

**RELATIONSHIP BETWEEN MATRIMONY AND STABILITY OF  
PROTESTANT CHRISTIAN FAMILIES IN KISUMU CENTRAL SUB-REGION,  
KISUMU, KENYA**

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**A Thesis Submitted To The School Of Post-Graduate Studies In Partial Fulfilment  
Of The Requirements for the Conferment Of The Degree Of Doctor Of Philosophy  
Of The School Of Arts And Social Sciences, Department Of Philosophy And  
Religious Studies, Kisii University, Kenya.**

**October, 2023**

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## **DEDICATION**

I dedicate this thesis posthumously, to my late parents, James Okeyo Asindi and Elizabeth Achieng Okeyo. I further dedicate this work to Dr. Mary A. Ongile for their inspiration for me to pursue higher education to this level.

## ACKNOWLEDGEMENTS

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## ABSTRACT

Stability of protestant families in Kisumu central sub-region, Kenya is threatened by high divorce and separation rates. If not checked, Protestants stands to lose sanctity of matrimony and reduced quality of life, which is critical under the international development goals (IDGs). This study sought to investigate the relationship between matrimony and stability of Protestant families in Kisumu Central Sub-Region, Kenya, focusing on assessing the relationship between pre-marital counselling programs and family stability; examining the relationship between matrimonial response of Protestants and their family stability; analyzing the relationship between matrimonial mentorship and family stability; assessing the relationship between matrimonial infidelity and family stability, and lastly, evaluating the moderating effect of financial capacity on the relationship between matrimony and stability of families. The study was anchored on divine command and sound relationship house theories; adopting a mixed method approach, which involved correlational research design and descriptive survey design. The study population involved 11, 075 Protestants Christians, targeting 6299 married; 2164 divorced; 2534 separated; 52 deacons and 26 senior pastors as respondents. A sample size of 384 was obtained using the fisher's formula. Stratified sampling approach was generally adopted, with Simple random sampling used to select respondents. The sample size was proportionately distributed to each stratified group. Data collection was through questionnaires and key informant interview schedules. A pilot study was conducted on a sample consisting of 10% of the respondents. Quantitative data analysis was processed using computer Statistical Package for Social Science (SPSS) program version 22. Presentation of analysed data were done through tables and bar charts. Descriptive statistics adopted involved frequencies, mean, standard deviation and percentages, while inferential statistics involved Pearson's correlations and linear Regressions. Qualitative data analysis employed content analysis of merging themes. The study established a significantly large positive relationship between premarital counselling programs and family stability at p value of  $0.004 < 0.05$  and correlation coefficient of 0.16; a significantly large positive relationship between matrimonial response of couples and family stability at correlation coefficient of 0.152 and p value of  $0.007 < 0.05$ ; significantly large positive relationship between matrimonial mentorship and family stability at a correlation coefficient of 0.144 and p value of  $0.01 < 0.05$ ; and a significantly large negative relationship between infidelity and family stability at a correlation coefficient of -0.101 and p value 0.05. Lastly, the study found a relatively weak moderating effect of financial capacity of couples on the relationship between matrimony and family stability at p value of  $0.049 < 0.05$  for premarital;  $0.05 = 0.05$  for response;  $0.046 < 0.05$  for mentorship, and  $0.05 = 0.05$  for infidelity. This study concluded that since family stability increased with every increase in premarital programs, response of couples, mentorships and vice versa, they were thus critically beneficial and central to the promotion of Protestant family stability. The study however, concluded that an increase in infidelity decreased family stability; and a weak, insignificant moderating effect of financial capacity on relationship between matrimony and family stability. The study recommends prioritizing of premarital counselling, matrimonial response of couples and matrimonial mentorship programs; and further development of a robust education program on infidelity mitigation. Policy makers and stakeholders are advised to develop and sustain programs necessary for stable families.



## TABLE OF CONTENTS

<b>COPY RIGHT</b> .....	<b>v</b>
<b>DEDICATION</b> .....	<b>vi</b>
<b>ACKNOWLEDGEMENTS</b> .....	<b>vii</b>
<b>ABSTRACT</b> .....	<b>viii</b>
<b>LIST OF TABLES</b> .....	<b>xv</b>
<b>LIST OF FIGURES</b> .....	<b>xvii</b>
<b>LIST OF APPENDICES</b> .....	<b>xviii</b>
<b>ABBREVIATIONS</b> .....	<b>xix</b>
<b>LIST OF ACRONYMS</b> .....	<b>xxii</b>
<b>CHAPTER ONE</b>	
<b>INTRODUCTION</b> .....	<b>1</b>
1.1 Background of the Study .....	1
1.2 Statement of Problem.....	12
1.3 Justification .....	13
1.4 Purpose of the Study .....	13
1.5 Specific Objectives of the Study .....	14
1.6 Research Hypotheses and Questions of the study.....	14
1.6.2 Research Questions of the study .....	15
1.7 Assumptions of the Study .....	15
1.8 Scope of the Study .....	16
1.9 Limitations of the Study.....	16
1.10 Significance of the Study .....	17
1.11 Conceptual Framework.....	19
1.12 Operational Definition of Terms.....	21

## **CHAPTER TWO**

<b>LITERATURE REVIEW .....</b>	<b>23</b>
2.1 Introduction.....	23
2.2 Theoretical Framework.....	23
2.2.1 The Divine Command Theory .....	23
2.2.2 Sound Relationship House Theory .....	26
2.3 Theoretical Literature Review .....	27
2.3.1 Pre-Marital Counselling Programs and Protestant Family Stability.....	27
2.3.2 Matrimonial Response of Protestant Christians and Family Stability.....	35
2.3.3 Mentorship and Protestant Family Stability .....	44
2.3.4 Infidelity and Protestant Family Stability .....	54
2.3.5 Financial Capacity, Matrimony and Stability of Protestant Families .....	62
2.4 Empirical Literature Review.....	69
2.4.1 Matrimony and Stability of Protestant Families .....	69
2.4.2 Premarital Counseling Programs and Stability of Protestant Families.....	71
2.4.3 Matrimonial Response and Stability of Protestant Families.....	77
2.4.4 Matrimonial Mentorship and Stability of Protestant Families.....	78
2.4.5 Matrimonial Infidelity and Stability of Protestant Families .....	80
2.4.6 Financial Capacity, Matrimony and Stability of Protestant Families .....	84
2.5 Summary of Research Gaps.....	87

## **CHAPTER THREE**

<b>RESEARCH METHODOLOGY .....</b>	<b>89</b>
3.1 Introduction.....	89
3.2 Geographical Description of the Study Area .....	89
3.3 Research Design.....	90
3.3.1 Correlational Research Design .....	91
3.3.2 Descriptive Survey Design .....	91
3.5 Sample and the Sampling Techniques .....	94
3.6 Instruments of data Collection .....	97
3.6.1 Questionnaires.....	97
3.6.2 Interview Schedules .....	98
3.7 Data Collection Procedures.....	99
3.8 Methods of Data Analysis.....	100
3.8.2 Qualitative Data Analysis and Presentation.....	105
3.9 Validity and Reliability of Research Instruments.....	105
3.9.1 Validity of Research Instruments.....	105
3.9.2 Reliability of the Instruments.....	106
3.10 Pilot Study.....	106
3.11 Ethical Considerations .....	108
 <b>CHAPTER FOUR</b>	
<b>STUDY FINDINGS, DISCUSSIONS AND PRESENTATION .....</b>	<b>109</b>
4.1 Introduction.....	109

4.2. Response Rate .....	109
4.3 Reliability and Validity of the Instruments.....	110
4.4 Socio-Demographic Findings .....	112
4.5 Matrimony and Stability of Protestant Families in Kisumu Central Sub Region, Kenya .....	114
4.5.1 Pre-marital Counselling Programs and Protestant Family Stability .....	114
4.5.2 Matrimonial Response of Protestants and Family Stability.....	122
4.5.3 Matrimonial Mentorship and Protestant Family Stability .....	128
4.5.4 Infidelity and Protestant Family Stability .....	136
4.6 Stability of Protestant Families.....	142
4.7 Moderating Effect of Financial Capacity on the Relationship between Matrimonial Factors and Stability of Protestant Families .....	151
<b>CHAPTER FIVE</b>	
<b>SUMMARY, CONCLUSIONS AND RECOMMENDATIONS .....</b>	<b>160</b>
5.1 Introduction.....	160
5.2 Summary of the Findings.....	160
5.2.1 Pre-Marital Counselling Programs and Protestant Family Stability in Kisumu Central Sub-region.....	160
5.2.2 Matrimonial Response of Protestants and their Family Stability .....	161
5.2.3 Matrimonial Mentorship and Protestant Family Stability in Kisumu Central Sub- region .....	162

5.2.4 Matrimonial Infidelity and Protestant Family Stability .....	162
5.2.5 Moderating Effect of Financial Capacity on the Relationship between Matrimonial Factors and Protestant Family Stability .....	163
5.3 Conclusions of the Study .....	165
5.3.1 Premarital Counselling Programs and Protestant Family Stability.....	165
5.3.2 Matrimonial Response of Christians and Protestant Family Stability .....	165
5.3.3 Mentorship and Protestant Family Stability .....	166
5.3.4 Matrimonial Infidelity and Protestant Family Stability.....	167
5.3.5 Moderating Effect of Financial Capacity on the influence of Matrimonial Factors on the Stability of Protestant Families .....	167
5.4 Recommendations.....	168
5.4.1 Premarital Counselling Programs and Protestant Family Stability.....	168
5.4.2 Matrimonial Response of Protestant and their Family Stability .....	168
5.4.3 Mentorship and Protestant Family Stability .....	169
5.4.4 Matrimonial Infidelity and Protestant Family Stability.....	170
5.4.5 Moderating Effect of Matrimonial Factors and Protestant Family Stability .	170
5.5 Suggestions for Further Studies .....	171
<b>REFERENCES.....</b>	<b>172</b>
<b>APPENDICES .....</b>	<b>195</b>
Appendix I: Research Clearance Letter from Kisii University.....	195
Appendix II: Ethical Review Letter .....	196

Appendix III: Research License Permit from National Commission for Science, Technology and Innovation .....	197
Appendix IV: Authorization Letter from National Church Council of Kenya .....	198
Appendix V: Authorization from Kisumu County Government .....	199
Appendix VI: Authorization from the Ministry of Education .....	200
Appendix VII: Authorization from the County Commissioner .....	201
Appendix VIII: Introduction Letter to the Churches .....	202
Appendix IX: Informed Consent from Respondents .....	203
Appendix X: Questionnaire .....	204
Appendix XI: Interview Guide for Church Ministers and Deacons .....	208
Appendix XII: Map of Kisumu Central Sub Region .....	209
Appendix XIII: Distribution of Respondents Attained .....	210
Appendix XIV: Plagiarism Report.....	211

## LIST OF TABLES

Table 3.1: Target Population Distribution per Cluster.....	93
Table 3.2: Target Population Distribution per Church .....	93
Table 3.3: Proportionate Sample Size Distribution per Cluster.....	95
Table 3.4: Respondents Sample size per Church.....	95
Table 3.5: Sample Size Distribution per cluster per Church .....	96
Table 3.6: Model Table.....	101
Table 3.7: Operationalization of Study Variables.....	102
Table 4.1: Response Rate.....	109
Table 4.2: Cronbach’s Alpha .....	110
Table 4.3: Construct Validity Index.....	111
Table 4.4: A Summary of Demographic Characteristics .....	112
Table 4.5: Pre-marital Counselling Programs.....	115
Table 4.6: Correlation btw Pre-Marital Counselling Programs and Protestant Family Stability.....	116
Table 4.7: Model Summary for Pre-Marital Counselling Programs and Protestant Family Stability.....	117
Table 4.8: ANOVA for Pre-Marital Counselling Programs and Protestant Family Stability .....	117
Table 4.9: Regression Coefficients for Pre-Marital Counselling Programs and Protestant Family Stability.....	118
Table 4.10: Matrimonial Response of Protestants and their Family Stability .....	122
Table 4.11: Correlation of Matrimonial Response of Protestants and Family Stability. ....	124
Table 4.12: Model Summary for Matrimonial Response and Christian Family Stability .....	124
Table 4.13: ANOVA for Matrimonial Response and Christian Family Stability.....	125
Table 4.14: Coefficients for Matrimonial Response and Christian Family Stability .....	125
Table 4.15: Mentorship and Protestant Family Stability .....	129
Table 4.16: Correlation of Matrimonial Mentorship and Protestant Family Stability....	130
Table 4.17: Model Summary for Matrimonial Mentorship and Protestant Family Stability .....	131
Table 4.18: ANOVA for Matrimonial Mentorship and Protestant Family Stability .....	131
Table 4.19: Coefficients for Matrimonial Mentorship and Protestant Family Stability. ....	132
Table 4.20: Matrimonial Infidelity and Protestant Family Stability.....	136
Table 4.21: Pearson’s Correlation of Matrimonial Infidelity and Protestant Family Stability .....	137
Table 4.22: Model Summary for Infidelity and Protestant Family Stability .....	138
Table 4.23: ANOVA for Infidelity and Protestant Family Stability.....	138
Table 4.24: Coefficients for Infidelity and Protestant Family Stability.....	139
Table 4.25: Protestant Family Stability .....	143
Table 4.26: Correlating Matrimony and Protestant Family Stability .....	145
Table 4.27: Model Summary for Matrimony and Protestant Family Stability .....	148
Table 4.28: ANOVA for Matrimony and Protestant Family Stability.....	149
Table 4.29: Regression Coefficients for Matrimony and Protestant Family Stability....	149
Table 4.30: Financial Capacity in Protestant Families .....	151

Table 4.31: Correlation of moderating effect of financial capacity on the relationship between matrimony and stability of protestant families .....	154
Table 4.32: Model Summary for moderating effect of financial capacity on the relationship between matrimony and stability of protestant families .....	156
Table 4.33: ANOVA for the moderating effect of financial capacity on the relationship between matrimony and stability of protestant families .....	157
Table 4.34: Regression Coefficients for moderating effect of financial capacity on the relationship between matrimony and stability of protestant families .....	158



## LIST OF FIGURES

Figure 1.1: Conceptual Framework .....	20
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## LIST OF APPENDICES

Appendix I: Research Clearance Letter from Kisii University.....	195
Appendix II: Ethical Review Letter.....	196
Appendix III: Research License Permit from National Commission for Science, Technology and Innovation .....	197
Appendix IV: Authorization Letter from National Church Council of Kenya.....	198
Appendix V: Authorization from Kisumu County Government .....	199
Appendix VI: Authorization from the Ministry of Education .....	200
Appendix VII: Authorization from the County Commissioner .....	201
Appendix VIII: Introduction Letter to the Churches .....	202
Appendix IX: Informed Consent from Respondents .....	203
Appendix X: Questionnaire .....	204
Appendix XI: Interview Guide for Church Ministers and Deacons .....	208
Appendix XII: Map of Kisumu Central Sub Region .....	209
Appendix XIII: Distribution of Respondents Attained.....	210

## ABBREVIATIONS

<b>ABC:</b>	Africa Brotherhood Church
<b>ACC:</b>	African Christian Church
<b>ACHS:</b>	African Church of the Holy Spirit
<b>AIPCA:</b>	African Independent Pentecostal Church of Africa
<b>AINC:</b>	African Interior Church
<b>ANC:</b>	African Nineveh Church
<b>AIC:</b>	Africa Inland Church
<b>CASM:</b>	Church of Africa Sinai Mission
<b>CGEAKKM:</b>	Church of God in East Africa (Kenya)-Kima Mission
<b>CYA:</b>	Child/Young Adult
<b>CYAS:</b>	Child and Young Adult Survey
<b>DHS:</b>	Demographic Health Surveys
<b>ECA:</b>	Episcopal Church of Africa
<b>FPFK:</b>	Free Pentecostal Fellowship in Kenya
<b>FCK:</b>	Friends Church in Kenya
<b>FGCK:</b>	Full Gospel Churches of Kenya
<b>FOCCUS:</b>	Facilitating Open Communication, Understanding, and Study
<b>FC:</b>	Familiaris Consortio
<b>FEM:</b>	Fixed-Effects Model
<b>FGD:</b>	Focused Group Discussions
<b>GED:</b>	Gen Ed Dip
<b>HIV:</b>	Human Immunodeficiency Virus
<b>IPT:</b>	Inverse Probability of Treatment
<b>ICPD:</b>	International Conference on Population and Development
<b>MSM:</b>	Marginal Structural Model
<b>MDGs:</b>	Millennium Development Goals

<b>NACOSTI:</b>	National Commission for Science, Technology and Innovation
<b>NCCK:</b>	National Church Council of Kenya
<b>NCPD:</b>	National Council for Population & Development
<b>NIV:</b>	New International Version
<b>NSO:</b>	Negative Sentiment Override
<b>NEW:</b>	North West England
<b>PCEA:</b>	Presbyterian Church of East Africa
<b>PoA:</b>	Programme of Action
<b>REM:</b>	Random-Effects Model
<b>SDA:</b>	Seventh Day Adventist
<b>SMSM:</b>	Strong Marriages Successful Ministries
<b>SPSS:</b>	Statistical Package for Social Science
<b>STM:</b>	Systems Theory of Mentoring
<b>UK:</b>	United Kingdom
<b>US:</b>	United States
<b>KAG:</b>	Kenya Assemblies of God
<b>KCA:</b>	Kisumu Clergy Association
<b>KDHS:</b>	Kenya Demographic Health Survey
<b>KPHC:</b>	Kenya Population Housing Census
<b>UNFPA:</b>	United Nations Population Fund
<b>KPSA:</b>	Kenya Population Situation Analysis Report
<b>ELCK:</b>	Evangelical Lutheran Church of Kenya
<b>LCEA:</b>	Lyahuka Church of East Africa
<b>MFA:</b>	Maranatha Faith Assemblies
<b>MCK:</b>	Methodist Church in Kenya
<b>NICA:</b>	National Independent Churches of Kenya
<b>OFCKK:</b>	Overcoming Evangelical Fellowship of Africa

<b>PEFA:</b>	Pentecostal Evangelistic Fellowship of Africa
<b>RCEA:</b>	Reformed Church of East Africa
<b>ACK:</b>	Anglican Church of Kenya
<b>SA:</b>	Salvation Army
<b>SHM:</b>	Scriptural Holiness Mission
<b>ZHM:</b>	Zion Harvest Ministries
<b>RCC:</b>	Redeemed Christian Churches
<b>WFS:</b>	World Fertility Surveys

## LIST OF ACRONYMS

<b>Cor.:</b>	Corinthians
<b>Deut.:</b>	Deuteronomy
<b>Eph.:</b>	Ephesians
<b>Gen.:</b>	Genesis
<b>Lev.:</b>	Leviticus
<b>NLSY79:</b>	National Longitudinal Survey of Youth 1979
<b>PREP:</b>	Premarital Preparation Programs
<b>PREPARE:</b>	Premarital Personal
<b>RELATE:</b>	Relationship Evaluation
<b>Rom.:</b>	Romans
<b>SS (M):</b>	Sample size for the Married
<b>SS (D):</b>	Sample size for the Divorced
<b>SS(S):</b>	Sample size for the Separatees
<b>Self-PREP:</b>	Self-Premarital Preparation Programs
<b>Tim.:</b>	Timothy
<b>US\$:</b>	United States Dollars

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the Study

The Protestant Episcopal Book of Common Prayer (1979) defines matrimony as a solemn public covenant between a Christian man and woman. This union is conceived as divine, lifelong, monogamous and conducted in the presence of God (Gallagher, 2002). Matrimony therefore nurtures procreation and empowers couples to become co-creators with God (Randy, 2016; Book of Common Prayer, 1979).

The Catholics believe that Christ raised matrimonial covenant to the dignity of a sacrament, making it an efficacious and a holy sign. Pope John Paul II in his *Familiaris Consortio* (1981), noted that:

The sacrament of Matrimony has this specific element that distinguishes it from all the other sacraments. It is the sacrament of something that was part of the very economy of creation, it is the very conjugal covenant instituted by the Creator ‘in the beginning.

Both Catholic and Protestant Christians revere matrimony as a holy ordinance necessary for spousal joy, mutual help and comfort during both prosperity and adversity (Berscheid & Regan, 2016). It is founded upon unity, fidelity, indissolubility and openness to procreation; elements which stabilizes families through endurance (Randy, 2016; Berscheid & Regan, 2016; Maggwa & Obare, 2017; Mitchel, 2019).

The need for Protestant matrimonial stability is premised on scripture, sacredness and solemnity upon which God's intention for marital perpetuity is anchored as demonstrated in the following passages:-

Yet you say, for what reason? Because the LORD has been witness between you and the wife of your youth...; yet she is the companion and your wife by covenant (Mal. 2:14).

So then, they are no longer two but one flesh. Therefore, what God has joined together, let not man separate (Mathew 19:6).

The Lord God said, it is not good for a man to be alone. I will make a helper suitable for him. ...But for Adam, no suitable helper was found. So the Lord God caused the man to fall into a deep sleep; and while he was asleep, he took one of the man's ribs and then closed up the place with flesh. Then the Lord God made a woman from the rib he had taken out of the man, and he brought her to the man. The man said, this is now bone of my bones and flesh of my flesh; She shall be called 'woman,' for she was taken out of man. That is why a man leaves his father and mother and is united to his wife, and they become one flesh (Gen. 2.18-24).

Christ taught that matrimony was part of the original design of creation (Matthew 19). Stable families attract blessings of fruitfulness, increase and dominion over all things on earth, while divorce is highly discouraged (Malachi, 2:14-16); as demonstrated in the following passages:



So God created mankind in his own image, in the image of God he created them; male and female he created them. God blessed them and said to them, Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish in the sea and the birds in the sky and over every living creature that moves on the ground (Gen. 1:27-28).

For the LORD God of Israel says that He hates divorce, for it covers one's garment with violence, says the LORD of hosts... (Mal.2:16).

For this reason a man shall leave his father and mother and be joined to his wife, and the two shall become one flesh'; so then they are no-longer two, but one flesh (Mark 10:7-8).

Gen. 1:27-28 demonstrates that a Protestant Christian marriage involves a male and a female whose marriage bond is ordained for procreation and nurturing of godly children (Eph.6:1-2) as postulated by Quinn (2001) in his theory of divine command. This implies that any marriage that does not conform to this natural order does not meet the criterion for a divine matrimony. Furthermore, God hates divorce and its resultant violence, both to the spouses and more so, to the children. This is supported in Malachi 2:16. The leaving and cleaving established in Mark 10:7, 8 demonstrates that matrimony requires both the man and the woman involved to forget their previous families in which they were brought up in order to establish their own. Once the two have consummated their marriage, the spouses shall no longer be considered apart but one in flesh, and in harmony of divine purpose.

Protestant matrimony disallows marital disintegrations known to compromise godliness, unity and progress of societies (Van Dijk, 2017). Divine command theory explores the necessity of obeying God's commands; nurture children and cement the bond between couples to complete the cords of three strands (Gottman & Silver, 1999; Berlin, 2004) as illustrated in Ecclesiastes 4:9-12:

Two are better than one, because they have a good return for their labour:  
If either of them falls down, one can help the other up. But pity anyone who falls and has no one to help them up. And also if two lie down together, they will keep warm. But how can one keep warm alone? Though one may be overpowered, two can defend themselves. A cord of three strands is not quickly broken (Eccl. 4:9-12).

To underscore the significance of both parents in protestant matrimonial relationships, God prohibited illegitimate children (bastards) from joining His congregation, up to the tenth generation (Deut. 23:2; Gen. 19:36-38; Gen. 38:12-30). This was intended to promote matrimony as a divine outlet for companionship, sexual consummation, child bearing and fulfilment (Vangelisti, 2002) as characterized by friendship, fondness and affection between couples. Gottman (1999) advanced a theory of sound relationship House, incorporating these elements. Hence, a woman was created as man's lifelong companion and helper (Gen. 2:18-24; 1 Cor. 7:2).

Scripture further provides a raft of divine restrictions on infidelity and adultery (Lev. 18:20:10) to mitigate family instabilities. Queen's (2001) divine command theory demonstrated that God instituted sexual offences laws as established in Leviticus 18 and 20 to sustain functional Christian families.

Obedience to these laws is thus, a divine obligation (Evans, 2004). The laws compel men to enjoy life, exercise happiness and foster matrimony with their wives all their days (Vangelisti, 2002; Eccl. 9:9). The Old Testament Jews, in response to divine commands, regulated all forms of pre-marital intercourse. They compelled sons to bear names and seek inheritance from their paternal families as a testament to the significance of patriarchal family continuity (Mitchel, 2019; Prov. 19:14, 13:22; Job. 42:15).

Globally, several societies consider marriage to be a significant life transitional process even though stability has often been a challenge (Bibby, 2016). Berlin (2004); Bourdais and Adamcyk (2004) demonstrated that Canadian families largely experienced separations, divorce and LGBTQ (Lesbians Gays Bisexuals Transgender and the Queer community) cases which contributed to a decline in marriages across Canada (Mitchel, 2019). Becvar (2013), Boss, Bryan & Mancini (2017), Masten & Monn (2015) and Walsh (2016) observed that Protestant families suffered from effects of traumatic loss, violence, separations, injury, torture, homelessness and many other issues which undermined their stability. These factors exacerbated an increase in non-traditional family formations, damaging children's developments (Brown et al., 2016).

Instabilities affect children's parental modelling and matrimonial mentorships necessary to establish and sustain future marital and family values (Brown et al., 2016). Other studies such as those of Becvar, (2013); Boss, Bryan & Mancini, (2017); Masten & Monn, (2015) have also been documented largely on clinical and psychological programs even though these studies ignored Protestant Christian counselling programs which is a focus in this current study (Walsh, 2016). The emerging social trends of unstable families extolled the perception that such defective families were ideal for protestant Christians (Brody, 1998). They also threatened children's spiritual and psycho-social development; encouraged social and economic marginalization (Brown, Stykes & Manning, 2016; Lehrer & Son, 2017; Meyers, 2021; Goodnight et al., 2013; Lee & McLanahan, 2015); increased behavioural problems among young adults (Magnuson & Berger, 2009), and escalated poor academic achievements (Sun & Li, 2001); poor physical health and non-marital childbearing tendencies (Bzostek & Beck, 2011).

The risks of dropping out of school and university, early family formation and an increased likelihood of having multiple marriages are other challenges associated with unstable protestant families (Bachman et al., 2012; Bloom, et al., 2011; Fomby & Bosick, 2013; Hampden-Thompson & Galindo, 2015). While the relationship between matrimonial factors and family stability has been identified, studied and analysed in America, limited information is available in Kisumu central sub region, thus, the need for this current research.

Regionally, and among traditional Africans, marriage was a complex, high premium undertaking involving bride wealth before traditional wedding. This enhanced family stability (Mbwirire, 2017). Cohabitation, perceived as a non-committal relationship was a critical stage of marriage that was key in childbearing and sustenance of ancestral identity in Africa (Mbacke, 1998; Masten & Cicchetti, 2016). Africans had very high regard for marriages as a rite of passage, and therefore, the dissolution of any marriage was highly discouraged (James, 2015). Hence victims of family conflicts often suppressed their displeasures and struggled to ensure success of their families (Wangui, 2017). Many would be compelled to settle their differences to avoid the shame of divorce (Musau & Kisovi, 2015).

Parts of Africa, driven by aspects of modernity and secularism, have had their own share of protestant matrimonial challenges (Muthoni, 2020). Infertility rate became exceedingly prominent (Van Dijk, 2017; James, 2015), and many African families began to embrace fragile, smaller households, as opposed to large traditional corporate kinship that previously supported stable families (Wangui, 2019; Noebel, 2016). However, Protestant matrimony incorporated both traditional and religious rituals in their ceremonies; which would sometimes create confusion (Solway, 2016; White, 2016). Africans began to view cohabitation and polygamous practices as going against the wind of the protestant sanctity (James, 2015); leading to a clash of cultures and more disenfranchised society. Agitation for equality also saw, to some extent, some African countries attempting to subdue the patriachial dominance, often perceived to be championed by the bible (Noebel, 2016).

Consequently, Sierra Leone almost succeeded to introduce a co-equal marriage partnership between husbands and wives, even though in South Africa, a proposal to include polyandry as a legal form of marriage was attempted in futility (Qukula, 2021). These aspersions, even though, seldom succeeded, demonstrated just how much secularism was gradually usurping the traditional protestant matrimonial and sexual offences regulations enshrined in Leviticus 20; and which supports the headship of a man as the authority figure in matrimony as proposed by Paul in Ephesians 5:22 (Noebel, 2016). These dynamics not only affected Protestant families but also development agendas in Africa. In response, African nations developed mechanisms to integrate continental and national development policies which sought to enhance family stability for sustainable economic growth across Africa. Consequently, the 1994 signing of the declaration of International Conference on Population and Development (ICPD) and Programme of Action (PoA) in Cairo was effected (NCPD, 2019) to promote stable families among member countries (NCPD, 2019).

Kenya became a signatory to the ICPD-PoA as well as the Declaration of the Millennium Summit (2000), which gave rise to the Millennium Development Goals (MDGs) to invest in, and promote stability of families for enhanced quality of life (NCPD, 2019). Despite these efforts family instability still permeated major cities in the country including Kisumu, Nairobi, Mombasa, Nakuru, and Thika among other cities (Noebel, 2016; James, 2015). A number of Kenyans abrogated family values, heralding a new wave of non-committal marriages (KDHS, 2014; Madhavan, 2001).

Prevalent acceptance of family planning, rejection of polygamy, increased vilification of traditional marriages; dispute mitigation measures and abandonment of key African family values were responsible for collapse of Protestant African social structures (Masten & Cicchetti, 2016). The matrimonial divine commands were consequently compromised, and protestant marriages lost; to a large extent, their sense of Godliness (Muthoni, 2020). Family disintegrations largely became a fashion as more Protestants joined the secular fray in their perception that family obligations were more of a burden and an individual choice than a divine calling among Kenyans.

In Kisumu region, Kwena, et al (2014) observed that extra marital relationships escalated matrimonial dissolutions owing to domestic misunderstandings, mistrust, unfaithfulness, conflicts, violence and the rise in age for first marriages (Mensch, Singh & Casterline, 2005). Instability rate of 23.9% were also attributed to greater sexual freedom and choice; infertility and the cosmopolitan nature of the region (Smith, 2007; Yan, 2002), (KPHC, 2019; Odek, et al., 2009). Kisumu central sub region where this study was domiciled, a sizable population of Protestant families was considerably affected by abusive relational family problems similar to those experienced in other parts of Kenya and Africa (Kwena et al., 2014). While roughly 85.6% of the population were Christians, approximately half of these were Protestants who should have ideally banked on the values of Protestant matrimony to enjoy stable relationships (KDHS, 2019). However, separations, misunderstandings, adultery, meddlesome in-laws, intrusive extended families and divorce still largely permeated, questioning the efficacy of protestant family programs in the sub region, if any (Wangu, 2017; Kimeto, 2016).

Media exposure and promotion of western world as the land of opportunities, further stimulated narratives of Cinderella romantic love scenes from Hollywood, and re-shaped family socializations to a great extent (Glynn, et al., 2005). More Protestant couples, to some extent, embraced contemporary secular ways of dealing with family issues such as litigation challenging the established Protestant family mediations mechanisms (Noebel, 2016).

Litigation as a source of conflict resolution is adversarial, upholds individual rights and thus, would not be most ideal for Protestant Christians. It compels family members to take opposing sides and creates strangers out of close relations; endangering families (Frederiksen, 2000). To illustrate just how much Kisumu central sub region was affected by protestant family instability, Table 1.1 highlights the comparable rate of divorce and separation statistics in Kisumu region.

The table shows that divorce and separation rates among Protestants were higher in Kisumu central sub region as compared to all other sub regions, and thus, the need to investigate at the dynamics surrounding this high rate while focussing on the relationship between matrimony and the stability of Protestant Christian families.



**Table 1.1: Protestant Divorce and separation statistics per sub region in Kisumu**

	Kisumu Central	Kisumu West	Kisumu East	Nyando	Muhoroni	Nyakach	Seme
Divorced	2,164	1,096	1,536	351	402	332	151
Separated	2,534	1,608	1,880	1,050	896	776	645
<b>Totals</b>	<b>4,698</b>	<b>2,704</b>	<b>3,416</b>	<b>1,401</b>	<b>1,298</b>	<b>1,108</b>	<b>796</b>

*Source: KHPC (2019)*

At least 1 in every 4 marriages were poised to divorce before their 20<sup>th</sup> anniversary in Kisumu central sub region. Twice as much as the number of those divorcing was going through separations and abandonment by the family breadwinner (Muthoni, 2020). This was mainly associated with urbanization issues such as fewer married younger generation, increased interactions between opposite sexes, increased exposure to early dating and courtship and sexual liberation (Glynn et al., 2005).

If not checked and addressed, the imminent danger of deteriorated quality of living standards, poverty and socio-economic underdevelopment among Protestants are likely to contribute significantly to undermining the country's millennium development goals (NCPD, 2013). This study therefore sought to investigate the relationship between matrimony and Protestant family stability in Kisumu Central Sub Region, with the aim of making a scholarly contribution to the knowledge in this area while addressing this gap.

## **1.2 Statement of Problem**

Protestant Christians in Kisumu central sub region conceive an ideal matrimony as a sacred, indissoluble, perpetual covenant that generates, enhances and propagates family life for the continuity of the human race (Malachi, 2:14-16; Gen. 2:24; Matt. 19:6). It also enables spouses to appreciate the beauty of companionship for a value based society. Regrettably, this ideal matrimony is far from reality on the ground despite concerted efforts by Protestant Churches and organizations. Divorce and separation rates has been rising since the 80s with the threat of uncontrolled family instabilities affecting 2,166 (22%) of 9,854 protestant households in the sub region (KPHC, 2019). Consequently, divorced Protestants accounted for 2,164 with 2,534 spouses declared having been separated out of a target population of 11,075 Protestants (NCCCK, 2020; KPHC, 2019). This presented the highest instability index rate compared to other sub regions in Kisumu and therefore, Kisumu was one of the worst regions affected with Protestant family instability in Kenya compared to Mombasa, Nakuru and Thika.

If this situation is not checked, Protestants stand to lose the covenantal value of matrimony. They are also likely to miss out on enhanced quality of life which is critical for a productive society. With such repercussions, the country may fail to realize her goals in line with the declarations she made under the International Conference on Population and development; Programme of Action (ICPD-PoA) of 1994, and the Millennium development goals (MDGs) of 2000.

### **1.3 Justification**

The protestant family as the basic unit of society is nurtured by matrimonial values, but today, in the scientific and technological society, there are persistent matrimonial problems among Protestants that tend to threaten and undermine their very teachings, regard and faith on marriage as a covenant, particularly in Kisumu Central Sub-region. Family and marriage instabilities in the sub region are evidenced by the cases of divorce, separations, violence and injuries among couples, torture, infidelity, and family breakdowns (Noebel, 2016), which consequently point to the assertion that matrimony is losing its meaning as a covenantal relationship to the influence of modernity, the traditional and biblical goals notwithstanding. The disruption of matrimony as a covenant is equally the disruption of the family as the domestic church, which in essence compromises the entire life of the Protestant community that is supposed to protect the values of marriage. Church membership is gotten from sound matrimonial relationships. This merited this study on the relationship between matrimony and protestant family stability in Kisumu Central sub-region, to first understand the relationship between matrimony and Christian family stability and second, to underline the response of the church as an institution to the challenges facing the family, particularly the covenant of marriage.

### **1.4 Purpose of the Study**

This study sought to investigate the relationship between matrimony and stability of Protestant families in Kisumu Central Sub-Region, Kenya.

## **1.5 Specific Objectives of the Study**

The study was guided by the following objectives:

- i. To assess the relationship between pre-marital counselling programs and protestant family stability in Kisumu Central Sub-region.
- ii. To examine the relationship between matrimonial response of Protestants and their family stability in Kisumu Central Sub-region.
- iii. To analyse the relationship between matrimonial mentorship and protestant family stability in Kisumu Central Sub-region.
- iv. To assess the relationship between matrimonial infidelity and family stability in Kisumu Central Sub-region.
- v. To evaluate the moderating effect of financial capacity on the relationship between matrimony and stability of Protestant families in Kisumu Central Sub-Region, Kenya.

## **1.6 Research Hypotheses and Questions of the study**

### **1.6.1 Research Hypotheses of the study**

The research was guided by the following hypotheses:

- H0<sub>1</sub>:** There is no relationship between premarital counselling programs and Protestant family stability in Kisumu Central Sub-region, Kenya.
- H0<sub>2</sub>:** There is no relationship between matrimonial response of Christians and Protestant family stability in Kisumu Central Sub-region.

**H03:** Financial capacity does not have a moderating effect on the relationship between matrimony and stability of Protestant Christian families in Kisumu Central Sub-region, Kenya.

### **1.6.2 Research Questions of the study**

The research was guided by the following research questions:

- i. What is the relationship between matrimonial mentorship and Protestant family stability in Kisumu Central Sub-region?
- ii. How does matrimonial infidelity relate to Protestant family stability in Kisumu Central Sub-region?

### **1.7 Assumptions of the Study**

The study was guided by the following assumptions:

- i. That all married Protestant Couples attended premarital counselling programs prescribed in their Churches before celebrating their marital vows.
- ii. That all Protestant couples in Kisumu central sub region exercised and practiced wedding, cohabitation, single parenthood and sexual liberation in their response to matrimony.
- iii. That all Protestant Couples in Kisumu central sub region exercised matrimonial mentorship of younger couples in their Churches.
- iv. That all Protestant Couples in Kisumu central sub region were in one way or another affected by matrimonial infidelity.

- v. The targeted respondents were literate enough to be able to read and understand the data collection questionnaires when they were presented to them.

### **1.8 Scope of the Study**

The research focussed on premarital counselling and mentorship programs, matrimonial response of Christians and matrimonial infidelity as influencers of family stability of protestant Christians. The study therefore:

- i. Narrowed down to just one sub-region under the protestant Churches in Kenya, and only focussed on 26 Churches registered by the National Council of Churches of Kenya (NCCCK), Kisumu chapter at the time of study. This left out several other protestant Churches that were either registered by other organizations or were completely independent.
- ii. Focused on only five parameters of matrimonial factors, thereby ignoring other aspects that might have had a cause-effect relationship on family stability in Kisumu Central Sub-region, Kenya.

### **1.9 Limitations of the Study**

The study was limited in the following ways:

- i. Some respondents declined to be interviewed or fill in the questionnaires. However, the researcher clearly outlined the objectives of the study before embarking on the data collection.

- ii. Some respondents were apprehensive and in some cases hostile to the researcher based on their own denominational misconceptions about research or publicity. Their denominational oaths of allegiance, competing interests and fear of divulging too much information about goings on in their Churches were at play. However, the researcher explained the research intent clearly and vividly.
- iii. The study was also limited to Protestant Christian respondents under Churches registered by the National Council of Churches of Kenya (NCCCK), Kisumu regional office such that it did not examine non-Christian marriages, the Catholic Christians and other Christians outside the scope of this limitation. This was necessary due to a restricted research population, limited to the scope of study despite the fact that such marriages were also common within the target society.
- iv. Furthermore, due to limitations in time and other resources, it was not possible to work with a larger sample and the respondents were thus limited in terms of size and composition.

### **1.10 Significance of the Study**

This study would benefit several spectrums of society. First, Church scholars would find the results useful in contributing to the progression of knowledge in the imperative subject of matrimonial factors and their relationship with stability of families. The scholars would be able to cultivate an understanding on the phenomenological reality of matrimony as a sacred oath and relate it to family stability. This would, therefore offer ideas that promote or reinforce Church's theology on matrimony.

The findings would also be useful in supporting and enriching theories and models of matrimony as a protestant Christian vocation. Furthermore, researchers in the thematic areas of marriage would benefit from the research gaps identified by this study. The study would further be helpful to Church members, through their Christian calling to provide auxiliary and ancillary family services through premarital programs. These programs would be instrumental in unravelling marital glitches and inspiring couples to advance a help-seeking approach. The study would also benefit the community, Church leaders and organizations handling premarital programs, matrimonial mentorships and intervention measures against infidelity in detecting and prioritizing critical and cogent issues that undesirably distress marriages in the society. This would moderate the level of family conflicts and thus, minimize divorce, separations and adversarial effects on children born. Such bodies would also be sensitized on the deleterious effects of family divorce, separations and other family conflicts. The study may enable them to appreciate that the covenant of marriage is more of family internal relationship mission that calls for their individual engagement for its stability.

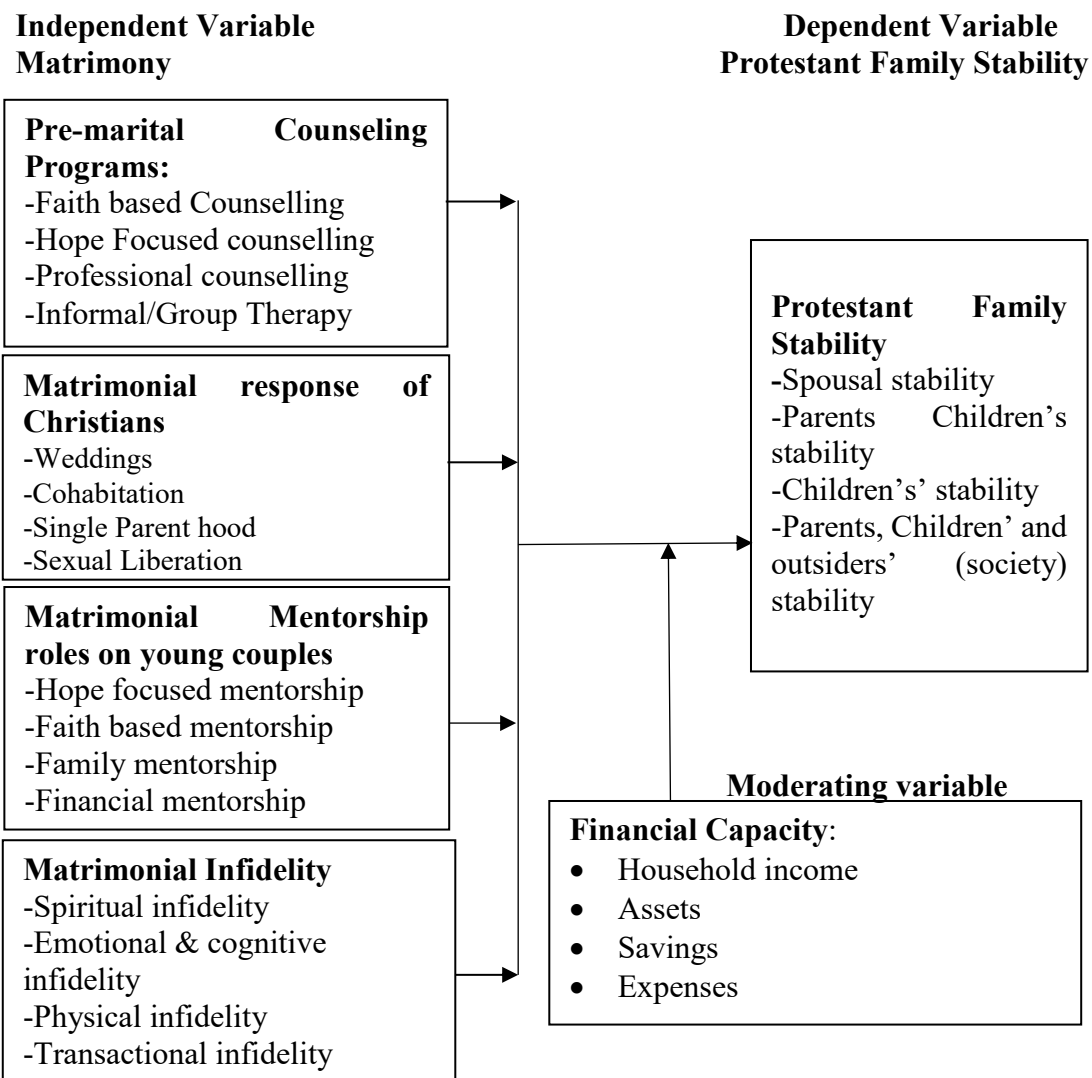
Findings from this study may further enlighten policy makers, both at the Church and government levels, on first, to understand the pertinent issues affecting families today and later be guided on the formulation of the relevant policies that govern marriages. They would also be guided on policies that facilitate integration of the family and help the Church to further integrate those whose marriages did not work as a result of divorce or separation into the society.



Further, the regulators and the policy makers may use the findings of the study to enhance legal regulatory framework for religious programs. It may further inform policies that would help to understand their plight and reaccept them into the Church and society, thus avoiding social exclusion and stigma. With increasing numbers of new and emerging family dynamics such as female headed, single families and cohabitation, the findings may help inform formulation of legal framework to benefit such relationship and help them to function within the contemporary society. The study adds to the body of current literature by exploring the understudied experiences of Protestant couples and how these experiences inform modern families. In the current study, new insight is offered into the perception of a contemporary Christian family in view of these new developments to help them cope with and handle such emerging issues.

### **1.11 Conceptual Framework**

The framework in figure 1.1 depicts relationship between matrimony, an independent variable, its parameters (Pre-marital Counselling programs, matrimonial response of Christians, mentorship, infidelity) and stability of protestant families, a dependent variable. Each of these parameters was subdivided into specific indicators. The relationship of financial capacity as a moderating effect between matrimonial parameters and Protestant family stability was illustrated:



*Figure 1.1: Conceptual framework*

*Source: Researcher (2023)*

## **1.12 Operational Definition of Terms**

- Church Member:** This refers to one who regularly attends a particular Church or fellowship for the purpose of fellowship, growth, service, encouragement, training, support and discipline (Wellman, 2012).
- Cohabitation:** A man and a woman living together and enjoying conjugal rights without being married.
- Covenant:** A solemn, sacred and compact agreement of perpetuity treated as an Instrument of bondage in marriage (Smith's bible dictionary, Vol I).
- Dysfunctional family:** A single parent headed family that operates without either a father or a mother against biblical principles.
- Legal Intervention:** Measures taken through the legal framework of the country to mitigate against family instabilities.
- Marriage:** This refers to a permanent legally recognized union between a Protestant man and a woman, although in reality it may be dissolved by separation or divorce (Mars, 2014).
- Matrimony:** The act of Protestant marriage in which a husband and a wife covenant together with God and publicly witness their commitment under a divine sanction.

**Protestants:** An offshoot of Christians who exclude Roman Catholic, Orthodox and belief in the first seven ecumenical creeds of the ancient church, the Nicene and the Apostles creed. They believe emphasizing final scriptural authority (sola scriptura), salvation by God's grace (sola gratia), the finished redemptive work of Christ, Jesus as the only mediator between God and man (sola Christus), justification by faith alone (sola fide) and the sovereign purpose and glory of God (soli deo gloria).

**Matrimonial Response of Couples:** This is the reaction of Protestants to the call of matrimony

**Single parenthood:** Refers to an individual's choice to retain personal independence and refrain from marriage, although the person maybe of marriageable age and in good health but continues to enjoy the fruits of marriage such as sex and child bearing.

**Sexual Liberation:** A state in which an individual, being of marriageable age considers engagement in sex as a personal choice which should not be influenced or hindered by any persons, marital status or circumstances. It advocates for sexual independence and exploration irrespective of a person's marital status, promoting sexual engagement at will

**Stability of Families:** The consistency of family activities and routines that support healthy child and parental development (drug and alcohol free environment, enduring relationships, a supportive and nurturing home environment) and the ability of a family to hold together without disintegrating or tearing apart.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter covered theoretical framework and reviewed related theoretical and empirical literature on matrimony and Protestant family stability. The review was guided by the study objectives: An assessment of the correlation of pre-marital Counselling programs with Protestant family stability, examination of relationship between matrimonial response of Protestants and family stability, an analysis of matrimonial mentorship and protestant family stability, an assessment of relationship between matrimonial infidelity and protestant family stability and finally, an evaluation of the moderating effect of financial capacity on the relationship between matrimony and stability of protestant families

#### **2.2 Theoretical Framework**

The study was informed by two theories: the divine command theory and sound house relationship theory.

##### **2.2.1 The Divine Command Theory**

The study was guided by Divine Command Theory, proposed by Quinn (2001). Paul Copan was the main proponent of a Christian version of this theory, however, the theory had earlier been presented by medieval Theologians such as Augustine of Hippo, William of Ockham and Robert Adams and recently by Philip Quinn (Evans, 2004). The theory postulates that God's commands determine actions to be right or wrong.

This therefore provides an objective assessment of what is regarded by Christians to be ethical or moral in relation to marriage in the Christian determination or standpoint (Evans, 2004). The theory uses God as the source and inspiration for all principles that guide human relationships in the Christian unit of society. The theory uses four basic assumptions to make ethical and moral reasoning, that there is God that God commands and forbids certain acts that an action is right if God commands it and that people ascertain what God commands or forbids. It further states that for a person to be moral is to follow God's commands (Evans, 2004; Pollock, 2007).

Divine command theory relates to the covenant of matrimony whose tenets are provided for under the biblical command, which discourages vices such as infidelity, sexual liberalism and violence that can lead to divorce and separations, such vices are unacceptably for Christians, providing reasons for motivation of marriage and family ethics and morality with a religious view of potential eternal punishment and rewards for good conduct in matrimonial relationships in the afterlife. This theory was applied in this study to establish the level of obedience to matrimonial divine command. Adams (1999) posited that during the process of interpretation, we are actually exercising our own sense of morality which means that, we must rely on our own understanding of God's goodness and act on moral laws we deem as consistent with God's commands. In helping the sustenance of the covenant of marriage, it opens avenues for Christian faithful to participate in premarital programs and education, while encouraging the role of marriage modelling.

This to the Christian families in Kisumu, translate to attaining marriage stability and to the wellbeing of individuals, family members and the society on the basis that the challenges associated with marital instabilities could be lower if Christians obeyed the call to matrimonial covenants as a divine command from God.

The divine command theory has however, been criticized for focussing on world religions and their different interpretations of the nature of God without addressing actual human situations in the aspect of relationships in marriage and the contributing factors (Austin, 2006). The critics argued that divine command theory is more of a dogmatic deliberation and absolutist in nature that it does not consider actual and genuine variables that can lead to marriage instability. Proponents of these critics aver that, while Christians ought to follow the theory, non-Christians may not be obligated to be absolutely loyal to the theory. Secularists further argue that divine command theory does not address the notion that not all marriages are divinely commanded, as some may have been brought into existence through situational circumstances such as unplanned pregnancies and therefore, may be toxic and suicidal. The theory has also been criticized that it removes the ethics of marriage from non-Christians and leaves open non-Christian immoral marriage behaviour (Murray, 2006) on the basis that their marriage is not divinely constituted. Moreover, the theory does not incorporate relational aspects fundamental to marriage and family life which would otherwise deal with couples' interactions such as emotional support, fondness, mutual respect and friendship. It is on the basis of these limitations that the researcher sought to include a second theory, Sound Relationship House Theory, which has been discussed here below, to fill in the gap left by the divine command theory.

### **2.2.2 Sound Relationship House Theory**

Sound Relationship House Theory is credited to the Gottman (1999). It grew out of many years of study on couple interactions involving friendship, fondness, admiration and an emotional support for the stability of marriage relationships (Henderson, et al, 2013). It rests on research findings identifying the risk and protective factors related to family stability and satisfaction in marriages, while arguing that affection in the couple relationship is very important in determining the stability and functionality of a marriage (Henderson, et al., 2013). While underscoring the need for matrimonial happiness and positive attitude, Gottman (1999) observed that, while unhappy couples and marriages exhibit negativity, happy and stable marriages were not without negativity, but instead, were characterized by positive attitudes that enabled them to function. He further observed that relationships which exhibited high ratios of negative attitudes to positive ones experienced negative sentiment override (NSO) by which everything involved in the partner's interactions got interpreted as increasingly negative. This pessimism in marriage relationships tended to result in withdrawal tendencies from partners, accompanied by irritation and resentments, thus eroding the friendship, fondness and perpetuity upon which marriage relationship were based (Henderson, et al., 2013). The objectivity of Sound Relationship theory is that it admits that marriage relationships are both weak and negative, and that there are no marriages without problems. The theory addresses ways in which such moments are handled, ensuring that married couples, apart from being together, also nurture values that bring them closer.



## **2.3 Theoretical Literature Review**

This sub-section discussed theoretical literature in line with study objectives, focussing on pre-marital counselling programs and protestant family stability; matrimonial response and protestant family stability; matrimonial infidelity and protestant family stability; and financial capacity on the relationship between matrimony and protestant family stability. Literature on the relationship between matrimony and protestant family stability has been given priority

### **2.3.1 Pre-Marital Counselling Programs and Protestant Family Stability**

Marriage counselling is a family therapy, which enhances interactions within families and allows members to influence each other positively (Epstein & McCrady, 2009). Protestant family ministry fosters sound relationships through premarital counselling programs (Sue & Sue, 2002), by imparting knowledge and skills to couples on how to mitigate family challenges and improve inter family relationships (Carroll, 2013). The essence of premarital counselling is to expose, discuss and evaluate these issues before prospective couples commit themselves into matrimony (Sue & Sue, 2002). The bulk of these counselling activities are conducted by the protestant church counsellors including pastors, priests, church elders and professional counsellors as a precondition to enter into matrimony and formation of families (Sue & Sue, 2002). Pre-marital counselling decreases detrimental effects of courtship and family disruptions (Laura, et al., 2014). The programs provide matrimonial educational platforms which reduces chances of predisposing factors to marital problems (Scott, 2013; Tambling & Glebova, 2013; Joshua & Shannon, 2015).

The programs further assist protestant women to develop gender and religious-based values of engagement, compassion, self-sacrifice, obedience and humility (Carla, et al., 2014). These elements enhances matrimonial quality by exposing couples to moral messages through spiritual counselling (Burdette, Ellison, Sherkat & Gore, 2007).

Infidelity, considered one of the most lethal venoms in family development causes a serious breach of trust and a violation of protestant marriage vows (Duggal, et al., 2001). Without counselling, restoring a family that has been fractured by this vice often becomes a daunting task. Dissenting opinions on the efficacy of premarital counselling programs have however, been advanced by scholars such as Cobb and Sullivan (2001), who observed that wives who participated in relationship education experienced a decline in marital satisfaction as opposed to those who did not. This implied that such programs had little or no significant impact on the success of marriage relationships. Another critical challenge to the success of protestant premarital counselling was training of counsellors and registration with corresponding professional bodies (Collins, 1988). Pastoral counsellors are mostly trained for spiritual counselling, and seldom do they ever register with professional matrimonial counselling bodies (Rosenthal, 1995).

There are different types of premarital counselling programs but this study focussed on: - Faith-based, Hope-focused, Professional, Group therapy counselling (Johnson et al., 2021; Dollahite & Lambert, 2007).

### **2.3.1.1 Faith-Based Premarital Counselling**

Faith based premarital counselling is a ministry-profession whose membership included professional clinicians, the clergy, pastoral counsellors and others who deliver services to cover other aspects of clients' life from a distinctively Christian perspective (Clinton & Hawkins, 2011; McMinn, et al., 2011). It incorporates Protestant values of forgiveness, love, mercy, prayer and advice (McMinn, et al., 2011). These values support Christ's teachings; while the presence of the Holy Spirit influences matrimony and family stability (Clinton & Hawkins (2011). Mutter, et al., 2008 observed that Protestant therapists could tailor the use of prayers in ways that are acceptable to their clients to help them receive spiritual benefits during faith based counselling sessions. This would enable clients to perceive matrimony as a gift from God, in which they were to take responsibility (Olsen, et al., 1999). The Holy Spirit becomes the model of relationship between the counsellor and the client (Clinton & Hawkins, 2011). The services derived from these programs encourage clients to address their marriage issues from the standards of Protestant faith (Olsen, et al., 1999).

Dollahite & Lambert (2007) noted that faith-based counselling also focuses on building blocks of satisfying and ensuring long-term marriages; Allgood, et al., (2008) observed that religiosity guarantees spousal matrimonial commitment, while Plumb (2011) posited that incorporating protestant faith and spirituality could help the healing process of clients under counselling environment. This is essential for couples' strength in coping and decision-making, enhancing social support and personal coherence and thus, positively influencing relationships (Dollahite & Lambert, 2007; Dollahite et al., 2018).

The programs further allow protestant couples to activate, empower and enable intervention measures in matrimony (Worthington, et al., 2007). Faith-based premarital counselling has however, been criticized that its incorporation of religious beliefs in counselling may not help clients with mental illnesses such as depression, delusions and hallucinations. This was because such illnesses were beyond mere determinations of faith (Plumb, 2011). Supporters of rigid Protestant faith-based counselling fail to recognize the couples' 'Africanisms, their culture, upbringing and thus, become an impediment to effective premarital counselling (Ngundu, 2010). Likewise, when clients fail to recover and restore their marriage relationship, the couples lose faith, and instead place it in the counsellors' abilities (Worthington, et al., (2007). Furthermore, Christian Premarital Counselling and biblical counselling are criticised for not covering issues such as efficacy, competency and psychological welfare of the client which also require addressing (McMinn, et al., 2011). This is a limitation that calls for other forms of professional secular counselling (Garzon & Tilley (2009).

### **2.3.1.2 Hope-Focused Counselling**

The Hope-Focused Counselling Approach (HFCA) was developed by Worthington (2007), as a brief 5-12-week marriage intervention with Protestant couples. It focuses on forgiveness and biblical principles of love and hope with the aim of strengthening stability of families. Ripley & Worthington (1998), explained that HFCA relied on biblical principles even though the principles could also be applied on non-Christian couples struggle to find their beliefs and those of other religions.

The programs allow couples to understand effects of protestant matrimony and relationship education (MRE) studies (Worthington, et al, 2007). A study by Hawkins, et al., (2008) concluded that the quality of marriage and family relationships attained by HFCA ranged from 24% to 36%. This was expressed by the quality of communication skills between participant couples which was found to have improved by between 36% and 54%. Interpersonal skills are essential to help build satisfying and fulfilling relationships for Protestants in matrimony (Plumb, 2011). This is critical for increased marital satisfaction among couples. They also inform efficient and highly effective talking and listening skills for better decision-making, conflict resolution and anger management (Hawkins, et al., (2008).

Worthington, et al., (2007) noted that HFCA taught couples' preventive skill-building qualities. These qualities were necessary in maintaining healthy and positive family relationships among Protestants. The counselling approach was necessary in helping protestant couples build hope and restore their broken lives (Ripley & Worthington, 1998), as well as re-routing negative marital relational elements (Hawkins, et al., 2008). This gave couples a safe space in which to bond with each other and provide hope that things could change to stabilize their families (Worthington, 1998).

### **2.3.1.3 Professional Premarital Counselling**

Professional premarital counselling provides professional relationship that empowers individuals, families and different groups for their established mental health.

It provides general care and wellbeing among clients who may expect more than just Protestant Christian and religious counselling (Baucom, Atkins, Rowe, Doss & Christensen, 2015). Besides mental health, this approach applies psychological and human development practices through behavioural, affective, cognitive and systematic intervention strategies. These strategies address individual growth, career development and pathology (Cowan & Cowan, 2014). This programme involves traditional, non-faith-based; secular forms of professional counsellors who enable clients to overcome their hurdles and personal trials (Baucom, et al., 2015). This empowers them to be able to deal with life situations, reduce stress and experience personal growth (Cowan & Cowan, 2014). The approach further allows couples to make well informed and rational decisions that foster stable families (U.S. Dept. of Human Services & Mental Health, 2012). These Professional counsellors are skilled, well trained and often licensed as either clinical professional counsellors or mental health counsellors; ethically trained to handle non-religious mental, behavioural and emotional disorders (Schnell, et al., 2015; U.S. Dept. of Human Services & Mental Health, 2012).

Most professional counsellors work within health facilities, agencies or organizations. They're often required to have masters or doctoral degree in counselling or closely related degree from recognized, accredited institutions with emphasis on practicum, fieldwork and coursework (Jacobi, 2017). The focus of professional counsellors is often on human behaviour and development, effective counselling strategies and ethical practices (U.S. Dept. of Human Services & Mental Health, 2012).

Professional counselling programs are meant to yield outstanding results among both married and unmarried populations (Jakubowski et al., 2004). They usher participants into becoming better communicators, to improve their talking and listening skills; seek collaborative conflict resolution and management of anger to establish stable families. They are also important in building satisfying relationships in general (Jacobi, 2017). The programme also provides improved commitment and working as a team, nurturing and being supportive, learning stress management, managing expectations and planning, considering and assessing effects of past experiences on the future, strengthening commitment to enhancing long-term satisfaction (U.S. Dept. of Human Services & Mental Health, 2012). They address issues of protestant deployment and re-integration (Baucom, et al., 2015); creation of client's self-esteem, acceptance and development of ability to change self-defeating behaviours (Jacobi, 2017).

Critiques aver that Professional counselling approach is limited in the sense that it promotes a high likelihood of clients getting too personal and emotionally attached to counsellors with possible toxic relationships outcomes (Clinton & Hawkins, 2011). Expected solutions from individualized professional counselling were also likely to come from the counsellor, denying a client the opportunity to experience a wider variety of possible solution outcomes from different counsellors (Baucom, et al., 2015). Other disadvantages include limited knowledge of counsellors on specific issues (Clinton & Hawkins, 2011). In summary, professional counselling was best effective in identifying negative thinking patterns which feed feelings of sadness, depression and anxiety (Jakubowski et al., 2004).

It also encouraged building of personal strength, suggesting skills to overcome self-inflicted feelings of hopelessness through positive mental attitude development (Clinton & Hawkins, 2011).

#### **2.3.1.4 Group Therapy Counselling**

Group or marriage seminar therapies offer group counselling. They provide access to new insights and opportunities for learning and growing in the role of being a spouse, and how to maintain marital stability (Moeti, 2015). Protestant Churches in Kisumu Central organize group therapy seminars as part of their marriage and family apostolate to enrich their flock (Moeti, 2015). Such seminars provide both premarital and post-marital Counselling (Goddard, 2010). They restore broken and ailing marriages and effectively mitigate extra-marital affairs and consequent family instabilities (Moeti, 2015).

The therapies often cement matrimonial commitment among couples by developing communication skills, positive attitudes and beliefs towards marriage (Murray, 2006; Goddard, 2010). Moreover, group therapies help in conflict resolution; and enable couples to understand the importance of spending time together (Moeti, 2015). Rhoades (2015) advocated for higher relationship happiness, more warmth and support, more positive communication, less negative behaviour and emotion, less psychological abuse, less physical assault (for men), lower psychological distress (for women) and less infidelity.



Seminar group therapy as a strategy for Protestant marriage promotes love, commitment and faithfulness (Masten & Cicchetti, 2016). Mbwirire, (2017) observed that poor response these programs have been linked to obscure marital goals, poor methods or manners through which such programs are conducted. However, Cowan & Cowan, (2014) argued that availing of options which snub the programs challenge their long-term effectiveness and future utilization. Group therapies can resolve feelings of inadequacy and unattractiveness, distress, guilt and loneliness among Protestant couples (Fisher, et al., 2011). Stanley et al., (2006), explained that denominational affiliations significantly affect Christians participating in marital programs. Despite the need for group therapy programs for all Christians, majority of these programs are offered by Protestant and Catholic Churches. This may affect other Christians who may feel excluded or misunderstood in such sessions (Ngundu, 2010).

### **2.3.2 Matrimonial Response of Protestant Christians and Family Stability**

Protestants believe that matrimony is a gift from God (Prov. 18:22), that entails divine procreative acts and companionship for building a godly family (Heb. 13:4; 1 Cor. 7: 1-11; Ex. 20:14; Mal. 2:16). Matrimony is therefore conducted in Church to present couples before God, friends and family as witnesses in a public declaration of love and commitment (Amato & Previtti, 2003; Gen. 2: 18, 24). Despite these cardinal beliefs, Protestants in Kisumu central sub region still express unique and diverse ways in which they respond to matrimonial covenant (Onyango, 2013). Seldom, do all Protestants ascribe to this cardinal school of thought even though some responses are bible-based, while others are neither Christian nor biblical (Masten & Cicchetti, 2016).

This study focussed on weddings, Cohabitation, single parenthood and sexual liberation as responses unique to the protestant congregation in Kisumu central sub region as discussed below:

### **2.3.2.1 Church Weddings and Stability of Protestant Families**

While a number of Protestants in Kisumu central sub region express their matrimonial convictions by taking part in weddings, a number doesn't (Onyango, 2013). Participation in church weddings establishes stable families through commitments and vows (Amato & Previtti, 2003). Kyambi, et al., (2017) observed that weddings elicit perseverance, forgiveness and humility; values responsible for marital satisfaction and family stability. Weddings also inspire positive attitudes and attributes which positively impact on couples' marital relationships and further, acts as a form of mentorship to others (Jesse, 2015; Olsen et al., 1999).

Those who never go to Church are often twice, more likely to divorce than regular churchgoers because active Church participation has been linked to better marital outcomes (Olsen, et al., 1999). This opinion was supported by Meyers (2021), who observed that couples who clandestinely eloped were 12.5 times more likely to divorce than those who wedded in Church. Protestant Church weddings, more often guarantee spouses the support from family members, friends, congregation and Church ministers. Such support is crucial for sustaining marriages during difficult times (Boss, Bryant, & Mancini, 2017).

Nonetheless, weddings can also be a source of marital woes where exorbitant spending is pegged on the wedding day; often generating feuds and pressure that potential drives the divorce rate (Olsen, et al., (1999). Meyers (2021) observed that couples who spend less on their wedding had longer-lasting marriages. Griggs (2014) also noted that celebrating cheaper weddings significantly contributed to happy marriages and stable families. Thus, the amount of money spent by couples in their wedding has either positive or negative influence on the future stability of their marriage.

#### **2.3.2.2 Cohabitation and Stability of Protestant Families**

Cohabitation is a come we stay form of relationship in which the spouses enjoy marital benefits and live together as though married without being legally or celestially married (Rhoades, 2015). This is a unique form of relationship that is commonly practiced among Protestants in Kisumu central (KPHC, 2019). Hiekel (2014) confirmed that cohabitation had become common and an accepted form of marriage union with a sort of marriage-like commitments. Protestant beliefs notwithstanding, this form of relationship has gained notoriety in Kisumu central sub region and is most popular among individuals with uncertain beliefs in matrimony (Rhoades, 2015). It derails the participant's intention to legalize their matrimony, uphold their marital responsibilities; and becomes a potential risk for union dissolutions (Kemp, et al., 2003). Kasearu and Kutsar (2011) however, argued that the children born out of these unions provides a catalyst for long-lasting stability.

Conversely, Wilcox and Derose (2017) noted that procreation of such children does not provide an absolute guarantee of marriage stability and therefore should not be used as an excuse to promote the unions. They argued that such marriages, if they happen, were likely to separate or divorce before their children reach the age of 12, which subverts stability of such unions. DeRose (2018) also added that cohabitation was twice as fragile as weddings, even in countries where the practice was more ingrained as an alternative coexisting practice alongside marriage. Children born out of cohabiting unions which later collapsed faced more stigmatization and uncertainty (DeRose, 2018).

Children from cohabiting parents also have higher chances of suffering from psychosomatic illnesses than those from stable and legal marriage unions; while those from stable legal unions were perceived to be healthier since they are provided with most of what they need as children (Fomby & Cherlin, 2007). Protestants practicing cohabitation were also linked to high rates of unintended pregnancies and childbearing (Guzzo & Hayford, 2014). Cohabitation therefore informs uncertainty of protestant matrimony and relationship breakdowns. It is worth emphasizing that stable Protestant families are critical for children's emotional, social and physical well-being (Wilcox, 2016); but DeRose cohabitation creates negative aspects of emotional, social and physical wellbeing (DeRose, 2018). It also exacerbates chances of anxiety among children who may not be sure of their parents' future intentions or likelihood to endure and stay together (Formby & Chalin, 2007). Thus, the nature and structure of the family determines the well-being of the children for established family relationships. For Protestant Christians in Kisumu central, cohabitation attracted more hurdles for the family than good.

### **2.3.2.3 Single Parenthood and Protestant Family Stability**

Single parenthood is steadily becoming a common family unit among Protestants in Kisumu central sub region just as it is penetrating many modern societies (APA, 2019). Protestants conceive single parenthood to be an exclusive result of widowhood or divorce even though a greater number of this social unit spring from individual freewill choices (Kwena, et al., 2014; Smith, 2007; Ex. 22:22-24; Psalms 146:9; Is. 10:2; Jer. 49:11). The rise in number of professional women, coupled with delayed first marriages; and an increased hyper sexuality contributes to a larger pool of sexually active but unmarried women of childbearing age (Mensch, et al., 2005; Smith, 2007; Yan, 2002; Berlin (2004); while men are increasingly losing their traditional role as household heads, creating a confusion in the modern milieu of Protestant families (Barr, 2013).

The problem of single parenthood is not only unique to Kisumu Central sub region. Several parts of the world report critical problems with absent fathers; which has been linked to greater social disorder (Callan, 2009). Absent fathers affect development of masculinity among boys and femininity in girls (Perrin et al., 2009). Children brought up with single parents experience a father/mother hunger that creates a deep, persistent desire for emotional connection with the missing parent (Goodsell & Meldrum, 2010; Perrin, et al., 2009); while those who grow up in intact, two-parent family with both biological parents present, comparatively do better on a wide range of social outcomes (Berlin, 2004). Statistics from America indicate that men committed 90% of all major crimes; 100% of rapes; 95% of burglaries; 91% of offenses against the family and 94% of drunk driving cases (Carsten, 2014, Fathers for Life, 2013).

Furthermore, 63% of all suicides; 70% of juveniles; 90% of homelessness, 70% of school drop outs, and 80% of rape motivated by displaced anger, all came from fatherless homes. In South Africa, single parenthood escalated to approximately 48% in 2011 (Bartlett, 2013), with traditional nuclear families and fatherhood declining at an alarming speed (Hawkins, 2015; (Feni, 2016).

A section of modern women seldom fancy matrimonial submission, a deviation from biblical norms (Beck, et al., 2010); further exacerbating a larger pool of empowered women who hardly ever need the traditional male protection despite grappling with the burden of child responsibilities (Muthoni, 2020; Mensch, et al., 2005). While scripture provides for protection of single mothers; widows and the fatherless against mistreatment this is emphasized for those who submit to it (Mensch, et al., 2005; Ex. 22:22-24; Psalms 146:9; Is. 10:2; Jer. 49:11). Most modern forms of single parenthood largely undermine parenting skills, affect protestant values of procreation and matrimonial perpetuity; and also disrupt social responsibility in the upbringing of children born out of wedlock (Goddard, 2010; Glynn, et. al, 2005; Malachi, 2:14-16; Gen. 2:24). Furthermore, an assumed form of 'liberation' has been responsible for a litigious mind-set among women that subverts Protestant teachings on singlehood; making sustainability of matrimonial relationships very difficult. High rates of insecurity, aggression, disruptive behaviours, peer rejection, academic dwarfism and poverty have also been associated with delinquent children who are reacting to their emotional and psycho-social voids created as a result of single parenting (Orapeleng, 2008; Webster-Stratton, 2003).

#### **2.3.2.4 Sexual Liberation and Protestant Family Stability**

Sexual liberation started in the US as sexual freedom, exploration and adventure among women who inhibited very little emotional commitment and matrimonial prospects (Langford, 1991). It preceded the eruption of sex industry, pioneered by Hugh Hefner who glamorized sex as a recreational activity (Donnerstein, 1995). Champions of sexual liberation saw childbearing and marital commitments as restraints to personal sex freedom (Langford, 1991). They conceived sex as a secular private matter between consenting adults; greatly influencing the perception of many Protestants (Njue, et al., 2010). Mathebula (2017) acquiesced that proliferation of sex industries was fuelled by secularization; free access to sex information, glamorization of romantic novels, visual, digital and social media contents. Extramarital sex became grandiose, irresistible, modern fashion and free of religious prejudices (Thornton & Freedman, 2009). Wilhelm Reich (1897-1957) and Herbert Marcuse (1898-1979) had earlier advocated for destruction of family institutions on similar grounds (Thornton & Freedman, 2009).

Sexual liberation was further glamorized by some feminists and human rights activists who advocated for personal sexual decisions irrespective of societal or religious ethics (Tembe, 2010). They saw marriage and child bearing as unnecessary bondages, unworthy of a modern woman (Tembe, 2010). Treas, et al., (2013) observed that contraceptive use also informed sexual liberation by limiting the risks of unwanted pregnancies and sexually transmitted diseases. Their use promoted safe sexual freelance relationships for recreational intimacy, becoming a danger to protestant sanctity of sex.

This risk, to an extent, had confined some women marriage for fear of abandonment and societal ridicule (Treas, et al., 2013). However, Protestants believe that sex must be done within divine matrimonial environment that promotes love, commitment, children and faith, even though this is seldom the case (Rhoads, 2004; Heb. 13:4; Lev 18:6-29; 1 Thess. 4:3; Eph. 5:3; Matt 5:28; Prov. 5:15-19).

Despite its high concentration of Protestants, Kisumu central sub region has a hypersexual activity rate with at least 73.5% of the youth experiencing their first sexual encounters within the ages of 15-19 (Oindo, 2002). Prevalence of new sexually transmitted diseases and infections are high; and double those in other parts of Kenya (National Aids/STI Control Program, 2007; Kenya Aids Indicator Survey, 2009). This is driven, perhaps, by heightened activities in the busy entertainment areas, local brew dens, porn video halls and high number of street girls strewn all around the populous settlements and strategic red light streets within the city (Njue, et al., 2011).

The sprawling slums of Nyalenda, Obunga and Manyatta provide, to an extent, cheap porn video shows; unprotected, multi-partner, concurrent, coerced and transactional sex, due to insatiable desire for sexual pleasures; and in pursuit of relationships from older, more economically stable partners (sponsors); who use cash and gifts as leverage for sex (Njue, et al., 2011). Moreover, serial wife inheritance, and the Jaboya phenomenon is still practiced by some as forms of hypersexual menace (Njue, et al., 2011).



‘Jaboya’ is a Luo term for a fisherman. However, the Jaboya phenomenon has also been corruptly applied in situations where female fishmongers initiate sexual relationships with fishermen and middlemen as a form of sexual liberation in exchange for fish; compromising family stability (Plusnews, 2005). Chira, a curse that emanates from breaking certain Luo taboos, and which is still strongly synchronized into their Christian beliefs is another consideration among the residents. This belief nurtures sexual liberation as a call to cultural duty in cases where the victim is compelled under such obligation to perform certain rites that involve sexual intimacy (Emma, 2023).

Sexual liberation has been associated with increased non-committal sex escapades, pornography, prostitution, unwanted pregnancies; domestic violence, predatory sex, suicide, and premarital sexual activities (National Survey of Families and Households; NSFH, 1997). They also lead to sexually transmitted diseases, same sex practices, stunted growth and development of identity formation among adolescents (Maynard & Hoffman, 2008). Hence distracting marital commitment and divorce (Akkok & Watts, 2003; Shalit, 2014). This practice revolutionized Protestant sexuality and popularized secular indiscreet sexual preferences as a unit of exchange for material value, money or pleasure (Shalit, 2014); and forging a new meaning to its sanctity (Rhoades, 2004; Rom 13:13-14). This informed radical shift in social environment with subjective and permissive sexual attitudes, behaviour and practices thus, created a socio-religious change among Protestants in Kisumu central with a bias against stable families (Rhoades, 2004).

### **2.3.3 Mentorship and Protestant Family Stability**

Mentorship is a vital program for the stability of Protestant family for those going through highs and lows in their relationships (Lakind, et al., 2014). Family mentors help couples to sustain their mental, emotional and spiritual strength in tandem with the Protestant principles (Biggs et al., 2014). This study focussed on four indicators of protestant mentorship as discussed below:

#### **2.3.3.1 Hope Focussed Mentorship**

Hope focussed mentorship involves volunteers and sometimes salaried workers, who work most often with the youth in the dense settlements of Nyalenda and Obunga areas of Kisumu's central sub region to provide multiple key settings in a variety of mentorship programs (Lakind, Eddy & Zell, 2014). They devote a great number of hours to their work and enter into these settings as professionals thus, providing them with authority and credibility for enhanced access and cooperation with the mentees. The mentors work under the established Protestant Church leadership to fulfil their goals. (Lakind, Eddy & Zell, 2014). The role of married couples should not be perceived as negative because, despite of the diverse structure of family, constructive relationships are proposed as the binding and constitutive factor in being a family (Anita, 2016). Mentors take on the role described by Keller (2005), in his Systems Theory of Mentoring (STM), as interacting with families, teachers and other service providers and doing so from a quasi-professional, expert position as a model of mentoring with a view to instilling hope in the mentees (Anita, 2016).

Lakind, Atkins and Eddy (2015) postulate a propensity to expend considerable effort to perform difficult or unpleasant tasks to achieve desired outcomes among mentors. This they do, more often by strengthening their sense of accountability and obligation towards their mentees (Keller, 2015). The mentoring efforts conducted in the sub region stems from the fulfilment of the mentoring mission in a full-time capacity with the objective to stir up interest in the mentee (Lakind, et al., 2015). This becomes a possibility when mentors do not limit their engagement with mentee environments when faced with challenges (Keller, 2005). Hope focussed mentorship provides an environment for Professional mentorship that allow imperative feelings to engage in these environments regardless of their level of comfort (Lakind, Atkins & Eddy, 2015). The programs offer an examination of the mentors' perceptions of mentee environmental factors but utilizes the Protestant principles in their articulation of issues (Keller, 2015). Such factors may inform their navigation of these environments and may promote mutual interactions with Protestants aside from their mentees regardless of their perceptions or level of comfort (Lakind, Atkins & Eddy, 2015).

Hope focussed mentorship programs are more effective in targeting youth living in areas often characterized by a relative lack of organizational and institutional resources; and may be seen to harbour considerable community-level risk (DuBois, et al., 2011). The challenges faced by Mentors under these programs may include those posed by mentees' homes, schools and communities (Lakind, Atkins & Eddy, 2015). They may further face difficulties connecting with and getting support from the mentee, youth`s families, meeting with youth consistently and navigating social service systems. It is worthy to note that young Protestants in such areas are not the easiest lot deal with (Herrera et al., 2008).

Older adults mentoring high-risk youth also identify mentees' difficult life circumstances (Spencer, 2007). They further experience the fear of youths' neighbourhoods and the challenge of balancing mentors' relationships with youth and their families as salient stressors that undermine commitment to Protestant family stability (Rogers & Taylor, 1997). Working with fragile Protestant families in Kisumu central may not be the easiest thing to do. Mentors involved in failed relationships, more often may also feel overwhelmed by the difficult circumstances faced by such families (Spencer, 2007). Further, some mentors who work with youth in schools within the area may further face challenges related to feeling pressured by some parents to serve as quasi-parents themselves (Broussard, et al., 2006). In some cases, some parents may feel threatened by the close bonding relationships between their youth and the mentors, further complicating the prospects of successful stable families (Broussard, Mosley-Howard & Roychoudhury, 2006). As such, some researchers recommend that the interaction between mentors parents and family involvement in mentoring relationships, should be limited to nurture hope in stabilities for the benefit of Protestant families in the sub region (Miller, 2007; Morrow & Styles, 1995).

### **2.3.3.2 Faith-Based Mentorship**

Faith-based mentorship is offered by Protestant Churches as a form of model couple mentorship based upon the theological virtue of hope to the married in Kisumu Central sub region (Goddard, 2010). In this case, the Protestant couples with a rich marriage experience advice and mentor younger married couples on the risk factors that predispose families to instabilities (Phelps (2013).

The mentorship is anchored on the teachings of Jesus who admonished his disciples to go out and make disciples of all nations as described in his last words on earth:

Then Jesus came to them and said, All authority in heaven and on earth has been given to me. Therefore, go and make disciples of all nations, baptizing them in the name of the father and of the son and of the Holy Spirit and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age. (Matthew 28:18-20, NIV).

Faith based mentorship involves trusting what the mentors have learned to others who will eventually pass it to others as advanced by Paul that;

You then, my son, be strong in the grace that is in Christ Jesus, and the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others (2 Tim. 2:1-2).

The purpose of these mentorships is to exhort, lift up and encourage Protestant married couples that are undergoing family frustrations. Thus, such mentorship provides them with hope that they are not the only ones facing marital difficulties (Lakind, Atkins & Eddy, 2015). Pastors, their spouses and other Church leaders are often expected to uphold integrity of life as a foundation of their marriage as Christian witnesses of the covenant of matrimony (Phelps, 2013). This is to sustain their divine positions as matrimonial role model for the Church, an obligation required of the office of a spiritual leader (I Tim 2:12-13).

Spiritual leaders are expected to uphold God's Word that places high premium on the integrity of those who lead in spiritual life of the Protestant community for the success of role modelling (Phelps (2013). This is recapped by Strong (2010), who observed that those who lead in the Church are expected to have an ideal marriage as a source of credibility to their role of modelling other married couples. This provides a good example for the Church and society to emulate (Phelps, 2013). The sentiments were echoed by Benoit (2010), who explained that marital life of a pastor can be a source of mentorship to the Church and society in the area of lovely relationships.

A study by Brooks & Monaco (2013) modelled the probability of engaging in extramarital sex and found that, religious individuals were less likely to engage in extramarital sex if provided with better mentorship. This is helpful to demonstrate that strong Christian marriages are a tool for ministering to other marriages in the form of authentic marriage witness (Benoit, 2010). It also empowers other Protestant marriages, thus mitigating family issues such as violence, extramarital sexual relationships, separation and divorce (Brooks, et al., 2013). Protestant values are key in formulating mentorship programs as part of a religious involvement in family mentorship. This instils positive marital values, attitudes and behaviours thus, enabling inculcation of matrimonial fidelity in relationships. The couples involved in mentorship are trained to believe in the eternal nature of marriage bond as a crucial element of family stability (Katherine, et al. 2014).

To mitigate family conflicts among the Protestant couples, Katherine, et al (2014) observed that increased levels of religious discourse between spouses and a shared belief in the sanctification of matrimony decreases the likelihood of negative interactions during the times of conflict between married couples. Religious discourses have strong influence on people's everyday life decisions when they participate in religious communities that stress the resilience of religion in family matters. This is why Wilcox & Wolfinger (2016), sustained that the Church plays an important role in decreasing family issues by exposing her members to models of healthy marriage and family relationships throughout the world, Kisumu central sub region notwithstanding.

### **2.3.3.3 Family-Based Mentorship**

Protestant family mentorship programs ensure matrimonial family support, provision and expansion of family resource base and creation of a community fellowship of believers to establish a cohesive society. It is critical for families to develop close associations with likeminded families to pair up and evaluate or explore their family issues (Darshini Ayton et al., 2015). The families are matched with trained mentors who provide follow ups and support to those in need within the cell units of the Churches. The mentors provide sensitive care to all family members with a focus on directing the families towards appropriate resources and provision of a safe haven for those who wish to speak out their hearts to deflate depressive tendencies. Such support system is not only limited to family issues but extend to children's education, health and appropriate intervention measures for issues affecting the stability of Protestant families.

The mentors involved with families in the sub region provide emphatic and reflective listening skills, confidentiality, safety and a hands on mentorship care to the families. The programs include mentorship programs for students and adolescents, youth, couples and families (Darshini Ayton et al., 2015). The students are mentored on both the life skills, faith and opportunities available to them at various levels of education. This is more so critical for students who do not have positive role models in their families and are therefore provided with necessary encouragement to build aspirations and motivation that focuses on their future success. The youth are linked with mentors who provide guidance on appropriate job skills, talent development, career path and available opportunities. Couples are provided with model couples to undertake marriage and family leadership skills and couple growth experiences. This is because marriage entails stressful moments resulting from misunderstandings, violence, infidelity, unemployment and several other depressive issues that require mitigation (McCoy, et al (2013). These factors cause physical, psychological and emotional stress that can translate into other issues that adversely affect the stability of Protestant families.

The mentorship programs therefore enable Protestant couples to learn that God uses such occasions to make them grow stronger (Proverbs 27:17) and keep short accounts of their relationship issues and never letting them determine their marriage outcomes (Ephesians 4:26). Mature couples can therefore, utilize their invaluable life experiences to understand the role of successful husbands and wives who prioritize communication in their relationships. This enables them to approach marriage as a process that involves openness, empathy and a deep heart-connection to foster stable families (Rhodes, et al (2000).



The enrichment of family mentorship in the sub region has been a key indicator to help couples to overcome their family challenges. Couple marriage problems and family relationships have a tendency to be eradicated by other models like family role modelling and mentorships (Haylock, et al (2016). Family mentors, especially parents play a critical role in the mentoring process of their children. They encourage them to uphold communication in order to mitigate family issues (Spencer, et al., 2011; James 1:19). In the end, the family is placed at a better place to forge a strategic path towards stability since individual members of a family potentially act as ingredients that influence social relationships. This is so considering that mentoring enables development of positive family relationships through role modeling, social support and opportunities that are key in developing new skills for established families (Darshini Ayton et al., 2015).

#### **2.3.3.4 Financial Mentorship**

Financial secrecy has made money one of the greatest antagonist among Protestant couples in Kisumu central sub region, mostly due to flawed traditional belief systems that threaten family values (Wanjohi, 2022). Power struggles between spouses often put the spouse with more money in control of a marriage relationship, even though socialization has thrown men and women into loggerheads. Financial constraints more often, have resulted into acts of matrimonial infidelity as money takes up most management time in many families. This is partly because money is seen as the ultimate bridge to happiness and success in today's Protestant families (Dew, et al., 2012). The absence of proper financial mentorship has subsequently led to financial insecurities that have often destabilized many Protestant families, leading to divorce (Garrett, 1982).

Money issues, if not handled properly create deep-seated issues that destroy the matrimonial foundations of family as a basic unit of society (Mockus, 2016), financial mentorship, involving record keeping, internal controls, budgeting and financial reporting, is therefore a subject of great concern to the Protestant families in Kisumu central sub region (Garrett, 1982). Men hide their financial information and money from their spouses to avoid being misused while women hide money from their spouses for a rainy day in the event of unplanned eventualities. This is the unspoken financial power play in relationships that's become a potent threat to the wellbeing of many Protestant families, not only in Kisumu central but also elsewhere in Kenya (Wanjohi, 2022)

Financial mentorship, just like the other mentorship programs was developed to establish Christian financial leadership skills; to join an expanded network of likeminded mentors; to learn from the experience of other esteemed professional mentors; to expand the reach and quality of Christian mentors and further to support the development of Protestant adherents. The programs run for between 1-3 months depending on the Church and congregation; aimed at helping congregants to realize their financial freedoms. The programs promoted 100% openness and transparency about incomes earned by each couple. They also mentored couples on the need for a common pool of expenditure, investments and budgeting skills regardless of who earns more (Wanjohi, 2022). Protestant couples are therefore encouraged through these mentorship programs to nurture free financial communication model with one another.

The Programs are run through in house leadership training on weekends, invited guest speaker mentorship seminars, learning cohorts for small specialized groups, conferences, while some are based online. They range from free voluntary tutorials to those that run on the basis of paying a small fee to attend the mentorship programs. Besides matrimonial and family issues, couples are also mentored to teach their children the value of hard work

Proper financial mentorship has been associated with the success of many Protestant family relationships both in Kisumu central and abroad (Papp, et al., 2012). De-Graft (2016) observed that lack of financial family mentorship was the cause for alarming rate of contemporary divorce cases. Training in financial management with a focus on Protestant couples would mitigate negative effects of persistent strife or friction among the married couples. Britt & Huston (2012) emphasized that financial mentorship informed sustainable socio-economic development, not only among families, but also in the society.

Financial mentorship promotes financial communication between spouses and helps in providing suitable direction for couples on how to diligently use family funds for sustainable families (Britt & Huston, 2012; Dew, 2011). With an array of different financial mentorship programs, Protestant Churches in Kisumu central are able to attract top talents in youth, making the Churches more appealing.

Church mentorship drives the belief among congregants that they stand to have higher chances of growth and success, both in their marriages, businesses and even spiritually. Protestant Churches with elaborate mentorship programs experience less turn over in their membership. Mentorship is crucial for the expansion of global Protestant ministration, gospel propagation and knowledge sharing between both mentors and mentees.

### **2.3.4 Infidelity and Protestant Family Stability**

Infidelity is the oldest social violation of matrimonial relationships dating back all the way back to creation time (Fernado, 2008; Meyer (2006). Protestants in Kisumu central sub region, like in any other part of the world hold biblical truism that marriage should be held in honour among all and that the marriage bed should be undefiled (Heb. 13:4). Adherence to divine commands would expect Protestants and Christians in general to refrain from committing adultery and all forms of matrimonial infidelity (Ex. 20:14; Prov. 6:32; Matt. 5:27-28; 1 Cor. 6:18; Lev. 20:10; Deut. 22:22; 1 Cor. 6:9-10; Prov. 6:24-29). Contrary to this ideal dogma, contemporary culture in the sub region has provided a fertile ground for casual sexual behaviour. There is large scientific literature across different disciplines on what is variously called infidelity, extra dyadic involvement, unfaithfulness, affairs, stepping out, cheating or other descriptions indicative of secret romantic extramarital affairs while one is in an exclusive marriage relationship with another (Fincham, 2016). These diversity of terms reflects varied conceptualizations of secret affairs which potentially ranges from emotional involvement with another (online or in person), through holding hands, cuddling, kissing to penetrative vaginal sex (Fincham, 2016).

Clark, Kabiru and Zulu (2011), in their study of sexual behaviors in Kisumu established that both men and women reported that they have tendencies to engage in most sexual infidelity. The study established that men had the most extramarital partners. Shisanya, Kwena, Mwanzo and Bukusi (2013) agreed with the findings above. They studied the Accuracy and Correlates of infidelity suspicions among married couples in the Fishing communities in Lake Victoria in Kisumu, Kenya and found that men had a 32.1% infidelity rate. Widespread sex work within Kisumu central sub region was also linked to increased infidelity among Protestants (Bazzi et al., 2019). The character of generosity and extravagance, widely known to permeate among the Luo males, who form the largest population of the urban, Kisumu central sub region has also been associated with informal exchange relationships. These relationships involve money and gift transfers. The money or other gifts are given to non-marital sexual partners (Luke, 2008).

Wealthier Protestant men have therefore the greater incentive to engage in infidelity because they can often afford to provide large transfers of gifts to a multitude of female suitors (Luke, 2008). This is reinforced by Briffault's Law, which argues that intimate relationships between men and women result from a calculated cost-benefit analysis by women. Protestant marriage was not only expected to offer security to meet physical needs, but also to provide genuine emotional and sexual fulfilment for couples. The absence of these needs in an ongoing marriage produces a potential likelihood of outsourcing these needs (Clark-Stewart & Brentano, 2006; Dew-in Xiao, 2008).

Sexual liberation, increased exposure to individual rights and celebration of infidelity as a modern fashion have led to a gradual loss of monogamous relationships (Turner, 2013; Fincham, 2004; Amato & Previtti, 2003). The caption, I am single again, is steadily becoming a ‘celebrity status’, even among Church goers (Shackelford et al., 2000). The influence of these attitudes in the Protestant Church is evident as more people see infidelity as a norm, with ramifications that matrimony is no longer a priority for the youth, given the widespread availability of extramarital sex with workplace colleagues, in the neighbourhood or on the internet, Christian values notwithstanding (Bonewell, 2012; Adebayo, 2012).

While the Protestant Church frowns at the ‘second wife syndrome’ as an obsolete, derogatory and non-Christian practice in Kisumu central sub region, the explosion of both ‘the sponsor’ and the ‘baby daddy/baby mama relationship’ is gradually becoming a celebrated form of relationship as a modern trend (Osewa, 2007). This has seen Church members clandestinely bearing children in non-committal, albeit multiple relationships and the Church has very little to say about it. Even stable couples no longer see shame in practicing infidelity even where they do not intend to discontinue their matrimonial commitments (Nel, 2013). This is a breach of matrimonial oaths and promises (Meyers, 2021; Bezuidenhout (2017).

It results into violence, separations, divorce and even fatalities that potentially breaks down Protestant families (Bezuidenhout, 2017; Allen & Atkins, 2012; Amato & Previtti, 2010; Betzig, 1989; Buss, 1994; Daly & Wilson, 1998). Infidelity further tears down matrimony as the basic social unit of society with undesirable consequences such as poor mental health, depression, anxiety and PTSD (Cano & O'Leary, 2000; Musau, et al. (2015). It is costly, deceptive, financially disastrous to families and emotionally unbearable. It's also traumatic and a source of relationship crises that affects children and couple's reproductive health (Rastogi, 2013; Meyer, 2006; Amato, 2010).

#### **2.3.4.1 Emotional and Cognitive Infidelity**

This infidelity occurs when a person develops intense feelings for a third person even though the infidelity may not involve sex (Meyers, 2021). It involves a dangerous form of love affair that potentially threatens families (Mead, 2009). Protestants in Kisumu central sub region portray tendencies of both physical, internet and telephone relationships that potentially injures their families more particularly when the third party displaces the primary partner in one's feelings and dreams of the future (Turner, 2013). This form of infidelity constitutes secrecy, emotional intimacy and sexual chemistry, even if the perpetrators do not engage in penetrative sex (Glass, 2012). The danger of this form of infidelity, especially to the Protestant Church in the sub region is that a spouse can cheat and chat with a third party even in the presence of their partner, without the partner's knowledge. It commonly leads to cognitive infidelity, whereby the affected spouse thinks a lot about and may even be obsessed with someone else who is a third party to the primary matrimonial relationship (Sternberg, 2020).

#### **2.3.4.2 Spiritual Infidelity**

Spiritual infidelity is a failure by Protestant spouses to share their faith, common prayer or failure to actively support one another in their faith (The Catechism of Catholic Church, 1661-2). The covenant of matrimony expects Protestant couples to partner in Christ's plan for each other's sanctification (Gen. 2:19-25; Eccl. 4:7-12; Eph. 4:32). Spouses promise at the altar to do everything they can to help each other get to heaven by consistently challenging one another to grow in Christian virtue in their daily lives, sharing their faith with one another and worshipping together. Spiritual infidelity is therefore the violation of these marital requirements. The verse below helps us understand the divine concept of Protestant matrimonial covenants:

Yet you say, for what reason? Because the LORD has been witness between you and the wife of your youth, with whom you have dealt treacherously; yet she is your companion and your wife by covenant (Mal 2:14).

Then I saw that for all the causes for which backsliding Israel had committed adultery, I had put her away and given her a certificate of divorce, yet her treacherous sister Judah did not fear, but went ahead and played the harlot also (Jer. 3:8).

A study conducted by the Center for Applied Research in the Apostolate of Georgetown, U.S., established that only 17% of married couples surveyed were true to their spiritual vows to pray together (Catholic Counsellors, 2015).



While Christians are not supposed to force their spouses to pray and worship with them, it is their duty to persistently invite them to be faithful to their marriage promises to share deeply in faith out of respect for one another. Matrimonial vows expect spouses to attend services at least weekly together, pray daily and always support each other in moral values as illustrated in the following text:

Then he took the Book of the covenant and read it in the hearing of the people. And they said, All that the LORD has spoken we will do and we will be obedient. (Ex. 24:7).

Protestants are therefore advised against practicing spiritual open marriages in which laziness, work, career, sports, beauty or entertainment takes centre stage. Any person entering a Protestant matrimony should live their marriage as the Church and scripture intended it to be, implying that the spouse would have the right to expect their spouse to commit themselves to spiritual fidelity (Hawley, 2018).

Differences in spousal personalities, gifts, strengths and weaknesses should be used to build one another into a spiritual power couples as advanced by Apostle Paul that, Now there are different gifts but the same spirit (1 Cor. 12:4). The family is therefore dependent upon each spouse contributing their individual gifts for their matrimonial growth. (1 Cor. 12:4; Eph. 4:12)

### **2.3.4.3 Physical Infidelity**

The most often practiced form of infidelity involves gratification of sexual and sensual pleasure without necessarily ending in love affairs (Turner, 2013). This form of infidelity involves opportunistic sexual gratification that occurs as a result of situational circumstances, risk taking behaviour, alcohol or drug use and opportunity. It occurs when a spouse is in love and attached to their partner, but succumbs to their sexual desire for someone else in what may sometimes be referred to as one night stands (Turner, 2013). The act of cheating in this case often occurs without premeditation, but may also happen as a result of dissatisfaction with the current relationship. The victim often feels guilty if they were in love with their current partner.

Infidelity presents itself in a number of forms, including the following: Obligatory infidelity is one form of physical infidelity which occurs when a spouse feels that rejecting someone's sexual advances may result to certain unpleasant undertakings such as rejection, loss of a job, loss of opportunities or loss of approval (Daly & Wilson, 1998). A good example is office affairs that most often occur because more women are now in the work force and they spend more hours at work with co-workers and even travel on the job. The resultant close relationship with the opposite sex at work sometimes, may necessitate an obligatory sexual relationship. In many cases, the junior co-worker may feel that rejecting the sexual advances of a senior colleague may put their job on the line or may make them loose out on a promotion or pay rise (Vaughan, 2012).

This type of infidelity may further occur in circumstances where a spouse, is deeply in love and attached to their partner with strong feelings towards them. But their motivation to cheat may be driven by their need for approval that comes along with having the attention of others in a fling, not because they want to cheat (Turner, 2013). Romantic Infidelity is the second form of physical infidelity which can be termed as an extra-dyadic affair resulting from an emotional deficit in an existing relationship (Meyers, 2021). It is common in cases where the cheater, despite being committed to their marriage and struggling to make it work, may have developed little emotional attachment to their partner and thus yearn for an intimate connection with someone else in a romantic love affair (Turner, 2013). Such cheaters may not harbour thoughts of ever leaving their marriages but the discovery of the existence of such a relationship by the aggrieved spouse is more often disastrous for the relationship (Meyers, 2021).

A third form of physical infidelity is Conflicted Romantic Infidelity, which occurs where a spouse develops genuine love and sexual desire for more than one person at a time (Turner, 2013). This form of infidelity results into serial affairs. Marriages have been promoted as an institution of one true lover for every individual as an ideal but the contrary has been established to be true. Having multiple intense romantic lovers is a possible experience according to psychologists (Meyers, 2021). However, while such situations are possible, they are emotionally complicated and the cheating partners are often likely to hurt everyone around them (Turner 2013).

The last form of physical infidelity is Commemorative infidelity which involves a relationship in which a person, while being in a committed relationship, is dissatisfied thus, has no feelings such as sexual desire, love and attachment for their partner (Meyers, 2021). Such partners only feel a sense of obligation to keep staying in the relationship. The relationship dissatisfactions therefore become justification for such spouses to engage in infidelity.

#### **2.3.4.4 Transactional Infidelity**

Boisvert & Poulin (2016) demonstrated that transactional infidelity (a situation where a spouse goes out to offer sexual services in exchange for monetary benefits to cover financial deficit in the family) jeopardized both marriages and family stabilities of those involved. When such cases are discovered, they create a highly emotional tension among all involved parties, particularly the bereft spouse, with dangerous ramifications, which often includes violent disagreements, fights, divorce or even fatalities. Statistics indicate that a majority of people with a large percentage practice transactional infidelity, often due to poverty in their marriages (Direinfeld, 2013).

#### **2.3.5 Financial Capacity, Matrimony and Stability of Protestant Families**

Finance is a critical relationship influencer for many Protestant couples in Kisumu central sub region. While some Christians argue that economic resources should not necessarily inform marriage-ability of Christian followers, financial freedom is an aspiration many Protestants who wish to enter into and sustain matrimonial commitments esteem highest.

Management of matrimonial finances are therefore important for a couple aspiring to strengthen their marriage to defray financial challenges that more often, create family break-ups, not just in Kisumu central but also elsewhere in the world (Callan, 2009). One of the moderating factors for the influence of Protestant matrimony on stability of families in Kisumu central was financial independence. Some Protestant couples extend their financial independence into marriages. Uncertainty over the future of a matrimonial relationship is one of the greatest contributors to this trend that denies couples the opportunity to pool their resources together (Vogler, 2005). The couples who develop individual financial plans and investment opportunities without the knowledge of their partners destroy spouse's trust and leads to stressful economic deprivation (Wilcox, 2016) confirming that economic distress involving employment instability and uncertainty, economic deprivation and economic strain were negatively related to individual adjustment and family relations.

Conger, et al (1990) observed that economic pressures promoted hostility in marital interactions and curtailed the warm and supportive behaviours spouses expressed toward one another. This is one of the key challenges for the Church in Kisumu central with majority of couples living beyond their reach and reeling in debts they will seldom afford to repay (Muthoni, 2020). The sentiments have been echoed by Papp, Cummings and Goeke-Morey, (2009) that marital conflicts about money were pervasive, problematic and recurrent. They're also likely to remain unresolved as couples struggle to achieve financial literacy through education and mentorship to realize stability (Osewa, 2007).

Studies conducted on relationships between finances, marriage and family stability indicate that unemployment and financial incapacity influence decisions not to marry and make people less appealing marriage partners (Vogler, 2005). However, financial distress has also been associated with resilience. Some of the Protestant couples find reasons to commit and stay more connected with one another during financially stressful moments (Callan, 2009). Ahituv and Lerman (2005) discussed relationship and interplay between job turnover, wage rates and marital stability. The study revealed that job instability lowered wages and the subsequent likelihood of getting and sustaining marriage. The study also established that marriage raised wages and job stability, further affirming the interrelationship between financial capacities, marriage and family stability.

The successful sustenance of marriage by job stability ensured subsequent stability of families. While job security enables Protestants to sustain their families, it has also been established that stable families play a critical role in ensuring that Protestant youth, more so, the men in the sub region retain their jobs and secure better income generating prospects (Roberts, 2004). This helps them sustain their relevance in their matrimonial relationships, lower poverty rates and lower material hardship. Protestant mothers with high poverty rates and low educational attainments have also benefited, through increased marriageability and hence poverty reduction among them (Roberts, 2004).

Waite and Gallagher (2000) observed that there were many positive outcomes associated with marriages, including increased wages and accumulated wealth over time. They demonstrated that Job stability promoted marital stability since it ensured a steady flow of income and improved wage outcomes. They also established that Employment also increased the likelihood of marriage, while Job instability and transitioning could cause strain on a relationship and ultimately lead to a family instability. Moreover, both men's and women's economic advantage has been associated with more marriage, less divorce, more marital happiness and greater child well-being (White & Rodgers, 2000).

Studies by Rege, Telle and Votruba (2007) confirmed that Plant closures substantially increased the likelihood of marital dissolution of workers. As financial capability of husbands decreased, there were corresponding increase in family instability. Briffault's philosophy re-enforces this narrative, undermining the very essence of divine commands and the theory of sound relationships. Briffault's Law argued that women seek beneficial gain to associate with men, while Protestants extoll marriage as a perpetual covenant (Gen 2:23-24). On the other hand, sound relationship house theory enables Protestants to understand their divine need for godly relationships with one another to be able to withstand the tides of job losses and family financial distresses. Rege, et al., (2007) suggested that the effects of plant closure on divorce were not due to unexpected reduction in earnings, but were actually consistent with male role theories, that the husband's attractiveness declined with their failure to fulfil traditional masculine roles as breadwinners. Consequently, a husband's job loss has strongly been linked to increased likelihood of marital problems and family dissolutions (Charles & Stephen, 2004).

Conger, Rueter and Elder (1999) carried out a study involving over 400 married couples in a three-year prospective study of economic pressure and marital relations. The study confirmed that economic pressure increased the risk of emotional distress, which, in turn, increased the risk of marital conflict and marital distress. Similarly, Cutrona, Russell, Abraham, Gardner, Melby, Bryant and Conger (2003) found that family financial strain significantly impacted on the quality of marriages, subsequently affecting family stability. These findings are reflective of the Protestant's situation in Kisumu central and are a pointer to its high rate of divorce and separations.

Dew (2009) looked at the relationship between how spouses handled family finances and their marital happiness and concluded that financial conflict was a considerable problem in marriage and often pre-empted family instabilities. The findings were supported by Burgess, Propper and Aasve (2003) that income played a critical role in the formation and dissolution of households among young American men and women. High earnings capacity was linked to increased probability of marriage and decreased probability of family dissolutions. The study also demonstrated that high earnings capacity among young women decreased the probability of their marriage and therefore, was injurious to their matrimonial prospects. Unemployment and economic constraints, on the other hand were linked to marriage barriers, with cohabitation causing adverse economic implications for child wellbeing (Manning, Lyons & Porter, 2008).



Consequently, cohabiting couples were found to be more likely to marry and less likely to separate if economic circumstances among the men were favourable. It was further established that the higher the men's annual earnings, the greater the likelihood for marrying than continuing to cohabit with a partner. However, women's economic circumstances were found to have very little impact in the likelihood of marriage over cohabiting relationships (Smock & Manning, 1997). Watson, & McLanahan, (2009) on *Marriage Meets the Joneses; Relative Income, Identity and Marital Status*, observed that people were more likely to marry when their incomes approached a level associated with idealized norms of marriage and that the marriage ideal was determined by the median income in an individual's local reference group. Thus, the moderating effects of financial capacity of both prospective couples and those in families is therefore an imperative perception, not only among Protestants in Kisumu central sub region, but also abroad.

Wilcox (2016) analyzed key statistics on how financial recession was affecting marriage and divorce and how the state of family finances affected couple's relationship and gender roles. He found that there was a temporary fall in the divorce rates despite at least 75% of men losing their jobs. The Center for Research on Child Wellbeing (2002) also established that unmarried parents faced significant challenges in maintaining their relationships because of the social believe that successful marriages were necessitated by steady financial capacity and a steady job. Low-income single mothers particularly placed high premium on financially stable men to sustain marriage and family relationships (Edin & Kefalas, 2005). The Protestant doctrine of matrimony is however; very key in the establishment of more enduring marriage relationships.

Christian virtues embellish forgiveness, resilience, perseverance and hope that are critical pointers to enduring family relationships in Kisumu central despite their ever challenging financial capacity. Such marriages maybe going through difficulties but they still soldier on and pull through. This is supported by Fein (2004), who established that economically disadvantaged people were just as likely to marry as other people, even though their marriages were substantially more unstable. Holland (2008) investigated the hypothesized economic bar to marriage and evaluated the economic threshold couples must reach before they gain the confidence to marry. He established that earnings were critical for couples and that the more a person earned, the more likelihood of their marriageability. This demonstrates how much perceptions on financial capacity of married and prospective couples determined their marriage-ability, more specifically, in the contemporary urban society of Kisumu central sub region.

A comprehensive literature review by Lerman, Acs, Bianchi, Bir and Pilkauskas (2008) focusing on how men's employment and earnings affected their marital status and the effects of employment and earnings on marriage among women established that there was considerable effect of men's earnings on marital and family functioning, with better earnings by men accounting for more stable families. These studies may be significant for Protestant men in Kisumu central to learn from the wisdom of Briffault's Law by putting more effort on their income generation prospects for better family outcomes.

Protestants are subsequently encouraged that even though younger women from poor economic backgrounds easily land opportunities to marry into well off families, the same cannot be said of men in similar situations (Mamun, 2008). However, there's a positive association between men's employment and marriage related to unobserved individual characteristics that made men more successful in both work and marriage and a positive association of asset ownership with transition into marriage (Mamun, 2006). Financial capacity as a moderating factor for the influence of matrimony on family stability is therefore imperative.

## **2.4 Empirical Literature Review**

This section dealt with empirical literature review and identification of study gaps filled by the present study. These gaps were handled in line with the study objectives as discussed below.

### **2.4.1 Matrimony and Stability of Protestant Families**

Karney and Bradbury (2020) conducted a study on Marital Satisfaction and Stability in the 2010s, which challenged conventional wisdom regarding determinants of satisfaction and stability in marriages. Their findings contradicted three previously accepted assumptions: marital satisfaction over time, negative communication and dyadic processes. Contrary to earlier beliefs, research using methods like latent class growth analyses revealed that marital satisfaction for most couples did not decline over time. Instead, it remained relatively stable for extended periods.

Previous behavioural models of marriage suggested that changing negative communication between spouses would lead to more satisfying relationships. However, Karney and Bradbury's findings indicated that altering negative communication did not always predict reduced distress or increased satisfaction. Dyadic processes that were considered adaptive for middle-class and affluent couples appeared to operate differently for lower-income couples. This suggested that influential marriage models might not be applicable to couples in diverse environments.

A study conducted by Ron et al. (2019) in Utah, USA, examined Relationship Maintenance Behaviours and Marital Stability in Remarriage, focusing on stepfamily constellations and associated challenges. The study analysed data from 879 newlywed couples and investigated the roles of relationship maintenance behaviours (positivity, negativity, and sexual interest) in marital stability, utilizing a multi-member multi-group actor-partner interdependence model. The study also explored how the presence of children brought into the marriage by either spouse influenced the associations between relationship maintenance behaviours and marital instability. In conclusion, the study underscored the notion that wives, in general, experienced higher levels of marital instability. Moreover, it shed light on the unique challenges faced by stepmothers, especially those without children of their own, as they navigated the complexities of parenting and step-parenting. Importantly, these findings pointed to the interdependence of marital and family stability, suggesting that instability within marriages can have significant repercussions on the overall stability of family units.

#### **2.4.2 Premarital Counseling Programs and Stability of Protestant Families**

A qualitative phenomenological study done in United States of America (USA) by Salley (2021) attempted to discover how Christian, heterosexual, African American couples that received Christian-based pre-marital counselling (CPMC) from credentialed counsellors, perceive marital satisfaction. The study involved eight Christian, African American, heterosexual couples who received CPMC and had been married for a minimum of seven years. An interpretative phenomenology approach (IPA) to qualitative research was utilized to obtain in-depth knowledge regarding how the couples viewed the contribution of CPMC to the attainment of marital satisfaction.

Data was collected using semi-structured interviews that were conducted via zoom video conferencing. Data was summarized using IPA analytics. IPA analysis from the semi-structured interviews revealed that couples positively perceive marital satisfaction after receiving CPMC. However, the study used interviews to collect non-numerical data related to participants' opinions, feelings and experiences, thus raising methodological gaps that the current study filled by adopting both qualitative and quantitative data collection tools. Moreover, all information was collected from heterosexual, African American couples while the current study has triangulated the source of information and included counsellors and church leaders to further corroborate the findings.

An exploration in the United States by Smith et al. (2021) investigated the effectiveness of a pre-marital counselling program in improving marital satisfaction and family stability among 200 Protestant couples. Employing a quasi-experimental design with a pre-test-post-test control group, the study found that the pre-marital counselling program had a positive impact on marital satisfaction and family stability among the participants. The study concluded that pre-marital counselling programs could be effective in improving marital satisfaction and family stability among Protestant couples in the United States. However, the study obtained data from Protestant couples only, a methodological gap that the current study bridged by gathering data from both couples and church leaders.

An examination undertaken in Australia by Johnson (2020) aimed to investigate whether pre-marital counselling had a positive impact on the marital satisfaction of Protestant couples. The study employed a quantitative approach, analyzing data from a sample of 500 Protestant couples who had undergone pre-marital counselling before getting married. Multiple regression analysis was used to test the hypotheses, and the findings indicated a positive correlation between pre-marital counselling and marital satisfaction. The study concluded that pre-marital counselling significantly improved the marital satisfaction of Protestant couples. However, the study was purely quantitative, thus raising a methodological gap that generates bias in terms of data type; a gap that the current study filled by adopting both qualitative and quantitative approaches.

An investigation done in South Korea by Kim *et al.* (2021) examined the relationship between pre-marital counselling and marital satisfaction. The study focused on 350 Protestant couples who had completed pre-marital counselling. Using a quantitative approach and structural equation modeling to analyze the data, the findings showed no significant association between pre-marital counselling and marital satisfaction among the participants. The study concluded that pre-marital counselling may not be effective in improving marital satisfaction among Protestant couples in South Korea. Nevertheless, the investigation elicited a contextual gap because it was done in South Korea thus, the findings could not be generalized to other countries like Kenya. Moreover, the study was purely quantitative, thus raising a methodological gap because of bias; a gap that the current study filled by adopting both qualitative and quantitative approaches.

A study done in Nigeria by Bawa (2017) focused on the pastoral examination of the interface between premarital counselling methods of the Evangelical Reformed Church of Christ (ERCC) and the Alago indigenous Epawoza concept of marriage preparation. Hence by using prevention, contextualization and the see-judge-act frameworks as tools, the ultimate objective of the study was to develop a synergistic premarital pastoral counselling model that the ERCC ministers could use towards improving marriage stability among the Alago Christians. The research methodology was qualitative in nature, in which case data was obtained through individual in-depth interviews and focus group discussions with four categories of participants: the ERCC ministers/church elders, elderly Alago persons, wedded Alago couples and divorcees among the Alago Christians.

Analysis of the research findings showed that the underlying factor accountable for instability in marriages among the Alago Christians of the ERCC was the absence of synergy between the church and the Alago indigenous methods of doing premarital counselling, given the fact that the Alago were currently caught up in-between their culture and the influence of Christianity, Westernization and modernity. However, the study was majorly qualitative; thus, raising methodological gaps that the current study filled by adopting both qualitative and quantitative methods. The study also focused on only one community in Nigeria; a contextual gap since the findings cannot be generalized to other contexts such as Kenya.

The main aim of a study conducted in Uganda by Kabasinguzi (2022) was to establish the role of premarital counseling in marital stability using a reference of couples from Anglican and Catholic churches in Bukoto, Nakawa Division. The study was specific to emotionally focused counseling, cognitive behavioral counseling and relationship counseling. The study used a cross sectional research design where both quantitative and qualitative approaches were adopted. Purposive sampling technique was used to select Counselors and religious leaders while simple random sampling was used to select the couples. Quantitative data was analyzed using SPSS V.16.0 that was used in categorizing responses into frequency counts, percentages and mean. Inferential statistics like Pearson's correlations and multiple regression model were also used.



The study results indicated that 71 % of all the changes in perceptions about marital stability were explained by the changes in perceptions about Gottman's Relationship counseling (Pearson's coefficient = 0.549,  $p= 0.000$ ); changes in perceptions about emotionally focused counseling (Pearson's coefficient = 0.731,  $p= 0.000$ ) and changes in perceptions about Cognitive Behavioral Couple Counseling (Pearson's coefficient = 0.728,  $p= 0.000$ ). Of the three, emotionally focused counseling had a more significant effect on marital stability amongst couples in the study area. The study concluded that premarital counseling significantly and positively affected marital stability. Nonetheless, the research focused on Anglican and Catholic churches; a conceptual and contextual divergence from the current study which focused on protestant churches. Moreover, the study was carried out in Uganda, thus a geographical/contextual gap, since the findings cannot be generalized to any other country.

A study done in Kenya by Marang'a (2021) sought to determine the premarital counselling interventions in sustaining marital stability among couples. The study was anchored on Rational Emotive Behaviour Theory and Contextual Family Therapy theory. Mixed methods research design comprising of Survey, Phenomenological and ex-post facto Causal Comparative; were used in gathering statistical elements of data, which enriched the research with the behavioural characteristics of the respondents. The study sample comprised of 416 married men and women participants, identified from Langata and Dagoretti South Constituencies of Nairobi County. Probability sampling technique through systematic random sampling identified the participants.

Research tools included questionnaires for gathering quantitative data and fill-in section for qualitative data. Key findings at the completion of the study indicated that couples who went through premarital counselling experienced greater commitment to spouse, enhanced affective communication, cordial co-existence and couple cohesion; culminating in marriage stability and longevity. The study recommended that premarital and marriage counsellors should be trained in counselling psychology, among other qualifications. However, the study adopted phenomenological and ex-post facto research designs alongside other research designs; a methodological difference with the current study. Additionally, the study interviewed married men and women only, a methodological gap that the current study bridged by including church heads as part of the respondents alongside married couples.

A study undertaken in Kenya by Keverenge et al. (2020) sought to determine the relationship between premarital counselling and marital harmony among families in Lugari, Kakamega County. It was guided by solution-focused theory (SFT). The target population for the study was married couples and premarital counsellors. Purposive and simple random techniques were used to select a representative sample of 20 men, 20 women and 10 premarital counsellors in Lugari, Kakamega County. The exploration established a statistically significant relationship between premarital counselling services and marital harmony among families with a correlation of 0.893. Nevertheless, the study adopted a non-probabilistic sampling method; purposive sampling which has the full potential for bias; a methodological gap that the current study bridged by using probabilistic sampling approaches to obtain the sample size.

### **2.4.3 Matrimonial Response and Stability of Protestant Families**

A research conducted in the United States by Brown (2020) investigated the impact of marital response on family stability. The study aimed to examine if a positive marital response significantly influences family stability. The study analyzed data from a sample of 300 married individuals using a quantitative approach. Multiple regression analysis was used to test the hypotheses. The results indicated that a positive marital response was significantly associated with family stability. The study concluded that a positive marital response had a significant impact on family stability. However, the study was done in America, thus raising a contextual gap since the findings cannot be generalized to developing countries like Kenya. Moreover, the study specifically adopted a quantitative approach, a methodological gap that the current study bridged by utilizing both quantitative and qualitative methodologies.

An exploration done in the United Kingdom by Johnson *et al.* (2021) focused on negative matrimonial response as a predictor of family instability. The study specifically aimed to explore the relationship between negative marital response and family stability. The researchers used a quantitative approach and analyzed data from a sample of 500 married individuals. Logistic regression analysis was used to test the hypotheses. The study found a negative marital response to be a predictor of family instability. The study concluded that marital response was significantly associated with family stability. However, the study was done in UK, thus raising a contextual gap since the findings cannot be generalized to developing countries like Kenya. Additionally, the study focused on family instability rather than family stability as the dependent variable; a conceptual gap that the current study has addressed in the Kisumu Central sub-region.

Another study done in Canada by Smith *et al.* (2021) examined the impact of marital response on family stability among Canadian couples. The study aimed to investigate whether marital response had a significant influence on family stability. The sample comprised 400 married individuals who completed a survey measuring marital response and family stability. A quantitative approach was used, and the data was analyzed using structural equation modeling. The findings indicated that positive marital response was significantly associated with family stability. The study concluded that positive marital response had a significant impact on family stability among Canadian couples. However, the research was done in Canada, thus raising a contextual gap since the findings cannot be generalized to developing countries like Kenya. In addition, the study used structural equation modeling; a methodological divergence from the current study. Finally, the study interviewed married couples and left out church leaders, a methodological gap that the current study filled by interviewing both couples and church leaders in the Kisumu Central sub-region.

#### **2.4.4 Matrimonial Mentorship and Stability of Protestant Families**

An exploration in South Korea by Kim (2020) was conducted on the effectiveness of programs that provide mentorship to married couples on family stability. The study aimed to determine the impact of matrimonial mentorship programs on family stability. A quantitative approach was used to analyze data from a sample of 200 married individuals who took part in a matrimonial mentorship program.

The study compared pre- and post-program measures of family stability using a paired-sample t-test. The results showed a significant increase in family stability among the participants, indicating that matrimonial mentorship programs have a positive effect on family stability. Nonetheless, the exploration adopted a paired-sample t-test; a methodological divergence from the current study which was focused on establishing relationships and not showing comparisons. Additionally, the study was undertaken in South Korea, thus raising a contextual gap since the outcomes cannot be generalized to other countries such as Kenya.

A study in the United States of America by Lee *et al.* (2021) sought to analyze the moderating effect of the mentor-mentee relationship quality on the effectiveness of matrimonial mentorship programs on family stability. The study's objective was to examine the correlation between the quality of the mentor-mentee relationship, matrimonial mentorship, and family stability. The study employed a quantitative approach and analyzed data from 300 married individuals in the US who participated in a matrimonial mentorship program. Hierarchical regression analysis was used to test the hypotheses. The findings revealed that the quality of the mentor-mentee relationship moderated the relationship between matrimonial mentorship and family stability. The study concluded that matrimonial mentorship programs' effectiveness on family stability depended on the quality of the mentor-mentee relationship. However, the study focused on the moderating effect of the mentor-mentee relationship quality; a conceptual gap that the current study addressed by focusing on mentorship as an independent variable.

A study by Jones et al. (2020) focused on the relationship between matrimonial mentorship and family stability in Nigeria. The research's aim was to determine whether matrimonial mentorship had a significant impact on family stability. The study used a quantitative approach and analyzed data from a sample of 400 married individuals who participated in a matrimonial mentorship program. Structural equation modeling was used to test the hypotheses, and the findings showed that matrimonial mentorship had a positive impact on family stability. The study concluded that matrimonial mentorship programs had a significant positive effect on family stability among couples in Nigeria. However, the study used structural equation modeling was used to test the hypotheses, a methodological divergence from the current study which adopted linear regression modelling. Moreover, the study interviewed married individuals only, thereby eliciting a methodological gap which the current study bridged by collecting data from both protestant couples.

#### **2.4.5 Matrimonial Infidelity and Stability of Protestant Families**

Another study done in America by Park and Lee (2021) explored the relationship between forgiveness, matrimonial infidelity and family stability. The study analyzed data from a sample of 200 married individuals. They found that forgiveness played a critical role in mitigating the negative impact of matrimonial infidelity on family stability. The interviewees reported experiencing matrimonial infidelity, and the findings showed that forgiveness had a significant negative relationship with the negative impact of matrimonial infidelity on family stability. The study, conducted in the United States rather than Kenya, revealed contextual disparities. It addressed forgiveness in the context of marital infidelity and family stability, filling important conceptual gaps.

A study by Smith and Johnson (2020) analyzed matrimonial infidelity and family stability among couples in the United States. The study used a quantitative approach and analyzed data from a sample of 400 married individuals who reported having experienced matrimonial infidelity. Structural equation modeling was used to test the hypotheses. The study revealed that matrimonial infidelity had a significant negative impact on family stability. The findings showed that the negative impact of matrimonial infidelity on family stability was mediated by loss of trust and emotional distress. The study concluded that matrimonial infidelity had a detrimental effect on family stability. However, the study adopted structural equation modeling which was used to test the hypotheses, a methodological divergence from the current study which adopted linear regression model.

A study in the United States of America by Maddock (2022) conducted a meta-analysis of the infidelity-religiosity relationship. The study conducted a meta-analysis of the infidelity-religiosity relationship with 38 studies and a total sample size of over 35,000. A random-effects analysis found a small, statistically significant, inverse relationship between religiosity and infidelity ( $r = -.07$ , 95% CI  $[-.12, -.03]$ ). However, a large degree of heterogeneity ( $Q = 1878.75.52$ ,  $p < 0.001$ ;  $I^2 = 96.86$ ) existed in this analysis, suggesting that effect sizes varied greatly between studies. In planned grouped comparisons, the relationship between religiosity and physical infidelity was not significantly different from the relationship between religiosity and emotional infidelity. Attendance at religious services and other measures of religiosity had similar relationships with infidelity, and spirituality and religiosity were equally protective against infidelity.

Meta-regressions found that sample characteristics, such as race and gender, did not have a statistically significant relationship with the religiosity-infidelity effect size ( $p > .05$ ), while publication status predicted effect size ( $p < .05$ ). The study concluded that a statistically significant relationship existed between religiosity and infidelity. However, the study did not interrogate the concept of family stability as a dependent variable, a conceptual gap that the current study filled by evaluating the relationship between matrimonial infidelity and family stability in Kisumu Central Sub-region.

A study conducted in China by Chen et al. (2020) analyzed the impact of matrimonial infidelity on family stability among couples. The study analyzed a sample of 300 married individuals. The research found that matrimonial infidelity had a negative impact on family stability. The study used a mixed-methods approach, including both qualitative and quantitative analyses. The participants reported experiencing emotional distress, loss of trust, and, in some cases, divorce. The study concluded that matrimonial infidelity had detrimental effects on family stability. However, the investigation's outcomes cannot be generalized to other contexts, thus raising a geographical gap that the current study filled by focusing on Kenya. Furthermore, the research collected data from married individuals only, a methodological gap; which the current study filled by gathering data from both couples and church leaders.



A research by Wanjiru, Ileri and Menecha (2020) investigated the factors contributing to infidelity among married couples in selected mainstream churches in Kikuyu constituency, Kiambu County, Kenya. The study employed a descriptive survey research design. A working sample size of 140 married couples was picked from the target population of 935 married couples from the mainstream churches in the constituency. The study found out that infidelity is common among couples in the mainstream churches since (99%) of the respondents agreed that there was infidelity in their church. Economic factors contributed to infidelity among married couples as the education level of the respondent was negatively correlated with infidelity and this was statistically significant ( $r = -2.38$ ,  $p = 0.017$ ). There was a negative correlation ( $r = -2.53$ ) between monthly income and involvement in infidelity and this was statistically significant ( $p = 0.011$ ). 99% of the respondents agreed that social factors influenced infidelity among married couples in the mainstream churches. 98% of the respondents reported that cultural factors, influenced infidelity among married couples in the mainstream churches. The respondents in the study had a very high level of acceptance of infidelity (mean of  $71.06 \pm 1.1621$  (SD)). The study concluded that a statistically significant relationship existed between infidelity and matrimony among Christians. Nevertheless, the research focused on the mainstream churches in general and not Protestant churches; a contextual gap that the current study filled by focusing on Protestant churches in specifics.

#### **2.4.6 Financial Capacity, Matrimony and Stability of Protestant Families**

A research done in Sweden by Kridahl and Duvander (2022) focused on financial disagreements and money management among older married and cohabiting couples. The study supported the importance of financial capacity in family stability by establishing that couples who pooled all money together were less likely to have financial disagreements than those who did not. The study concluded that financial management strategies, which are a reflection of financial capacity, impacted the likelihood of financial disagreements and potentially influenced family stability. However, the study was done in Sweden, which is a developed country; thus, the findings could not be generalized to other countries. Additionally, the research collected data from non-protestants; a methodological difference from the current study.

An investigation done in Ukraine by Yakymchuk *et al.* (2021) was titled, 'Experiencing and overcoming financial stress in married couples: A study in COVID 19 pandemic era.' An online survey of 136 married couples was conducted during the lockdown caused by the spread of COVID-19 accompanied by family income losses. Frequency and severity of discussions on financial topics; level of subjective economic well-being, activity of coping strategies, family cohesion and adaptation were measured. The study concluded that financial capacity may not only impact family stability directly, but also impact the quality of family relationships and the family's ability to adapt to financial stressors. However, the research was premised around the COVID 19 pandemic era; a contextual divergence from the current study. In addition, the exploration adopted online surveys to collect data; a methodological divergence from current study.

An exploration in Pakistan by Ghazal et al. (2022) highlighted the importance of financial factors in marriage decisions and family instability in Pakistan. The researchers used purposive sampling to select 14 participants, and they conducted semi-structured interviews, which were subsequently analyzed using Interpretative Phenomenological Analysis (IPA). The results of the study highlighted several key themes; including financial considerations. The study concluded that financial capacity had a moderating effect on the relationship between matrimony and family stability. However, the study's outcomes cannot be generalized to other contexts, thus raising a geographical gap that the current study filled by focusing on Kenya. Additionally, the exploration adopted an interpretative phenomenological analysis, a methodological gap that the current study filled.

A study conducted in Nigeria by Ademilukas (2021) focused on bride price and Christian marriage. The study supported the idea that financial factors could impact family stability. The study employed the exegetical method for the study of the relevant texts and, using the descriptive approach, it gathered and utilised material relevant for bride price payment, as practised in Nigeria. The researcher found that payment of bride price is not prohibited in the Bible; and that commercialization of bride price led to family instability among young Christians who were already married. This could be attributed to the financial burden of paying an exorbitant bride price. The study concluded that as payment of bride price is not prohibited in the Bible, it is not wrong for Christians to pay and receive bride prices. Nevertheless, the research employed the exegetical method; a methodological divergence from the current study.

A study done in China by Xie *et al.* (2019) analyzed the relationship between proactive personality and marital satisfaction: A spill over-crossover perspective. The researchers adopted the spill over-crossover model to investigate proactive personality as a potential precursor to marital satisfaction among dual-earner couples. They gathered data from 241 Chinese dual-earner couples and discovered that proactive personality had a positive association with marital satisfaction for men. This positive association was mediated by increased work-family facilitation and decreased work-family conflict. However, for women, the effect of proactive personality on marital satisfaction was more intricate and overall negative.

Specifically, proactive personality was positively linked to both work-family facilitation and work-family conflict, which, in turn, had opposite effects on marital satisfaction; positively predicting it in the case of facilitation and negatively predicting it in the case of conflict. Furthermore, the results of the study indicated a direct crossover effect of marital satisfaction between partners, implying that an individual's proactive personality might have an impact on their own marital satisfaction, which could then extend to influence their spouse's marital satisfaction. The study concluded that financial strain, including the inability to meet household expenses, was negatively associated with marital satisfaction. However, the research was done in China and not Kenya; a contextual gap that the current study filled. Moreover, the research adopted the spill over-crossover model; a methodological divergence from the current study.

## **2.5 Summary of Research Gaps**

Existing research on pre-marital counseling programs predominantly stems from countries like the USA, Australia, South Korea, and Nigeria. For example, Smith et al. (2021) conducted their study in the USA, focusing on the effectiveness of such programs among Protestant couples. While this research provides insights, its geographical context differs from Kisumu Central Sub-region, Kenya, raising questions about the direct applicability of its findings to the local context. Moreover, the majority of these studies rely either exclusively on qualitative or quantitative methods, missing the opportunity to provide a more comprehensive understanding. For instance, the study by Kim et al. (2021) in South Korea solely employed a quantitative approach, overlooking the qualitative dimensions of marital satisfaction and counseling effects; methodological gaps that have been filled by the current study.

Studies exploring the link between matrimonial response of couples and family stability draw from diverse geographical settings, including the USA, the UK, and Canada. An example is the study by Brown (2020) in the USA, which investigated the impact of positive marital response on family stability. However, the variation in geographic locations between these studies and the Kisumu Central Sub-region calls into question the direct applicability of their findings to the Kenyan context. Furthermore, some studies, like the one conducted by Johnson et al. (2021) in the UK, focused on family instability rather than family stability, introducing conceptual gaps in understanding the positive aspects of matrimonial responses, which have now been filled in the current study.

Research examining the impact of matrimonial infidelity on family stability draws insights from various regions, such as the USA, China, and Nigeria. For instance, Smith and Johnson's (2020) study in the USA used structural equation modeling to assess the negative impact of infidelity on family stability. However, the contextual differences between these countries and Kenya pose challenges in directly applying their findings. Additionally, some studies, like the one in China by Xie et al. (2019), explored the relationship between proactive personality and marital satisfaction, diverting from a direct analysis of the infidelity-family stability relationship. Such diversions introduce conceptual and methodological gaps; the focus in the current study.

Studies exploring the moderating effect of financial capacity on the relationship between matrimony and family stability included research conducted in Sweden, Ukraine, Pakistan, and China. An example is the study by Kridahl and Duvander (2022) in Sweden, which highlighted the role of financial disagreements and money management in family stability. While these studies offer valuable insights, their geographical disparities from the Kisumu Central Sub-region, Kenya, raises concerns about the direct applicability of their findings. Furthermore, some studies, like the one in Ukraine by Yakymchuk et al. (2021), specifically focused on financial stress during the COVID-19 pandemic, diverting from a comprehensive analysis of financial capacity's moderating role. These diversions introduce both contextual and methodological gaps filled in the current study.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

Methodology was a critical component of this research work. It provided a scientific approach that would enable both the reader and the researcher to comprehend the processes involved in the study (Mvumbi & Ngumbi, 2015). These processes entailed a systematic way of gathering data from a specific population to allow generalization of facts obtained from the larger population (Cohen, Manion & Morrison, 2000). The methodology applied in this study comprised the research design, target population, sample size and sampling procedures, data collection instruments, data collection procedures, data analysis techniques and ethical considerations, just to mention but a few.

#### **3.2 Geographical Description of the Study Area**

This study was carried out in Kisumu Central Sub-Region, which lies within -0.091702 latitude and 34. 767956 longitudes with GPS coordinates of 0° 5'30.1272 S and 34°46'4.6416 E respectively. The sub region was the most populous in Kisumu, with 4,737 people per square kilometre, and Protestants accounting for about half the statistics, against its closest, Kisumu East, with 1,560 per square kilometre (KPHC, 2019). The Sub-region covered was previously demarcated as Kisumu municipality with an area of 36.8 square kilometres (KPHC, 2019). Its cosmopolitan nature, high concentration of Protestant Christians and ease of accessibility made it an ideal location for this study. But besides Protestants, there were also Catholics, Evangelical adherents, Muslims, Hindus and other minority religions (KDHS, 2019).

A few fortune tellers also competed for the religious attention of the inhabitants who exhibited high levels of religiosity and religious activities. Kisumu city, being the capital Centre of Nyanza region and one of the largest cities in Kenya, was located at the heart of the sub region. There were a considerable population of street children and street families, accentuating the prevalence of unstable families and divorce rates of 11.9% (KDHS, 2019).

The rate of Protestant family instability was highest in the sub region compared to other six sub-regions found in Kisumu. Protestant instability accounted for 41.9% here against Kisumu East at 23.4% (KDHS, 2019). The area was the most interesting professionally and personally to the researcher, thus, ideal for conducting this study.

It was the area with aptitude to relate to the future career path of the researcher with potential contribution to the achievement of the researcher's career objectives (Saunders, Lewis and Thornhill, 2012). The diverse culture, demographics such as different levels of education, different socio-economic groups (rich, middle, poor class), varying residential environments and circumstances and different age groups gave this study more life and relevance (KDHS, 2019).

### **3.3 Research Design**

This study adopted a mixed method approach, which involved the use of both correlational research design and descriptive survey design.



### **3.3.1 Correlational Research Design**

This design enabled a systematic investigation of phenomena by gathering quantifiable data and performing statistical, mathematical or computational techniques (Tashakkori & Creswell (2007). The design allowed the researcher to quantify variations and predict causal relationships by observing the influence of matrimony on Protestant family stability, along with how it changed the relationship between the two variables. It was therefore, key in establishing either a positive correlation (both variables increase), a negative correlation (an increase in one variable results in a decrease) or a null correlation (Mccombs, 2019). This enabled the study to determine the existence of a relationship (or co variation) between matrimony and protestant family stability (Waters, 2017). Correlational design has however been criticized that correlations between two or more variables do not necessarily indicate the cause effect (Tashakkori & Creswell, 2007). Because researchers have been cautioned from exclusively relying on conclusions from correlational studies alone (Gershman & Ullman, 2023), this study further incorporated descriptive survey design.

### **3.3.2 Descriptive Survey Design**

Descriptive survey design described the variations and explained both the variations and the resulting relationships (Creswell & Plano Clark, 2007). When combined with correlational design, descriptive survey design afforded this researcher the possibility to collect and analyse data, integrate the findings and draw inferences of the complex reality of matrimony and its relationship to the stability of Protestant families (Tashakkori & Creswell, 2007).

### **3.4 Population of the Study**

This study targeted 11,075 Protestant Christians comprising 6299 married couples; 2164 divorced; 2534 separated; 52 Church deacons and 26 senior pastors, making up the entire aggregation of respondents that met the designated set of criteria for this study. The inclusion criterion involved the characteristics this researcher considered to be possessed by sample participants (Rees, 1997). The Protestants considered were adults of 18 and above years with at least 6 months' marriage experience. The choice of 18 years was informed by the fact that 18 was the legal maturity age in Kenya according to CAP 33 of the Kenyan law, at which point, a person is capable of making their own decision to get into marriage (National Council for Law Reporting, Kenyan Law (2013)).

The consideration of 6 months and above was to ensure that at least those who were called upon to participate in the study had constructive marriage experience necessary to respond to the study questions (Mugenda & Mugenda, 2003). The sample selection also involved participants who were married, divorced or separated but could not meet the criterion for inclusion in this study for having been married and divorced or separated within less than 6 months. Others were married yet, still minors; while some had single parent headed families (never been married before) even though they were adults. These sets of Protestants were left out of this study despite the possibility of their experience in family matters because they operated outside the scope of the researcher's inclusion criterion. The population was clustered into Senior pastors (Head of Churches), Deacons, the married, the separated and divorced Protestants as distributed in Table 3.1 and Table 3.2.

**Table 3.1: Target Population Distribution per Cluster**

<b>Description</b>	<b>Population</b>
Married	6299
Divorced	2164
Separated	2534
Church deacons	52
Head ministers	26
<b>Total</b>	<b>11075</b>

*Source: Researcher (2023)*

**Table 3.2: Target Population Distribution per Church**

<b>S/N</b>	<b>Church</b>	<b>Married</b>	<b>Divorced</b>	<b>Separated</b>	<b>Total per church</b>	<b>Deacons</b>	<b>Head ministers</b>
1.	ABC	158	37	21	216	2	1
2.	ACC	308	71	63	442	2	1
3.	ACHS	127	20	31	178	2	1
4.	AIPCA	379	163	128	670	2	1
5.	AIC	66	23	29	118	2	1
6.	ANC	504	111	178	793	2	1
7.	CASM	146	41	58	245	2	1
8.	CGEAK	139	111	97	347	2	1
9.	ECA	65	57	21	143	2	1
10.	FPFK	280	67	119	466	2	1
11.	FCK	177	78	92	347	2	1
12.	FGCK	475	166	192	833	2	1
13.	KAG	486	179	154	819	2	1
14.	ELCK	146	73	86	305	2	1
15.	LCEA	38	38	11	87	2	1
16.	MFA	176	39	76	291	2	1
17.	MCK	136	82	85	303	2	1
18.	NICA	69	19	22	110	2	1
19.	OFCCK	235	50	122	407	2	1
20.	PEFA	266	173	112	551	2	1
21.	RCEA	100	38	61	199	2	1
22.	ACK	917	245	311	1473	2	1
23.	SA	179	52	116	347	2	1
24.	SHM	106	34	58	198	2	1
25.	ZHM	380	92	161	633	2	1
26.	RCC	241	105	130	476	2	1
	<b>SUB-TOTAL</b>	<b>6299</b>	<b>2164</b>	<b>2534</b>	<b>10997</b>	<b>52</b>	<b>26</b>
	<b>TOTAL</b>						<b>11075</b>

*Source: Researcher (2023)*

### 3.5 Sample and the Sampling Techniques

The sample size involved 384 respondents comprising 218 married; 75 divorced; 88 separated; 2 Church deacons and 1 senior pastor as shown in the proportionate sample size distribution table 3.3. The research generally espoused a stratified sampling approach, and adopted the Fishers Formulae (Israel, 1992) to determine the sample size because the formulae was most suitability for populations exceeding 10,000 such as in this case. The Fischer's formula below was used to calculate sample size of study respondents.

$$n = \frac{Z^2 P(1 - P)}{I^2}$$

Where:

n= Sample size (where population > 10,000)

Z= Normal deviation at the desired confidence interval. In this case it will be taken at 95%,

Z value at 95% is 1.96

P= Proportion of the population with the desired characteristic.

Q = Proportion of the population without the desired characteristic.

I<sup>2</sup> = Degree of precision; will be taken to be 5%, since the proportion of the population with the characteristic is not known, then 50% will be used. This was calculated to yield a total number of 384 as the desired sample size for this study. The calculation was as follows

$$n = \frac{1.96^2 0.5(1 - 0.5)}{0.05^2}$$

=384

The 384 respondents were distributed throughout the 26 Protestant Churches and between the different clusters using proportionate sampling distribution (by multiplying the proportion of population size with the sample size).

**Table 3.3: Proportionate Sample Size Distribution per Cluster**

<b>Description</b>	<b>Population</b>	<b>Proportion</b>	<b>Sample size</b>	<b>Sampling technique</b>
Married	6299	0.568	218	Simple random sampling
Divorced	2164	0.195	75	Simple random sampling
Separated	2534	0.228	88	Simple random sampling
Church deacons	52	0.005	2	Simple random sampling
Head ministers	26	0.002	1	Simple random sampling
<b>Total</b>	<b>11075</b>		<b>384</b>	Fischer's formula

*Source: Researcher (2023)*

**Table 3.4: Respondents Sample size per Church**

<b>Protestant Church</b>	<b>N</b>	<b>Proportion</b>	<b>S</b>
1) Africa Brotherhood Church	219	0.01977	08
2) African Christian Church	445	0.04018	15
3) African Church of the Holy Spirit	181	0.01634	06
4) African Independent Pentecostal Church of Africa	673	0.06077	23
5) African Interior Church	121	0.01093	04
6) African Nineveh Church	796	0.07187	28
7) Church of Africa Sinai Mission	248	0.02239	09
8) Church of God in East Africa (Kenya) Kima	350	0.0316	12
9) Episcopal Church of Africa	146	0.01318	05
10) Free Pentecostal Fellowship in Kenya	469	0.04235	16
11) Friends Church in Kenya	350	0.0316	12
12) Full Gospel Churches of Kenya	836	0.07549	29
13) Kenya Assemblies of God	822	0.07422	29
14) Kenya Evangelical Lutheran Church Kenya	308	0.02781	11
15) Lyahuka Church of East Africa	90	0.00813	03
16) Maranatha Faith Assemblies	294	0.02655	10
17) Methodist Church in Kenya	306	0.02763	11
18) National Independent Church of Africa	113	0.0102	04
19) Overcoming Faith Center Church of Kenya	410	0.03702	14
20) Pentecostal Evangelistic Fellowship Africa	554	0.05002	19
21) Reformed Church of East Africa	202	0.01824	07
22) Jesus Celebration Center	1476	0.13327	51
23) Salvation Army	350	0.0316	12
24) Scriptural Holiness Mission	201	0.01815	07
25) Zion Harvest Mission	636	0.05743	22
26) Redeemed Christian churches	479	0.04325	17
<b>Total</b>	<b>11075</b>	<b>0.01977</b>	<b>384</b>

*Source: Researcher (2023)*

Further the sample size was distributed using the three major clusters (married, Divorce and separated) based on the 26 churches as shown in table 3.5 below

**Table 3.5: Sample Size Distribution per cluster per Church**

<i>Serial</i>	<b>Church</b>	<b>Married</b>	<b>Divorced</b>	<b>Separated</b>	<b>Head minister</b>	<b>Deacons</b>	<b>Total</b>
1	ABC	6	1	1			8
2	ACC	11	2	2			15
3	ACHS	5	1	1			6
4	AIPCA	13	6	4			23
5	AIC	2	1	1			4
6	ANC	17	4	6		1	28
7	CASM	5	1	2			9
8	CGEAK	5	4	3			12
9	ECA	2	2	1			5
10	FPFK	10	2	4			16
11	FCK	6	3	3			12
12	FGCK	15	6	7		1	29
13	KAG	17	7	5			29
14	ELCK	5	3	3			11
15	LCEA	1	1	0			3
16	MFA	6	1	3			10
17	MCK	5	3	3			11
18	NICA	2	1	1			4
19	OFCKK	8	2	4			14
20	PEFA	9	6	4			19
21	RCEA	4	1	2			7
22	ACK	31	8	11	1		51
23	SA	6	2	4			12
24	SHM	5	1	1			7
25	ZHM	13	3	6			22
26	RGC	8	4	5			17
		<b>221</b>	<b>76</b>	<b>87</b>			<b>384</b>

*Source: Researcher (2023)*

### **3.6 Instruments of data Collection**

This study used questionnaires and in-depth interview schedules as data collection instruments.

#### **3.6.1 Questionnaires**

The study used semi-structured questionnaires targeting 218 married respondents; 75 divorced and 88 separated respondents as per the proportionate sample size distribution in table 3.3. The tool combined elements of both closed ended and open ended questions. Quantitative data were obtained from pre-categorized response options of closed ended questions with fixed alternatives of Likert scales. Their results were then depicted numerically as supported by Burns and Bush (2010). This study employed questionnaires because they were cheap, easy to analyse, administer and did not require as much effort from the questioner as verbal or telephone surveys as outlined by Mugenda and Mugenda (1999). They also guaranteed confidentiality of the source of information since anonymity of respondents was encouraged as supported by Churchill (1991). Questionnaires provide increased speed of data collection and higher levels of objectivity compared to many alternative methods of primary data collection (Gall & Borg, 1996). Additionally, administration of the same sets of questions to all respondents ensured standardization necessary for simple data compilation as supported by OECD Economic Surveys (2019). However, questionnaires could give room for selection of random answer choices by respondents without properly reading the questions. In some cases, respondents may be unable to share further thoughts due to missing relevant questions (Kaplan & Saccuzzo, 2009).

### **3.6.2 Interview Schedules**

The research adopted in-depth interview (IDI) schedules targeting 1 head minister and 2 Church deacons as shown in the proportionate sample size distribution on table 3.3. This is because they were considered as the key informants. Interviews employed for this study involved social interaction through face to face interviews in line with Tashakkori and Creswell (2007). Interview schedules allowed the researcher to ask open questions which allowed the participants to freely express their thoughts in their own words (Tashakkori & Creswell, 2007). The interviews were recorded and the data transcribed before analysis. The data was analysed using qualitative methods and involved discussions and critical analyses without use of numbers and calculations.

This data was categorized thematically and deductions drawn in line with the study objectives. The intention of the researcher was to try and answer the research questions. The findings were then reported by descriptive narrative. Nonetheless, the interviews were extremely time consuming and cumbersome to analyse. In addition, the information obtained was not standardized from one person to another (McLeod, 2014). On the other hand, the interview technique was quite useful because the interviewers were well trained and experienced. The use of IDIs was beneficial in providing verbatim information that could support the information from the questionnaires (Kothari, 2004). In addition, they enabled observation of non-verbal cues and moderation of responses



### **3.7 Data Collection Procedures**

The researcher obtained an introductory letter of authority from the post Graduate School, research and extension registry at Kisii University and a research permit from National Commission for Science Technology and Innovation (NACOSTI). The NACOSTI permit, thereafter, enabled the acquisition of other authorizations such as the County Director of Education, the County commissioner and the County governor's office, Kisumu County respectively. A further authorization was obtained from the National Council of Churches of Kenya (NCCCK), Nyanza Regional office. The permits enabled the study to engage the leadership of the Churches to authorize collection of data exercise.

The Church leadership facilitated the research taken among the congregants of their registered Churches within the area. A familiarization tour and identification of sites were then done in the areas from where data was collected. The researcher trained and inducted five research assistants to help in data collection in order to ensure efficiency and quality of the process. The assistants, together with the researcher, visited the Protestant Churches identified and administered the questionnaires. However, the researcher personally conducted the face to face interviews with the key informants. He further ensured that the assistants administered the questionnaires properly.

### **3.8 Methods of Data Analysis**

Data analysis involved categorizing, ordering, manipulating, summarizing and describing data in meaningful terms (Taherdoost, 2022). This study embraced both quantitative and qualitative data. The closed ended questions in the questionnaires were coded for ease of computer analysis.

The quantitative data obtained was checked for errors and omissions before analysis. Thereafter, it was analysed with the help of Statistical Package for Social Science (SPSS) programme version 22. Presentation of analysed data was done through tables and bar charts for easier interpretation.

Quantitative data was analysed using descriptive statistics as well as inferential statistics. The descriptive statistics included frequency, percentages, mean and standard deviation. The inferential statistics comprised of Pearson's correlations and linear Regressions. The researcher espoused both correlation and regression to be able to test for causality. Pearson's correlation tested whether the correlation coefficient was +1, 0 or -1 representing positive correlation, null correlation and negative correlation respectively. Regression analysis was adopted as outlined in the Table 3.6.

**Table 3.6: Model Table**

	Description	Model	Analysis	When to reject Ho
Ho <sub>1</sub>	There is no relationship between premarital counselling programs and Protestant family stability in Kisumu Central Sub-region, Kenya.	$Y_i = \alpha + \beta_1 X_1 + \epsilon$	Simple linear regression	p<0.05
Ho <sub>2</sub>	There is no relationship between matrimonial response of Christians and Protestant family stability in Kisumu Central Sub-region.	$Y_i = \alpha + \beta_2 X_2 + \epsilon$	Simple linear regression	p<0.05
R <sub>1</sub>	What is the relationship between matrimonial mentorship and Protestant family stability in Kisumu Central Sub-region?	$Y_i = \alpha + \beta_3 X_3 + \epsilon$	Simple linear regression	
R <sub>2</sub>	How does matrimonial infidelity relate to Protestant family stability in Kisumu Central Sub-region?	$Y_i = \alpha + \beta_4 X_4 + \epsilon$	Simple linear regression	
Ho <sub>3</sub>	Financial capacity does not have a moderating effect on the relationship between matrimony and stability of Protestant Christian families in Kisumu Central Sub-region, Kenya.	$Y_i = \alpha + M_1\beta_1 X_1 + M_2\beta_2 X_2 + M_3\beta_3 X_3 + M_4\beta_4 X_4 + \epsilon$	Multiple linear regression	p<0.05

**Source: Researcher (2023)**

**Table 3.7: Operationalization of Study Variables**

<b>Objective</b>	<b>Variable</b>	<b>Indicators</b>	<b>Measurement Scale</b>	<b>Research approach</b>	<b>Data analysis Techniques</b>	<b>Tools of data analysis</b>
To analyse the relationship between pre-marital counselling programs and protestant family stability in Kisumu Central Sub-region.	Pre-marital counselling programs	Faith based counselling	Interval	Mixed methods	Descriptive Inferential	Mean, SD Simple linear regression
		Hope focused counselling	Interval	Mixed methods	Descriptive Inferential	
		Professional counselling	Interval	Mixed methods	Descriptive Inferential	
		Informal/group counselling	Interval	Mixed methods	Descriptive Inferential	
To examine the relationship between matrimonial response of Protestants and their family stability in Kisumu Central Sub-region	Matrimonial response	Weddings	Interval	Mixed methods	Descriptive Inferential	Mean, SD Simple linear regression
		cohabitations	Interval	Mixed methods	Descriptive Inferential	
		Single parenthood	Interval	Mixed methods	Descriptive Inferential	

		Sexual liberation	Interval	Mixed methods	Descriptive Inferential	
To assess the relationship between matrimonial mentorship and protestant family stability in Kisumu Central Sub-region	Matrimonial mentorship	Hope focused mentorship	Interval	Mixed methods	Descriptive Inferential	Mean, SD Simple linear regression
		Faith based mentorship	Interval	Mixed methods	Descriptive Inferential	
		Family mentorship	Interval	Mixed methods	Descriptive Inferential	
		Financial mentorship	Interval	Mixed methods	Descriptive Inferential	
To assess the relationship between matrimonial infidelity and family stability in Kisumu Central Sub-region	Matrimonial infidelity	Spiritual infidelity	Interval	Mixed methods	Descriptive Inferential	Mean, SD Multiple linear regression
		Emotional/cognitive infidelity	Interval	Mixed methods	Descriptive Inferential	
		Physical infidelity	Interval	Mixed methods	Descriptive Inferential	
		Transactional infidelity	Interval	Mixed methods	Descriptive Inferential	

To evaluate the moderating effect of financial capacity on the relationship between matrimony and stability of Protestant families in Kisumu Central Sub-Region, Kenya.	Household income	Interval	Mixed methods	Descriptive Inferential	Mean, SD Multiple linear
	Assets	Interval	Mixed methods	Descriptive Inferential	
	Savings	Interval	Mixed methods	Descriptive Inferential	
	Expenses	Interval	Mixed methods	Descriptive Inferential	

*Source: Researcher (2023)*

### **3.8.2 Qualitative Data Analysis and Presentation**

The feedback obtained from the in-depth interviews were transcribed and then the content analysed to pick out relevant information. The researcher employed content analysis to help decipher and note down the thematic areas in line with the study objectives. Where applicable, triangulation was adopted. In general, the qualitative data was presented using descriptive narratives.

## **3.9 Validity and Reliability of Research Instruments**

### **3.9.1 Validity of Research Instruments**

Validity was significant for this study to establish the accuracy of the tool after several trials (Muslihin et al., 2022). Content validity referred to how accurately the questions asked elicited desired information. The researcher ascertained content validity by involving research experts to discuss the contents of both the questionnaire and the IDI schedule. Construct validity refers how accurately the indicators measure what they are intended to measure. The researcher ascertained construct validity by adopting a construct validity index (CVI) of 75% and above. Face validity was confirmed by the researcher and his supervisor. The validity of research instruments were key to ascertain their appropriateness and adequacy in giving accurate information required by the study on the influence of matrimony on Protestant family stability. It remedied ambiguities and vagueness in the implied research instruments, thereby increasing the validity of the information gathered and analysed.

### 3.9.2 Reliability of the Instruments

Reliability refers to the degree to which a research instrument yields consistent results after repeated trials using the same subjects under the same conditions (Cohen, et al., 2000; Heale & Twycross, 2015). The study focused on internal consistency and employed split-halves technique to check for reliability (Kline, 1999). The split-halves technique relied on the Cronbach's Alpha such that a value above 0.75 was considered acceptable or reliable. Split-halves compared the two halves of the responses to each other to identify similarities. The existence of more similarities between the two halves and each question indicated greater reliability (Heale & Twycross, 2015).

The Cronbach's Coefficient Alpha (K-R 20) was as follows:

$$KR_{20} = \frac{(K)(S^2 - \sum s^2)}{(s^2)(K - 1)}$$

Where:  $KR_{20}$  = Reliability coefficient of internal consistency

$K$  = Number of items used to measure the concept

$S^2$  = Variance of all scores

$s^2$  = Variance of individual items

Further, accurate and proper edition of questions mitigated the ambiguity and leading respondents to particular answers, which ensured reliability of the tool.

### 3.10 Pilot Study

A pilot study was conducted as a small scale preliminary feasibility study to investigate whether crucial components of the main study would be feasible for this study (Muslihin et al., 2022).



The researcher prepared questionnaires and interview guides and administered them to respondents in the pilot study survey comprising of 10% of the sample size drawn from Kisumu East Sub-Region. This was necessary to ensure that results obtained from the analysis of the data actually represented the outcome of the study (Mugenda & Mugenda, 1999; Borg & Gall, 1989). Respondents in the pilot study survey were not included in the main study sample even though they had similar characteristics to the main research sample. Results of the pilot study were also not part of the final report of the main survey of this study.

The pilot study was done as a pre-testing, mini version of the full scale study to increase the likelihood of the success of the main study and further, to illuminate where research protocols may not have been followed or whether the proposed methods or instruments were appropriate or not. The pilot study was crucial to uncover local Protestant politics and issues that were likely to influence the research processes. It provided information on the time taken to complete questionnaires and helped in checking clarity, appropriateness and length of the questions. This was important in eliminating ambiguities and difficulties in wording by enabling the researcher to rephrase such questions (Cohen, et al., 2000).

It is however, worthy to note that completing a pilot study in any research survey such as this is seldom a guarantee that the full scale survey would be devoid of challenges. This researcher also embellished the truism that pilot studies have the possibility to make inaccurate predictions and assumptions on the basis of pilot data. Furthermore, the possibility of data contamination is a reality this researcher took into account.

### **3.11 Ethical Considerations**

Ethics constitute a code of behaviour considered correct in a given field or environment (Mark et al., 2023). This study endeavoured to remain within the frame of sound ethical standards (Nephat & Douglas, 1993). Considering the sensitivity of related family issues, the researcher first explained to respondents the purpose of this study to improve their trust and confidence. Throughout the whole study, the researcher endeavoured to acquaint himself with and to uphold the research ethics in two folds: those conducting the research, who should be aware of their responsibilities and obligations and those researched upon, who have basic rights that should be protected. The researcher ensured voluntary and informed consent of every respondent was sought prior to administration of any research instruments.

In addition, all respondents were given the free will to participate and contribute willingly and honestly to the study as supported by Oso and Onen, (2011). To enable this, discretion was strictly observed in the course of data collection and in the entire study. Respondents' identity and privacy was protected throughout the research period and the information collected was treated with utmost confidentiality. The study addressed ethical concerns, including anonymity, confidentiality, privacy, justice, and beneficence, following guidelines by Mark et al. (2023) and Denzel & Lincoln (2011). Participants had the option to withdraw, and the data would be used solely for academic purposes and to enhance the Church's family pastoral ministry. Legal permits were obtained to adhere to Church and statutory regulations.

## CHAPTER FOUR

### STUDY FINDINGS, DISCUSSIONS AND PRESENTATION

#### 4.1 Introduction

This chapter dealt with the study analysis and presentation of findings in line with the five objectives; to establish the relationship between pre-marital counselling programs and protestant family stability in Kisumu Central Sub-region; to examine the relationship between matrimonial response of Protestants and their family stability in Kisumu Central Sub-region; to assess the relationship between matrimonial mentorship and protestant family stability in Kisumu Central Sub-region; to evaluate the relationship between matrimonial infidelity and family stability in Kisumu Central Sub-region; to gauge the moderating effect of financial capacity on the relationship between matrimony and stability of Protestant families in Kisumu Central Sub-Region, Kenya.

#### 4.2. Response Rate

The study analysed the response rate and the results are displayed as shown in Table 4.1.

***Table 4.1: Response Rate***

Questionnaires	Number	Response rate
Returned	320	83.99%
Not Returned	61	
Interview schedules	Number	Response rate
Conducted	3	100%
Not conducted	0	
Total	384	

***Source: Researcher (2023)***

Out of 381 questionnaires issued, a total of 320 questionnaires were fully filled and returned. This represented a response rate of 83.99%. Without a doubt, Weigold, Weigold and Natera (2018) established that a response rate of 80% was exceedingly satisfactory for academic research. Besides, researchers have not been in doubt that it is superlative to have a lesser but random selection with an 80% or greater rate of response than a stumpy percentage of response from a great selection (Hendra & Hill, 2018). A response rate of 100% was not achievable as some questionnaires were spoilt, others were incomplete and could not meet the threshold needed for consideration for data analysis. The reasons for existence of spoilt or incomplete questionnaires were scepticism from some respondents about the data collection exercise, and busy schedules.

#### 4.3 Reliability and Validity of the Instruments

The questionnaires used in this study were subjected to reliability test using Cronbach's alpha. The results were displayed as shown in Table 4.2

**Table 4.2: Cronbach's Alpha**

Variable	Mean scale	Scale variance	Corrected Correlation	Item	Cronbach Alpha
Pre-marital Counselling Programs	19.29	18.98	.20		0.720
Matrimonial Response of Protestants	7.20	8.71	.53		.853
Mentorship	6.29	19.2	.069		.79
Infidelity among couples	6.63	20.71	.039		.839
Financial Capacity	6.31	19.1	0.61		.731
Stability among Christian families	19.76	8.93	.963		.723

**Source: Researcher (2023)**

From Table 4.2, the Cronbach's Alpha values for each variable are as follows: Pre-marital Counselling Programs (0.720), Matrimonial Response of Protestants (0.853), Mentorship (0.790), and Infidelity among couples (0.839), Financial Capacity (0.731), and Stability among Christian families (0.723). Generally, Cronbach's Alpha values range from 0 to 1, with higher values indicating greater internal consistency and reliability of the tool. In this case, all the Cronbach's Alpha values obtained for the independent variables in the study were greater than the acceptable threshold of 0.7, suggesting that the questionnaires used were reliable and consistent in measuring the variables under investigation. Therefore, the researcher can be confident that the results obtained from the study are dependable and valid, as the data collected was consistent and free from random errors that may have arisen from unreliable instruments. The high Cronbach's Alpha values also indicate that the questionnaire items were measuring the intended variables consistently and accurately. To sum it up, the findings suggest that the instruments used in the study were appropriate for data collection and yielded reliable results. Consequently, validity was checked as shown in Table 4.3

***Table 4.3: Construct Validity Index***

<b>Variable</b>	<b>Construct Validity Index (CVI)</b>
Pre-marital Counselling Programs	0.89
Matrimonial Response of Protestants	0.83
Mentorship	0.91
Infidelity among couples	0.87
Financial Capacity	0.84
Stability among Christian families	0.95

***Note: Sample size = 384.***

***Source: Researcher (2023)***

Table 4.3 shows the construct validity index (CVI) for each variable in the study, with a high value indicating a strong relationship between the measure and the construct it is intended to measure.

All variables in Table 4.3 have a high CVI of 75% and above, indicating that the measures used in the study were reliable and valid indicators of their respective constructs.

#### 4.4 Socio-Demographic Findings

The research sought to analyse the distribution of the respondents by socio-demographic characteristics. The distribution of the respondents by gender, age, level of education and marital status was assessed and the outcomes exhibited in Table 4.4

***Table 4.4: A Summary of Demographic Characteristics***

Characteristics	Categories	Frequency	Percentage
Gender	Male	186	58.15%
	Female	134	41.85%
Age	18 -27	25	7.7%
	28 – 37	60	18.7%
	38 – 47	137	42.85%
	48 and above	98	30.75%
Education level	Primary	28	8.65%
	Secondary	151	47.25%
	Diploma	32	9.9%
	Undergraduate	69	21.65%
	Masters	29	8.8%
	PhD	11	3.75%
Marital status	Married	268	83.6%
	Divorced	21	6.55%
	Separated	31	9.85%

***Source: Researcher (2023)***

Table 4.4 revealed that majority of respondents were males at 58.15%, while 41.85% were female respondents. The interpretation of this finding is that more males than females were interviewed in this research.

Nonetheless, the difference between the men and women covered by the study was not huge enough to bring out biasness in terms of gender parity. Chai (2022) observed that gender is a significant aspect when undertaking empirical studies on matrimony and family stability by alluding to the fact that men had a higher risk of divorce unlike women. Table 4.4 further showed that majority of respondents were aged between 38-47 years accounting for 42.85%. Respondents aged 48 and above were 30.75%, while those aged between 28 and 37 were 18.7%. Lastly, Respondents aged between 18 and 27 accounted for 7.7%. This implies that majority of the respondents were below 47 years of age and therefore robust, energetic and at the critical age group of establishing stable marriages or families. Indeed, this adds value to the credibility of the information gathered in relation to thematic areas of the study exploration. Chai (2022) established that age was an important feature when conducting studies on matrimony and family stability because men who get married at the ages of 13-21 had a higher risk of divorce unlike women.

Table 4.4 also highlighted the respondent's education level. Majority had acquired secondary education level at 47.25%. Undergraduate respondents accounted for 21.65%, while Diploma holders were 9.9%. Masters' degree holders accounted for 8.8% while PhD holders were the minority respondents accounting for 3.75% of the total respondents. This outcome demonstrated that majority of the respondents had the basic O-level education and could thus be able to communicate, articulate and comprehend matters to do with matrimony as well as family stability. Table 4.4 similarly outlined marital status statistics; with majority of the respondents at 83.6% being married. However, a minority at about 9.85% were separated while 6.55% had divorced.

This result inferred that the study targeted the right respondents because all categories were covered in terms of those married, separated groups and the divorced. Moreover, it was expected that the number of respondents within the married group would be more because the unit of analysis was Protestant Christian families who actually believe in matrimony as a divine calling.

#### **4.5 Matrimony and Stability of Protestant Families in Kisumu Central Sub Region, Kenya**

The study used both descriptive and inferential statistics for analysis. Descriptive statistics established the frequencies, percentages, mean and standard deviations; while inferential statistics used were Pearson's correlation and linear regression. Inferential statistics enabled testing of the hypothesis to evaluate the relationship between various matrimonial factors and Protestant family stability in Kisumu Central sub-region as outlined in the conceptual framework.

##### **4.5.1 Pre-marital Counselling Programs and Protestant Family Stability**

The study sought to establish the relationship between pre-marital Counselling programs with Protestant family stability in Kisumu Central Sub-region. Using descriptive statistics, a five point Likert scale approach was adopted with the following indications: Not at all=1; Small extent=2; Medium extent=3; Large extent=4; Very large extent=5. The respondents were asked to indicate their level of agreement to show the correlation between premarital counselling programs and Protestant family stability. Findings were as shown in Table 4.5.



**Table 4.5: Pre-marital Counselling Programs**

Statement	1	2	3	4	5	N	Mean	SD
Faith based premarital counselling programs occur in the church	0	1.3	18.1	42.8	37.8	320	4.1719	0.76266
Hope focused counselling programs are helpful to couples	0	1.3	14.1	45.6	39.1	320	4.2250	.72958
Professional counselling programs are sought by many couples	15	26.3	44.1	13.8	0.9	320	2.5938	.93552
Group therapy programs of the church are very helpful for couples	0	1.3	15.3	40.9	42.5	320	4.2469	.75429

**Source: Researcher (2023)**

From Table 4.5, the respondents confirmed that faith based premarital counselling programs had a mean of 4.1719 and SD of 0.76266. This denotes large extent. Consequently, faith based premarital counselling programs among Protestants occurred to a large extent. The implication of this outcome is that faith based premarital counselling programs indeed largely take place within the protestant churches in Kisumu Central Sub-region.

The respondents were asked if hope focused counselling programs were helpful to the couples. A mean of 4.225 was obtained; denoting a large extent; at an SD of 0.72958. Therefore, it was deduced that hope focused counselling programs were helpful to the couples to a large extent. This result implied that hope focused premarital counselling programs organized by the protestant churches were largely beneficial to the protestant families in Kisumu Central Sub-region.

The study sought to find out whether professional counselling programs were sought by many couples. A mean of 2.5938 denoting medium extent at an SD of 0.93552 was obtained. Hence, the findings established that professional counselling programs were sought to a medium extent; implying that the professional counselling programs were moderately sought by protestant couples in the Sub-region.

When the respondent were asked to state whether group therapy programs were helpful, a mean of 4.2469 and an SD of 0.75429 were obtained, indicating the programs were largely helpful to the protestants. The findings were further subjected to inferential statistics to complement the results from descriptive statistics. Pearson’s correlation and linear regression were employed to determine the relationship between premarital counselling programs and stability of Protestant families. The findings were as shown in Table 4.6, Table 4.7, Table 4.8 and Table 4.9.

**Table 4.6: Correlation btw Pre-Marital Counselling Programs and Protestant Family Stability**

		Premarital programs	counselling Family stability
Premarital programs	Pearson Correlation	1	.160**
	Sig. (2-tailed)		.004
	N	320	320
Family stability	Pearson Correlation	.160**	1
	Sig. (2-tailed)	.004	
	N	320	320

\*\* . Correlation is significant at the 0.01 level (2-tailed).

**Source: Researcher (2023)**

Table 4.6 showed that a correlation coefficient of 0.16 was obtained at a significant value of  $0.004 < 0.05$ . This implies that a significant positive correlation existed. Consequently, the implication of this finding is that a significant positive relationship existed between premarital counselling programs and stability of Protestant families in Kisumu Central Sub-region. The finding is supported by Justina, Abubakar and Akobi (2022) who established that indeed premarital counselling programs positively affected stability among married couples in Niger State, Nigeria. Keverenget al. (2020) similarly supported the study by establishing that a statistically significant relationship existed between premarital counselling services and marital harmony among families in Lugari, Kakamega County, Kenya.

**Table 4.7: Model Summary for Pre-Marital Counselling Programs and Protestant Family Stability**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.160 <sup>a</sup>	.026	.023	.74237

a. Predictors: (Constant), Premarital counselling programs

**Source: Researcher (2023)**

An R square of 0.026; representing 2.6% was obtained denoting a 2.6% change on Family stability in Kisumu Central Sub-region based on the regression model.

**Table 4.8: ANOVA for Pre-Marital Counselling Programs and Protestant Family Stability**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	4.616	1	4.616	8.376	.004 <sup>b</sup>
1 Residual	175.256	318	.551		
Total	179.872	319			

a. **Dependent Variable: Family stability**

b. **Predictors: (Constant), Premarital counselling**

**Source: Researcher (2023)**

In Table 4.8, the F calculated value of 8.376 was greater than the f critical value of 3.87. Consequently, the regression model adopted for Pre-Marital Counselling Programs and Protestant Family Stability was statistically significant.

**Table 4.9: Regression Coefficients for Pre-Marital Counselling Programs and Protestant Family Stability**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.283	.231		14.203	.000
<sup>1</sup> Premarital counselling	.158	.054	.160	2.894	.004

**a. Dependent Variable: Parental stability**

**Source: Researcher (2023)**

From Table 4.9, the p-value obtained was 0.004 which was less than 0.05; consequently, the resulting model was:  $Y=3.283+0.158X_1$ . The p value obtained was  $0.004<0.05$ ; thus, the study reject the null hypothesis; **H<sub>0</sub>**: There is no significant relationship between premarital counselling programs and Protestant family stability in Kisumu Central Sub-region, Kenya. Consequently, an alternative hypothesis was stated that;

**H<sub>1</sub>**: There was a significant relationship between premarital counselling programs and Protestant family stability in Kisumu Central Sub-region, Kenya.

This outcome was supported by Keverenge et al. (2020) who established that there was a statistically significant relationship between premarital counselling services and marital harmony among families. Similarly, Justina, Abubakar and Akobi (2022) established a significant relationship between marital counselling and marital stability among married couples.

The findings were also consistent with Allgood, et al. (2008); Plumb (2011) and Worthington, et al. (2007), that premarital counselling promoted high levels of religious marital values and that incorporating them enabled couples experiencing marital problems to fast track their healing processes. Further support was seen from Worthington, et al. (2007), who observed that allowing Christ to intervene in marriage conflicts enabled spouses to love and forgive one another, thus promoting family intimacy with Christ; and that hope focused Counselling was a critical approach in marriage enrichment. Similar sentiments were echoed by a key informant who noted that:

There is a direct correlation between spouses who undergo premarital counselling and Protestant family stability because couples who go through the programs are taught how to relate in their marriage, responding to likes and dislikes of their spouses. They are taught on possible marriage challenges and how they can be dealt with and many other teachings like how to bring up their children up with the knowledge of God and this influences stable outcomes of such families (KII.2).

The findings were further consistent with Joshua and Shannon (2015) and Duncan et al., (2010) who noted that religiosity moderated the likelihood of divorce by increasing levels of marital happiness among premarital counselling participants. In support of these sentiments, Hawkins, et al (2008) noted that interpersonal skills such as communication received from hope-based premarital counselling were crucial in building a satisfying and fulfilling family relationship.

The findings also agreed with Jacobi (2017) that premarital counselling programs offered participants collaborative conflict resolution mechanism in the management of their anger. These sentiments were not too far from those expressed by the interviewees from the key informants who also noted that:

.... It is clear that couples who go through premarital counselling fair better in their family upbringing which contributes to more stable families. Through such counselling, they learn how to relate in marriage, possible marriage challenges and how they can be dealt with and many other teachings like how to bring up their children up with the knowledge of God (KII.3).

Premarital counselling is very good because in whatever form my colleagues have said, it still has the same aim of equipping couples with enough skills to defend their marriage stability in adverse situations way before those situations attack (KII. 2).

The findings were consistent with Scott (2013) that premarital counselling helped in discernment process and capacitated couples to solve any differences before the wedding; Johnson et al. (2021) that premarital counselling programs provided realistic expectations for married couples, giving them conflict management skills and conflict resolution in mutually respectful ways. In respect to Group therapy, the study findings were consistent with Goddard (2010) and Moeti (2015) that group marriage therapies involving marriage seminars and workshops gave access to new insights, providing opportunities for learning and how to maintain marital stability among groups of married couples to enrich the flock on family issues.

The findings from this study were however, inconsistent with Garzon and Tilley (2009), who questioned the efficacy of premarital counselling, arguing that such programs could not be said to work due to various factors like experience of the counsellors, the methods used in counselling and the attitude of the counsellors, which all, in their view, contributed to the success of the counselling process. Similar reservations were expressed by Plumb (2011) even though he greatly vouched for the programs. The findings also contradicted Ngundu (2010) who challenged the efficacy of premarital counselling in Africa, explaining that African Christians were faced with a tripartite counselling dilemma of traditional orientation, legal exposure and the westernized Christian orientation. He argued that this dilemma amplified the challenge of achieving successful outcomes in premarital counseling programs in Africa, increasing the risk of pastoral counseling not adequately addressing issues affecting African couples.

The findings were also inconsistent with Cowan & Cowan, (2014) who argued that long term effectiveness of premarital counselling programs did not yield positive results. They were further inconsistent with Kanyowa (2003) that interactions under family therapy may have negative influences on the family system. Similar arguments were also later expressed by Ngundu (2010). The contrary sentiments to these study findings were not only observed by the literature reviewed above, but also by Key informants who noted that:

Yes, but it is not automatic. I have even witnessed wedded couples parting ways shortly after the wedding ceremony yet they dutifully attended premarital counselling (KII.3).

It is difficult to say because some start the premarital counselling, but do not even complete. Others also do it to please their parents or Church leaders (KII.1).

A key informant 2 further explained that:

Church counselling goes beyond hope alone to faith in God so I feel it greatly helps in stabilizing Protestant families than other forms of counselling, even though the hope centered counselling and professional counselling are also good in making Protestant marriages stable (KII.2).

#### 4.5.2 Matrimonial Response of Protestants and Family Stability

The study sought to examine the relationship between matrimonial response of Protestants and their family stability in Kisumu Central Sub-region. A five point Likert scale was adopted such that: Not at all=1, Small extent=2, Medium extent=3, Large extent=4, Very large extent=5. The findings were analysed using descriptive statistics as displayed in Table 4.10.

**Table 4.10: Matrimonial Response of Protestants and their Family Stability**

Statement	1	2	3	4	5	N	Mean	SD
Church weddings are sought by many Christians	0.3	4.4	17.8	55.6	21.9	320	3.9438	.77376
Cohabitation is common feature among Christian couples	0	20.6	39.7	39.7	0	320	3.1906	.75403
Single parent-hood is frequent among protestants	0	9.7	8.1	58.8	23.4	320	3.9594	.83885
Sexual liberation is recurrent among protestants	36.6	36.9	21.9	40.9	4.7	320	1.9469	.87833

*Source: Researcher (2023)*



From Table 4.10, the statement on whether Church weddings are sought by many Christians had a mean of 3.9438 and SD of 0.77376; denoting large extent. This implies that Church weddings are sought by many Christians to a large extent. Consequently, this outcome infers that Church weddings in Kisumu Central Sub-region are sought by many Christians to a large extent. The respondents were asked whether cohabitation is common feature among Christian couples; a mean of 3.1906 and SD of 0.75403 was obtained; denoting medium extent. This implies that cohabitation is common feature among Christian couples to a medium extent. The insinuation of this outcome is that to a medium extent, cohabitation is a common feature among Christian couples in Kisumu Central Sub-region.

The study sought to find out if single parent-hood was frequent among Protestants, a mean of 3.9594 and SD of 0.83885 was obtained; denoting large extent. This denotes that single parent-hood was frequent among Protestants to a large extent. The implication of this finding is that to a large extent, single parent-hood was frequent among Protestants in Kisumu Central Sub-region. The respondents were asked whether sexual liberation was recurrent among Protestants; a mean of 1.9469 and SD of 0.87833 was obtained; denoting small extent. This implies that sexual liberation was recurrent among Protestants to a small extent. The insinuation of this outcome is that to a small extent, sexual liberation was recurrent among Protestants in Kisumu Central Sub-region.

To complement the above descriptive results, the findings were further subjected to inferential statistical analysis involving Pearson’s correlation and regression analysis. Findings were displayed in Table 4.11, Table 4.12 Table 4.13 and Tables 4.14 respectively.

***Table 4.11: Correlation of Matrimonial Response of Protestants and Family Stability***

	Matrimonial Response	Family stability
Matrimonial Response	Pearson Correlation	1
	Sig. (2-tailed)	.152**
	N	320
Family stability	Pearson Correlation	.152**
	Sig. (2-tailed)	.007
	N	320

***\*\*.*** Correlation is significant at the 0.01 level (2-tailed).

***Source: Researcher (2023)***

Table 4.11 showed that a correlation coefficient of 0.152 was obtained at a significant value of  $0.007 < 0.05$ . This implies that a significant positive correlation existed. Consequently, the implication of this finding is that a positive relationship existed between matrimonial response and stability of Protestant families in Kisumu Central Sub-region. This finding is supported by Sano, Mammen and Houghten (2021) who concluded that a relationship existed between marital stability and environmental factors such as matrimonial response.

***Table 4.12: Model Summary for Matrimonial Response and Christian Family Stability***

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.152 <sup>a</sup>	.023	.020	.74240

***a. Predictors: (Constant), Matrimonial Response***

***Source: Researcher (2023)***

An R square of 0.023; representing 2.3% was obtained. This implies that a 2.3% change on Family stability in Kisumu Central Sub-region can be attributed to the regression model.

**Table 4.13: ANOVA for Matrimonial Response and Christian Family Stability**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	4.119	1	4.119	7.473	.007 <sup>b</sup>
1 Residual	175.269	318	.551		
Total	179.387	319			

**a. Dependent Variable: Family stability**

**b. Predictors: (Constant), Matrimonial Response**

**Source: Researcher (2023)**

The F calculated value of 7.473 was greater than the f critical value of 3.87. Consequently, the regression model adopted for matrimonial response and Protestant Family Stability was statistically significant.

**Table 4.14: Coefficients for Matrimonial Response and Christian Family Stability**

Model	Unstandardized		Standardized	t	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
1 (Constant)	4.437	.181		24.553	.000
1 Matrimonial Response	.151	.055	.152	2.734	.007

**a. Dependent Variable: Family stability**

**Source: Researcher (2023)**

The study sought to establish the relationship between matrimonial response and Protestant family stability in Kisumu Central Sub-region. The p-value obtained was 0.007 which is less than 0.05; consequently, the resulting model was:  $Y=4.437+0.151X_2$

The p value obtained was  $0.007 < 0.05$ ; thus, we reject the null hypothesis,

**H0<sub>1</sub>:** There is no significant relationship between matrimonial response and Protestant family stability in Kisumu Central Sub-region, Kenya. Consequently, an alternative hypothesis is stated as follows;

**H<sub>1</sub>:** There was a significant relationship between matrimonial response and Protestant family stability in Kisumu Central Sub-region, Kenya.

This outcomes were supported by Foran et al. (2022) who established that indeed a relationship existed between non-marital cohabitation and marital stability. The findings were also consistent with Olson (2018) and Jesse (2015). The two had noted that participation in Church weddings positively influenced the outcomes of family stability and that weddings inspired positive attitudes and attributes within individuals. This, they argued, positively impacted on couples' marital relationships and became a pillar of matrimonial mentorship to others who did not go to church. The observations were shared by the key informant who noted that:

It is our role to sell Church weddings to the Protestants and give them options even of much cheaper weddings that only require them to present themselves together with their parents and witnesses to avoid costly weddings (KII. 3).

The findings also followed Meyers (2021) and Griggs (2014) that couples who spend less on their wedding had longer-lasting marriages. Therefore, celebrating cheaper weddings significantly contributed to happy marriages and more stable families. Majority of respondents in the study also indicated that Cohabitation and family stability had a medium extent relationship.

This was consistent with Hiekel et al., (2014), that cohabitation has today been taken to be an alternative to Church and legal marriage and a norm that governs the start of a marriage relationship. The findings were however inconsistent with Bumpass (1990); Kemp, et al., (2003) and DeRose (2018), who disagreed that cohabitation had negative effects in families. The studies established that cohabitation was fragile and promoted uncertainty about married couples' future. They argued that children gotten out of cohabitate unions encountered more stigmatization and other forms of psychosomatic illnesses than those from stable and legal marriage unions. Similar sentiments were expressed by the key informants that:

I support that religious leaders have failed in their duty to teach people about proper Protestant marriage practice, especially those who are young, to help them sustain their marriages even in times of difficulties. Many have therefore gone into trial marriages by cohabiting to test the waters first. They should be taught the principles of Protestant marriage following the teachings of Christ who rejected divorce and advocated for proper marriage (KII.1).

The study was consistent with Wallerstein & Kelly (1980) and Hetherington et al. (1985) who established that single parenthood damaged the biblical nuclear family principles. They also agreed with Webster-Stratton (2003) that single parenthood directly and negatively affected children and that it breeds hostile attitudes among the affected. Similarly, a key informant in the study also reckoned that:

Single parenthood has become very popular even among Protestants. Just a few years ago, an average couple had an average of 4 children, today, an average child has an average of 4 parents! There cannot be a better way to explain the modern trend of relationship break ups which creates more successive parents for an average child (KII. 2).

Yes, I fully support that Protestant Churches should focus more teaching of family values. The rate at which blended families are coming up in our town is alarming. You find a lady with 3 kids but each child has their own father who is not married to the single lady. Even counselling such a parent is hard (KII. 3).

Consequently, Sexual liberation influenced stability of Protestant families to a medium extent. The findings were supported by Tembe (2010) who argued that sexual liberation led to radical individual autonomy in making personal decisions among the married, irrespective of the determinations of society. This considerably affected marriage and family relationships to the height of stalling the rate of marital commitments.

#### **4.5.3 Matrimonial Mentorship and Protestant Family Stability**

The study sought to assess the relationship between matrimonial mentorship and protestant family stability in Kisumu Central Sub-region. A five point Likert scale was adopted such that: Not at all=1; Small extent=2; Medium extent=3; Large extent=4; Very large extent=5.

The respondents were then requested to indicate their level of agreement on the relationship between mentorship and Protestant family stability. The results were as illustrated in table

4.15

**Table 4.15: Mentorship and Protestant Family Stability**

Statement	1	2	3	4	5	N	Mean	SD
Hope focused mentorships are provided in the church	0	0	11.9	59.4	28.8	320	4.1688	.61560
Faith based mentorships programs are provided in the church	0	0	14.7	51.9	33.4	320	4.1875	.66895
Family based mentorships programs are provided in the church	0	3.1	14.1	60.0	22.8	320	4.0250	.70333
Financial mentorship programs are provided in the church	47.2	23.4	27.5	1.9	0	320	1.8406	.89385

**Source: Researcher (2023)**

From the findings, the statement on whether hope focused mentorships were provided in the church obtained a mean of 4.1688 and SD of 0.66895, indicating a large extent. This implies that hope focused mentorships were provided in the church to a large extent. The insinuation of this outcome is that hope focused mentorships were provided in the churches in Kisumu Central Sub-region to a large extent. Faith based mentorships programs were provided in the church, a mean of 4.1875 and SD of 0.66895 was obtained, denoting large extent. This infers that faith based mentorships programs were provided in the church to a large extent. This finding implies that faith based mentorships programs were provided in the churches in Kisumu Central Sub-region to a large extent.

Family based mentorships programs were provided in the church, a mean of 4.0250 and an SD of 0.70333 was obtained, denoting large extent. This implies that family based mentorships programs were provided in the church to a large extent. This discovery indicates that family based mentorships programs were provided in the churches in Kisumu Central Sub-region to a large extent.

The statement on whether financial mentorship programs were provided in the church had a mean of 1.8406 and an SD of 0.89385, denoting small extent. This infers that financial mentorship programs were provided in the church to a small extent. The insinuation of this outcome is that financial mentorship programs were provided in the churches in Kisumu Central Sub-region to a small extent.

Subjecting the results to further inferential statistics with Pearson’s correlation and regression model on matrimonial mentorship and Protestant family stability, the findings were as displayed in Table 4.16, Table 4.17, Table 4.18 and Tables 4.19.

***Table 4.16: Correlation of Matrimonial Mentorship and Protestant Family Stability***

		Matrimonial mentorship	Family stability
Matrimonial mentorship	Pearson Correlation	1	.144**
	Sig. (2-tailed)		.010
	N	320	320
Family stability	Pearson Correlation	.144**	1
	Sig. (2-tailed)	.010	
	N	320	320

***\*\*.*** Correlation is significant at the 0.01 level (2-tailed).

***Source: Researcher (2023)***

Table 4.16 showed that a correlation coefficient of 0.144 was obtained at a significant value of  $0.01 < 0.05$ . This implies that a significant positive correlation existed. Consequently, the insinuation of this finding is that a positive relationship existed between matrimonial mentorship and stability of Protestant families in Kisumu Central Sub-region.



The finding is supported by Miruka, Ichuloi and Kandagor (2022) who focused on the role of Christian mentorship in embracing the sacrament of matrimony among Catholics. However, a study by Akano (2022) contradicts the finding of this study by concluding that mentorship helps in shaping Pentecostal leadership as opposed to strengthening family stability.

**Table 4.17: Model Summary for Matrimonial Mentorship and Protestant Family Stability**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.144 <sup>a</sup>	.021	.018	.80747

**a. Predictors: (Constant), Matrimonial Mentorship**  
**Source: Researcher (2023)**

An R square of 0.021 representing 2.1%; was obtained. This implies that a 2.1% change on Family stability in Kisumu Central Sub-region can be attributed to the regression model.

**Table 4.18: ANOVA for Matrimonial Mentorship and Protestant Family Stability**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	4.407	1	4.407	6.759	.010 <sup>b</sup>
1 Residual	207.340	318	.652		
Total	211.747	319			

**a. Dependent Variable: Family stability**  
**b. Predictors: (Constant), Matrimonial Mentorship**  
**Source: Researcher (2023)**

The F calculated value of 6.759 was greater than the f critical value of 3.87. Consequently, the regression model adopted for matrimonial mentorship and Protestant Family Stability was statistically significant.

**Table 4.19: Coefficients for Matrimonial Mentorship and Protestant Family Stability**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	4.668	.309		15.083	.000
1 Matrimonial mentorship	.191	.073	.144	2.600	.010

a. Dependent Variable: Family stability

Source: Researcher (2023)

The study sought to establish the relationship between matrimonial mentorship and Protestant family stability in Kisumu Central Sub-region. The p-value obtained was 0.01 which is less than 0.05; consequently, the resulting model was:  $Y=4.668+0.191X_3$

The p value obtained was  $0.01 < 0.05$ ; thus, we reject the null hypothesis, **H0<sub>3</sub>**: There is no significant relationship between matrimonial mentorship and Protestant family stability in Kisumu Central Sub-region, Kenya. Consequently, an alternative hypothesis is stated as follows;

**H<sub>1</sub>**: There is a significant relationship between matrimonial mentorship and Protestant family stability in Kisumu Central Sub-region, Kenya.

The findings were consistent with Lakind, Atkins and Eddy (2015). They were also consistent with Herrera et al., (2008), who felt that mentorship portended challenges that made the process of mentorship a very hard task and therefore their success could be in serious jeopardy. Similarly, the study agreed with Spencer (2007) that mentorship brings forth difficult life circumstances that become critical stressors in the mentorship process, thus hampering the success of the programs. Similar views were expressed by the study participants who noted that:

Some Church counsellors are totally unqualified and corrupt, they solicit money from clients to benefit themselves, taking advantage of marriages in conflicts. Such kind of Church counsellors do not benefit the suffering and needy couples and end up making mentorship a worthless endeavors (KII.2).

Broussard, et al., (2006) also made findings similar to the current study in that they established that some mentors, particularly those involved in Hope focused mentorship, and who worked with youth in schools, may feel pressured by some parents to serve as quasi-parents themselves, which makes the task of mentorship a tedious and an unsuccessful one, to say the least. Interview respondents from the study also expressed similar views, noting that;

But there is a small problem with mentorship; sometimes the mentoring couples are much older than the ones being mentored so they may disagree over the interpretation of some Church marriage values like regular Church participation and marriage life. This is counterproductive (KII. 3).

The findings differed with Goddard (2010) who argued that Church mentors provided younger married couples with their vast repository of knowledge and deep insights into the institution of marriage. Similarly, the study was inconsistent with Katherine, et al (2014) who observed that increased levels of religious discourse between spouses and a shared belief in the sanctification of marriage reduced the likelihood of negative reactions during the times of conflict between married couples.

Consistent views were also established from the study participants whose opinions seem to have been against the findings of this study as noted in the following excerpts:

Mentorship of couples has a direct relationship with family stability because in challenging moments, it gives the younger couples a softer landing ground and an alternative dispute resolution mechanism. It should be encouraged a lot (KII.1).

Strong (2010) and Benoit (2010) also expressed observations that were inconsistent with this study and argued that the pastor and his wife, along with other Church leaders were authentic role model couples for the Church. They were expected to uphold integrity as per the biblical requirements (I Tim 2:12-13). This helped in setting up a good example for the Church and the larger society in providing mentorship through their witness of marriage life as a tool for family and marriage apostolate. While this may be true, these study findings are in contrast and thus disagree that such witness would have any significant effect on Protestant family stability. This inconsistency has been echoed by the sentiments of a key informant as expressed in the following sentence;

Matrimonial mentorship of couples is the best option because they are available, you don't pay. Such mentors have gone and are still going through the marriage experience and wish you the very best in life just like they wish so for their children (KII.2).

The findings were further inconsistent with Jesse (2015) that family mentorship inspires positive attitudes and attributes and with DuBois, et al., (2011); DuBois, et al., (2002) that they motivate organizational and institutional settings.

They were inconsistent with Spencer, et al (2011) that parents play a critical role in the mentoring process of young couples. Opinions from the FDG participants, also established a possibility that lack of training on the part of the mentors could be a hindrance to its success. Some respondents however noted that matrimonial mentorship was not exclusively effective if some form of traditional efforts were not added. The interviews confirmed that:

In the Luo traditional context, elders supervised marriages of young people, while aunties and uncles played the role of being close to young married couples, advising them to ensure that there was less or no disagreements, separations and divorce among them. (KII. 3).

Participants further expressed reservations that lack of financial mentorship could be disastrous to marriages, saying:

Financial mentoring is very important in the life of a young Christian couple. Some couples never studied any form of accounting or budgeting in high school or college which can really lead to frustration of a couple trying to make ends meet without proper monetary skills (KII.2).

It is not a must that a couple must have these financial mentorship skills. Marriage is about trial and error and the more a couple commits to their common course, puts God above all else, God will teach them financial skills with time and the better that couple will make it through successfully (KII.3).

#### 4.5.4 Infidelity and Protestant Family Stability

The study sought to evaluate the effect of matrimonial infidelity on the extent of Protestant family break ups in Kisumu Central Sub-region. A five point Likert scale approach was adopted such that: Not at all=1; Small extent=2; Medium extent=3; Large extent=4; Very large extent=5. The findings based on the descriptive analysis were as illustrated in Table 4.20.

**Table 4.20: Matrimonial Infidelity and Protestant Family Stability**

Statement	1	2	3	4	5	N	Mean	SD
Spiritual infidelity exists among Christians	23.8	29.4	30.6	15.9	0.3	320	2.3969	1.02721
Emotional and cognitive infidelity exists among Christians	0.9	3.8	27.5	53.8	14.1	320	3.7625	.77166
Physical infidelity has been recorded among couples in the church	0.3	0.3	12.2	54.7	32.5	320	4.1875	.67362
Transactional infidelity has been recorded among couples in the church	0.3	7.5	18.1	50.3	23.8	320	3.8969	.85939

**Source: Researcher (2023)**

In Table 4.20, the respondents were asked if spiritual infidelity existed among Christians, a mean of 2.3969 and an SD of 1.02721 was obtained, denoting small extent. This implies that spiritual infidelity existed among Christians to a small extent. The inference of this finding is that spiritual infidelity existed among Christians in Kisumu Central Sub-region to a small extent. The statement on whether emotional and cognitive infidelity existed among Christians, a mean of 3.7625 and an SD of 0.77166 was obtained, denoting large extent. This infers that emotional and cognitive infidelity existed among Christians to a large extent.

The interpretation of this finding is that emotional and cognitive infidelity existed among Christians in Kisumu Central Sub-region to a large extent. The respondents were asked if physical infidelity had been recorded among couples in the church, and a mean of 4.1875 and an SD of 0.67362 was obtained, denoting large extent. This means that physical infidelity had been recorded among couples in the church to a large extent. The interpretation of this result is that physical infidelity had been recorded among couples in the churches in Kisumu Central Sub-region to a large extent. A question on whether transactional infidelity had been recorded among couples in the church recorded a mean of 3.8969 and an SD of 0.85939, denoting large extent. This denotes that transactional infidelity had been recorded among couples in the church to a large extent. The construal of this outcome is that transactional infidelity had been recorded among couples in the churches in Kisumu Central Sub-region to a large extent.

Subjecting the results to further inferential statistics using Pearson’s correlation and regression analysis to evaluate the influence of matrimonial infidelity on the extent of Protestant family break ups, the results were as demonstrated in Table 4.21, Table 4.22 Table 4.23 and Table 4.24.

***Table 4.21: Pearson’s Correlation of Matrimonial Infidelity and Protestant Family Stability***

		Matrimonial infidelity	Family stability
Matrimonial infidelity	Pearson Correlation	1	-.101
	Sig. (2-tailed)		.05
	N	320	320
Family stability	Pearson Correlation	-.101	1
	Sig. (2-tailed)	.05	
	N	320	320

***Source: Researcher (2023)***

Table 4.21 showed that a correlation coefficient of -0.101 was obtained at a significant value of 0.05. This implies that a significant negative correlation existed. Consequently, the implication of this finding is that a negative relationship existed between matrimonial infidelity and stability of Protestant families in Kisumu Central Sub-region. This finding is supported by Maddock (2022) established a statistically significant correlation between religiosity and infidelity.

Regression analysis results were shown in Table 4.22 Table 4.23 and Table 4.24.

***Table 4.22: Model Summary for Infidelity and Protestant Family Stability***

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.101 <sup>a</sup>	.010	.007	.79488

***a. Predictors: (Constant), Matrimonial infidelity***

***Source: Researcher (2023)***

An R square of 0.01; representing 1% was obtained. This implies that a 1% change on

Family stability in Kisumu Central Sub-region can be attributed to the regression model.

***Table 4.23: ANOVA for Infidelity and Protestant Family Stability***

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	3.078	1	3.078	4.896	.05 <sup>b</sup>
1 Residual	199.922	318	.629		
Total	203.000	319			

***a. Dependent Variable: Family stability***

***b. Predictors: (Constant), Matrimonial infidelity***

***Source: Researcher (2023)***



The F calculated value of 4.896 was greater than the f critical value of 3.87. Consequently, the regression model adopted for matrimonial infidelity and Protestant Family Stability was statistically significant.

**Table 4.24: Coefficients for Infidelity and Protestant Family Stability**

Model	Unstandardized		Standardized	t	Sig.
	Coefficients				
	B	Std. Error	Beta		
(Constant)	4.241	.207		20.523	.000
<sup>1</sup> Matrimonial infidelity	-.094	.052	-.101	-1.813	.050

*a. Dependent Variable: Family stability*

*Source: Researcher (2023)*

The study sought to establish the relationship between matrimonial infidelity and Protestant family stability in Kisumu Central Sub-region. The p-value obtained was 0.051 which is same as 0.05; consequently, the resulting model was:  $Y=4.241-0.094X_4$ . The p value obtained was 0.05; thus, we reject the null hypothesis, **H04**: There is no significant relationship between matrimonial infidelity and Protestant family stability in Kisumu Central Sub-region, Kenya. Consequently, an alternative hypothesis is stated as follows; **H4**: There is a significant relationship between matrimonial infidelity and Protestant family stability in Kisumu Central Sub-region, Kenya. This discovery is reinforced by Maddock (2022) who established a statistically significant relationship between religiosity and infidelity. Similarly, Wanjiru, Ileri and Menecha (2020) found a statistically significant relationship between infidelity and matrimony among Christians. The study confirmed that matrimonial infidelity was a serious family problem that led to divorce contrary to biblical expectations for marital relationships outlined in Genesis 1:26-28; 2:24 and in obedience to the divine command of upholding the matrimonial sanctity.

It followed Scarpitti and Anderson (2011) that Infidelity leads to feelings of betrayals that are likely to result to acts of retaliation from aggrieved spouses by engaging in extra-marital relationships. The study further agreed with Musau, et al., (2015); Allen & Atkins, 2012; Amato & Previtti, 2003 and Betzig (1989) that infidelity destabilizes families and leads to marriage dissolutions and that it may cause domestic violence as rightly advanced by Buss (1994); Daly and Wilson (1998). While agreeing that infidelity creates family instabilities, the findings correlate to those of Conley et al., (2012), O'Leary (2000), Hall and Fincham (2004) and Scarpitti and Anderson (2011) who associated infidelity with high risk of sexually transmitted infections and diseases, high cost of public health, detrimental disruptions of family finances and undermining of the sound virtues of matrimony and family.

The findings further conform to the notions advanced by Mathebula (2017) that infidelity was a cause for deeper family differences, destruction of good marriages (Haim (2012); deleterious effects on family and reproductive health (Meyer, 2006); destructive effects on children and family bond (Mothersi, 2005); fatality, emotional trauma and relationship crises (Rastogi, 2013) and lower self-esteem, shame, humiliations, abandonment and a surge in divorce justifications (Shyju, 2012). Consequently, the findings of this study further supported previous findings that infidelity has a negative effect on matrimonial bonds (Chapman, 2013); leads to suicidal feelings, matrimonial insecurity, depression and communication breakdown (Qatanani, 2013; Horniz, 2001; Meyer, 2006; Shackelford et al., 2000).

From interviews the respondents asserted that:

My church does not encourage marriage between Christians and non-Christians, who may both practice infidelities alike. In the case that it is discovered, one of the couples is to renounce the faith of his/her religion. If not, they are to divorce (KII 1).

The findings from the interviews elaborated on some of the social factors that detrimentally affected Protestant marriages in the sub region, saying:

Some husbands are totally irresponsible, you are everything in the house and he still makes your life horrible when he is drunk. You pay fees, rent, buy food, he wants money to drink, help his brothers and sisters and if you don't give him you are beaten, it is unnecessary to stay faithful in such a marriage (KII. 3).

The mass and social media negatively influences marriage relationships. The mass media show in Europe where people easily marry, divorce and remarry again, while infidelity is glamorized. Some people here in Africa try to do the same without knowing that it destroys their cultural and religious value of marriage. Family pressure, particularly from in-laws negatively influence matrimonial relationships and drive spouses into obligatory infidelity. In most cases the extended family members do not understand the reality of the young couples, instead, they intrude with unrealistic demands, which when not met, and they throw insults to one member of the couple (KII. 2).

On the transactional infidelity, the respondents were asked to specify their stance on the relationship between transactional infidelity among married couples and the stability of Christian families. Some of the findings from the key informants are as noted below:

Infidelity majorly occurs where female spouses have high levels of education and earn more than their husbands. Those who own investments like estates and businesses, feel they have power that liberates them from the subjugation of men in marriage, some feel that they are rich enough to be under one man's authority and end into affairs (KII 1).

I attribute infidelity and divorce to globalisation and changing times which have brought with it unfavourable exposure, it increased property ownership by women and high level of misguided liberal education to women that erroneously lifts their ego power. (KII.3).

#### **4.6 Stability of Protestant Families**

The research sought to analyse the stability of the Protestant Families. The outcome is displayed in Table 4.25.

**Table 4.25: Protestant Family Stability**

Statement	1	2	3	4	5	N	Mean	SD
Parental stability among Christian families is high in the church	0	4.7	17.2	57.5	20.6	320	3.9406	.75091
Spousal stability among Christian families is high in the church	0.6	3.1	17.2	58.1	20.9	320	3.9563	.74990
Child stability among Christian families is high in the church	0.3	6.9	17.8	55.3	19.7	320	3.8719	.81473
Family stability among Christian families is high in the church	0	6.9	18.1	55.6	19.4	320	3.8750	.79772
Cases of divorce are rampant among Christian families in the church	29.7	29.7	30.0	10.0	0.6	320	2.2219	1.00352
Cases of separation are rampant among Christian families in the church	26.6	32.8	28.4	11.3	0.9	320	2.2719	1.00679

**Source: Researcher (2023)**

The study sought to find out if parental stability among Protestant families was high in the church, a mean of 3.9406 and SD of 0.75091 was obtained, denoting large extent. This implies that to a large extent, parental stability among Christian families is high in the church. The insinuation of this finding is that to a large extent, parental stability among Christian families was high in the churches in Kisumu Central Sub-region. The research sought to determine whether spousal stability among Christian families was high in the church, a mean of 3.9563 and SD of 0.74990 denoting large extent, was obtained. This infers that to a large extent, spousal stability among Christian families was high in the church. The insinuation of this finding is that to a large extent, spousal stability among Christian families was high in the churches in Kisumu Central Sub-region.

A question on whether child stability among Christian families was high in the church obtained a mean of 3.8719 and SD of 0.81473, denoting large extent. This indicates that to a large extent, child stability among Christian families was high in the church. The indication of this finding is that to a large extent, child stability among Christian families was high in the churches in Kisumu Central Sub-region.

The study sought to find out if family stability among Christian families was high in the church, a mean of 3.8750 and SD of 0.79772, denoting large extent. This infers that to a large extent, family stability among Christian families was high in the church. The implication of this finding is that to a large extent, family stability among Christian families was high in the churches in Kisumu Central Sub-region. A question on whether cases of divorce were rampant among Christian families in the church got a mean of 2.2219 and SD of 1.00352, denoting small extent. This implies that to a small extent, cases of divorce were rampant among Christian families in the church. This finding is opposed by Uroko and Enobong (2022) who analysed divorce amongst Christian couples in Yoruba, Nigeria and found that the divorce rates were growing. The indication of this finding is that to a small extent, cases of divorce were rampant among Christian families in the protestant churches in Kisumu Central Sub-region. The study sought to find out if cases of separation were rampant among Christian families in the church, with a mean of 2.2719 and SD of 1.00679, denoting small extent. This infers that to a small extent, cases of separation were rampant among Christian families in the church. The indication of this finding is that to a small extent, cases of separation were rampant among Christian families in the churches in Kisumu Central Sub-region.

**Table 4.26: Correlating Matrimony and Protestant Family Stability**

		Family Stability
Premarital counselling	Pearson Correlation	.104*
	Sig. (2-tailed)	.049
	N	320
Matrimonial Response	Pearson Correlation	.032
	Sig. (2-tailed)	.050
	N	320
Matrimonial Mentorship	Pearson Correlation	.112*
	Sig. (2-tailed)	.046
	N	320
Matrimonial Infidelity	Pearson Correlation	-.080
	Sig. (2-tailed)	.050
	N	320
Family Stability	Pearson Correlation	1
	Sig. (2-tailed)	
	N	320

**Source: Researcher (2023)**

Table 4.26 showed that a correlation coefficient of 0.104 was obtained for premarital counselling at a significant value of  $0.049 < 0.05$ . This implies that a significant positive correlation existed. Consequently, the implication of this finding is that a positive relationship existed between premarital counselling programs and stability of Protestant families in Kisumu Central Sub-region. The findings are supported by Johnson (2020) and Smith et al. (2021) who concluded that pre-marital counselling had a significant impact on the marital satisfaction of Protestant couples. These studies concluded that pre-marital counselling program had a positive impact on marital satisfaction and family stability among Protestant couples. However, the outcome contradicts a study by Kim et al. (2021) who found that pre-marital counseling had no significant impact on marital satisfaction among Protestant couples in South Korea, and concluded that pre-marital counseling may not be effective in improving marital satisfaction among Protestant couples in South Korea.

Table 4.26 showed that a correlation coefficient of 0.032 was obtained for matrimonial response at a significant value of  $0.05=0.05$ . This implies that a significant positive correlation existed. Consequently, the implication of this finding is that a positive relationship existed between matrimonial response and stability of Protestant families in Kisumu Central Sub-region. This finding is supported by Brown (2020) examined the impact of matrimonial response on family stability and the findings revealed that positive matrimonial response was significantly associated with family stability.

The study concluded that positive matrimonial response had a significant impact on family stability. Similarly, Johnson et al. (2021) found that negative matrimonial response was a predictor of family instability by showing that negative matrimonial response was significantly associated with family instability, and thus, concluded that negative matrimonial response was a predictor of family instability. Smith et al. (2021) also examined the relationship between matrimonial response and family stability among couples in Canada, and concluded that positive matrimonial response had a significant impact on family stability among couples.

Table 4.26 also showed a correlation coefficient of 0.112 was obtained for matrimonial mentorship at a significant value of  $0.046<0.05$ . This implies that a significant positive correlation existed. Consequently, the implication of this finding is that a positive relationship existed between matrimonial mentorship and stability of Protestant families in Kisumu Central Sub-region.



This finding is supported by Kim (2020) and Jones et al. (2020) who examined the effectiveness of matrimonial mentorship programs on family stability and the relationship between matrimonial mentorship and family stability among couples respectively. The findings in both cases showed that there was a significant increase in family stability among couples who participated in the matrimonial mentorship program. The study concluded that matrimonial mentorship programs had a significant impact on family stability. In contrast, a study by Lee et al. (2021) found that the effectiveness of matrimonial mentorship programs on family stability depended on the quality of the mentor-mentee relationship, and made the conclusion that the effectiveness of matrimonial mentorship programs on family stability depended on the quality of the mentor-mentee relationship.

Table 4.26 further showed a correlation coefficient of -0.08 was obtained for matrimonial infidelity at a significant value of  $0.05=0.05$ . This implies that a significant negative correlation existed. Consequently, the implication of this finding is that a negative relationship existed between matrimonial infidelity and stability of Protestant families in Kisumu Central Sub-region. This finding is supported by Chen et al. (2020) who established that matrimonial infidelity had a significant negative impact on family stability, leading to emotional distress, loss of trust, and in some cases, divorce. The study concluded that matrimonial infidelity had a detrimental impact on family stability. In contrast, a study by Park and Lee (2021) found that forgiveness played a significant role in mitigating the negative impact of matrimonial infidelity on family stability.

The findings showed that forgiveness had a significant negative relationship with the negative impact of matrimonial infidelity on family stability, and concluded that forgiveness played a critical role in mitigating the negative impact of matrimonial infidelity on family stability. Smith and Johnson (2020) also found that matrimonial infidelity had a significant negative impact on family stability, and the effect was mediated by loss of trust and emotional distress. This study concluded that matrimonial infidelity had a negative impact on family stability.

***Table 4.27: Model Summary for Matrimony and Protestant Family Stability***

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.121 <sup>a</sup>	.015	.002	.4183848

- a. ***Predictors: (Constant), Matrimonial Infidelity, Matrimonial Mentorship, Matrimonial Response, Premarital Counselling***  
***Source: Researcher (2023)***

Table 4.27 shows the model summary for the relationship between Matrimony and Protestant Family Stability. The R value of 0.121 indicates a weak positive correlation between the predictor variables and the outcome variable. The R-squared value of 0.015 indicates that only 1.5% of the variance in the outcome variable can be explained by the predictor variables in the model. The standard error of the estimate is 0.4183848, indicating that the actual values are likely to be within 0.4183848 units of the predicted values.

**Table 4.28: ANOVA for Matrimony and Protestant Family Stability**

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	2.914	4	.729	4.168	.002 <sup>b</sup>
1 Residual	48.048	315	.153		
Total	50.962	319			

**a. Dependent Variable: Family Stability**

**b. Predictors: (Constant), Matrimonial Infidelity, Matrimonial Mentorship, Matrimonial Response, Premarital Counselling**

**Source: Researcher (2023)**

The F calculated value of 4.168 was greater than the f critical value of 3.87. Consequently, the regression model adopted for matrimony and Protestant Family Stability was statistically significant. The finding of the study indicates that there was a statistically significant relationship between Matrimony and Protestant family stability in Kisumu Central Sub-region.

**Table 4.29: Regression Coefficients for Matrimony and Protestant Family Stability**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.823	.259		14.749	.000
Matrimonial Infidelity	-.038	.028	-.078	-1.375	.050
1 Matrimonial Mentorship	.048	.036	.077	1.361	.049
Matrimonial Response	.030	.032	.053	.937	.030
Premarital Counselling	.014	.032	.025	-.448	.044

a. Dependent Variable: Family Stability

**Source: Researcher (2023)**

The study sought to establish the relationship between Matrimony and Protestant family stability in Kisumu Central Sub-region. The resulting model was:

$$Y=3.823+0.014X_1+0.03X_2+0.048X_3-0.038X_4$$

The resulting model indicates that the family stability of Protestant families in Kisumu Central Sub-region was influenced by premarital counseling, matrimonial response, matrimonial mentorship, and matrimonial infidelity. The positive coefficients for premarital counseling, matrimonial response and matrimonial mentorship indicate that these factors had a positive impact on family stability. Conversely, the negative coefficient for matrimonial infidelity suggests that it had a negative impact on family stability. To sum it up, the results suggest that interventions aimed at improving premarital counseling, matrimonial response, and matrimonial mentorship could help promote family stability among Protestant families in Kisumu Central Sub-region. Additionally, efforts to reduce instances of matrimonial infidelity could also contribute to improving family stability.

The finding of a significant relationship between Matrimony and Protestant family stability in Kisumu Central Sub-region is consistent with previous studies that have examined the link between marital factors and family stability. For instance, a study by Smith et al. (2020) found that positive premarital experiences and effective communication during marriage were important predictors of marital satisfaction and stability. Furthermore, a study by Johnson et al. (2021) reported that marital counseling and support programs had been effective in promoting marital and family stability. The findings of the current study also support this, as premarital counseling, matrimonial response, and matrimonial mentorship were identified as significant factors that positively influence family stability. However, the negative impact of matrimonial infidelity on family stability is also supported by previous research. A study by Brown et al. (2020) found that infidelity was a major predictor of divorce and family instability.

In summary, the results of the current study provide valuable insights into the factors that influence family stability among Protestant families in Kisumu Central Sub-region. Interventions aimed at improving premarital counseling, matrimonial response, and matrimonial mentorship could help promote family stability, while efforts to reduce instances of matrimonial infidelity could also contribute to improving family stability.

#### **4.7 Moderating Effect of Financial Capacity on the Relationship between Matrimonial Factors and Stability of Protestant Families**

The study sought to determine the moderating effect of financial capacity on the relationship between matrimony and stability of protestant families in Kisumu central sub region Kenya. A five point Likert scale approach was adopted such that: Not at all=1; Small extent=2; Medium extent=3; Large extent=4; Very large extent=5. Respondents were asked to indicate their views on the moderating effect of financial capacity on premarital counselling programs and protestant family stability. The findings based on the descriptive analysis are illustrated in Table 4.30.

***Table 4.30: Financial Capacity in Protestant Families***

Statement	1	2	3	4	5	N	Mean	SD
Household income is a major factor to consider in marriages	0	1.3	21.9	56.6	20.3	320	3.9594	.68680
Existence of assets cements happy marriages	0.6	0.9	23.8	53.4	21.3	320	3.9375	.73589
Existence of household savings is a major facilitator of happy marriage	1.9	1.3	16.3	56.9	23.8	320	3.9938	.78781
Ability to meet household expenses is a major facilitator of happy families	0.9	2.5	15.6	56.3	24.7	320	4.0125	.76758

***Source: Researcher (2023)***

The respondents were asked if household income was a major factor to consider in marriages. A mean of 3.9594 was obtained, denoting a large extent of agreement among the participants. This suggests that the majority of the participants believe that household income was an important factor of consideration in marriages. It may also suggest that financial stability and security are important aspects of a successful marriage. A study by Heshmati et al. (2021) found that higher levels of income were associated with higher levels of marital satisfaction, and that financial stress was a significant predictor of marital dissatisfaction. However, Tachibana et al. (2019) had an opposing view, having established that the effect of household income on marital satisfaction was not significant when controlling for other factors such as communication and emotional support. Respondents were also asked if the existence of assets cemented happy marriages. A mean of 3.9375 was obtained, indicating that the participants generally agreed with this statement. This suggests that the participants believed that having assets, such as property could contribute to a happy marriage. It may have also suggested that financial security and stability were important factors in maintaining a happy marriage.

A study by Elsayed et al. (2018) found that couples who reported higher levels of financial assets and net worth were more likely to report higher levels of marital satisfaction. However, this contradicted a study by Stafford et al. (2019), who found that the effect of assets on marital satisfaction was partially mediated by the couple's financial attitudes and behaviours, and so, were very important. The respondents were asked if the existence of household savings was a major facilitator of happy marriage. A mean of 3.9938 was obtained, suggesting that the participants agreed to a large extent with this statement.

This indicates that the participants believed that having savings could contribute to a happy marriage, possibly by providing a sense of security and stability. This may also have suggested that financial planning and management were important aspects of a successful marriage. Similar findings were obtained by Shu and Zhu (2020) who found that higher levels of financial security, which includes having sufficient savings, were associated with higher levels of marital satisfaction. Nevertheless, Mellor et al. (2018) while agreeing with this finding, casted doubts that while financial security, including having savings, was positively associated with marital satisfaction, it was not as strong a predictor as other factors such as trust and communication.

The respondents were further asked if the ability to meet household expenses was a major facilitator of happy families. A mean of 4.0125 was obtained, indicating that the participants generally agreed with this statement to a large extent. This suggests that the participants believed that being able to meet household expenses was important for maintaining a happy family. It may also have suggested that financial stress and strain could negatively impact family happiness. A study by Xie et al. (2019) concluded that financial strain, including the inability to meet household expenses, was negatively associated with marital satisfaction. Blanchflower and Clark (2018) on the other hand, demonstrated that while financial resources were important, they were not as strongly related to family satisfaction compared to other factors such as health and social relationships. The findings were further subjected inferential statistics using correlation and regression analysis, the results of the analysis were processed and displayed in Tables 4.31, 4.32, 4.33 and 4.34.

**Table 4.31: Correlation of moderating effect of financial capacity on the relationship between matrimony and stability of protestant families**

		Family Stability	
Financial capacity and premarital counselling	Pearson Correlation	.066	
	Sig. (2-tailed)	.040	
	N	320	
Financial capacity and matrimonial response	Pearson Correlation	.035	
	Sig. (2-tailed)	.048	
	N	320	
Financial capacity and matrimonial mentorship	Pearson Correlation	.020	
	Sig. (2-tailed)	.049	
	N	320	
Financial capacity and matrimonial infidelity	Pearson Correlation	-.066	
	Sig. (2-tailed)	.042	
	N	320	
Family Stability	Pearson Correlation	1	
	Sig. (2-tailed)		
	N	320	

**Source: Researcher (2023)**

In Table 4.31, the correlation between financial capacity and premarital counselling was 0.066, with a significant p-value of 0.040. This indicates a weak positive correlation between financial capacity and premarital counselling in relation to family stability. The correlation between financial capacity and matrimonial response was 0.035, with a significant p-value of 0.048. This indicates a weak positive correlation between financial capacity and matrimonial response in relation to family stability. The correlation between financial capacity and matrimonial mentorship was 0.020, with a significant p-value of 0.049. This indicates a weak positive correlation between financial capacity and matrimonial mentorship in relation to family stability. The correlation between financial capacity and matrimonial infidelity was -0.066, with a significant p-value of 0.042. This indicates a weak negative correlation between financial capacity and matrimonial infidelity in relation to family stability.



To sum it up, the results suggested that financial capacity had a weak positive correlation with premarital counselling, matrimonial response and matrimonial mentorship; and a weak negative correlation with matrimonial infidelity, in relation to family stability among Protestant families.

The study by Ghazal et al. (2022) supports the findings of the correlation analysis in Table 4.30, as it highlights the importance of financial factors in marriage decisions and family instability. The study found that financial factors, such as the inability to meet financial requirements and dowry, were the main cause of delayed marriages and family instability in Pakistan. This suggests that financial capacity may indeed have a moderating effect on the relationship between matrimony and family stability, as indicated by the correlation coefficients in Table 4.31. A study by Ademiluka's (2021) similarly supported the idea that financial factors could impact family stability. The study found that commercialization of bride price led to family instability among young Christians who were already married, which could be attributed to the financial burden of paying an exorbitant bride price. This highlights the potential negative consequences of financial strain on family relationships.

Kridahl and Duvander (2022) also supported the importance of financial capacity in family stability by establishing that couples who pooled all money together were less likely to have financial disagreements than those who did not. This suggested that financial management strategies, which are a reflection of financial capacity, could impact the likelihood of financial disagreements and potentially impact family stability.

Finally, Yakymchuk et al. (2021) found that financial stress was a stressor for married couples, but ultimately helped to improve quality of relations between spouses by increasing adaptability of the family system in a situation of socio-economic crisis. This suggests that financial capacity may not only impact family stability directly, but also impact the quality of family relationships and the family's ability to adapt to financial stressors. To sum it up, these studies support the idea that financial capacity plays a significant role in family stability, as indicated by the correlation analysis in Table 4.31.

**Table 4.32: Model Summary for moderating effect of financial capacity on the relationship between matrimony and stability of protestant families**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.088 <sup>a</sup>	.008	-.005	.55132

**a. Predictors: (Constant), Matrimonial infidelity, Matrimonial mentorship, Matrimonial response, Premarital counselling**

**Source: Researcher (2023)**

Table 4.32 provides the Model Summary for the moderating effect of financial capacity on the relationship between matrimony and stability of protestant families. The table reports the R (multiple correlation coefficient), R Square (coefficient of determination), Adjusted R Square, and the Standard Error of the Estimate for the model. The R value of 0.088 suggests a weak positive relationship between the predictors (Matrimonial infidelity, Matrimonial mentorship, Matrimonial response, Premarital counselling) and the outcome variable (family stability), indicating that the predictors only explain a small proportion of the variance in family stability. The R Square value of 0.008 indicates that only 0.8% of the variance in family stability is explained by the predictors in the model.

The Adjusted R Square value of -0.005 suggests that the model is not a good fit and that the predictors do not significantly contribute to the prediction of family stability. Finally, the Standard Error of the Estimate value of 0.55132 indicates that the model's predictions are likely to be off by 0.55132 units on average.

**Table 4.33: ANOVA for the moderating effect of financial capacity on the relationship between matrimony and stability of protestant families**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.753	4	.188	.619	.049 <sup>b</sup>
	Residual	95.744	315	.304		
	Total	96.497	319			

**a. Dependent Variable: Family stability**

**b. Predictors: (Constant), Matrimonial Infidelity, Matrimonial Mentorship, Matrimonial Response, Premarital Counselling**

**Source: Researcher (2023)**

Table 4.33 presents the ANOVA results for the moderating effect of financial capacity on the relationship between matrimony and stability of protestant families. The table shows that the regression model is statistically significant ( $F = 0.619$ ,  $p = 0.049$ ), indicating that the predictors (Matrimonial Infidelity, Matrimonial Mentorship, Matrimonial Response, Premarital Counselling) have a statistically significant effect on the dependent variable (Family Stability). The sum of squares for the regression model is 0.753, with 4 degrees of freedom and a mean square of 0.188. The residual sum of squares is 95.744, with 315 degrees of freedom and a mean square of 0.304. The total sum of squares is 96.497 with 319 degrees of freedom.

**Table 4.34: Regression Coefficients for moderating effect of financial capacity on the relationship between matrimony and stability of protestant families**

Model	Unstandardized		Standardized t		Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
(Constant)	5.354	.246		21.754	.000
1 Premarital counselling	-.009	.010	-.055	-.945	.046
Matrimonial response	-.003	.010	-.015	-.266	.042
Matrimonial mentorship	.000	.010	-.003	-.045	.049
Matrimonial infidelity	-.008	.009	-.054	-.920	.051

a. Dependent Variable: Family stability

Table 4.34 shows the regression coefficients for the moderating effect of financial capacity on the relationship between matrimony and stability of protestant families. The table presents the unstandardized coefficients, standardized coefficients, t-values, and significance levels for each predictor variable. The resulting equation for the model with financial capacity as a moderator on the relationship between matrimony and stability of protestant families would be:

$$Y=5.354 - 0.009M_1X_1 - 0.003M_2X_2+0.000M_3X_3- 0.008M_4X_4$$

The results show that as the level of premarital counselling increases, the level of family stability decreases. Similarly, matrimonial response has a negative unstandardized coefficient (-0.003), indicating that an increase in matrimonial response is associated with a decrease in family stability. On the other hand, matrimonial mentorship has a positive unstandardized coefficient (0.000), indicating that an increase in matrimonial mentorship is associated with an increase in family stability. Matrimonial infidelity has a negative unstandardized coefficient (-0.008), indicating that an increase in matrimonial infidelity is associated with a decrease in family stability.

Largely, the results suggest that premarital counselling, matrimonial response, and matrimonial infidelity have a negative impact on family stability in the existence of the moderating variable financial capacity, while matrimonial mentorship has a positive impact. However, the coefficients are small, indicating that these variables have a relatively weak effect on family stability.

Comparing these findings with the studies presented earlier, the results align with Ghazal et al. (2022) who found that financial factors were the main cause of delayed marriages and family instability, specifically inability to meet financial requirements, dowry, and status quo. The study by Yakymchuk et al. (2021) also supports the idea that financial stressors can negatively impact family stability. The study by Ademiluka (2021) also highlights the negative impact of the commercialization of bride price on family stability, which could be seen as a manifestation of financial stress. To sum it up, these studies suggest that financial factors are significant contributors to family stability, and financial stressors can negatively impact the stability of families.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Introduction**

This chapter constituted summary of the findings, conclusions and recommendations in line with the study objectives. Finally, suggestions for further research were made.

#### **5.2 Summary of the Findings**

This sub-section presents the summary of the outcome in line with the study objectives.

##### **5.2.1 Pre-Marital Counselling Programs and Protestant Family Stability in Kisumu Central Sub-region**

The study aimed to establish the relationship between pre-marital counselling programs and Protestant family stability in Kisumu Central Sub-region. The study found that faith-based premarital counselling programs occurred in the church to a large extent and were beneficial to the protestant families. Hope focused counselling programs were also found to be helpful to couples to a large extent and were thus beneficial to the protestant families in Kisumu Central Sub-region. Professional counselling programs were moderately sought extent, which implied that they were moderately helpful to the protestant couples. Group therapy programs offered by protestant churches were helpful to a large extent. Generally, the study found a significantly positive correlation between premarital counselling programs and the stability of protestant families at p value of  $0.004 < 0.05$  and correlation coefficient of 0.16.

The resulting regression model was  $Y=3.283+0.158X_1$ , which was statistically significant. Consequently, the study rejected the null hypothesis; **H0<sub>1</sub>**: There is no significant relationship between premarital counselling programs and Protestant family stability in Kisumu Central Sub-region, Kenya. Consequently, an alternative hypothesis was stated that;

**H<sub>1</sub>**: There was a significant positive relationship between premarital counselling programs and Protestant family stability in Kisumu Central Sub-region, Kenya.

### **5.2.2 Matrimonial Response of Protestants and their Family Stability**

The second objective of this study was to examine the relationship between matrimonial response of Protestants and their family stability in Kisumu Central Sub-region. The study found that Church weddings were sought by Protestants in the sub region to a large extent, while popularity of cohabitation was to a medium extent. Single parenthood was however popular to a large extent in Kisumu central sub region, while the practice of sexual liberation was popular to a small extent in the Sub-region. The study found a significant large positive correlation at a correlation coefficient of 0.152 between matrimonial response of couples and the stability of protestant families; thus, a significantly large positive relationship between the variables at p value of  $0.007 < 0.05$ . The resulting regression model was  $Y=4.437+0.151X_2$ , which was statistically significant. Consequently, the study rejected the null hypothesis; **H0<sub>2</sub>**: There is no significant relationship between matrimonial response of couples and Protestant family stability in Kisumu Central Sub-region, Kenya. Thus, an alternative hypothesis was stated that;

**H<sub>2</sub>:** There was a significant positive relationship between matrimonial response of couples and Protestant family stability in Kisumu Central Sub-region, Kenya.

### **5.2.3 Matrimonial Mentorship and Protestant Family Stability in Kisumu Central Sub-region**

The third objective of this research was to assess the relationship between matrimonial mentorship and Protestant family stability in Kisumu Central Sub-region. The findings of the study indicated that hope focused, faith-based, and family-based mentorship programs were provided in the churches to a large extent. However, financial mentorship programs were provided to a small extent. Additionally, the study found a significant positive correlation at a correlation coefficient of 0.144 between matrimonial mentorship and Protestant family stability in Kisumu Central Sub-region, and thus, a large positive relationship between the variables at p value of  $0.01 < 0.05$ ; with the resulting regression model being  $Y = 4.668 + 0.191X_3$ , which was statistically significant. The study therefore sought to answer the question; i. What is the relationship between matrimonial mentorship and Protestant family stability in Kisumu Central Sub-region, Kenya? The question was thus answered that; there was a significant positive relationship between matrimonial mentorship and Protestant family stability in Kisumu Central Sub-region.

### **5.2.4 Matrimonial Infidelity and Protestant Family Stability**

The fourth objective sought to evaluate the relationship between matrimonial infidelity and family stability in Kisumu Central Sub-region.



The findings suggested that spiritual infidelity existed among the Protestants to a small extent, while emotional and cognitive infidelity, physical and transactional infidelity existed to a large extent. The study found a significantly large negative correlation between matrimonial infidelity and stability of Protestant families in Kisumu Central Sub-region, at a correlation coefficient of -0.101, and a large negative relationship between the variables at p value 0.05 which was the same as 0.05; the resulting regression model was  $Y=4.241-0.094X_4$ ; indicating that a negative relationship existed between the two variables. The study therefore endeavoured to respond to the question; i. To what extent does matrimonial infidelity and stability of Protestant families relate in Kisumu Central Sub-region? The study found that matrimonial infidelity negatively related to Protestant family stability in Kisumu central sub region to a significantly large extent.

#### **5.2.5 Moderating Effect of Financial Capacity on the Relationship between Matrimonial Factors and Protestant Family Stability**

The fifth objective of the study was to investigate the moderating effect of financial capacity on the relationship between matrimony and stability of Protestant families in Kisumu Central Sub-Region, Kenya. The results showed that there was a relatively weak moderating effect of financial capacity on the relationship between matrimony and Protestant family stability in Kisumu central sub region. Household income was an important consideration in marriages to a large extent by the majority of the participants. Existence of assets such as properties were also believed to contribute happy marriages to a larger extent.

Availability of savings as well as the ability to meet household expenses were equally critical considerations to a large extent. The resulting equation for the model with financial capacity as a moderator on the relationship between matrimony and stability of protestant families was:

$$Y=5.354 - 0.009M_1X_1 - 0.003M_2X_2+0.000M_3X_3- 0.008M_4X_4$$

These results show that as the level of premarital counselling increases, the level of family stability decreases; while matrimonial response had a negative unstandardized coefficient (-0.003), indicating that an increase in matrimonial response was associated with a decrease in family stability.

On the other hand, matrimonial mentorship had a positive unstandardized coefficient (0.000), indicating that an increase in matrimonial mentorship was associated with an increase in family stability. Matrimonial infidelity had a negative unstandardized coefficient (-0.008), indicating that an increase in matrimonial infidelity was associated with a decrease in family stability.

Largely, the results suggested that premarital counselling, matrimonial response, and matrimonial infidelity had negative influence on family stability in the existence of the moderating variable financial capacity, while matrimonial mentorship had a positive influence. However, the coefficients were small, indicating that financial capacity had a relatively weak moderating influences on the relationship between matrimony and Protestant family stability.

### **5.3 Conclusions of the Study**

This sub-section presents the outcome of the investigation in a thematic sequence.

#### **5.3.1 Premarital Counselling Programs and Protestant Family Stability**

The study concludes that since there was a significantly large positive relationship between premarital counselling programs and Protestant family stability, family stability increased with every increase in the practice of premarital programs among the Protestant Churches and vice versa. Premarital counselling programs were therefore beneficial to the stability of protestant families in the Sub-region and were sought by a majority of Protestants. Faith-based, hope focussed and group therapy premarital counselling programs were largely and significantly helpful to couples who sought them in large numbers. Even though equally helpful, professional counselling programs were moderately sought by the couples. The positive correlation between premarital counselling programs and family stability suggests that investing more in premarital counselling programs is vital in promoting family stability in Kisumu Central Sub-region.

#### **5.3.2 Matrimonial Response of Christians and Protestant Family Stability**

In conclusion, the study found a significantly large positive relationship between matrimonial response of couples and Protestant family stability in Kisumu Central Sub-region; and therefore, as matrimonial response of couples increased, stability similarly increased among the Protestants, and vice versa. Weddings were largely popular and we can deduce therefore, that weddings are still highly regarded as an integral part of matrimonial sanctity among Protestants.

Cohabitation, even though not sanctioned as a sacred practice among Protestants was however, moderately popular, perhaps indicating the changing times and the evolving nature of modern Protestant families. Single parenthood was largely popular, perhaps suggesting the acceptance with which modern Protestant society has placed on the value of single parenthood. Generally speaking, sexual liberation's popularity was to a small extent; indicating the reservation with which the Protestant Christians still frown at such practices. These findings underscore the importance of addressing matrimonial response of Protestants in efforts aimed at promoting family stability among Protestant families in Kisumu Central Sub-region.

### **5.3.3 Mentorship and Protestant Family Stability**

The study further concluded that there was a significantly large positive relationship between matrimonial mentorship and Protestant family stability in Kisumu Central Sub-region, implying that as mentorship programs were increased among the Protestant Churches, family stability similarly increased, and vice versa. This discovery underscores the continued need to upscale mentorship programs among the Protestants. Hope focused, faith-based, and family-based mentorship programs were largely popular among the Protestants, denoting that they were helpful and largely in demand. Unfortunately, financial mentorship programs were not so largely popular. These findings perhaps is a pointer to the fact that more protestant Churches were sprouting up in several parts of Kisumu central sub region even though financial literacy of most Protestants are questionable. The study concludes that more hope focussed mentorship is likely to increase prosperity gospel, while over-emphasis on faith based mentorship may increase proliferation of charismatic Churches.

#### **5.3.4 Matrimonial Infidelity and Protestant Family Stability**

The study found a significantly large negative relationship between matrimonial infidelity and stability of Protestant families in Kisumu Central Sub-region, implying that as matrimonial infidelity increased, family stability decreased and vice versa. This points to the fact that infidelity does not support the promotion of family stability. Spiritual infidelity was not largely popular, even though emotional and cognitive infidelity, transactional infidelity and physical infidelity were largely common among the Protestants with negative ramifications for the Protestant families. Despite the position of Protestant Churches that frowns at infidelity, the practice is still largely common in Kisumu central sub region. Either the teachings are not well articulated or the Protestants are simply disobedient or ignorant of their divine command to desist from infidelity.

#### **5.3.5 Moderating Effect of Financial Capacity on the influence of Matrimonial Factors on the Stability of Protestant Families**

In conclusion, the study findings revealed weak moderating influence of financial capacity on the relationship between matrimony and Protestant family stability in Kisumu central sub region, therefore implying that the moderating effect of financial capacity was inconsequential and therefore was not critically determinant on the relationship between matrimony and Protestant family stability. Household income, acquisition of assets such as family properties as well as accumulation of family cash savings weakly determined happy and more stable marriages and families.

The results demonstrate that financial capacity plays an insignificant role in shaping the relationship between matrimony and family stability.

## **5.4 Recommendations**

In line with the objectives and findings, this study recommends as follows;

### **5.4.1 Premarital Counselling Programs and Protestant Family Stability**

Based on the study's findings and conclusions, it is recommended that Protestant churches in Kisumu Central Sub-region should continue to prioritize faith-based, hope focussed and group therapy as forms of premarital counselling programs as they are key and beneficial to Protestant family stability. Additionally, more appropriate mechanisms should be put in place to encourage couples to attend professional counselling programs that can help address deeper issues in their relationships. This study further recommends more resources investment by the Protestant Churches towards premarital counselling programs as a vital way in promoting family stability in the Sub-region

### **5.4.2 Matrimonial Response of Protestant and their Family Stability**

Based on the findings, it is recommended that Protestant churches in Kisumu Central Sub-region should prioritize and reinforce participation in matrimonial weddings as they are highly regarded by the Protestants. Since cohabitation is fairly popular and moderately practiced, this study recommends that Protestant Churches should formulate ways to accommodate cohabitation within their practical teachings as one of the forms of dating meant to culminate into marriage. This way, the practice will be accepted; and no longer be treated with disdain among Protestant Christians.

Similar sentiments should be advanced towards single parenthood which were found to be largely popular among Protestants to enable incorporation of this form of family into the Christian fold without prejudice. However, sexual liberation, if allowed to thrive would spur high levels of infidelity and should therefore be mitigated appropriately. Teachings to discourage sexual liberation should be enhanced to maintain the popularity level to a small extent or to a non-existence level.

### **5.4.3 Mentorship and Protestant Family Stability**

The study's recommendations include the strengthening and improvement of existing hope-focused, faith-based, and family-based mentorship programs provided in the churches to support Protestant family stability in Kisumu Central Sub-region. Churches could also consider offering new mentorship programs, such as marital counselling, parenting skills, and conflict resolution, to address other aspects that affect family stability. Additionally, churches could collaborate with local community organizations and government agencies to provide more comprehensive resource based mentorship support to families in the sub-region. It is further recommended to promote financial mentorship programs to develop and strengthen financial literacy among Protestants. The study uncovered that financial mentorship was minimally exercised but this needs to be changed. Finally, it would be beneficial to conduct further research to understand the impact of mentorship programs on Protestant family stability and to identify other factors that contribute to family stability in Kisumu Central Sub-region.

#### **5.4.4 Matrimonial Infidelity and Protestant Family Stability**

Based on the findings, it is recommended that Protestant church leaders in Kisumu Central Sub-region should develop robust programs to educate couples on the importance of fidelity in marriage. This could include seminars or workshops where couples are taught about the negative effects of infidelity on families and relationships, and the benefits of being faithful to one's spouse. The study recommends a stabilization and sensitization on spiritual infidelity mitigation measures to keep it low. Transactional and physical infidelities which were found to permeate alongside emotional and cognitive infidelity should be discouraged. Both young and mature couples should be encouraged to openly communicate with each other about their feelings and needs. They should be provided with spiritual and financial resources to help them overcome marital issues and avoid instances of infidelity and unsatisfactory relationships. One of the critical areas to consider in addressing the subject of rampant infidelity would be to accommodate polygamy within the context of emerging family trends to mitigate on multiple relationships often arising from 'baby daddy' and 'baby mama' issues. This would also be instrumental in reducing incidences of single parenthood.

#### **5.4.5 Moderating Effect of Matrimonial Factors and Protestant Family Stability**

In the context of the study conducted in Kisumu Sub-region, it is recommended that financial literacy programs should be incorporated in Christian teachings and coaching. Protestants should be encouraged to seek ways of increasing and strengthening their household incomes, property acquisitions and long term savings plans as crucial components of securing their marital happiness and family stability.



Policymakers in the sub-region should consider implementing policies and programs that provide families with access to affordable financial services, including credit, savings, and insurance, to promote financial stability. Stakeholders should formulate protestant policies necessary to revitalize, sustain and develop both premarital and even marital counselling and matrimonial mentorship programs. Furthermore, policy makers should consider coming up with a formula to introduce moral police within the sub region, similar to those seen in Dubai city with an aim of addressing the high rate of infidelity.

### **5.5 Suggestions for Further Studies**

The suggestions for further study are based on the salient gaps identified in this study.

Thus, the study, recommends the following:

- i. Factors that contribute to infidelity among Christians in Kisumu Central Sub-region.
- ii. Factors that contribute to cohabitation and single parenthood among Protestants in Kisumu Central Sub-region.

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## APPENDICES

### Appendix I: Research Clearance Letter from Kisii University



#### KISII UNIVERSITY

Telephone: +254 773452323

Email: [research@kisiiversity.ac.ke](mailto:research@kisiiversity.ac.ke)

P O BOX 408 – 40200

KISII

[www.kisiiversity.ac.ke](http://www.kisiiversity.ac.ke)

#### OFFICE OF THE REGISTRAR RESEARCH AND EXTENSION

**Ref:** KSU/R&E/03/5/Vol.1/63

**Date:** 15<sup>th</sup> August, 2019

**The Head, Research Coordination  
National Council for Science, Technology and Innovation (NACOSTI)  
Utalii House, 8<sup>th</sup> Floor, Uhuru Highway  
P. O. Box 30623 – 00100  
NAIROBI - KENYA.**


Dear Sir/Madam

**RE: HESBON JAMES OKELLO OKEYO DAS13/60500/16**

The above mentioned is a student of Kisii University currently pursuing a Doctorate of Philosophy (PhD) degree in Religious Studies in the School of Arts and Social Sciences. The topic of his research is, **“The Covenant of Matrimony and Family Stability of Christian Families in Kisumu Central Sub-Region, Kenya.**

We are kindly requesting for assistance in acquiring a research permit to enable him carry out the research.


Thank you,

  
for Prof. Anakalo Shitanda, PhD  
**Registrar, Research and Extension**

**Cc:** DVC (ASA)  
Registrar (AA)  
Director SPGS



## Appendix II: Ethical Review Letter



MASINDE MULIRO UNIVERSITY OF SCIENCE AND TECHNOLOGY  
P. O. Box 190-50100  
Kakamega, Kenya

Tel: 056-31375  
Fax: 056-30153  
E-mail: [ierc@mmust.ac.ke](mailto:ierc@mmust.ac.ke)  
Website: [www.mmust.ac.ke](http://www.mmust.ac.ke)

**Institutional Ethics Review Committee (IERC)**

---

**Ref:** MMU/COR: 403012 vol2 (69) **Date:** 21<sup>st</sup> November, 2019  
Hesbon James Okello Okeyo  
Masinde Muliro University of Science and Technology  
P.O. Box 190-50100  
**KAKAMEGA**

Dear Mr. Okeyo

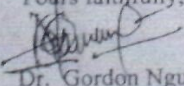
**RE: The covenant of matrimony and family stability of Christian families in Kisumu Central Sub-Region, Kenya -MMUST/IERC/099 /19**

Thank you for submitting your proposal entitled as above for initial review. This is to inform you that the committee conducted the initial review and approved (with no further revisions) the above Referenced application for one year.

This approval is valid from **21<sup>st</sup> November, 2019 through to 21<sup>st</sup> November, 2020**. Please note that authorization to conduct this study will automatically expire on **21<sup>st</sup> November, 2020**. If you plan to continue with data collection or analysis beyond this date please submit an application for continuing approval to the MMUST IERC by **21<sup>st</sup> October, 2020**.

Approval for continuation of the study will be subject to submission and review of an annual report that must reach the MMUST IERC secretariat by **21<sup>st</sup> October, 2020**. You are required to submit any amendments to this protocol and any other information pertinent to human participation in this study to MMUST IERC prior to implementation.






Please note that any unanticipated problems or adverse effects/events resulting from the conduct of this study must be reported to **MMUST IERC**. Also note that you are required to seek for research permit from **NACOSTI** prior to the initiation of the study.

Yours faithfully,  
  
Dr. Gordon Nguka (PhD)  
**Chairman, Institutional Ethics Review Committee**

Copy to:

- The Secretary, National Bio-Ethics Committee
- Vice Chancellor
- DVC (PR&I)
- DVC (A & F)

**Appendix III: Research License Permit from National Commission for Science, Technology and Innovation**

 REPUBLIC OF KENYA	 NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
Ref No: 312947	Date of Issue: 16/January/2020
<b>RESEARCH LICENSE</b>	
	
<p>This is to Certify that Mr. HESBON OKEYO of Kisii University, has been licensed to conduct research in Kisumu on the topic: The covenant of matrimony and family stability of christian families in Kisumu Central Sub-region, Kenya. for the period ending : 16/January/2021.</p>	
License No: NACOSTI/P/20/3243	
312947 Applicant Identification Number	 Director General NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
	Verification QR Code 
<p>NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application.</p>	

**Appendix IV: Authorization Letter from National Church Council of Kenya**



**THE NATIONAL COUNCIL OF CHURCHES OF KENYA**

Jumuia Guest House Kisumu, Gumbi Road, P.O. Box 770 40100 Kisumu, Tel/Fax: 020-2053201. Cell: 0728 954 056

E-mail: nyanza@ncck.org

**NYANZA REGION**

FOR WANANCHI

21<sup>st</sup> January, 2020.

OKEYO, Okello J. Hesbon,  
C/O Kisii University,  
P.O. BOX 408-40200,  
KISII.

Dear Mr. Okeyo,

**RE: AUTHORITY TO CONDUCT RESEARCH AMONG OUR REGISTERED CHURCHES**

The above subject matter refers.

We acknowledge receipt of your letter dated 17<sup>th</sup> January, 2020 and hereby grant your permission to conduct research among our registered Churches, a list of which is herein attached for your ease of reference.

By a copy of this letter, the Churches are encouraged to accord you maximum cooperation during your study.

Sincerely,

*Prof. [Signature]*

**ZACK GAYA**  
**REGIONAL COORDINATOR-NYANZA**



*All correspondence to be addressed to:*

The Regional Coordinator Nyanza

P.O Box 770-400100, Kisumu. Tel/Fax: 020-2053201. Cell: 0728 954 056 E-mail:nyanza@ncck.org

## Appendix V: Authorization from Kisumu County Government

REPUBLIC OF KENYA



### THE COUNTY GOVERNMENT OF KISUMU

*Office of the County Secretary, Head of County Public Service and Secretary to the Executive Committee*

CGK/CS/ADM/14/VOL.I/17

22<sup>nd</sup> January 2020

**HESBON J. O. OKEYO**  
**REG. NO. DAS/13/60500/16**  
**KISII UNIVERSITY**

#### **RESEARCH AUTHORIZATION**

This is to inform you that the County Government of Kisumu has authorized you to conduct an academic research within the County on the topic: **“The Covenant of Matrimony and Stability of Christian Families in Kisumu Central Sub- County”**. This research is in partial fulfilment of the award of Doctoral Degree of Kisii University.

A handwritten signature in blue ink, appearing to read 'George O. Okong'o', written over a horizontal line.

**GEORGE O. OKONG'O**  
**FOR: COUNTY SECRETARY**

**Appendix VI: Authorization from the Ministry of Education**



REPUBLIC OF KENYA

**MINISTRY OF EDUCATION**  
**State Department of Early Learning & Basic Education**

Telegrams: "schooling", Kisumu  
Telephone: Kisumu 057 - 2024599  
Email: countyeducation.kisumu@gmail.com

COUNTY DIRECTOR OF EDUCATION  
KISUMU COUNTY  
PROVINCIAL HEADQUARTERS NYANZA  
3<sup>RD</sup> FLOOR  
P.O. BOX 575 – 40100  
KISUMU

**When replying please quote**

REF: CDE/KSM/GA/3/24/IV/89

21<sup>st</sup> January, 2020

**TO WHOM IT MAY CONCERN**

**RE: RESEARCH AUTHORIZATION**  
**HESBORN OKEYO- NACOSTI/P/20/3243**

The above named is from Kisii University.

This is to certify that he has been granted authority to carry out research on "*The Covenant of Matrimony and Stability of Christian Families in Kisumu Central Sub Region, Kenya*" for the period ending **16<sup>th</sup> January, 2021**.

Any assistance accorded to him to accomplish the assignment will be highly appreciated.

ORINA NYANKIRA  
For: COUNTY DIRECTOR OF EDUCATION  
KISUMU COUNTY

## Appendix VII: Authorization from the County Commissioner



### THE PRESIDENCY

MINISTRY OF INTERIOR AND COORDINATION OF NATIONAL GOVERNMENT

Telephone: Kisumu 2022219/Fax: 2022219  
Email: ckisumucounty@gmail.com

COUNTY COMMISSIONER  
KISUMU COUNTY  
P.O. BOX 1912-40100  
KISUMU

Ref: CC/KC/ R.ES/1/VOL IV/ (02)

Date: 21<sup>st</sup> January, 2020

Deputy County Commissioner  
KISUMU CENTRAL

#### RESEARCH AUTHORIZATION: MR. HESBON OKEYO

Reference is made to a letter from the National Commission for Science, Technology and Innovation No. NACOSTI/P/20/3243 of 16<sup>th</sup> January 2020 on the above subject.

The above named is a student of Kisii University. He has been licensed to carry out a research on “**The covenant of matrimony and family stability of Christian families in Kisumu Central Sub-County, Kisumu County for the period ending 16<sup>th</sup> January, 2021.**”

Kindly accord him any assistance that he may need.

  
S. W. WAWERU  
COUNTY COMMISSIONER  
KISUMU COUNTY

Copy to:

Mr. Hesbon Okeyo  
Kisii University  
Kisii

**Appendix VIII: Introduction Letter to the Churches**

**My Ref: OOJH/Ph.D./KSU//2020/01**

**Your Ref:**

**Date:** .....

The.....  
.....  
KISUMU.

**Dear Bshp/Rev/Dr./Pst.....**

**RE: AUTHORITY TO CONDUCT RESEARCH IN YOUR CHURCH**

The above subject matter refers.

I am a doctorate student at Kisii University under the registration number DAS/13/60500/16. I wish to conduct a study on, *The Covenant of Matrimony and Stability of Christian Families in Kisumu Central Sub Region, Kenya.*

The primary purpose of this letter is to inform you that your church has been identified to participate in this study. I therefore look forward to your cordial cooperation when called upon to do so. Information obtained from the study will be held in strict confidence and will be used purely for academic purposes, without reference whatsoever, to your church in the final report. Findings of the study shall however, upon request, be available to you as, when and where convenient to yourselves. Thanking you in advance,

**OKELLO, Okeyo J. Hesbon.**

**PRINCIPAL INVESTIGATOR AND PhD STUDENT (KSU)**



**Appendix IX: Informed Consent from Respondents**

I ..... (Insert Name & ID No) do freely, voluntarily and without coercion consent to be a participant in the research project entitled The Covenant of Matrimony and Family Stability of Evangelical Christians in Kisumu Region, Kenya.

The research is being conducted by HESBON JAMES OKELLO OKEYO, a doctorate student in the department of philosophy and Religious studies, Faculty of Arts and Social Science at Kisii University under the supervision of DR. RICHARD AYAKO and DR. ANTHONY ICHULOI.

I understand the purpose of the research is to examine the relationship between the Covenant of Matrimony and Family stability of Christian families. My participation is completely voluntary and I may stop participation at any time of my choice. All my responses will be kept confidential and my name will not appear in any of the surveys or results.

I further declare that I have read and understood the conditions set out for participation in this study and I hereby consent/ do not consent.

.....

**PARTICIPANT’S SIGNATURE:**

## Appendix X: Questionnaire

### SECTION I: DEMOGRAPHICS

1. Name of the church (Optional)? -----

2. How old are you? (Kindly tick)

<b>AGE</b>	
18-27 years	
28-37 years	
38-47 years	
48 and Above	

3. Gender?

<b>Gender</b>	
Male	
Female	

4. What is your highest level of education?

<b>Level of Education</b>	
Primary	
Secondary	
Diploma/Certificate	
Undergraduate	
Masters	
PhD	

5. Marital status?

<b>Duration</b>	
Married	
Divorced	
Separated	

**SECTION II: Pre-marital Counselling Programs**

6. Please indicate your honest opinion about the following descriptive statements  
 (please tick appropriately) **Not at all=1; Small extent=2; Medium extent=3;**  
**Large extent=4; Very large extent=5**

<b>Descriptive statements</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Faith based premarital counselling programs occur in the church					
Hope focused counselling programs are very helpful for couples					
Professional counselling programs are sought by many couples					
Group therapy programs of the church are very helpful for couples					

**SECTION III: Matrimonial Response of Christians**

7. Please indicate your honest opinion about the following descriptive statements  
 (please tick appropriately) **Not at all=1; Small extent=2; Medium extent=3;**  
**Large extent=4; Very large extent=5**

<b>Descriptive Statements</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Church weddings are sought by many Christians					
Cohabitation is common feature among Christian couples					
Single parent-hood is frequent among protestants					
Sexual liberation is recurrent among protestants					

**SECTION IV: Matrimonial Mentorship of Couples.**

8. Please indicate your honest opinion about the following descriptive statements  
 (please tick appropriately) **Not at all=1; Small extent=2; Medium extent=3;**  
**Large extent=4; Very large extent=5**

<b>Descriptive statements</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Hope focused mentorships are provided in the church					
Faith based mentorships programs are provided in the church					
Family based mentorships programs are provided in the church					
Financial mentorship programs are provided in the church					

**SECTION V: Matrimonial Infidelity**

9. Please indicate your honest opinion about the following descriptive statements  
 (please tick appropriately) **Not at all=1; Small extent=2; Medium extent=3;**  
**Large extent=4; Very large extent=5**

<b>Descriptive statements</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Spiritual infidelity exists among Christians					
Emotional and cognitive infidelity exists among Christians					
Physical infidelity has been recorded among couples in the church					
Transactional infidelity has been recorded among couples in the church					

**SECTION VI: Financial Capacity**

1. Please indicate your honest opinion about the following descriptive statements

(please tick appropriately) **Not at all=1; Small extent=2; Medium extent=3;**

**Large extent=4; Very large extent=5**

<b>Descriptive statements</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Household income is a major factor to consider in marriages					
Existence of assets cements happy marriages					
Existence of household savings is a major facilitator of happy marriage					
Ability to meet household expenses is a major facilitator of happy families					

**SECTION VII: Stability among Christian Families in Kisumu Central sub region, Kenya.**

1. Please indicate your honest opinion about the following descriptive statements

(please tick appropriately) **Not at all=1; Small extent=2; Medium extent=3;**

**Large extent=4; Very large extent=5**

<b>Descriptive statements</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Parental stability among Christian families is high in the church					
Spousal stability among Christian families is high in the church					
Child stability among Christian families is high in the church					
Family stability among Christian families is high in the church					
Cases of divorce are rampant among Christian families in the church					
Cases of separation are rampant among Christian families in the church					

## **Appendix XI: Interview Guide for Church Ministers and Deacons**

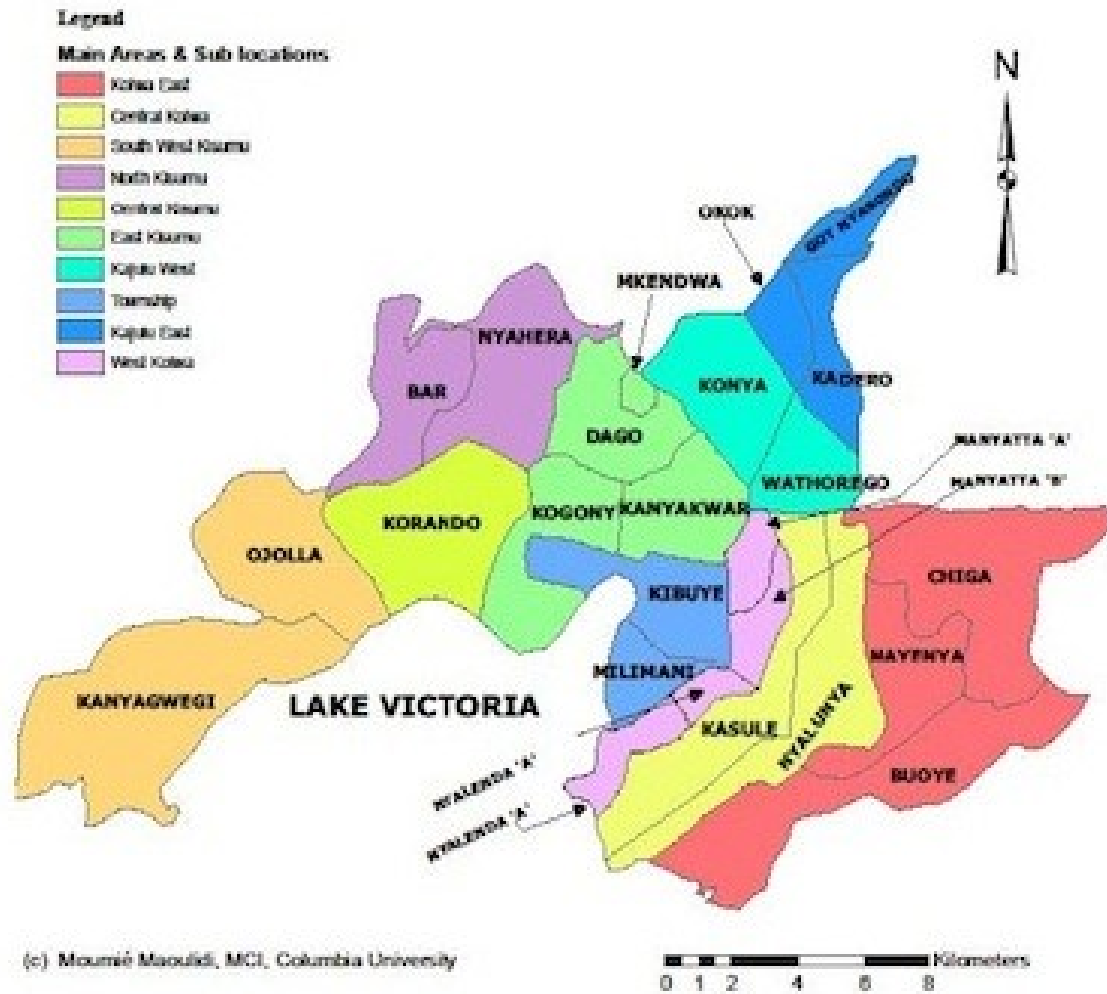
Hello, I am Mr. Okeyo Hesbon, a student pursuing my PhD at Kisii University. In partial fulfilment of the requirements for the degree, I am required to submit a Dissertation. In response to this, I am therefore conducting a research on *The Relationship between the Covenant of Matrimony and Christian Family Stability*. Your participation is voluntary and confidential. Thanks.

### **Questions:**

1. Comment on the relationship between pre-marital counselling and protestant Christian family stability in Kisumu Central sub region.
2. Is the response of protestant Christians in your Church informed by their belief in matrimony as a sacred covenant? How do protestant Christians respond to church marriage?
3. In your view, how does marital mentorship enhance Christian family stability? Kindly elaborate. Should family mentors be encouraged? Explain.
4. Explain how infidelity is related to Christian family stability in Kisumu Central sub region. Please elaborate how infidelity affects marriage and family stability?
5. Do you think financial capacity of the couples is important in a marriage? Clarify. Kindly describe how financial capacity of couples influences marriage and family stability.

Appendix XII: Map of Kisumu Central Sub Region

**Kisumu Municipality  
(Main Areas and Sublocations)**



### Appendix XIII: Distribution of Respondents Attained

Church	Married	Divorced	Separated	Head minister	Deacons	Sample reached
ABC	5	1	1			7
ACC	10	2	2			13
ACHS	4	1	1			5
AIPCA	11	5	3			19
AIC	1	1	1			3
ANC	15	3	5		1	24
CASM	5	1	2			8
CGEAK	5	3	2			10
ECA	1	2	1			4
FPFK	8	2	3			13
FCK	5	2	2			10
FGCK	12	5	6		1	24
KAG	14	6	4			24
ELCK	4	3	2			9
LCEA	1	1	0			3
MFA	5	1	2			8
MCK	4	2	2			9
NICA	2	1	1			3
OFCK	7	2	3			12
PEFA	8	5	3			16
RCEA	3	1	2			6
ACK	27	7	9	1		44
SA	5	2	3			10
SHM	4	1	1			6
ZHM	11	3	5			19
RGC	7	3	4			14
Total						323

Source: Researcher (2023)



## Appendix XIV: Plagiarism Report

### RELATIONSHIP BETWEEN MATRIMONY AND STABILITY OF PROTESTANT CHRISTIAN FAMILIES IN KISUMU CENTRAL SUB- REGION, KISUMU, KENYA

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