

# AN ANALYTICAL STUDY OF MARITAL ADJUSTMENT OF WORKING WOMEN WITH SPECIAL REFERENCE TO THEIR FINANCIAL INDEPENDENCE (A STUDY IN PUNJAB, PAKISTAN)

AAMNA SALEEM BAJWA<sup>1</sup>, YASIR NAWAZ MANJ<sup>1</sup>, RAB NAWAZ<sup>2</sup>

<sup>1</sup>Department of Sociology and Criminology University of Sargodha, Sargodha, Pakistan. <sup>2</sup>PhD Scholar, Visiting Lecturer Sociology and Criminology University of Sargodha, Sargodha, Pakistan. Email: [bhatti.rabnawaz@gmail.com](mailto:bhatti.rabnawaz@gmail.com)

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## ABSTRACT

In Pakistan, marital adjustment is a topic for research having great importance for sociologists, psychologists, and some other social researchers. Marriage is culturally, socially legitimate relation among two individuals begin with a public type of announcement and having some ideas of stability it is understood with additional a fewer explicit marriage agreement, which spells out the give-and-take human rights and obligations stuck between the spouses and future children. The family is a communal unit that appears to be based on marital adjustment. The different national and international organization and university scholars have been working on this social issue. The main objectives of the research are as "To assess the degree of impact of financial independence of working women on marital adjustment. As the main hypothesis of the research is having same future aspiration leads towards a balanced marital adjustment, it's analyzed through different statistical tools such as percentage; chi-square, gamma test univariate, and bi-variate were applied to assess the association among the different hypothesis. As for the methodology is concern, convenience is proposed for this research. A sample of 400 married working women was selected from four districts Jhang, Bukhar, Khushab, and Sargodha. Some reliability checks were also adopted to ensure the consistency of the data by all means at all levels. It was found that 54.0% of respondents strongly agreed that financial matters solved by mutual understanding of husbands and wives. Data shows that 50.5% respondents strongly agreed that they are usually good to resolve their problems at own their best satisfaction level. It is suggested that on the basis of this study as, marriage seminar and workshops which could help minimize disunity in families should often be organized by the government and marriage counselors and couples of various sort should be encouraged to attend.

**Keywords:** Human beings, social.

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## INTRODUCTION

Human beings existences constantly have to regulate to various type of roles, ecological or environmental pressure, and demands. All over the course of a lifetime, humanity struggle for happiness and well-being indifferent compasses of life personal, economic, social, marital, and work-related domains. Achievement and accomplishments in these spheres lead to satisfaction in marital life, whereas inadequacy to do the same leads to frustration and having negative impacts on marital adjustment. In the recent up-to-date age, professionals like bank employees, doctors, nurses, and lecturers have to occupy more time at their workplace and are more indulge in activities related to their career and professions. They have very less time to accomplish their family responsibilities, which may lead to dissatisfaction of the marital life. Marital adjustment is as firmly well-defined by different researcher and scholars that it's the situation in which there is characteristically a sentiment of inclination and gratification in wife and husband with each other as well (Hashmi *et al.*, 2007). Marital adjustment as, "the state in which there is an over-all feeling among wife and husband, of happiness and satisfaction with their marriage and with each other as well. Therefore, undergoing satisfactory relationships between partners considered by common concern, understanding, care, and acknowledgment of each other. Mutual pleasure, enjoyment, and sexual compatibility are an authoritative factor for contributing to the attainment of most matrimonial association, job of spouse, and figure of families in a diversity way (Nadia, 2014).

Studies about working-class woman's have impact on traits, personality, and socioeconomic condition as predictors of marital adjustment and satisfaction in working women exposed that the alteration among marital adjustment of working women of low, middle, and some high

socioeconomic background was not statistically significant thus, it can be assumed that marital adjustment of working-class women was not reliant on their socioeconomic background, rather the character trait of the woman was a factor in her marital adjustment in lot of studies (Kausar, 2003). A study of marital adjustment proclaimed in their researches that yet we know of very short studies are available that discover whether these end results persist after the marriage ends and have an effect on the alteration of grieving spouses. The mental and physical health profits of marriage are documented persuasively in almost all regions of the world. The effects of making marriages more preserve are still due, in part, to the replace of lively support and emotional intimacy in marital adjustment is required (Padgett, 2006).

Marital quality, marital satisfaction, marital adjustment, marital happiness, or marital success—to name the most common appellations—have often been used interchangeably in marital research. Just what makes marriages satisfying, happy, successful, or of high quality and how researchers calculate these processes or outcomes generates continuing deliberation in marital research (Truex, 2014). Marital adjustment of the couple's life typically means exclusivity in certain aspects of the couple's life. The existence of understanding and compatibility between the couple requires the achievement of a common ideology. It seems that this type of understanding involves a form of repeated stabilization and confirmation of the codes, relation, and roles relevant to the spouses, who enable them to express their feelings, cooperate in planning and decision-making, and hopefully try to solve problems (Moosavi, 2012). It is mistakenly supposed that in some parts some educated women are incline to be pleased, disrespectful to their husbands and parents, do not make good wives, and are not engrossed, or dedicated to their families in the end. There are some conflicting belongings, the teaching of a woman not only

improves her profession farming, fishing, interlacing and pottery skills but it also improves her reproduction and rearing background roles leading to greater marital adjustment (Osiruemu, 2004).

### Conceptual framework

Background variable	Independent variable	Dependent variable
Name	Mutual understanding	Marital adjustment
Age	Emotional expression	
Education	Communication flow	
Occupation	Sharing power	
Income	Socio, Political, and	
Locality	Religious barriers	
Number of total children	Decision making	
Total girls		
Total boys		

### Objectives of the study

- To assess the degree of impact of financial independence of women on marital adjustment.
- Having same future aspiration leads to a balanced marital adjustment.

### LITERATURE REVIEW

Edwards and Whaley (2002) state clearly that as for the income is concern a lot of researches proved that the relationship connecting profits and some behavioral changes to a human being operational in a business association. They clearly establish that the important cause of this difference of payment is exceptional to significant differences in teaching, skills, and know-how of worker abilities.

With the arrival of contemporary principles organization and private enterprise, wish for more contented continuation has also been increased at the end result. This longing has artificial powerfully decrease of inhabitants detonation, just contradictory to local value organization. Still, governments are creation bold stepladders to manage inhabitants in the nastiness of physically influential resistance from some fatalistic or conventional steps. A standardized longing for comfortable life has distorted family livelihood patterns too (Cateora, 2005). (Jainhog *et al.*, 2003) clearly a state that perhaps the most predisposed difficulty to population manages is educational norms and values towards the significance of large families. In lot of cultures, the status of a man, whether animate or lifeless, depends on the number of his male children, and a family's only wealth is its dimension and family. But as international main beliefs are replacing restricted philosophy, a new-fangled implication of affluence has been open to the element that is more achievements in particular lives and accomplishment of luxuries, which also reproduce change in behaviors of people under the backdrop of global trade ethics (Lee, 2003) states clearly that the factors such as demographic transition and age have an important pressure on the change of the individual's behavior. The circumstances of age of an individual play an important role in all magnitude of human life. This is generally not mentioned that at near the beginning ages, the person is much lithe in altering his behavior due to stretchy attitude. While exploring the belongings of demographical transition or age and knowledge on behavioral alter set up that adults' work and manifestation vary ultimately and are area under discussion to inappropriateness. Nevertheless, normally people in an relationship with increasing domains turn out to be more responsive and mindful concerning their ages and, resultantly, are more quick adopters. In this way several researches are important substantiation and proving the suggestion that age modification of attitudes and behaviors.

(Ayub, 2009) investigated in their researches that the holding higher income individuals feel more happy and accustomed with their lives for the reason that high income possibly will be used to contain an improved way of life from side to side superior leisure opportunities and enhanced

connecting to go on a diet intake, fewer doubts due to improvements in all instrument regarding all domains of life, better access to health services and improved living surroundings through improved housing and the aptitude to move to places that are more flourishing. A study of a researcher in research explains in depth that the impact of the financial independence of working women on marital adjustment is a highly valuable topic for research in the present situation. It also has a significant impact on society as well. All the societies are dynamic in nature. There are steady alterations in social norms and values about mass media, science and technological innovation. These sorts of alterations have come so quickly that the new social problems, such as several progressiveness and augment levels in divorce, are belongings. These have led to the modern type of morality as well as the breakdown of customary values and norms. Such stop-working norms and values have numerous negative implications (Edelman, 1995).

Today marital adjustment is one of the terms that are used widely in marital and family studies. The expression is relevant to many other terms such as "marital satisfaction," "marital happiness," "marital success" and "marital stability." While the previous terms each represent one dimension of marriage, marital adjustment is a multidimensional term that throws light on multiple levels of marriage. Marital adjustment is a process that comes into being during the couples' life, because its requisites are taste adaptation, knowing the person's typescripts, behavior rules developing, and intercourse patterns formation. Therefore, marital adjustment is an evolutionary process among the couples. Over the years, this concept is used among researchers without a clear and common definition. Marital adjustment in a way that married individuals adjust individually or together to remain married and happy in a different way. Hence, marital adjustment is one of the most important factors in determining the stability and continuity of marital life (Tavakol, 2014).

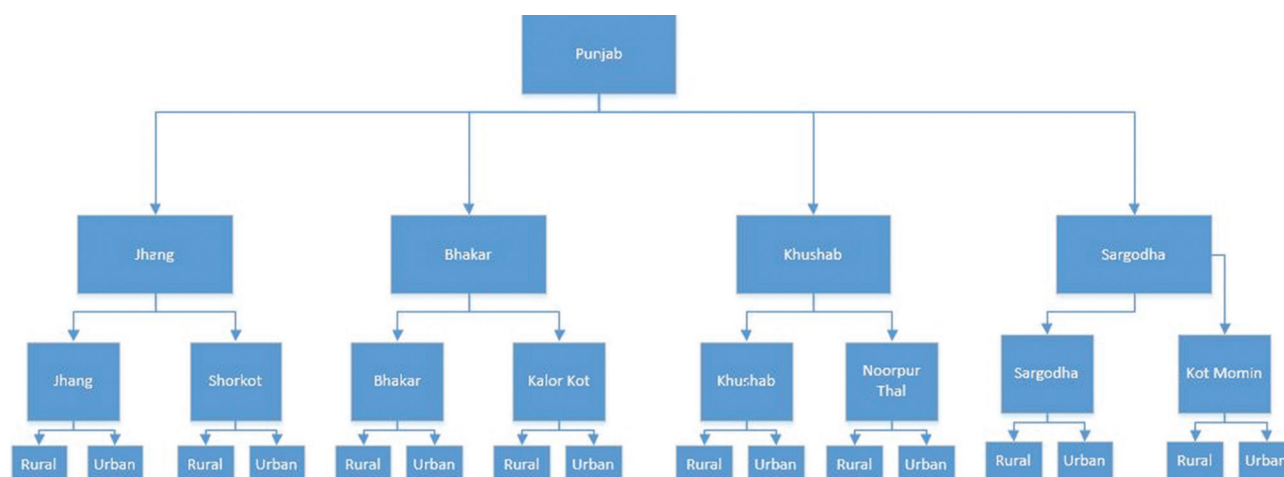
The researcher identified measures of marital adjustment as assessing behaviors that achieve a functional and honored relationship, including numerous positive interaction and few disagreements; marital satisfaction and happiness as gauging an individual's subjective attitude toward the partner or the relationship; and marital quality as a mixture combining objective components of alteration and subjective evaluation of satisfaction. The researcher states that it was also establish that couples be tending to have better positive association when at least one partner has greater touching cleverness abilities (Baren, 2006).

### METHODOLOGY

#### Design of study

The research was considered to examine factors encouraging and touching as well the marital adjustment among the women's of different working background in special reference to their financial independence of Punjab, Pakistan. A study of cross-sectional survey was conducted to discover the research objectives and reliability of the whole dynamics of the research. A purposive selection of working women's in different institutes was carried out to make sure the generalization of research findings to the whole Punjab; which is largest province of Pakistan. The respondent selection from each purposively selected organization is based on the Convenience sampling technique. The whole Punjab has the similar cultural philosophies share the mother language 'Punjabi'. Prevailing of the same cultural values and traditions in the Punjab ensures the appropriateness of purposive sampling propose for this research. The purposive Sampling Design is the most powerful design among different Non probability research designs such as purposive sampling, Snowball sampling Deviant case, Case study, and quota Sampling.

In the present study, a structured questionnaire was selected as a tool for data collection. In this descriptive research, the researcher begins with a well-defined subject and conducts research to describe it accurately. Four hundred respondents were selected for data collection in this survey.



## RESULTS AND DISCUSSION

### Uni-variate analysis

Table 1 depicts that respondents' age as per 18 years to 25-year females are 39.0% in this study, and this study also indicates that 44.8% of females lying between the ages of 26 years–35 years and 16.2% females are 36 years or above in this category. Data show that majority of the respondents, i.e., 44.8% were in the age group of 26–35 years old.

The table indicates that 49.8% of females are above master, 39.8% are graduates, 7.8% are intermediate, and just 2.8% of females are under metric. According to this study, the majority of the respondents lays 49.8% as master because this study primary focus and selected sample from four districts all are job holders. Mostly respondents are literate because it's the demand of this study. This study is relating with Education helps awareness and increases the wisdom of an individual. People keep on learning ways to interact with others. An educated person can better understand others as compared to an uneducated person. Keeping this in mind difference in marital adjustment of women regarding education level was proposed. Post-graduate women showed better marital adjustment than graduates and undergraduates. The results supported the hypothesis. Previous research findings are in harmony with this hypothesis (Praveen et al., 2008; Jaswal et al., 2006; Dawood and Farooq, 1997).

According to this study, data reveal that 65.8% of respondents are government job holders, 22.2% of respondents are private job holders, and 1.2% is indulge in daily wages, and 10.8% are working some other jobs. This study basically conducted on females working women's in different sectors, as such as education, development sector, and industry as well.

According to this table, data indicates that 29.2% of respondents have 16000 or above income as per month. On the other side, 22.5% females are having per month 6000–10000, the percentage for 11000–15000 respondents is 23.8%, and lastly, 24.5% females monthly income is 3000–5000. Different incomes for different respondents are due to socioeconomic and educational background. This shows that finances are of major concern for the treatment of infertility. Literature has also shown the importance of finances in marital life (Algoid et al., 2000; Kazmi et al., 2010; Dildar et al., 2012). These studies have concluded that satisfaction with marital life is predicted by financial resources.

Family structure or living arrangement matter a lot in all spheres of life. As per this study, the finding clearly states that 45.8% respondents are living in the nuclear family system. At the second number, the joint family system percentage, according to this study, is 28.8. 23.5% respondents are living in extended family set up and just 2.0% having different residence as per their own other behalf.

**Table 1: Socioeconomic and demographic characteristics of the respondents**

Socioeconomic and demographic characteristics of the respondents	Frequency	Percentage
Districts		
Sargodha	100	25.0
Jhang	100	25.0
Khushab	100	25.0
Bhakhar	100	25.0
Total	400	100.0
Age		
18–25	156	39.0
26–35	179	44.8
36 and above	65	16.2
Total	400	100.0
Qualification		
Under Metric or Metric	11	2.8
Intermediate	31	7.8
Graduation	159	39.8
Master or above	199	49.8
Total	400	100.0
Occupation		
Govt job	263	65.8
Private Job	89	22.2
Daily wages	5	1.2
Any other	43	10.8
Total	400	100.0
Income		
3000–5000 Rs	98	24.5
6000–10000 Rs	90	22.5
11000–15000	95	23.8
16000 or above	117	29.2
Total	400	100.0
Living arrangements		
Nuclear Family	183	45.8
Joint Family	115	28.8
Extended Family	94	23.5
Other	8	2.0
Total	400	100.0
Residence ownership		
Owned	281	70.2
Rented	86	21.5
Govt quarter	31	7.8
Other	2	0.5
Total	400	100.0
Economical responsibilities are fulfilled		
By my salary	83	20.8
By my partner's salary	132	33.0
By both salary	177	44.2
With contribution of other family members	8	2.0
Total	400	100.0

According to this study, data reveal that 70.2% of respondents are residing in their own homes, 21.5% are living in rent houses, and as for government quarter concern, just 7.8% respondents are living in the government quarter. At the last point, just 5% respondents are not having own, rented, and government quarter facility rather they are residing on their own other arrangements.

According to this study, a majority 44.2% respondents says that their economic needs are fulfilled by both husbands and wives collaboration. At the second high margin, 33.0% respondents proclaimed that their economic needs were accomplished through their partner's salary. 20.8% of females clearly state that economic needs are fulfilled through their pay or contribution. At the second stage, just 2.0% of respondents says that these necessities of life are performed through the contribution of other family members such as sisters and brothers.

My partner is familiar with what are my current stresses, is analyzed by different statistical tools as the percentage for strongly agree for this question is 47% and at the second category 19.5% just agreed 13% remain neutral, at the fourth category of, Likert scale 9.5% disagreed and at the last stage 11 % of respondents are strongly disagreed. As a researcher analyzed different variables through statistical techniques, and it is relevant to this study that, however, it is evident that at least there is a strong association between the presence of spouse abuse and the couple's inability to communicate and to reach an agreement to build an egalitarian relationship (Olson, 1997).

#### Hypothesis no. 1

- Alternative Hypothesis: There is association between the same future aspiration of husband and wife, and women independence in household decision-making activities.
- Null Hypothesis: There is no relationship between the same future aspiration of husband and wife, and women independence in household decision-making activities.

The finding of the above table indicated that there is highly association between the same future aspiration of husband and wife and, wife independence in household decision-making and control over finance. Higher will be the same future aspiration of husband and wife, and higher will be the control of wife on financial resources at the household level. The husband and wife who had same future aspiration their wives had control our financial resources and were independent in decision-making power at the household level. The finding of the above table showed that there is an association between two variable, same future aspiration of husband and wife and women independence in decision-making power at the household level p-value 0.000\*\*\* confirmed this association. Hence, our alternative hypothesis is accepted, and the null hypothesis is rejected. The results are similar with the study (Davis, 1976) of decision-making within the household level.

#### Major findings

1. Majority of the respondents, 29.2% earned 16000 or above in a month, its majority response in that particular statement, on the other side, 38% partner are earning in a month 11000 or above.

2. 45.8% a majority of the respondents are residing in a nuclear family system.
3. 70.2% of respondents are living in their own homes, on the other side 21.5% respondents are living in the Government quarter.
4. 44.2% respondents claimed that they fulfilled their financial and other needs with both husbands and wives salaries.
5. 41.0% respondents are strongly agree that they clearly know each other basic philosophies of life. 19.8% remain neutral, and just 5.5% of respondents strongly disagreed on this statement.
6. 51.5% respondents strongly agreed that their husband clearly knows their hopes and aspirations at best level. Just 11.2% are strongly disagreed on this situation. 10.8% respondents remain neutral in this sphere.
7. 52.2% respondents a majority strongly agreed and claimed that their partner gives them respect. Just 7.8% respondents remained neutral. On the other last category of the question 13.2% strongly disagreed upon this statement.
8. 50.5% respondents strongly agreed that they are usually good to resolve their problems at own their best satisfaction level. Just 9.5% respondents strongly disagreed upon this situation. 10.8% respondents remain neutral.
9. 40.5% respondents strongly agreed that they feel miserable in the absence of each other. 6.8% remain neutral and 9.8% respondents remain strongly disagreed upon this statement.
10. 42.8% respondents strongly disagreed upon that after I fight husbands and wives keep distances. 7.2% respondents remain neutral. 16.5% respondents strongly agreed upon this situation.
11. 48.5% respondents strongly agreed that their husbands are interested to hear the wives views on different things. 8.2% remain neutral and 8.2% disagreed on this question.
12. 46.8% respondents strongly agreed that they not think straight when their partner gets hostile. 13.5% strongly disagreed upon this statement. 10.2% respondents remain neutral in this question.
13. 56.8% respondents strongly disagreed that this time there is not much intimacy in this relationship. 5.5% respondents remain neutral and 9.2% respondents are strongly agreed upon this statement.
14. 32.8% respondents strongly agreed and 37.8% agreed upon those husbands and wives communicate each and every thing at best level. 8.0% respondents remain neutral.

#### Recommendations

On the basis of the findings of the research study the following conclusions were made:

1. Marriage seminar and workshop which could help minimize disunity in families should often be organized by the government and marriage counselors and couples of various sort should be encouraged to attend.
2. That the state government should without further delay come out with a policy statement on the urgent need for the introduction of premarital education and counseling programmed in the state school system as is the case in other countries of the world.
3. Marriage pattern and ways of behaving should be reformed both husbands and wives at the best satisfaction level for the stability of the marriage stability.
4. Patterns of mutual understanding should be addressed both at the same level for the stability of marriage.

#### We have the same future aspiration \* In household activities of females are best option for financial independence

We have same future aspiration	In household activities of females are best option for financial independence					Total
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	
Strongly agree	45	33	38	19	18	153
Agree	19	24	20	11	15	89
Neutral	4	8	11	6	4	33
Disagree	13	21	14	14	11	73
Strongly disagree	7	8	20	5	12	52
Total	88	94	103	55	60	400

Chi-Square=38.437    DF=6    P-Value=0.000\*\*\*    Level of Significant=0.05



5. Policymakers and researcher should address this phenomenon at the best satisfaction level.
6. Government should take interest at the best level to make marriage life more appreciable and peaceable for couples in Pakistan.
7. There should be a law which will protect the rights of the husbands and wives both at the best level.
8. Research in this area (effects of cable television) requires interdisciplinary Approaches as its effects may be social, psychological, economic, etc., on marriage stability.

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