) reported that there was no significant difference in the mean scores of couples who operate joint account and those who do not operate joint account on marital communication, sexual improvement, social relationship and parental care of couples.

Relationship between joint account of married teacher and marital improvement

The findings of the study with respect to research question six and hypotheses six showed there is a significant positive relationship between joint account and marital improvement of married teachers. The positive relationship between joint account and marital improvement of married teachers been significant implies that when couples maintained joint account it helps to improve their family. The finding of this study is in line with Nwosu (2010) who found that operating joint account by husbands and wives influence their social relationship. The findings of this study also support Udorji (2002) who found that most of the respondents agreed that the management of joint account between husbands and wives is useful to the family as it helps them to accumulate their resources together, embark on extensive capital project as well as buy plenty quality of food stuff. It also encourage over all progress of the family.

V. Conclusion

Based on the findings of the study, the conclusions were drawn. This study has shown that there is no significant difference between the mean ratings of male and female married teachers on what constitute marital improvement for married teachers in Nsukka Education Zone. Obviously from the findings of this study there is a significant positive relationship between joint account and marital improvement of married teachers in Nsukka Education Zone.

Based on the findings and limitation of this study, the researcher made the following suggestions for further study. A study should be conducted on marital improvement and family stability. A study should be conducted on influence of married teachers' joint account practice on children well being and academic achievement. A study should be conducted on using urban and rural, public and private schools for purpose of comparing of result. The study should be replicated in other Enugu State Education Zone as well other States of Nigeria.

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