

Investigating Why Frequent Discords Between Spouses in Contemporary Seventh-Day Adventist Church Families in Rwanda: A Qualitative Inquiry.

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ABSTRACT

Marital discord is an increasing challenge in contemporary Christian families, despite religious teachings that promote unity, love, and mutual respect in marriage. This qualitative study investigated the causes of frequent discord between spouses in contemporary Seventh-day Adventist (SDA) Christian families in the Rwanda Union Mission. The research aimed to: (1) identify the primary causes of discord between spouses in SDA Christian families in Rwanda; (2) evaluate how changes in spiritual commitment and religious devotion over time contribute to marital conflict (3) examine strategies that the Rwanda Union Mission can implement to reduce discord among Christian couples. Data were collected through interviews with SDA couples within Rwanda Union Mission as participants. The findings revealed that the main causes of marital discord include financial stress, miscommunication, differences in spiritual maturity, and evolving gender roles.

Additionally, a decline in spiritual commitment, characterized by reduced participation in church activities and inconsistent family worship, exacerbates marital tensions. Couples who drift away from religious practices often experience increased misunderstandings and emotional disconnection. The strategies to address these issues include promoting regular family worship, strengthening premarital counselling, offering spiritual retreats for couples, and encouraging open communication on matters of faith and family life.

Keywords: Marital discord, Christian families, Seventh-day Adventist (SDA) families, Rwanda Union Mission, Spiritual commitment, religious devotion.

INTRODUCTION

Marriage is a cornerstone of both global and Christian societal structures, traditionally viewed as a union founded on love, respect, and mutual responsibility. However, despite these ideals, marital discord is a growing concern in many parts of the world, including Christian communities (Simons, 2019). In the context of contemporary families, this qualitative study is situated on challenges such as globalization, changing gender roles, economic pressures, and shifts in social values, which have made marital relationships more complex. These challenges, coupled with personal factors like communication breakdown, financial stress, and differences in religious commitment, have led to increased instances of conflict between spouses (White, 2016).

On a global scale, marital discord has been recognized as a significant issue across cultures and religions. Studies show that divorce rates have been on the rise worldwide, even within religious communities, where marriage is considered sacred. In the Christian faith, various denominations, including the Seventh-day Adventist (SDA) Church, advocate for stable marriages grounded in biblical principles. However, global trends reveal that Christian couples are not immune to the pressures affecting marriages today. Economic uncertainty, technological advancements (like the influence of social media), and the shifting roles of men and women within the family have all contributed to the increasing frequency of marital conflicts (Wilcox, 2020).

In Christian families, spiritual alignment and shared religious devotion are emphasized as essential to marital success. Yet, modern lifestyles often interfere with religious practices, weakening the spiritual foundation of marriages. This growing disconnect has been cited as a factor leading to dissatisfaction and discord between

spouses globally, as couples struggle to balance faith with the demands of contemporary life (Amato & Rogers, 2019).

In Africa, economic hardships, the influence of global media, and shifts in social norms have further complicated marital relationships within Christian families. Studies have shown that many Christian couples struggle with balancing traditional expectations of marriage with modern realities, such as dual-career households, rising costs of living, and the pressures of maintaining religious commitments in a rapidly changing world (Odhiambo, 2017). Furthermore, African Christian communities, including SDA families, are experiencing generational divides, where younger couples often hold more liberal views on gender roles, family planning, and personal freedom than their older counterparts, leading to conflicts.

In Rwanda, as pointed out by Rugira and Mukashema (2015), marriage continues to be a highly respected institution, with the church playing a significant role in promoting Christian family values. The Seventh-day Adventist Church, through the Rwanda Union Mission, emphasizes the sanctity of marriage, encouraging couples to uphold mutual respect, love, and faithfulness. However, despite these efforts, marital discord is increasingly observed among SDA Christian families. Some of the major causes of conflict include financial pressures, as Rwanda continues to face economic challenges; traditional gender roles that sometimes clash with modern expectations; and external family interference, particularly from extended families.

Additionally, shifts in spiritual commitment among Rwandan Christian couples have contributed to the problem. Some spouses experience a decline in religious devotion, either due to personal struggles or the demands of modern life, resulting in a weakened spiritual connection between them. This drift from shared religious practices, such as prayer and worship, can create a vacuum in which unresolved issues grow, leading to discord (Rugira & Mukashema, 2015). Therefore, the Rwanda Union Mission faces the challenge of addressing both spiritual and socio-economic factors in its efforts to preserve marital harmony among its members.

Despite numerous studies addressing marital discord globally and regionally, there is limited research specifically focusing on Christian families in Rwanda, particularly within the SDA Church. By investigating the causes of discord and proposing strategies that can be implemented by the Rwanda Union Mission, this study would contribute to the broader body of knowledge on marital stability in religious communities. It would also provide practical insights that can help church leaders and counsellors in Rwanda better support couples, thereby reducing the incidence of marital discord and fostering stronger, more resilient families.

Purpose of the study

The purpose of this study was to investigate the primary causes of the frequent marital discord among spouses in contemporary Christian families, with a specific focus on families within the Rwanda Union Mission of the Seventh-day Adventist Church. By identifying the primary causes of these conflicts, evaluating how changes in spiritual commitment and religious devotion over time affect marital relationships, and examining strategies that can be implemented by the Rwanda Union Mission to reduce discord, the study sought to provide actionable insights and recommendations. The findings should help church leaders and families to address marital challenges more effectively and foster stronger, healthier Christian marriages.

Specific objectives

Specific objectives of this study were:

1. To explore the primary causes of discord between spouses in contemporary SDA Christian families in Rwanda.
2. To investigate how changes in spiritual commitment and religious devotion over time contribute to marital discord in contemporary SDA Christian families in Rwanda.
3. To examine the strategies that can be implemented by the Rwanda Union Mission to reduce marital discord among Christian couples

LITERATURE REVIEW

Simons (2019) stated that marriage has long been regarded as a cornerstone of both religious and societal life, particularly within Christian communities. Despite the sacred nature of marriage, marital discord is an increasing issue, not only in secular environments but also among Christian couples. This literature review explored key themes related to marital discord in Christian families, focusing on the concept of discord in marriage, causes of marital discord, evaluating changes in spiritual devotion, and examining strategies to reduce discord.

Discords in Marriage

Disagreements in marriage are unavoidable; whenever two people come together, some aspects of their beliefs or personal habits will inevitably irritate the other, regardless of the depth of their love. In healthy relationships, couples learn to accept and resolve conflicts. However, in unhealthy relationships, marital disagreements arise for various reasons, including individual differences, personal interests, expectations, values, belief systems, cognitive abilities, family issues, external influences, and social factors. When there is a mismatch between the role performance and role expectations of the spouses, it can lead to maladjustment in the husband-wife relationship and result in marital disruptions (Ziya & Pathan, 2015).

According to Gottman (2017), the key to a lasting marriage is a couple's ability to navigate and resolve the inevitable conflicts that arise. One of the first signs of marriage deterioration is the loss of politeness. Gottman affirms that as laughter and positive affirmations disappear, criticism and emotional pain take their place. Efforts to restore healthy communication can seem ineffective, leading partners to become consumed by negative and hostile thoughts.

Elyse (2012) explained that marital discord is likely to increase the chances of divorce in such contexts. A 42-year-old man illustrated this link, stating, "If a husband and wife cannot reach an agreement or understand each other, conflict arises, which may lead to separation or divorce." Discord reduces marital satisfaction, a key factor that can lead to the breakdown of marriage. As satisfaction declines, either spouse may start to consider other options. If these alternatives seem more appealing than staying in the marriage, they may decide to end it.

Causes of Marital Discords

Couples encounter a variety of challenges in their relationships, such as disagreements over finances, communication difficulties, and concerns about past relationships with the opposite sex, the complexities of merging two family systems, navigating in-law dynamics, issues related to sexual relations, decisions about having children, and dividing household responsibilities (Olson, 2000).

In line with this, various researchers have identified similar factors contributing to marital discord, though with slight variations. For instance, Sada (2013) found that 80% of conflicts were linked to aggressive behavior from husbands, 60% to a lack of cooperation, and 60% to issues with in-laws, 60% to insufficient time spent together, 40% to poor communication, 40% to financial problems, and 20% to issues related to children.

According to Ziya and Pathan (2015), several key factors contribute to marital problems that often lead men to seek divorce. These factors include lack of commitment, poor communication, feelings of abandonment, emotional abuse, infidelity, inability to manage conflict, financial difficulties, and sexual incompatibility. Although it is not frequently discussed, sexual incompatibility can significantly influence a man's decision to divorce. When a man does not achieve the level of sexual gratification or satisfaction he desires from his wife, the resulting frustration and tension can sometimes lead to divorce.

According to Akinade (1997) and Niolon (2003), the most prevalent sources of marital issues include finance, infidelity, children, relationships with in-laws and friends, sexual intimacy, self-disclosure, and privacy, among others. Common problems that frequently lead to conflict in marriage include finances, which are often a significant source of discord, regardless of a couple's financial status. Disagreements frequently arise regarding how to allocate the money that comes into the household. Spouses need to communicate their values and feelings about finances to foster mutual understanding.

Creating a budget and planning finances typically involve negotiation and compromise, yet these tasks are vital for helping couples establish priorities and future goals, such as their children's education, the type of schools

they should attend, building a home, purchasing a vehicle, supporting the less fortunate or orphanages, and deciding whether to spend money as it comes in or to save for future needs.

Conflicts may also emerge from a lack of transparency about each partner's income or financial situation. Additionally, if one partner attempts to control the other's spending, it can lead to further discord (Akinade, 1997; Niolon, 2003). Conflicts related to finances can arise for various reasons, extending beyond the stresses on marital relationships caused by objective economic hardships. Even families with ample resources or sufficient funds to cover most daily needs can experience serious disagreements over money. A key principle in interpersonal psychology is that deprivation is relative rather than absolute. Thus, conflicts between individuals or groups may be most pronounced in situations of increasing wealth that fail to meet escalating expectations (Myers, 2007).

Effective communication is a crucial tool for addressing the financial issues mentioned earlier in households. If couples were able to engage in open discussions about the income from both partners and how that money should be spent, many of the marital problems stemming from financial management could be significantly alleviated, if not completely resolved (Akinade, 1997; Niolon, 2003).

In-law issues often pose significant challenges, particularly during the early years of marriage. Conflicts involving in-laws can create discord within the entire family dynamic. Spouses can navigate these challenges by openly sharing their feelings and discussing the type of relationship they desire with their in-laws. Speaking negatively about in-laws typically exacerbates the situation. Marital problems can stem from misconceptions, insecurities, and biases. For example, a husband may feel uncomfortable with his wife maintaining friendships with her old friends, and vice versa. A mother-in-law might feel threatened by the presence of her daughter-in-law, believing that she is undermining her bond with her son and attributing any conflicts between them to the wife. Similarly, a wife may enter the marriage harbouring biases against mothers-in-law, preparing herself to confront any potential issues, which can lead to a hostile and confrontational attitude toward her mother-in-law. Couples should learn to address and resolve their differences independently, without interference from friends or in-laws (Niolon, 2003).

Sexual factors refer to sexual behavior or acts and are deeply emotional issues within a relationship. Sexual expression is often one of the most enjoyable, rewarding, and pleasurable experiences for couples. However, many spouses may hesitate to discuss their feelings regarding sexual matters due to fears of rejection or being hurt by their partners. Sexual dysfunction in either or both partners, or evidence of infidelity, can lead to marital problems. Issues may arise when couples deny each other sexual pleasure during moments of desire. Such denials can drive one or both partners to seek secondary sexual relationships outside the marriage, potentially resulting in conflicts that could lead to separation or divorce. To effectively address issues related to sexuality, couples need to communicate openly, specifically, and lovingly about their needs, as this requires mutual understanding and agreement on how and when to engage in these discussions (Niolon, 2003).

The arrival of children in a household brings joy and a sense of fulfillment to couples, often strengthening their marital bond. However, it can also become a significant source of conflict if partners do not openly discuss their priorities and are unwilling to accept the challenges that come with parenting. Raising children is a demanding task that requires considerable energy and effort. Husbands and wives may have differing perspectives on parenting, influenced by their own upbringing. Parents must present a united front in front of their children; otherwise, children may learn to manipulate one parent against the other, leading to further discord in the marriage. Couples may argue about the ideal number of children, differing opinions on child-rearing practices, discipline, education, values, responsibilities, gender preferences, and other related issues. If an agreement on these matters cannot be reached, it can escalate into marital problems that may ultimately lead to separation or divorce (Akinade, 1997; Niolon, 2003).

Spiritual Commitment and Marital Discord

The issue of marital discord within Christian families, particularly in the Seventh-day Adventist (SDA) context, has been widely associated with shifts in spiritual commitment and religious devotion over time. Several studies highlight that a strong spiritual foundation is essential for maintaining harmony in Christian marriages, as it fosters mutual respect, understanding, and shared values (Smith, 2020). However, when spouses experience a decline in spiritual commitment, either individually or collectively, it can lead to misunderstandings, conflicting

expectations, and emotional distance, all of which contribute to marital discord. Spiritual commitment, which involves consistent religious practice and devotion, is foundational to marital success within Christian communities (Dudley & Hernandez, 2018).

In the context of SDA families, regular church attendance, prayer, Bible study, and other spiritual practices play a significant role in promoting unity and reducing conflict between spouses (Gichohi, 2021). However, a decline in these practices often correlates with increased marital tension. Studies suggest that when one or both spouses drift away from religious practices, their bond weakens as shared spiritual activities are no longer central to their relationship, causing differences in lifestyle, priorities, and decision-making (Mbonyinge, 2019).

In many cases, one spouse may become less devoted to their faith over time, while the other remains spiritually committed, leading to imbalances in the relationship. This divergence can result in disagreements over moral decisions, parenting styles, and other aspects of daily life, thus exacerbating tensions in marriage (Benson, 2022). Furthermore, the social and communal aspects of religious devotion, such as fellowship with other believers, provide an important support system for Christian marriages. A reduction in this engagement can isolate couples from positive influences that help sustain marital stability (Bennett & Pinder, 2020).

In SDA families, religious devotion often informs traditional gender roles and expectations. The Bible advocates for roles in marriage where men serve as spiritual leaders, while women provide nurturing support (Ephesians 5:23-25). However, shifting religious devotion can challenge these roles, especially when one spouse no longer adheres to these traditional expectations (Niyigena, 2018). This dynamic can create friction when partners have differing views on leadership, authority, and family responsibilities, contributing to marital conflict.

Moreover, SDA teachings emphasize the importance of spiritual growth for both spouses to maintain a successful marriage. A reduction in religious devotion can lead to emotional and spiritual disconnection, resulting in dissatisfaction within marriage (Karamaga, 2021).

Studies have shown that couples who actively practice their faith together tend to resolve conflicts more amicably and are more resilient in the face of challenges (Baloyi, 2019). Without this shared foundation, couples are less likely to work through conflicts, leading to unresolved issues and, ultimately, marital discord.

Changes in spiritual commitment and religious devotion are significant factors that contribute to marital discord in contemporary SDA Christian families in Rwanda. As societal pressures increase and religious practices decline, many couples experience relational tensions that could be mitigated through renewed spiritual focus. Literature underscores the importance of maintaining spiritual engagement as a means of strengthening marital bonds, particularly in the SDA context. Addressing these issues requires both spouses to actively nurture their faith and make shared spiritual practices a priority within their marriages.

Strategies to Reduce Marital Discord

Resolution strategies involve using various techniques to help couples better understand each other and overcome conflict in their relationships (Gilbert, 2005). He argues that some modern strategies, such as teaching couples to listen, improve communication, and adopt more positive behaviors, can help address marital differences. Numerous approaches can be used to resolve marital disharmony. Emmert and Emmert (1994) propose methods like cultivating a positive and healthy attitude toward conflict, maintaining open communication, ensuring accuracy in communication, adopting a rational, problem-solving approach, and seeking counselling when needed. Concerning financial issues, Taiwo, Okon, and Eze (2006) recommend teaching couples effective fund management techniques to build trust and avoid financial conflicts.

The methods couples use to resolve marital discord can vary depending on the situation. Greef and De Bruyne (2000) noted that conflict management styles in marriage may differ and based on the nature of the conflict, past success with a particular approach in similar situations, or the suitability of the style for the specific issue at hand. The effectiveness of a style in one scenario may encourage its use in similar future conflicts. According to Bruyne and Greef (2000), there are five key models of conflict resolution styles.

The Competitive Style: Individuals who adopt a competitive approach to resolving conflicts tend to be aggressive and uncooperative, prioritizing their own needs over those of others. They seek to gain power through

direct confrontation and aim to achieve their goals without compromising or adjusting their desires. For those using this style, life feels like a battleground, which is not conducive to building intimacy. Their communication is forceful and lacks collaboration, often driven by a win-lose mentality (Bruyne & Greef, 2000).

Collaborative Style: Individuals who use a collaborative approach to conflict resolution are highly assertive in pursuing their own goals but also show significant concern for the other person's needs. While collaborators are effective in resolving conflicts, they may become exhausted from investing so much energy into the process. A downside of this style is that skilled collaborators, due to their strength, may occasionally use their influence to manipulate others. Communication in this style is direct and cooperative, with a focus on problem-solving and finding mutually beneficial solutions (Bruyne & Greef, 2000).

The Compromise Style: Individuals who use the compromise approach are willing to give up something and expect their partner to do the same. While similar to the collaborative style, this approach focuses more on finding a solution that balances the needs of both spouses. It strikes a middle ground between assertiveness and cooperation (Bruyne & Greef, 2000).

The Avoidance Style: This style is marked by non-assertive and passive behaviour. Individuals who avoid conflict do not address their own concerns or those of their partner. Instead, they sidestep the issue by changing the subject or withdrawing from the disagreement. This gives them time to reflect on whether continuing the conflict is beneficial and whether someone else might handle the situation more effectively. Communication in this style is often dismissive and may go unacknowledged by one or both partners (Bruyne & Greef, 2000).

The Accommodative Style: This style involves a non-assertive approach where one spouse neglects their own needs to fulfill the desires of their partner. Communication is passive; the goal is to please the other spouse to resolve the conflict peacefully (Bruyne & Greef, 2000).

THEORETICAL FRAMEWORK

The study is grounded in the Family Systems Theory, originally proposed by Kerr in 1981. This theory emphasizes that the family serves as a key context for understanding individual behaviors and relationships, suggesting that the actions of one family member impact all other members, either positively or negatively (Okello, 2005). According to this theory, individuals are best understood within the framework of their relationships, which is achieved by examining the interactions within the entire family. Okello (2005) notes that issues like strained relationships are often seen as a manifestation of dysfunction within the family unit. These dysfunctional patterns may be transmitted across multiple generations. Furthermore, as cited by Okello (2005), Becvar and Becvar (2016) argue that marital conflict can indicate underlying challenges in a couple's marital and psychosocial development. Therefore, according to the Family Systems Theory, the behavior of a couple can significantly influence whether a family functions harmoniously or experiences dysfunction.

METHODOLOGY

This section seeks to present the research methodology that was used to examine the strategies that can be implemented by the Rwanda Union Mission to reduce marital discord among Christian couples, to explore the primary causes of discord between spouses in contemporary SDA Christian families in Rwanda, to investigate how changes in spiritual commitment and religious devotion over time contribute to marital discord in contemporary SDA Christian family in Rwanda. This section outlines research settings, the research design, data collection methods, and analysis techniques used in the study. The study employed qualitative research techniques to gather comprehensive data. This study adopted a qualitative research design to gain an in-depth understanding of the causes of marital discord, the role of spiritual commitment, and potential strategies for intervention.

Research Setting

The Seventh-day Adventist Church in Rwanda Union Mission is a Christian denomination with over 1 million of church members (Niyonagize, 2021). The study was conducted within Seventh-day Adventist (SDA) Christian communities in Rwanda, specifically focusing on families affiliated with congregations under the Rwanda Union Mission. The SDA Church in Rwanda has a well-organized structure comprising local churches, districts, and

unions, which facilitates both spiritual activities and community engagement among members. These congregations provide a supportive environment where spiritual, social, and educational programs are implemented, making them a relevant context for exploring marital dynamics. The population of interest included married couples currently residing in Rwanda, representing diverse socio-economic backgrounds, age groups, and durations of marriage. Families were selected from both urban and semi-urban congregations to capture a range of experiences and perspectives.

Sample size and Sampling technique

To determine the sample size from the number of families in Rwanda Union Mission, 7,520 families were chosen as the population based on the number of families from each district. A purposive and random sampling technique was used. The sample size for this study was determined using the formula for finite populations, which adjusts standard sample size calculations to account for a known population (Vaghela, 2024). Given a population of 7,520 families, a 90% confidence level, and a 10% margin of error, the calculated sample size was **67** families. This sample provides sufficient representation for the study while remaining feasible for in-depth qualitative investigation.

Sample size calculation

Confidence level: 90% ($Z \approx 1.645$): smaller than the standard 95%, which reduces the sample size.

Margin of error (e): 10% (0.10): a larger margin of error allows a smaller sample.

Population proportion (p): 0.5 (maximum variability if unknown)

$$N \cdot Z^2 \cdot p \cdot (1 - p)$$

$$n = \frac{e^2 \cdot (N - 1) + Z^2 \cdot p \cdot (1 - p)}{e^2}$$

Where:

$$N = 7,520$$

$$Z = 1.645$$

$$p = 0.5$$

$$e = 0.10$$

$$Z^2 \cdot p \cdot (1 - p) = 1.645^2 \cdot 0.25 = 2.706 \cdot 0.25 \approx 0.6765$$

$$0.6765 \cdot 7,520 \approx 5,088.5$$

$$\frac{5,088.5}{e^2} + Z^2 \cdot p \cdot (1 - p) = \frac{5,088.5}{0.10^2} + 0.6765 = 50,885 + 0.6765 \approx 50,885.6765 \approx 50,886$$

Instrument and Data Collection

The data collection for the qualitative research on frequent discord between spouses in contemporary Seventh-day Adventist (SDA) Christian families in the Rwanda Union Mission involves in-depth interviews with 67 couples. This method was carefully designed to gather rich, thick data on participants' experiences and perspectives related to marital discord, spiritual commitment, and possible strategies for intervention. An interview protocol was developed to help at the start of the interview, and then follow-up interview questions were generated during the interview to get to the depth of understanding the phenomenon under study.

Interviews took place on Saturday afternoons in a comfortable, private location in a quiet area of the church, to encourage openness and honesty. With participants' consent, interviews were audio-recorded for accurate transcription and analysis. All audio recordings from interviews were transcribed in verbatim to ensure accurate representation of participants' responses. This process involved the use of manual proofreading to correct any errors. Thematic analysis was used to identify, analyze, and report patterns (themes) within the data. This approach is suitable for qualitative research as it allows for flexibility and a detailed exploration of participants' experiences. In this qualitative research, the interview was conducted in good condition and smoothly.

Data Analysis

The data collected from interviews and focus groups were analyzed using thematic analysis (Braun & Clarke, 2006) to identify patterns and insights related to marital discord in SDA families. Analysis began with familiarization, involving repeated reading of transcripts and notes, followed by open coding, where key statements were labeled according to their content. Codes were iteratively refined and grouped into subthemes and higher-order themes aligned with the study's objectives, causes of discord, spiritual influences, and strategies to reduce conflict. To ensure credibility, preliminary findings were shared with selected participants for validation, and peer debriefing was conducted with academic colleagues to provide external perspectives on coding and theme development. Dependability was enhanced through detailed documentation of coding decisions, theme refinement, and reflective notes, creating a transparent audit trail for replication. Given the faith-based context, the study maintained a reflective journal to critically examine how personal beliefs and prior experiences within the SDA community could influence interpretation. This reflexive practice helped ensure that the analysis remained grounded in participants' perspectives, balancing rigor with sensitivity to cultural and spiritual dynamics.

FINDINGS AND DISCUSSION

This study sought to identify practical strategies that the Rwanda Union Mission can implement to foster healthier marital dynamics and strengthen the spiritual foundations of families. The findings presented in this paper were derived from the in-depth interviews with 67 couples within the SDA community, offering a rich tapestry of lived experiences. Through this qualitative lens, the multifaceted dimensions of marital discord, examining not only the primary causes but also the evolution of spiritual commitment and its impact on relationships were explored. The following themes were identified as listed here below the primary causes of discord between spouses in SDA Christian families, how changes in spiritual commitment and religious devotion over time contribute to marital conflict and strategies that the Rwanda Union Mission can implement to reduce discord among Christian couples were highlighted.

Primary Causes of Discord Between Spouses

To support healthier marriages, it's important to understand what typically sparks conflicts between spouses. In contemporary SDA families, disagreements rarely stem from just one issue; they often arise from a mix of relationship challenges, differences in spiritual practices, and financial pressures. Recognizing these main causes helps explain why conflicts happen and how they can escalate, providing a foundation for practical and faith-based strategies that can strengthen marriages and foster greater harmony and stability.

Communication Gaps

Ineffective communication was the most often mentioned issue as a source of tension among SDA couples. Many participants explained that when emotions are not openly expressed, when spouses become impatient during disagreements, or when they avoid discussing sensitive issues, small misunderstandings quickly grow into larger conflicts. Couples often misread each other's intentions, which leads to repeated arguments over time.

As one couple shared, *"Even small disagreements turn into arguments because we do not discuss calmly."* This reflection shows that the problem is often not the disagreement itself, but the way it is handled. When spouses react impulsively, defensively, or with frustration, ordinary issues such as household responsibilities, financial concerns, or daily routines can easily escalate.

Over time, these repeated communication patterns create emotional exhaustion, weaken mutual understanding, and gradually erode trust between partners. What might begin as a minor misunderstanding can become a recurring source of tension. These findings highlight the importance of helping couples develop skills for calm, respectful, and constructive dialogue, as improving communication appears central to reducing marital discord in SDA families. These findings are in line with the findings of Akinade (1997); Niolon (2003), who claimed that effective communication is a crucial tool for addressing financial issues in households. If couples were able to engage in open discussions about the income from both partners and how that money should be spent, many of the marital problems stemming from financial management could be significantly alleviated, if not completely resolved.

Financial and Socio-Economic Stressors

Economic pressure was described as a constant and heavy burden in many contemporary SDA families in Rwanda. Participants repeatedly pointed to irregular income, unemployment, underemployment, and generally limited financial resources as key sources of stress in their marriages. When income is uncertain or insufficient, couples often struggle to meet basic household needs, support their children's education, cover healthcare expenses, and fulfill church-related responsibilities.

As one couple claimed, *"Money problems make small arguments bigger; we fight over who is responsible for what."* This statement shows that financial challenges rarely stand alone. Instead, they tend to magnify tensions that already exist in the relationship. Simple decisions such as how to spend daily income or which needs should be prioritized can quickly turn into serious disagreements when couples feel financially insecure. The pressure of limited resources often heightens sensitivity, defensiveness, and blame, making calm and constructive conversations more difficult.

The findings also revealed that economic strain often created tension around roles and expectations, particularly regarding financial provision. When one spouse is unemployed or earning less, questions of responsibility and contribution become sensitive issues. Some participants described feeling inadequate or resentful, especially when financial responsibilities appeared unequal. In certain cases, this imbalance led to subtle power struggles or repeated accusations, gradually weakening emotional closeness and mutual respect within the marriage.

Beyond the visible arguments, financial stress also had deeper emotional effects. Participants spoke of anxiety, frustration, and reduced patience in daily interactions. Economic hardship affected their ability to regulate emotions, making them more prone to irritability and conflict. In this way, financial insecurity acted both as a direct trigger for disagreements and as an underlying pressure that intensified other issues, particularly communication difficulties.

Overall, these findings highlight the central role of socio-economic stress in understanding marital discord among SDA families. Although these families share strong spiritual values, economic instability introduces practical pressures that test relational stability. Therefore, efforts to reduce marital conflict should go beyond spiritual guidance and communication training alone. Supporting couples through financial literacy education, budgeting skills, and economic empowerment initiatives may play a crucial role in strengthening marital harmony. Addressing financial stress in a holistic manner could significantly reduce both the frequency and intensity of conflicts within families. These findings concur with that of (Myers, 2007), who affirmed that conflicts may also emerge from a lack of transparency about each partner's income or financial situation. Additionally, if one partner attempts to control the other's spending, it can lead to further discord. Conflicts related to finances can arise for various reasons, extending beyond the stresses on marital relationships caused by objective economic hardships. Even families with ample resources or sufficient funds to cover most daily needs can experience serious disagreements over money.

Role Expectations and Household Responsibilities

Conflicts surrounding role expectations and household responsibilities emerged as another important source of tension among contemporary SDA families in Rwanda. Many participants explained that disagreements often stemmed from different understandings of who should do what within the home. These expectations were shaped by cultural traditions, religious beliefs, and personal upbringing, and were not always openly discussed between spouses.

As one couple shared, *"I feel pressured to fulfill roles that my spouse assumes I must do, which causes frequent disputes."* This statement captures the frustration that develops when roles are assumed rather than negotiated. Tensions were especially evident in areas such as domestic chores, childcare, financial provision, and decision-making. When expectations remained unspoken or rigid, they easily turned into resentment.

The findings showed that in some marriages, traditional norms still position men primarily as providers and key decision-makers, while women are expected to manage household duties and caregiving. However, changing socio-economic realities, particularly women's increased participation in higher education and formal employment, have begun to challenge these long-standing arrangements. When both spouses work outside the

home, disagreements often arise over how domestic responsibilities should be shared. Several participants expressed feelings of being overwhelmed or unappreciated, especially when their financial or household contributions seemed undervalued.

In addition, some participants noted that certain religious interpretations reinforced fixed role expectations. In a few cases, scriptural references were used to justify authority or dominance in decision-making, which sometimes created power imbalances rather than harmony. When flexibility and mutual understanding were lacking, these interpretations deepened conflict instead of strengthening the partnership.

Importantly, these disputes were not merely about dividing tasks; they were closely tied to deeper issues of respect, recognition, and personal identity. When spouses felt unheard, unappreciated, or pressured into predefined roles, emotional distance gradually increased. Over time, unresolved tensions regarding responsibilities led to repeated arguments and diminished marital satisfaction.

Overall, the findings suggest that role-related conflicts are a central dimension of marital discord in SDA families. They often intersect with economic pressures and communication challenges, highlighting the complex and layered nature of marital tension. Addressing these conflicts requires encouraging open conversations about expectations, promoting fair and flexible role negotiation, and fostering theological perspectives that emphasize mutual respect, partnership, and shared responsibility within marriage.

Extended Family Interference

Extended family interference also emerged as a significant source of marital tension among contemporary SDA families in Rwanda. Many participants explained that while family involvement is culturally valued and often expected, it sometimes creates additional strain within the marriage. In-laws and other relatives were reported to influence decisions related to finances, child-rearing, spiritual practices, and even how conflicts were handled between spouses.

As one couple noted, *“While family support is culturally valued and often expected, excessive or unsolicited involvement created strain within the marital relationship.”* This highlights the delicate balance couples must maintain between respecting family ties and protecting their marital unity. In some cases, parents or siblings became involved in decisions about household expenses, parenting styles, or religious matters. Such involvement occasionally weakened spousal autonomy and reduced trust, particularly when one partner felt sidelined.

Another couple described situations where one spouse felt pressured to side with their family of origin rather than prioritize the marital relationship. When private disagreements were shared with relatives who then intervened, minor misunderstandings often escalated into wider family disputes. What might have remained a small issue between husband and wife sometimes grew into a conflict involving multiple family members, making reconciliation more complicated.

Financial matters were especially sensitive. Tension arose when one spouse offered financial support to extended family members without prior discussion, or when relatives placed expectations on the couple’s income. These situations created difficult questions about loyalty, responsibility, and how limited resources should be allocated. Similarly, differences in child-rearing approaches were sometimes intensified by advice or pressure from grandparents and other relatives. Conflicting guidance occasionally left couples feeling divided and uncertain, further straining communication.

These findings suggest that marital discord in SDA families cannot be understood only as a matter between two individuals. Marriage exists within a broader socio-cultural environment where extended family networks play an influential role. While these networks can provide valuable emotional and practical support, they may also contribute to conflict when boundaries are unclear or when spousal unity is compromised.

Ultimately, extended family interference represents an important contextual factor in marital discord. It underscores the need for couples to establish clear boundaries, strengthen joint decision-making, and prioritize marital solidarity. Efforts to reduce marital conflict should therefore include guidance on managing extended family relationships in ways that preserve both cultural respect and the autonomy of the marital bond. These findings are consistent with Niolon (2003), who argued that In-law issues often pose significant challenges,

particularly during the early years of marriage. Conflicts involving in-laws can create discord within the entire family dynamic

Influence of Changes in Spiritual Commitment and Religious Devotion

Spiritual life plays a central role in marriages of contemporary SDA families, shaping values, priorities, and daily routines. Changes or differences in personal devotion and religious engagement can significantly affect marital harmony. When one or both spouses experience shifts in spiritual commitment, it can lead to misunderstandings, misaligned expectations, and emotional distance, highlighting the important connection between faith and relational stability in marriage.

Divergent Levels of Devotion

Changes in personal faith and spiritual engagement were described as a key source of tension among contemporary SDA families in Rwanda. Many participants explained that differences in prayer habits, Bible study routines, church attendance, and involvement in ministry gradually created emotional strain within their marriages. Although both spouses identified as Seventh-day Adventists, their levels of spiritual commitment were not always the same, and these differences sometimes became difficult to ignore.

As one couple shared, *“I pray daily, but my husband rarely does; sometimes it feels like we are living two different spiritual lives.”* This statement reflects the quiet emotional distance that can develop when spouses feel spiritually disconnected. The issue was not simply about performing religious practices, but about feeling united in faith, values, and purpose.

For many participants, spiritual unity was seen as the foundation of a strong marriage. When one partner appeared less engaged or less consistent in spiritual life, the other sometimes experienced disappointment, frustration, or even loneliness. Over time, this perceived imbalance in devotion could weaken the sense of shared identity that faith-centered marriages deeply value.

Another couple explained that *“when one spouse reduces participation in church programs or devotional practices, the other sometimes sees it as a spiritual decline or a weakening of commitment to our shared beliefs.”* This shows how changes in spiritual involvement are often interpreted personally within marriage. What may begin as a temporary shift in priorities can be perceived as a deeper loss of faith or dedication.

In some cases, this perception led to criticism, moral judgment, or subtle pressure to do better spiritually. Instead of encouraging growth, these reactions sometimes created defensiveness and emotional withdrawal. Rather than feeling supported, the less-engaged spouse could feel misunderstood or unfairly evaluated, which deepened relational distance. The findings further revealed that differences in spiritual engagement affected other areas of married life. Couples described disagreements over Sabbath observance, family worship routines, and participation in church leadership or ministry activities. When one spouse placed high priority on church involvement while the other focused more on personal or professional responsibilities, tension often arose over how time should be allocated and what the family’s main priorities should be. The issue of marital discord within Christian families, particularly in the Seventh-day Adventist (SDA) context, has been widely associated with shifts in spiritual commitment and religious devotion over time (Smith, 2020).

Prioritization Conflicts Between Faith and Family

Conflicts over how to balance church involvement and family responsibilities also emerged as a significant source of tension among contemporary SDA families in Rwanda. As one couple explained, *‘disagreements often arose when one spouse devoted considerable time and energy to church activities such as choir participation, leadership roles, evangelistic programs, or committee meetings while the other felt that family needs were being overlooked’*.

These tensions became more noticeable when church commitments required long hours away from home, particularly during weekends or evening programs. Some participants shared that when too much time was spent on church-related responsibilities, there was less opportunity for meaningful spousal interaction, childcare, and shared household duties. Over time, this imbalance led to feelings of emotional neglect and reduced marital

closeness. These findings support Benson (2022), who affirmed that in many cases, one spouse may become less devoted to their faith over time, while the other remains spiritually committed, leading to imbalances in the relationship. This divergence can result in disagreements over moral decisions, parenting styles, and other aspects of daily life, thus exacerbating tensions in marriage

On the other hand, some participants described situations where one spouse gave greater priority to professional work or personal interests, leaving the other feeling spiritually unsupported. In such cases, the more spiritually engaged partner sometimes interpreted limited church participation as a lack of commitment to shared faith values. This perception occasionally created frustration, disappointment, and spiritual dissatisfaction within the marriage. Overall, the findings suggest that the central problem was not church involvement itself, but the lack of open discussion and mutual agreement about how to manage competing responsibilities. When decisions about time and priorities were made without consultation, the other spouse often felt excluded or undervalued. This sense of exclusion fostered resentment and weakened the spirit of partnership. Participants emphasized that when prioritization conflicts remain unresolved, they gradually affect not only schedules but also emotional intimacy and trust within the marriage.

Another couple noted that the strong emphasis on spiritual identity within SDA families sometimes created unspoken pressure to remain visibly active in church programs. This expectation could make it challenging for couples to set healthy boundaries between public ministry roles and private family responsibilities. In some cases, spouses are worried that prioritizing family time might be seen as a lack of spiritual dedication or a sign of weakness.

These findings highlight how changes in the intensity or focus of spiritual engagement can affect marital dynamics. When church activities take precedence over relational responsibilities, or when family priorities reduce shared spiritual participation, an imbalance emerges. This tension reflects a deeper struggle to balance religious devotion with the practical demands of family life.

Participants suggested that fostering marital harmony requires intentional conversations about time management, shared priorities, and maintaining a healthy balance between spiritual and family responsibilities. Church leadership, particularly within the Rwanda Union Mission, could play a supportive role by emphasizing the family as a primary spiritual unit and encouraging couples to align ministry involvement with the well-being of their marriage.

Influence on Moral and Ethical Decisions

Differences in levels of religious commitment were also found to influence moral and ethical decisionmaking within families. One couple explained, “*Variations in spiritual conviction and devotional consistency often shape how we make decisions about parenting, finances, lifestyle choices, and long-term family planning.*” When these convictions were not aligned, disagreements frequently arose, showing how spiritual differences can extend beyond personal faith into practical aspects of daily life.

In the area of parenting, one couple noted, “*Disagreements often arise over the extent to which religious principles should guide child-rearing practices.*” For some couples, one spouse emphasized strict adherence to church teachings such as Sabbath observance, dietary guidelines, or participation in youth programs while the other preferred a more flexible or practical approach. These differences sometimes created tension over discipline methods, educational choices, and children’s social activities. When moral expectations were not aligned, spouses occasionally questioned each other’s commitment to shared spiritual values, leading to frustration and conflict.

Similarly, financial decisions were influenced by differing levels of religious commitment. One couple explained, “*Disagreements often arise concerning tithing and offering contributions, support for church initiatives, or allocation of funds toward religious events.*” When one spouse prioritized church-related financial obligations and the other focused on immediate household needs, disputes naturally followed. These conflicts were often tied to deeper questions about balancing spiritual responsibility with practical survival, highlighting how faith and everyday life intersect in shaping marital dynamics.

Lifestyle choices also emerged as a source of tension when spouses differed in their moral perspectives. One participant shared that disagreements often arose around media consumption, social relationships, dress standards, and participation in community activities. In some cases, one spouse perceived the other's choices as inconsistent with SDA principles, which sometimes led to criticism, defensiveness, or moral judgment. Over time, these recurring tensions contributed to emotional distance and repeated arguments.

The findings suggest that these conflicts were not simply about individual decisions, but about shared identity and value alignment. In faith-centered marriages, coherence in moral and ethical beliefs is often seen as a cornerstone of unity. When spouses interpret religious teachings differently or demonstrate varying levels of spiritual commitment, this shared understanding weakens. As a result, everyday decision-making becomes contested rather than collaborative.

Strategies to Reduce Marital Discord

Participants suggested several practical ways to reduce frequent marital conflicts, highlighting the need to combine spiritual support with everyday practical solutions. They emphasized that marital challenges are not seen as only relationship problems or only spiritual issues. Instead, couples understand these conflicts as complex and interconnected, affecting both their faithful life and daily living.

Church-Based Counseling and Mentorship

Many participants spoke warmly and openly about the need for stronger church support in their marriages. Church-based counseling and structured mentorship were among the most recommended solutions for reducing marital conflicts in contemporary SDA families in Rwanda. Couples expressed deep trust in their spiritual leaders and family ministries, believing that the church is in a unique position to guide them through relational challenges in a way that aligns with their faith.

One couple shared, *“If we had guidance from church on handling disagreements and sharing responsibilities, I believe it would help us avoid fights.”* Their words reflect a common feeling among many participants that while marriage is considered sacred and highly valued within the SDA community, couples often enter it without enough practical preparation for managing disagreements, communication breakdowns, or shared responsibilities.

The findings show that couples do not see church leaders only as spiritual authorities who preach or teach doctrine. Rather, they view them as trusted mentors who can guide them through real-life marital challenges with wisdom grounded in biblical principles. Many participants expressed confidence that structured counseling sessions led by church leaders could help them better understand each other's expectations, especially in areas such as communication, financial management, gender roles, and shared spiritual practices.

Participants also spoke positively about the value of mentorship programs led by experienced Christian couples. They explained that learning from couples who have walked through years of marriage, facing challenges and growing together can be both encouraging and practical. One participant shared that simply observing how mature couples communicate respectfully, share responsibilities fairly, and pray or worship together can offer powerful, real-life lessons on resolving conflicts.

Another couple thoughtfully suggested that church-based counseling should go beyond prayer and scripture alone. In their view, it should blend spiritual reflection with practical skill-building. They explained that while biblical teachings on love, respect, forgiveness, and mutual submission are foundational, couples also need practical tools to live out those values in everyday situations.

The findings clearly show that many couples see structured church support as essential in reducing frequent marital conflicts. In the Rwandan SDA context, where faith is deeply woven into family life, the church holds not only spiritual influence but also strong moral credibility within the community. Because of this, church-based mentorship and counseling are viewed as trustworthy and meaningful sources of guidance. Participants believe that when these programs are well-organized and consistent, they can help couples build resilience, deepen mutual understanding, and address small misunderstandings before they grow into ongoing conflicts. Rather

than waiting for marriages to reach a breaking point, structured support can strengthen relationships from the beginning.

The findings therefore suggest that the Rwanda Union Mission could play a transformative role by formally establishing regular marital counseling services, mentorship programs, and family-life training within local congregations. Such proactive efforts would not only help reduce marital discord but would also demonstrate the church's continued commitment to nurturing strong, stable, and spiritually grounded families. Gilbert(2005) argued that some modern strategies, such as teaching couples to listen, improve communication, and adopt more positive behaviors, can help address marital differences

Joint Spiritual Practices

Participants also spoke deeply about the importance of practicing their faith together as a couple. Joint spiritual activities such as praying together, studying the Bible, and participating in church programs were described as powerful ways to reduce marital conflict in contemporary SDA families in Rwanda. Many shared that when they intentionally make time for these shared moments, their emotional connection becomes stronger, and their relationship feels more unified.

One couple shared that *“shared devotionals provided opportunities to align spiritual goals and expectations, creating a sense of unity that carried over into daily decision-making and conflict resolution.”* Their experience reflects what many participants say: that spending time together in devotion helps couples feel spiritually and emotionally connected. Regular family worship, attending Bible study sessions, and praying together were described as creating a shared rhythm in the home.

This rhythm, participants explained, brings a sense of peace and closeness that makes it easier to handle daily responsibilities and disagreements. When couples feel united spiritually, they are more likely to approach decisions calmly and resolve conflicts with understanding rather than frustration. These findings are consistent with(Gichohi, 2021)who claimed that regular church attendance, prayer, Bible study, and other spiritual practices play a significant role in promoting unity and reducing conflict between spouses

Another couple highlighted that *“joint spiritual practices encourage reflective dialogue and mutual accountability.”* They explained that when spouses study scripture together or reflect on spiritual lessons, it opens space for honest conversations about their beliefs, expectations, and daily choices. This shared reflection helps them navigate differences thoughtfully, clarify what they each need, and support one another's spiritual growth.

Couples also shared that participating together in church activities like volunteering, attending seminars, or serving in ministry helped them feel a stronger sense of shared purpose and belonging. Many noted that these experiences not only deepened their connection with each other but also strengthened their ties to the wider faith community, which offered extra emotional and social support during challenging times.

Participants described joint spiritual practices as serving two key roles in marriage. On the preventive side, regularly praying, studying the Bible, or worshiping together helps couples stay spiritually aligned and emotionally close, reducing the chance that small disagreements will escalate.

On the restorative side, shared spiritual engagement provides a safe and constructive space for reconciliation, reflection, and working through conflicts together. In this way, couples saw their faith as both a shield against conflict and a bridge toward repairing and strengthening their relationship when challenges arise.

The findings suggest that the Rwanda Union Mission could play a powerful role in supporting healthier marriages by creating more structured opportunities for couples to grow spiritually together. Programs like couple-focused worship services, family devotional guides, and shared involvement in church ministries can help spouses strengthen both their spiritual connection and emotional intimacy.

Participants felt that these kinds of initiatives would not only reduce frequent marital conflicts but also highlight the church's vital role in nurturing strong, stable, and faith-centered families.

Marital Education Programs

Participants highlighted marital education programs as an essential way to help couples handle everyday challenges and reduce frequent conflicts in SDA families. While they valued spiritual guidance for providing a moral and faith-based foundation for marriage, many noted that it alone is not enough. Couples often lack practical skills for managing daily issues like communicating effectively, resolving financial disagreements, or sharing household responsibilities fairly. Marital education programs, they felt, could bridge this gap by giving couples the tools they need to navigate these real-life challenges alongside their spiritual growth.

Participants repeatedly emphasized the importance of workshops and seminars that focus on practical skills like communication, conflict resolution, financial management, and fair sharing of responsibilities. They explained that these programs should help couples express their feelings in healthy ways, listen to each other attentively, navigate differences thoughtfully, and resolve disagreements without letting them escalate. By providing these tools, participants felt that couples could tackle recurring conflicts more effectively, especially those that often flare up due to stress, miscommunication, or mismatched expectations leading to stronger, more harmonious relationships. Emmert and Emmert (1994) propose methods like cultivating a positive and healthy attitude toward conflict, maintaining open communication, ensuring accuracy in communication, adopting a rational, problem-solving approach, and seeking counselling when needed.

Another couple highlighted that marital education should go beyond practical skills and weave in faith principles. One participant explained, *“Workshops should not only teach relational techniques but also connect these skills to biblical teachings on love, respect, mutual submission, and shared responsibility.”* Participants felt that blending practical guidance with spiritual values is essential for making marital education meaningful and relevant within the SDA context. When relational skills are grounded in faith, couples perceive the programs as more credible, acceptable, and effective. This approach ensures that learning is not just about managing day-to-day challenges but also about nurturing a marriage that reflects the spiritual and cultural values of the church community.

Participants often highlighted financial literacy as a key part of marital education. Many noted that disagreements over budgeting, tithing, and everyday household expenses were frequent sources of tension in marriages. They felt that equipping couples with practical skills in budgeting, managing resources, and planning finances together could help ease these conflicts. Beyond reducing stress, such training was seen to encourage shared responsibility, foster cooperation, and strengthen trust between spouses.

Overall, participants saw marital education as a bridge between spiritual teaching and practical relationship skills. It equips couples with the tools, knowledge, and frameworks they need to navigate daily challenges while staying aligned with shared spiritual values. By providing structured and continuous support, these programs offer a proactive way for the Rwanda Union Mission to foster lasting marital harmony, resilience, and strong, stable families within SDA communities.

Peer Support Groups

Participants highlighted peer support groups as a valuable way to reduce marital conflicts in contemporary SDA families in Rwanda. They explained that these groups create a safe, non-judgmental environment where couples can openly share their experiences, talk through challenges, and learn from each other’s successes and mistakes. By encouraging honest dialogue and mutual support, peer groups help couples feel less isolated and more understood. Participants noted that hearing others face similar struggles can normalize common marital challenges and provide practical insights for growth. In this way, peer support becomes not just a source of advice but also a space for emotional encouragement and relational development.

One couple shared, *“Having access to peers facing similar marital challenges helps to validate our experiences and provides practical insights that complement church-based counseling or formal marital education.”* They explained that peer groups offer a space where couples can speak openly about sensitive issues like communication struggles, role expectations, financial pressures, or balancing church responsibilities without fear of judgment or stigma. Participants emphasized that the group setting encourages accountability, mutual support, and the exchange of practical strategies for resolving conflicts. By sharing experiences and learning from one

another, couples feel understood and equipped, making peer support a valuable complement to formal counseling and marital education.

Another couple pointed out that peer support groups also serve as a kind of informal mentorship. Couples who have successfully worked through conflicts can model healthy behaviors, share advice based on real-life experiences, and reinforce both relational and spiritual values. Participants felt this guidance is especially helpful for newly married couples or those dealing with recurring disagreements, providing practical support and encouragement outside of formal pastoral counseling. This peer-led approach allows couples to learn from one another in a relatable, supportive, and non-judgmental environment.

Participants also saw peer support groups growing spiritually together. Couples can pray with one another, discuss how biblical teachings relate to everyday marital challenges, and encourage each other to stay committed to their faith. By combining practical problem-solving with spiritual support, these groups foster a more holistic approach to marital harmony. Peer support groups were described as a valuable complement to structured counseling and marital education programs. They create a community-based space where couples can learn from one another, receive emotional encouragement, and strengthen their spiritual connection in a supportive and culturally sensitive setting. Establishing such groups within the SDA church framework offers an accessible and sustainable way to prevent conflicts, build resilience, and nurture a network of couples dedicated to maintaining strong, faith-centered marriages.

Addressing Socio-Economic Challenges

Participants emphasized that financial pressures like irregular income, unemployment, or disagreements over how to manage money often make marital conflicts worse in contemporary SDA families in Rwanda. They suggested that any effective approach to strengthening marriages should include strategies to address these economic challenges, recognizing that financial stability plays a key role in fostering harmony at home.

One of the most suggested strategies was financial literacy training. One couple explained, "*Workshops on budgeting, saving, debt management, and joint financial planning could equip spouses with the knowledge and skills needed to manage household finances together.*" They highlighted that understanding finances as a team could prevent conflicts caused by misunderstandings, differing priorities, or feelings of unfairness about financial contributions. By promoting transparency and shared decision-making around money, couples could reduce tension, build trust, and strengthen their partnership. Taiwo, Okon, and Eze (2006) recommend teaching couples effective fund management techniques to build trust and avoid financial conflicts.

In addition to financial training, another participant suggested that church-based community support initiatives could make a big difference. Programs like microfinance, cooperative savings groups, or emergency assistance for families in crisis were seen as offering both practical help and emotional relief. Participants felt that having these kinds of safety nets within the church could ease the pressure that financial hardships often place on marriages, helping couples handle money challenges without letting stress turn into recurring conflict.

Participants also noted that easing financial stress brings important benefits to the relationship itself. When money pressures are reduced, couples report feeling more patient with one another, communicating more effectively, and having more energy to participate in shared spiritual and family activities. Economic empowerment, they explained, is not just a practical necessity, it also strengthens the marriage by creating a calmer, more supportive environment. These observations highlight that marital challenges cannot be solved by spiritual guidance or relationship education alone. Financial stress often intersects with communication breakdowns, role expectations, and emotional strain, making conflicts more intense. Addressing economic pressures, therefore, is a key part of fostering healthy, resilient marriages.

As a result, participants felt that the most effective approach to strengthening marriages is a holistic one combining financial support with counseling, education, and spiritual mentorship. They suggested that the Rwanda Union Mission could take a leading role by including financial literacy programs and church-based community support initiatives within its marital enrichment efforts. Such comprehensive interventions would help couples manage economic pressures while also building stronger communication, shared responsibilities, and spiritual connection. By addressing both practical and relational needs, these programs could reduce frequent

conflicts and promote lasting marital stability, helping SDA families thrive both at home and within their faith community.

CONCLUSION

This study examined marital discord among SDA families in Rwanda through in-depth interviews with 67 couples, revealing that conflict is rarely the product of a single cause but rather the outcome of interconnected relational, spiritual, socio-economic, and cultural pressures. The four primary sources of discord identified were ineffective communication, financial and socio-economic stress, unresolved role expectations, and extended family interference. These factors frequently reinforced one another, making marital tension more intense and difficult to resolve.

Changes in spiritual commitment emerged as a particularly significant dimension of marital discord. Divergent levels of devotion, conflicts between church involvement and family responsibilities, differing moral convictions, and perceived spiritual incompatibility all contributed to emotional distance and relational strain. Couples who maintained shared spiritual practices, by contrast, reported stronger emotional bonds and greater capacity to navigate everyday challenges together, affirming faith as both a protective and restorative resource in marriage.

The findings underscore that lasting solutions to marital discord must be holistic, combining spiritual guidance with practical skill-building and economic empowerment. The Rwanda Union Mission is uniquely positioned to lead this effort through church-based counseling, couple mentorship, joint spiritual programs, marital education, peer support groups, and financial literacy initiatives. When supported spiritually, relationally, and socio-economically, SDA couples are better equipped to sustain harmonious, faith-centered, and resilient marriages.

RECOMMENDATIONS

This study recommends a holistic, multi-level response to marital discord among SDA families in Rwanda. The Rwanda Union Mission is urged to establish a formal Family Ministries department, develop comprehensive premarital and marital education programs, and integrate financial literacy training into its enrichment initiatives. Investing in the training of pastoral counselors and couple mentors, while promoting a balanced theology that affirms the family as a primary spiritual unit alongside ministry, is equally essential.

At the local church level, leaders should implement regular marriage enrichment activities, establish couples' peer support groups, and adopt proactive counseling approaches that address conflict before it escalates. Pastoral teams should also provide culturally sensitive guidance on managing extended family dynamics in ways that protect spousal unity and autonomy.

Couples themselves are encouraged to prioritize open communication, commit to shared spiritual practices, negotiate household roles transparently, plan finances jointly, and seek help early without stigma. Theological educators are called to incorporate pastoral counseling and family ministry training into seminary curricula and develop contextually relevant resources on Christian marriage. Finally, future research should employ quantitative and longitudinal methods to assess the effectiveness of interventions and explore the long-term relationship between spiritual alignment and marital stability.

Implications

The findings of this study underscore that marital discord in SDA families in Rwanda cannot be adequately addressed through a single-focus approach. The complex interplay between communication patterns, financial pressures, role expectations, extended family dynamics, and shifts in spiritual commitment calls for integrated, culturally grounded, and faith-informed interventions. The Rwanda Union Mission is uniquely positioned to lead this effort, given its moral authority, community trust, and existing institutional infrastructure. By establishing proactive and comprehensive marital support programs that blend spiritual guidance with practical skill-building and economic empowerment, the Mission can play a transformative role in nurturing strong, resilient, and faith-centered families across the SDA community in Rwanda.

Ultimately, this study affirms that when couples are supported spiritually, relationally, and socioeconomically, they are better equipped to navigate the inevitable challenges of married life, sustaining both marital harmony and spiritual vitality for themselves, their children, and their wider faith community.

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