

Marital Adjustment, Stress, Anxiety, and Depression among Working and Non-Working Women

Aman Liaqat
amanliaqat05@gmail.com

Sidra Kanwal
kanwalsidra057@gmail.com

Muhammad Nauman Sarwar
mnaumansawar74@gmail.com

Areeba Sadaf
areebasadaf008@gmail.com

Noor Fatima
noorima905@gmail.com

Amir Bashir
ab0860036@gmail.com

Corresponding Author: * Muhammad Nauman Sarwar mnaumansawar74@gmail.com

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ABSTRACT

Marital adjustment and psychological well-being are critical aspects of married women's lives and may vary according to employment status and educational level. The present study aimed to compare marital adjustment, stress, anxiety, and depression among working and non-working married women. Using a comparative cross-sectional design, data were collected from a sample of 100 married women (50 working and 50 non-working) recruited through non-probability sampling from urban and rural settings. Standardized instruments, including the Dyadic Adjustment Scale (DAS-21) and the Depression Anxiety Stress Scale (DASS-21), were administered. Data were analyzed using SPSS version 23 through descriptive statistics and cross-tabulation techniques. Findings revealed no significant difference in marital adjustment between working and non-working women, indicating that employment status alone did not determine marital distress. However, non-working women reported higher levels of depression, anxiety, and stress, particularly at extremely severe levels, compared to working women. Educational level emerged as an important factor, with bachelor's degree holders showing the highest levels of psychological distress, whereas women with master's degrees demonstrated comparatively better emotional stability. Overall, the results suggest that while marital adjustment may be influenced by multiple contextual factors beyond employment, psychological distress is more pronounced among non-working women and those with moderate educational attainment. The study underscores the need for targeted mental health interventions, counseling services, and social support programs, particularly for non-working and less-educated married women, to enhance psychological well-being and marital harmony.

Keywords: marital adjustment, stress, anxiety, depression, working women, non-working women

INTRODUCTION

Marital adjustment is one of the most significant factors that defines the quality of spousal relations among a host of others. The concept of marital adjustment denotes the method through which a couple adjusts to the needs of one another and learns to deal with conflict and to attain common outcomes without compromising emotional intimacy. Marital adjustment as a construct is often interpreted as dynamic and continuous in nature involves a two-way adjustment of emotional, physical, financial or sexual requirements between spouses. This was preliminarily conceptualized by Locke and Wallace who defined it as a multi-dimensional process encompassing satisfaction, cohesion and consensus together with affectionate expression. (Hashmi *et al.*, 2007).

Stress has remained one of the most studied psychological aspects of the lives of the women married. Stress as defined by Lazarus and Folkman as perceived lack of balance between demands and coping resources takes different forms among different women between those who are engaged in working activity and those who are not. Stress has become a part and parcel of the modern world, but it is more prominent in the life of a married woman who plays several roles. In the case of working women, the working pressure is likely to be caused by work-imposed due dates, home routine, and family requirements with insufficient assistance. The attempt to succeed in both spheres may become associated with physical fatigue and emotional fatigue and problems with marital relations (Aseervatham *et al.*, 2013). The non-working women do not relate to the causes of work-related psychological pressure, but they experience another aspect of it. They mostly stress is associated with the emotional labor, absence of personal recognition, being economically dependent, and having no freedom of choice. (Fatima, 2024).

Another frequent mental disorder experienced among married women is anxiety due to extreme apprehension and fearfulness. Although related to anxiety, stress is characterized with different cognitive and also emotional characteristics such as excessive worry, hypervigilance and anticipatory fear (Bystritsky and Kronemyer, 2014). The cause of anxiety in working women usually lies in pressure at work, a fear of failure, insecurity, difficulties to cope with the requirement of the society and family values. Anxiety about child-rearing is another problem that many working mothers are facing in particular, in cases when the mother has no time to be with her children as she has to work. Such maternal anxiety might have an impact on the effectiveness of parenting and spread to spouse relations resulting in strain and miscomprehension (Kasalova *et al.*, 2018).

The non- working women have anxiety manifested in other ways that are nonetheless debilitating. The concentration on one source of income, especially in the families who do not earn high incomes, creates financial instability and fear of a bad future. Such anxiety is augmented when the husband is very much in control of the finances to an extent where the woman is not left on her own. Further, the fear of being left or cheated with by another partner, which is usually fueled by the thoughts and conversations in society or in news stories, may develop persistent anxiety in housewives. The prospect of living their lives on their own can be devastating to the migrants especially with the inability to find the necessary means to cope with these situations due to low educational status and poor social connections. Even in some cultures, anxiety is additionally promoted by family demands, specifically, the demands of in-laws; they can set unreachable standards when it comes to non-working women and home life to achieve an ideal state and preserve family honor (Joshi, 2015).

The attention to depression as the most debilitating of the emotional disorders has also been given to the mated life of women. Depression can also be experienced by working women due to accumulated burnouts, burgeoning aspirations, discordant feelings in personal and professional lives. To individuals whose efforts are underestimated or not rewarded at all in the work place or at home by the spouse, futility and depressive

mood takes over. There is also the pressure of social opinion, and working mothers are especially stigmatized in societies which view them as irresponsible. There were studies demonstrating that the feeling of non-cooperation at home and contradiction between personal realizations and role requirements in society are strongly connected to depression in working married women (Rehman *et al.*, 2008).

Among non-working women, depression is usually caused by boredom, absence of self-development and emotional deprivation. This is because of being restricted in domestic work without intellectual mentation's or ability to express herself, which can lead to low self-morale. Economic dependence can also bring about a sense of helplessness, even when there are marital or emotional abuse. Self-worth can be destroyed by their invisibility, undervaluation and self-esteem can be lost, resulting in the feeling of being worthless and depression. Among both working and non-working women, depression has a deleterious impact on the realm of marital interaction, which results in emotional distancing and conflict and the deterioration of marital satisfaction (Fatima, 2024).

To sum up, it is a multi-dimensional area of study concerning marital adjustment, stress, anxiety, and depression as employed in the lives of both working and non-working married women. Although jobs could bring financial freedom, social interaction, and self-development, it create stress and a conflict of roles. Although it gives an opportunity to devote more time to family life, non-employment may give rise to a sense of loneliness, being dependent on others and dissatisfaction. Both routes are accompanied by a series of psychological problems that affect marital satisfaction and emotional status. This knowledge is important at a scholarly level as well as policy, treatment and community outreach services. It is crucial to bring forth the emotional realities of married women in various occupational statuses and hence shift towards more accommodative, supportive, as well as emphatic societal designs where the mental health requirements of every woman can be met, regardless of their position in the family or otherwise in the society (Abbas *et al.*, 2019)

METHODOLOGY

The study followed a comparative cross-sectional design aimed at determining and comparing the levels of marital adjustment, stress, anxiety, and depression among two groups of women: working and non-working married women. The research was conducted in diverse settings, including urban and rural areas, workplaces for working women, and residential neighborhoods or community centers for non-working women. Data were collected from hospitals, schools, offices, and local community groups. The sample consisted of 100 married women, equally divided into 50 working and 50 non-working participants. A non-probability sampling technique was used to select the participants. Validated and standardized instruments, namely the Depression Anxiety Stress Scale (DASS-21) and the Dyadic Adjustment Scale (DAS-21), were employed for data collection. Ethical clearance was obtained from the institutional review board before the study began. Participants were contacted either face-to-face or through online platforms, and informed consent was obtained before administering the questionnaires. The self-administered survey took approximately 20 to 30 minutes to complete, with researcher assistance provided when needed. Data were analyzed using SPSS version 23.

RESULTS

The results of the study revealed that both working and non-working married women experienced similar levels of marital distress, indicating that employment status alone did not significantly influence relationship quality. However, non-working women demonstrated higher levels of depression, anxiety, and stress, likely due to greater isolation and lower social support. Most participants were between 26 and 40 years old and held bachelor's degrees (59%), a group that also reported the highest levels of psychological

distress. Overall, education appeared to affect both employment status and mental health outcomes, with working women generally having higher qualifications and better emotional stability. Data were analyzed using SPSS version 23 through descriptive statistics and cross-tabulation tests to compare variables across groups.

Table No. 1: *Occupation* Dyadic Adjustment Scale Crosstabulation*

		Dyadic Adjustment Scale	Total
		Distress Relationship	
Occupation	Working women	50	50
	Non-working women	50	50
Total		100	100

The table indicates that the distribution of the working and non-working married women was at the same point in the Dyadic Adjustment Scale, with 50 women in each of both categories; distressed and non-distressed relationships. This shows that equal marital distress occurred in the working and non-working women. Employment status will not be the most powerful factor to affect the levels of marital distress in this sample.

Table No. 2: *Occupation* Depression Crosstabulation*

		Depression					Total
		Normal	Mild	Moderate	Severe	Extreme Severe	
Occupation	Working women	1	1	16	24	8	50
	Non-working women	0	0	14	21	15	50
Total		1	1	30	45	23	100

As indicated in the table, a majority of the working and non-working married women have been reported to have had moderate to severe cases of depression with records of very few reporting normal or mild depression. The working women had a lower number of extremely severe depression (8) as compared to non-working women (15). Generally, the levels of severe and extreme severe depression seem much higher in non-working women than in working women.

Table No. 3: *Occupation* Anxiety Crosstabulation*

		Anxiety				Total
		Mild	Moderate	Severe	Extremely Severe	
Occupation	Working women	1	16	25	8	50
	Non-working women	1	11	21	17	50
Total		2	27	46	25	100

It can be seen in the table, that the majority of participants moderate or severe level of anxiety. A very high level of anxiety was higher amongst the non-working women (17) than the working women (8). Overall, non-working women indicated the higher rates of extreme anxiety as compared to working women, which means that women who led a non-working lifestyle were more emotionally distressed than working women.

Table No. 4: *Occupation* Stress Crosstabulation*

		Stress			Total
		Moderate	Severe	Extremely Severe	
Occupation	Working women	13	25	12	50
	Non-working women	11	24	15	50
Total		24	49	27	100

According to the table, the majority of the participants (working and non-working women) were facing high-to extremely high-level stress. Very strong stress was a little higher with non-working women (15) as compared to working women (12). In general, women who do not work described the level of stress as more severe, reflecting the fact that in this group, emotional stress was a little bit worse.

Table No. 5: *Occupation * Education level Crosstabulation*

		Education level			Total
		Intermediate	Bachelor	Master	
Occupation	Working women	7	28	15	50
	Non-working women	14	31	5	50
Total		21	59	20	100

In the table it can be seen that a majority of women who were working possessed either a bachelor's degree (28) or a master's degree (15) whereas a majority of the non-working women possessed either a bachelor's degree (31) or an intermediate degree (14). Women who did not have any occupation had more chances to have an average education, but women who were employed had more chances to have higher education (master's). In summary, the percentages of higher education among working women were higher than on non-working women.

Table No. 6: Educational level*Depression Crosstabulation

		Depression					Total
		Normal	Mild	Moderate	Severe	Extreme Severe	
Education level	Intermediate	0	0	7	9	5	21
	Bachelor	0	1	16	27	15	59
	Master	1	0	7	9	3	20
Total		1	1	30	45	23	100

The data in the table depicts that the highest proportion of serious and extremely severe feelings of depression were among the participants who went to bachelor's school (27 and 15, respectively). The rate of serious depression was also high among the participants with an intermediate level of education (9) with a relatively low rate among those with master's level education (3). In general, depression rates were the highest among the bachelor's degree holders.

Table No. 7: Education Level * Anxiety Crosstabulation

Education Level	Mild	Moderate	Severe	Extremely Severe	Total
Intermediate	0	6	9	6	21
Bachelor	1	14	30	14	59
Master	1	7	7	5	20
Total	2	27	46	25	100

In the table, it is demonstrated that the most prevalent level of severe anxiety was observed among the group that had a bachelor's degree (30), intermediate (9) and master's (7). There was also a higher rate of extremely severe anxiety among holders of bachelor's degrees (14) as opposed to other groups. On aggregate, the respondents whose level of education was equal to a bachelor's degree were most anxious in each variable.

Table No. 8: Stress Level * Education Level Crosstabulation

		Stress			Total
		Moderate	Severe	Extremely Severe	
Education level	Intermediate	4	10	7	21
	Bachelor	10	33	16	59
	Master	10	6	4	20
Total		24	49	27	100

Those with higher degrees, indicating bachelor's degrees prevailed most (33) followed by intermediate (10) and master's degrees (6) in severe stress sign. Bachelor's degree holders also had the highest extreme severe stress (16) as opposed to the other categories of people. On the whole, respondents with having bachelor's education level recorded the highest stress levels in all categories.

DISCUSSION

This research aimed at examining marital adjustment, stress, anxiety, and depression in working and non-working married women taking into consideration the role played by age and level of education. These findings are useful to get a better understanding of the way employment status and level of education influence the marriage relationship and psychological well-being of women.

This was found out since there was no significant difference between the results of the Dyadic Adjustment Scale on working and non-working married women as far as marital distress is concerned. This is an indication that marital distress is not necessarily caused by one factor, which is employment status. But in terms of psychological variables like stress, anxiety, and depression; the non-working married women had shown a slight increment in cases of extreme emotional distress than working women. To be more precise, extremely severe depression and anxiety were more prevalent in the case of non-working women, whereas 15 (Table 4.2) and 17 (Table 4.3) cases were observed, respectively, in them but only 8 (Table 4.2) and 8 (Table 4.3) in the case of working women. It might be attributed to the enhanced feeling of isolation and impoverished social support most non-working women perceive, as well as the lack of chances to stay financially or personally independent.

Non-working women exhibited rather worse stress 15 (Table 4.4) cases than working women 12 (Table 4.4) cases adding to the assumption that the absence of work could contribute to the rise of an emotional burden.

The level of education also turned out to be a significant contributor to the psychological outcomes of participants. The bachelor's degree holders showed more stress, anxiety and depression than those who had an intermediate or master's degree. As an example, in the case of bachelor graduates, the prevalence rate of severe stress was 33 (Table 4.8), whereas in the case of the participants with intermediate and master's education, those levels were 10 (Table 4.8) and 6 (Table 4.8), respectively. To the same extent, the most bachelor degree holders were indicated as having severe anxiety (30 cases) in Table 4.7 and depression (27 cases) in Table 4.6. It may be explained by the fact that the holders of bachelor's degrees are usually expected to be more in society and family and this additional pressure may increase psychological distress in case of failure to meet expectations. Also, those women who are in higher education and especially those

having master's degrees might be better copers and have more sense of autonomy thus shielding them against excessive amounts of emotional disturbance.

Interestingly, the educational difference between both working and non-working women showed the difference in qualifications. Master's degrees were prevalent in working women 15 (Table 4.4) cases than among non-working women, and more non-working women had intermediate education 14 cases (Table 4.5). The shifting pattern of this trend suggests that the more women level of education, the greater is the chance of women joining the workforce, which is bound to give them an opportunity to stand on their own and have wider social circles to share. These possibilities can be a kind of protective forces against bad emotional disorders.

All in all, the findings indicated that non-working and working women were found not to be significantly different when it came to the experiences of marital distress; however, it was found that the non-working women were found to experienced more levels of depression, anxiety and stress. Education seems to have a two-fold impact, affecting the possibility of getting employment and the capability of dealing with marital and life stresses. The women who are less or somewhat educated have less resources to deal with psychological difficulties which puts them at more risk.

The results highlight the urgent need to focus on personal mental health programs on non-working women, especially those who have low education. They can be assisted to cope better through counseling, emotional support groups and programs of developing skills. Moreover, efforts to encourage women to work and attain a higher education level, are likely to have an indirect effect on marital adjustment and general mental health, increasing their independent sense, self-esteem and social support.

CONCLUSION

This study concludes that both working and non-working married women face psychological challenges, but the nature and intensity of these issues vary. Working women are more prone to stress and anxiety due to professional responsibilities. In contrast, non-working women are more likely to experience depression and lower marital adjustment due to social isolation and lack of autonomy.

These findings highlight the importance of mental health support, work-life balance, and strong marital communication in promoting the overall well-being of married women, regardless of their employment status.

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