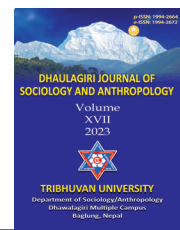


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Dhaulagiri Journal of Sociology and Anthropology



To Go to Work or Stay at Home for Better Conjugal Relations? Reflection from Married Women of Kathmandu Valley, Nepal

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Article Info

Received: August 31, 2022

Revised received: January 14, 2023

Accepted: February 05, 2023

Available online: April 25, 2023

DOI: <https://doi.org/10.3126/dsaj.v17i01.46823>

Abstract

Marital adjustment implicates both the family and professional life of women. It has, however, not received adequate research attention in Nepal. This paper assesses the marital adjustment of working women and housewives in Kathmandu, Nepal, using the Marital Adjustment Inventory developed by Kumar and Rohatgi (1976). Data are collected using face-to-face interviews with 270 women selected through purposive-cluster sampling. The data were analyzed using descriptive and bi-variate level inferential statistics. Most respondents were well-educated young Newa community women living in joint families. Married women of Kathmandu Valley enjoy fairly well-adjusted conjugal union, with even better adjustment of working women since their earnings act as power. The bi-variate level test indicated a significantly associated between age at marriage, working status, monthly income, and type of family with marital adjustment. However, the prevailing scholarship indicates that factors affecting marital adjustment are not universal. Rather, they are context-specific. Working women of joint families showed higher levels of marital adjustment, indicating the strength of power (money as resources) and socio-cultural norms for family bonds for family happiness. While these findings seek policy recognition and practical translation of these elements under a wider approach to women's empowerment and family well-being, we also recommend women go to work rather than stay at home, for a better conjugal relationship.

Keywords: empowerment; marital adjustment; Nepal; working status

Introduction

Marriage is a process of sharing social, emotional and legal commitment between the spouses to initiate a family. Marital unions have existed in human society for millennia. According to Adler (1978), marriage involves a couple's partnership for three purposes, i.e., work, friendship, and love for reproduction. Marriage is defined as a process, rite, or ritual of forming an institution through cultural practices for life satisfaction, compromising thoughts and behaviors, and developing coping mechanisms with the inner world (self) and outer world (the spouse, family, and community). Marital relationships with a strong bond

and commitment support a couple in maintaining harmony among themselves, their family, and their community. A well-adjusted marriage is recognized as quality (Martin, 2007) and stability of the marital relationship, which is consequential for health and well-being (Jiang et al., 2013). Hence, as Francis (2012) claimed, marriage is the foundation for marital love and happiness. Nevertheless, many factors affect marital satisfaction and adjustment.

Studies on factors associated with marital adjustment are new, and they began to emerge in the 1990s (Bradbury, Fincham, & Beach, 2000). The minimum level of marital adjustment expected for a successful marriage is that a couple acts as a unit and cooperates in every decision-



making. It also involves the desires and wishes of their counterpart. The nature of interaction and the degree of conflict experienced in marital life reflects the state of marital adjustment of couples.

Marriage is an important social institution that allows the socially and culturally accepted mode of reproduction in human society. The traditional division of labor allocates reproductive roles for women; however, women's role in production is also growing. Literature reported women's participation in paid work improved their overall status despite they are also performing unpaid care work for the household. The consequence is the rise in female labor force participation in paid work and associated economic changes in the past century (Ortiz-Ospina & Tzvetkova, 2017). The degree of participation is variable globally and is relatively low in developing countries, including South Asia (Duflo, 2012; WB, 2012). Female labor force participation (FLFP) in Nepal is notably high which, ranged around 80% (15+ years) in the last decade, with above 86% in rural areas and is one of the highest in South Asia (30%) and the global average of 50% (CBS, 2008; CBS, 2014; ILO, 2014; Ghosh et al., 2017). High FLFP might also be associated with the high international migration of working-age men (Pandey, 2019).

With the globalization-related economic expansion, opportunities for women with higher economic-yielding jobs are increasing (Sivasankaran, 2014), leading to a surge in women's participation in paid work in recent decades. The ILO estimation showed an increased global share of salaried women from 48.4% in 1997 to 54.8% in 2017 (Kühn, Horne & Yoon, 2017), a result of a societal motivation, the emerging concept of dual-earning parents and ever-expanding alteration in traditional gender roles (Adhikari & Pandey, 2019). However, despite women working in a paid job market, their roles and responsibilities for household chores are not adequately shared (Ghosh, 2013). This sort of double burden may have been implicated in their performance in professional life, domestic spheres and spousal relations, which makes an interesting research theme. Therefore, this research aims to investigate the role of paid work in marital adjustment. Here, we imply the concept of 'working women' for those wives who are working either in private or government organizations (Farmer & Fyans, 1980) and the phrase 'housewives' is used for those who are not engaged in income-generating activities formally, rather involve in household chores (Saxena, 2009).

Older studies such as Iloyd (1980) found that higher socio-economic status, which employed women can contribute to better marital adjustment. However, that is not always true. Ansari (2003) found no difference in marital adjustment of working and non-working women of India by socio-economic background, rather found personality traits as an important factor. Similarly, Hashmi, Khurshid, and Hassan (2007) demonstrated better adjustment (emotionally and socially) of housewives

than working women in India. A study conducted by Barahmand and Nafs (2013) in Iran, however, revealed significant group differences between working women and housewives; the former reported greater intimacy, adjustment, marital satisfaction, and better quality of life, while the latter experienced greater partner abuse, and the use of psychological aggression, physical assault, and physical injuries. It indicates cultural implications in marital adjustment.

The importance of family and marriage is high to influence family and society, so they are the common research theme in the global context (Ritvo & Glick, 2002). The patriarchal society in general lacks interaction and participation of both sexes in varieties of life-ways required for positive transformation of society. A study by Bahari et al. (2010) indicated family crisis in the early years of marriage (24 to 27 years for men and 28 and 31 years for women) as the most crucial factor causing divorce in Iran. In the Nepali social pattern guided by traditional norms and values, beliefs, and attitudes, family life is linked to social consciousness and the surrounding social environment, although data indicated a doubling of divorce cases every five years in the country (Rai, 2014) and the rate is high in urban communities. Knowing these sorts of problematic conjugal relationships, we become curious to investigate the marital stability of working women and housewives of Kathmandu Valley and seek the answer to the research questions: To what degree are married women living happy, prosperous and satisfied life? Whether there exist any differences in marital adjustment between working women and housewives? If differences exist, what are the factors associated with a marital adjustment? This study navigates researchers to investigate further in the field, followed by the use of results by professional counselors to take references during the process of family and couple counseling. For the policy-makers, the findings assist in designing intervention actions for women's empowerment and family well-being.

Conceptualizing Marital Adjustment and Status of Knowledge

Conceptualizing Marital Adjustment

Marriage is complex phenomenon than it appears (Nadam & Sylaja, 2015). Marital adjustment indicates the state of love and commitment, happiness, and overall family life of a spouse. Marital adjustment is more than for sexual attraction and reproduction. Locke and Wallace (1959) saw marital adjustment as accommodating a husband and wife to each other at a given time. On the other, Burgess and Cottrell (1939) emphasized the integration of the couple in a union in which the two personalities are not merely merged, or submerged, but interact to complement each other for mutual satisfaction and the achievement of common life-objectives. Marital adjustment is to fulfill economic security, companionship,

protection, emotional security and love and affection, as well as to escape from loneliness and fulfill the adventure of common interests through agreement, cohesion and satisfaction for happiness (Bernard, 1984; Nema, 2013; Burgess & Cottrell, 1939; Thomas, 1977; Yoshinori, 2000). Most couples have a bundle of expectations before marriage, although not all are realistic. Nevertheless, meeting those expectations contribute to better marital adjustment. However, if couples' expectations are not met and they do not understand each other's feelings in conjugal unions, it results in marital maladjustment.

Marital Adjustment from Theoretical Lenses

Sociological studies are mostly derived from three theoretical paradigms: Structural Functionalism, Conflict, and Symbolic Interactionism. Structural functionalism sees society and social institutions through a biological model that society has structures and processes systematically working together. The conflict theory focuses on unequal power relations and class hierarchies. On the other, symbolic interactionism tries to understand social institutions through a lens of social process. Under these three mega theories, many micro-theories, as variants, have been developed and they postulate marital adjustment differently.

Financial Management Theory, one of the theories of structural functionalism sees divisions of labor, based on sex, such as the husband's economic performance as breadwinner and wife's homemaking role as primary factors in spousal relations. When either party does not continue these reciprocal roles, an unsatisfactory relationship is obvious, leading to dissolving the marital union.

The Ecological Theory sees the marital union as a part of an ecosystem in which couples are interdependent with each other, family, and society as a whole as humans are interdependent on the environment. This means any change in any part implicates other as well. Therefore, the interaction and interdependence among the family members in relation to familial law, norms, and beliefs regulate marital adjustment, whenever disturbances occur in the system marital maladjustment is obvious.

The Attachment Theory sees marital success or failure to enduring aspects of each partner's relationship history and family of origin. The theory is recognized as 'developmental' in the sense that it sees childhood experience as a determinant of adults' relationships, although it does not speak much about how the relationship in marital union changes over time, but better attachment nourishes relationships. Behavioral Theory also focuses on the interpersonal exchange of specific behaviors between partners and during the interactions for problem-solving (Karney & Bradbury, 1995). Negative behaviors diminish positive feelings and harm relationships, while positive behaviors produce happy and satisfied marital life.

The central theme of the Conflict Theory is unequal

power relations in society. It says the role of power in the family contends that the family is often not a heaven but rather an arena where power struggles occur because of the disparity in resource allocations and decision-making roles. As disparity places men in the power class and women, the subordinated, inappropriate exercise of power leads to conflict at first (Nwosu, 2010; Pandey, 2022) and then marital dissatisfaction. Similarly, the Role Theory states that marital crisis or discontentment is the phenomenon of role conflict that arises from incompatible roles and expectations of couples and the way the defined roles are to be played by spouses. However, when disagreements arise due to the variable family and social backgrounds, or due to the lack of opportunity and time to harmonize each other in conjugal life, conflict and crisis come in a marriage.

Economic or other crises in the household implicate marital adjustment (Pandey, 2008) and Crisis Theory derived from Hill's (1949) work explains how families react to stressful events. Answering the question: 'why do some families rise to face challenges and adverse situations whereas others appear to give up or deteriorate' is the primary concern of this theory and the same background of the spouses determines the longevity of the marital union. Married couples are placed in an ongoing interaction with their external world, so failure to adapt to stressful events or recover from crises precipitates marriage problems and declines marital satisfaction. The social exchange theorists, based on the conflict theory, see marital quality and stability as the outcomes of the costs and benefits of being united in a conjugal partnership. It means marital dissatisfaction or maladjustment is context, person, and event-specific. The barriers that prevent or limit attractiveness toward a spouse and the presence of alternatives (Albrecht, Bahr, & Goodman, 1983; Heaton & Albrecht, 1991) implicates the spousal relationship. The Feminist Theory, on the other seeks recognition of women's oppression, an examination of what contributes to the maintenance of that oppression; a commitment to ending the unjust subordination for better marital adjustment.

The Marital Communication Theory, a micro-theory of Symbolic Interactionism, links marital maladjustment to inappropriate communication and inadequate interactions between couples. There are three levels in the human communication system - the syntactic, the semantic, and the pragmatic, each of them contains a variable level of problem in every communication (Nwosu, 2010), which leads to maladjustment.

The theoretical review above showed various assumptions on marital adjustment, the paragraphs below highlight the empirical observations on the same.

Studies and Research in Marital Adjustment

Marital adjustment starts with better conjugal relationships among spouses. It is crucial to adjust where there is overall happiness and satisfaction in spouses

with their marriage. A well-adjusted marital relationship has evident qualities such as an intimate relationship between husband and wife to stimulate their well-being. Gupta and Nafis (2014) advocated for the stability and continuity of marriage for spouses and their families and the community's well-being as a whole.

Marital adjustment improves with maturity in married life since couples understand each other over time (Pal, 2017). However, if such improvement is not experienced and realized fully, death in the marital relationship – such as divorce, is inevitable. Studies found personality, job and home stresses, mental illness, depression, education, sex role, attitude, happiness, and success in life as the associated factors of marital adjustment (Pish Ghadam et al., 2013). Earlier, Bokil (2005) observed the practice of early marriage, unequal power relationships in the matrimonial family, poverty, husband's alcohol addiction, greedy in-laws, lack of education and access to resources to wives, as the causes of unhappy marital relations and subsequent domestic violence. However, evidences show variations in the affecting factors of marital adjustment. For instance, Hashmi et al. (2007) found that working women in Pakistan face more difficulties in their lives such as experiencing more stress and depression than non-working women. Nadam and Sylaja (2015), on the other, found a higher level of marital adjustment of working women than those of non-working women in Kerala, India.

Nepali society is different from any other society of the world since marriage here has economic, socio-cultural, and religious roots, so the findings discussed in the literature above may not correspond to the Nepali situation of marital adjustment. Nevertheless, changes in the gender roles, such as men as breadwinners and women as housewives and caregivers, have been taking in a fast pace. Increased participation of Nepali women in the labor force (GON/NPC/CBS & ILO, 2019; Timilsina, et al., 2019) might have been implicated in their marital adjustment. However, not much research works on the issue are available and whatever is available has not considered women's work as the subject of investigation. For instance, a study by Allendorf and Ghimire (2013) in Chitwan Valley Nepal identified educated men, who choose their spouse, and have a long married life, enjoyed better marital quality while social-demographic and economic characteristics such as caste, occupation, age at marriage, and having many children are poorly associated with marital adjustment.

The concepts of marital quality vary across time and place, and culture and caste/ethnicity. We applied the Marital Adjustment Inventory developed by Kumar and Rohatgi (1976) instead of using the Dyadic Adjustment Scale (DAS) developed about an American sample. It is because the DAS includes the frequency of kissing as an aspect of marital quality, which has nothing to do with Nepali married couples or Nepali society. Shek and Cheung (2008) stated that kissing is not a sign of marital

satisfaction in China. Lee and Ono (2008) too suggested that a good marriage in Japan is commonly understood as one in which the husband works and the wife does not, while the husband's ability to support his wife is not as important in the conception of a good marriage in the United States. These contextual differences in the concepts make adopting universal measures problematic. Also, adopting the same measures, even in the eastern (Asian) social context, raises the challenge of comparing the findings of another context. In this regard, understanding the marital adjustment status of Nepali women, both working and housewives, is imperative; we have studied the same using the following conceptual framework.

Conceptual Framework of Research

Empirical studies demonstrated that whether working or not, married women had to perform many responsibilities at home, causing them a huge amount of physical and mental burden. A higher level of pressure for performance at the workplace and at home may influence their quality of married life. While working married women enjoy financial independence and have high self-esteem and confidence, which the housewives may lack; they also may experience insecurity and poor social life. On the other hand, working married women may have many roles to play at a time and may not be able to pay full attention to their families compared to non-working women, leading to poor marital adjustment. In this context, empirical findings are visibly contradictory, so we assessed the marital adjustment of working women and housewives by investigating the inter-spousal relations, relations with in-laws, social participation, rearing of children, purchases and food habits, temperament, sexual satisfaction, love and affection, and personal daily activities as well as likes and dislikes. Figure 1 below illustrates the interplay of these elements that determine the state of marital adjustment.

An appropriate marital adjustment is essential for a successful marital union. Figure 1 indicates social demographic factors such as age, family background, education, gender, employment, culture and caste and ethno-cultural practices determine marital adjustment. Age differences between husband and wife are also found to predict marital adjustment (Akhter, 2021). Nepali cultural practices also emphasize husband to be older than his wife. Research indicated that girls are more likely to marry at a younger age than boys (Plan Nepal, Save the Children & World Vision, 2012), although the age for women's marriage also gradually increases in the country. The National Demographic and Health Survey (NDHS) 2001 found that 40% of women aged 15-19 were married; the proportion of married women of the same age group declined to 32.2% in 2006 while the corresponding proportion of married men of the same age group in 2006 was only 10% (GoN/MoHP, 2002; GoN/MoHP, 2007). Still, data from UNICEF indicated that Nepal has the third highest rate of child marriage in Asia, after Bangladesh

and India (UNICEF & UNFPA, 2017), which may have a variable impact on marital adjustment.

Similarly, cultural background implicates in marital adjustment that better adjustment is expected between the couple from the same background. The Centers for Disease Control (CDC) in 2002 explored that marriages of mixed race had a 41% chance of divorce, while it was 31% for couples of the same race (DiPietro Law Group, 2019). Nevertheless, cross-cultural differences between couples are not unusual and such differences were not always preventing successful marital adjustment (Ruebelt, et al., 2016). Furthermore, the level of education, family background, employment status, and way of rearing children also affect marital adjustment. To support this, Hashmi et al. (2007) found that highly educated working women and housewives produced better adjusted married life, and were free from depression compared to fairly educated women.

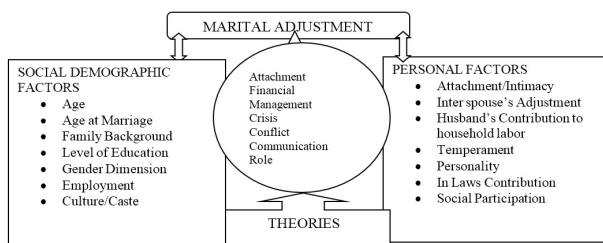


Figure 1: Conceptual Framework of Understanding Marital Adjustment

The theories like attachment, social exchange, crisis, conflict and feminism also have different assumptions concerning marital adjustment (depicted above). Other individual factors like personality, socialness, attitude, behavior, attachment, happiness, and coping with challenges are not less important in understanding marital adjustment. These evidence-based assumptions indicated that there are many factors to affect marital adjustment, but in a complex way, which is not always visible. Furthermore, evidence shows an increasing divorce rate in Nepal, particularly in urban areas such as Kathmandu, and lack of commitment, infidelity, domestic violence, abuse and conflict, and arguing home environments are the most common reasons of marital dissolution (Scott et al., 2013). In this sense, we studied marital adjustment and its associated factors, considering it an important research theme of policy importance for family well-being. To reach a valid conclusion, we adopted the following methods and procedures.

Methods and Procedures

Research Design

This research used descriptive, exploratory, and explanatory design and assessed the associations and relationships of marital adjustment with social-demographic characteristics of the respondents.

Participants

The sample size of this study is 270 married women, calculated using 90% confidence interval and 5% margin of error. Of them, equal proportions of 135 working women and 135 housewives living with their spouses have been covered by the study. The participants were 20 to 50 years old. Only those women who fall under 30 years of marriage duration were included as respondents assuming that old age and several years of conjugal relationship with the same spouse may produce better marital adjustment.

Respondents were selected using a purposive-cluster sampling¹ method. Firms having more than 20 women employees of the preferred age were identified at first from a preliminary field survey in various private and government offices, as well as in I/NGOs and business enterprises of Kathmandu Valley. Similarly, in the case of housewives, 20 location clusters of Kathmandu Valley were randomly chosen at first and 15-20 respondents from each of the clusters (those clusters which are not primarily the business hub² but residential areas (Chowks in Nepali), were interviewed, using the right-hand-rule method³, from the strategic location, i.e., primarily the main junction of the residential cluster.

Measuring Instruments

This study applied the Demographic and Personal Information Sheet, and Marital Adjustment Questionnaire (MAQ) developed and standardized by Kumar and Rohatgi (1976). The questionnaire consisted of 25 ‘Yes - No’ type questions. Among them, three items were negatively worded. All the items were scored either ‘1’ or ‘0’ following 1 for ‘Yes’ and 0 for ‘No’ responses in general, while question number 4, 10 and 19, which were negatively worded, were assigned the reverse score, i.e., 0 for ‘Yes’ and 1 for ‘No’ responses. The total scores a respondent obtained is the total marital adjustment score for the person (women) interviewed. The interpretation of

1. Purposive-cluster sampling method is a new method developed during this study after merging the purposive sampling and cluster sampling methods. In this method the study sites (employment firms and residential areas) were selected purposively based on the pre-defined criteria and specific number of respondents from specific firm or residential cluster were selected for interview as the cluster sampling. The cluster sampling is adopted mostly to represent the diversity of housewives of broader city area.
2. The roads of the Kathmandu are categorized as ‘Path, Sadak, Marga, and Galli, in which Path and Sadak are roads with four or more lanes while Marg is hardly double lane road and Galli is non-moterable. The areas connected by Marg and Galli are considered residential area for the purpose of this research from where housewives are interviewed.
3. The right-hand-rule method is a method of non-probability sampling that an enumerator starts finding research participants meeting the inclusion criteria, following the household in the path that comes at first at his / her right-hand side while he / she starts finding the respondents. The right hand side is considered to be the south (while enumerator face the east direction from the start point or the strategic location).

the result is that the higher the score better would be the marital adjustment.

In the questionnaire's reliability test, the test-retest method was adopted since the questions had simple 'yes' or 'no' responses. In this method, co-relation-coefficient between the two scores collected in short-time interval (one week in present case) is checked. The reliability was found to be 0.71 (N = 60) with an index of reliability of 0.84. The r-values of 0.49 and 0.71, respectively, were found to be significant at 0.01 levels, showing that the response to the questionnaire was reliable. The questionnaire was also validated against Singh's Marital Adjustment Inventory (Singh, 1972). The coefficient-correlation between the questionnaire and Singh's Marital Adjustment Inventory for a group of 20 wives was found to be 0.71 with an index reliability of 0.84.

Analysis

This paper tested the association of different variables to the Marital Adjustment Score using the Chi-Square (χ^2) test to different groups of respondents, i.e., working women and housewives. To interpret the result of the χ^2 test, we used not only the p values to test the significance of association, but also observed the strength of the association using the Phi and Cramer's V value: > 0.25 = Very strong; > 0.15 = Strong; > 0.10 = Moderate; > 0.05 = Weak; and, > 0 = No or very weak associations (Akoglu, 2018).

Limitation

The literature reviewed in section 2 indicated that religious and cultural, including caste/ethnicity and gender implicate marital adjustment. However, being conducted in a mono community, i.e., Newa, this study could not hint at heterogeneity in the marital adjustment of married women of an urban area. Similarly, institutions, processes, and social relations are also important factors, however, as we used the pre-defined methodology, i.e., Marital Adjustment Inventory developed by Kumar and Rohatgi (1976), which lacked those elements in the questionnaire, we lacked data on these variables and could not analyze them. Furthermore, the samples, although are from the same city, i.e., Kathmandu. However, as we consider Kathmandu Valley as a single unit and the samples of working women (who are sampled from firms) may represent different social context than those of housewives (sampled from residential clusters) since they were not from the same community.

Results

Social-demographics of Respondents

Table 1 presents the social-demographic profile of respondents. There is a higher share of respondents 30 years of age or above. In the case of housewives, the share of aged 30 years or above is more than three-fourths,

slightly higher than that of working women (62.2%). While looking at the age of marriage, the majority (60.4%) of the respondents married early, i.e., at the age below 25 years. Although it is comparable, the share of early marriage is relatively higher among housewives, but it is to remember that the groups represent the different social contexts in the larger city of Kathmandu. When moving towards the level of education, 45.9% of participants pursuing a university degree, with far less share (little above one-third of the total) of housewives. The data on occupation and income were collected only for working women. Among working women, the share of women engaged in public or government jobs is higher, i.e., 56.3%, than those working in private firms or are self-employed. In response to monthly income, which is categorized based on the mean (NRS. 23415.85) income of the respondents, there is little difference in the share of low-earner and high-earner groups (54.1% and 45.9%, respectively). In the case of the respondents' family type, over three-fifths, with a fairly equal share in two groups, are living in joint families. In the marriage of the majority of the respondents, with above half for both groups, a higher share of working women found their conjugal partners through social/familial arrangements.

Table 1 further shows the data on the level of marital adjustment of the respondents. The respondents are categorized into two groups based on their Marital Adjustment Score: moderately adjusted (scoring $<$ Mean, i.e., 21); and better-adjusted (scoring $>$ Mean, i.e., 21). Of the groups, working women exhibit a notably higher share, i.e., 77.8% of better adjusted against 57% of housewives. This finding indicates that working women are better adjusted in their marital union than those housewives in the Nepali urban context. However, further investigation is required to see, if this finding was statistically significant. To understand this, we have tested the association of marital adjustment with the working status of respondents together with other social-demographic and economic variables below.

Marital Adjustment and its relation to social-demographic factors

Relation between the Age of Respondents and their Marital Adjustment

The Pearson correlation between the age and marital adjustment is .282 for working women and -.056 for housewives. This refers a better marital adjustment of aged working women than those of housewives in Kathmandu Valley. We examined the associations between various factors and marital adjustment using the χ^2 test for working and non-working women separately (Table 2). The results indicated that among non-working women, for those below 30 years of age, 60.9% of them reported having a better-adjusted marital union compared to 55.1% for those ages 30 and above. On the other, the proportion of better

Table 1: Sample distribution according to socio-demographic and economic variables of the participants

Variables	Level/categories	Working Women	House wives
Age	Respondents below 30 years	51 (37.8)	46 (34.1)
	Respondents aged 30 years and above	84 (62.2)	89 (65.9)
Age at marriage	Below 25 years	84 (62.2)	79 (58.5)
	Aged 25 years and above	51 (37.8)	56 (41.5)
Level of education	Up to High School	58 (43.0)	88 (65.2)
	University Degree	77 (57.0)	47 (34.8)
Occupation	Public/Government Job	76 (56.3)	-
	Private/Self employed	59 (43.7)	-
	Home Maker / Housewives	-	135 (100)
Monthly Income	Low Income (Below the mean)	73 (54.1)	-
	High Income (Mean and Above)	62 (45.9)	-
	No Income	-	135 (100)
Family Type	Nuclear Family	54 (40.0)	53 (39.3)
	Joint Family*	81 (60.0)	82 (60.7)
Marriage Type	Love Marriage	59 (43.7)	66 (48.9)
	Arrange Marriage	76 (56.3)	69 (51.1)
Marital Adjustment	Moderately Adjusted	30 (22.2)	58 (43.0)
	Better Adjusted	105 (77.8)	77 (57.0)

Note: The participants had a mean age of 32.4 (SD \pm 6.354) at the time of the survey, with a range of 20 to 50 years.

*We defined the joint family in Nepali context, it means living of three or more generations in a single household. It refers to the women respondent who lives with parents-in-law and owns children, at the minimum, in a single household.

adjusted is over two-thirds (69.5%) in working-women belonging the age 30 or above, contrary to 36.7% in young women of age below 30 years of age. These results imply that younger housewives reported better adjustment to marriage as compared to the older ones. On the contrary, elderly working women reported better marital adjustment as compared to younger working women. However, the test of association is statistically not significant in the case of non-working women, while it is significant ($p=.001$) for working women. These results imply that marital adjustment varies with their age for working and non-working women.

Relation between the Age at Marriage of Respondents and their Marital Adjustment

The mean age at marriage is 23.13 years (SD \pm 5.04) for working women and 22.76 years (SD \pm 3.67) for housewives. There is a negative correlation between age at marriage and marital adjustment, indicating marriage at an early age leads to a problematic conjugal relationship for women, particularly for housewives. The age of marriage varied according to the working status of women. If women are not formally engaged in a career, they are likely to enter into married life early and almost 57% of non-working women married before they turned 25 and

are adjusted moderately. The share of women who entered their conjugal relationship early (below 25 years of age) and are moderately adjusted in marital life is only just above one-fifth (21.4%) among working women. Women who married later, after age 25, are better adjusted, whether they are working or housewives. In the case of working women, over three-fourth women are adjusted better in their conjugal relationship whether they married early or late. We tested the association between age at marriage and marital adjustment to working and non-working women to check the strength of these findings. However, there is no statistically significant association between the age of marriage and marital adjustment for both groups of women.

Relation between the Level of Education of Respondents and their Marital Adjustment

There is quite a little difference between the proportion of high school (54%) and university degree (46%) holder respondents. The share of respondents with a university degree is higher in working women, while those having lower degrees are housewives. For both non-working and working women, women with university degree were better adjusted than others. However, the result of the test of association between the education of participants and

Table 2: The Association between marital adjustment and various variables among working and non-working women of Kathmandu

Independent Variables	Dependent Variable Marital adjustment of women					
	Non-working women (n=135)			Working women (n=135)		
	Moderately adjusted n(%)	Better adjusted n(%)	Chi-square test	Moderately adjusted n(%)	Better adjusted n(%)	Chi-square test
Age of respondents Below 30 years of age Age 30 and above	18 (39.1) 40 (44.9)	28 (60.9) 49 (55.1)	$\chi^2=0.418$ p=0.518 df=1	19 (63.3) 32 (30.5)	11 (36.7) 73 (69.5)	$\chi^2=10.717$ p=0.001 df=1
Age at marriage Below 25 years Age 25 years and above	33 (56.9) 25 (44.6)	46 (43.1) 31 (55.4)	$\chi^2=0.110$ p=0.740 df=1	18 (21.4) 12 (23.5)	66 (78.6) 39 (76.4)	$\chi^2=0.081$ p=0.776 df=1
Education Up to High School University Degree	39 (44.3) 19 (40.4)	49 (55.7) 28 (59.6)	$\chi^2=0.189$ p=0.663 df=1	15 (25.9) 15 (19.5)	43 (74.1) 62 (80.5)	$\chi^2=0.779$ p=0.377 df=1
Occupation Public/Government Private/Self				15 (19.7) 15 (25.4)	61 (80.3) 44 (76.6)	$\chi^2=0.621$ p=0.043 df=1
Income Low Income (< Mean) High Income (>=Mean)				18 (24.7) 12 (19.4)	55 (75.3) 50 (80.6)	$\chi^2=0.545$ p=0.7460 df=1
Family Type Nuclear Joint	27 (50.9) 31 (37.8)	26 (49.1) 51 (62.2)	$\chi^2=2.268$ p=0.7132 df=1	13 (24.1) 17 (21.0)	41 (75.9) 64 (79.0)	$\chi^2=0.179$ p=0.673 df=1
Marriage Type Love marriage Arrange marriage	30 (45.5) 28 (40.6)	36 (54.5) 41 (59.4)	$\chi^2=0.327$ p=0.567 df=1	16 (27.1) 14 (18.4)	43 (72.9) 62 (81.6)	$\chi^2=1.454$ p=0.228 df=1
Working status Non-Working Working	58 (43.9) 30 (22.2)	77 (57.1) 105 (77.8)	$\chi^2=13.217$ p=0.0001 df=1			

Note: Figures in parenthesis denote the percent

their marital adjustment indicates no statistically significant association implying that, at the bi-variate level, education is not significantly associated with marital adjustment. It is probably because well-educated women (with university degrees) are also limited within the household for various reasons.

Relationship between Occupation of Respondents and their Marital Adjustment

Job-related worries are one of the factors that implicate marital adjustment. Job stress, i.e., experiencing stressful situations in the workplace, affect family life if a person fails to handle them properly. The relationship between occupation and marital adjustment is analyzed only for working women. Of the total working women, over three-fourths, are better adjusted, as only 22% are found to be moderately adjusted. A slightly greater proportion of

women working in public / government sector reported that they were better adjusted to marriage as compared to those who were working in private offices or self-employed. The result is statistically significant (p=0.043). This implies that the sector of employment matters in marital adjustment.

Relationship between the Income of Respondents and their Marital Adjustment

The connections between economic prosperity or hardship to marital adjustment are common and variable. It has been an important subject of study for decades in developed countries. In the fifties and sixties, empirical studies involving thousands of respondents brought out different findings, including both the positive and negative relationship between the income of respondents and their marital satisfaction (Francis, 2012). This study

also examined the relationship between the income of respondents and the Marital Adjustment Scores of working women.

We compare the findings between low-income and high-income group and their marital adjustment and found that a notably high proportion of working women, whether their income is low (75.3%) or high (80.6%), are better adjusted, with relatively higher proportion of women earning higher are better adjusted. This finding implies that it is engagement, rather than income per se that affects marital adjustment. However, The results of the cross-tabulation, chi-square test and relationship analysis between income and marital adjustment show no significant association because the observed p-value is larger than the expected p-value. Nevertheless, it is indicated that better income of women led to a better adjustment in marital life as a higher proportion of higher income group reported better adjustment in their married life. The monthly income and Marital Adjustment Scores are continuous variables; therefore, we also performed a relationship analysis (the Pearson correlation), which found a positive but weak to moderate association. It reflects that higher income might support better spousal relations, although it is not necessarily a significant factor.

Relationship between Family type of Respondents and their Marital Adjustment

The joint family is the dominant feature of the sampled household. Although the proportion of the nuclear family is on the rise, of the total, over three-fifths (60%) of the respondents, even in the urban context of Kathmandu, live in a joint family. The proportion of non-working women living in nuclear families indicated a fairly similar proportion in moderately and better-adjusted categories while the share of those non-working but are living in joint family and are better adjusted in their conjugal relationship is higher than those of moderately adjusted. On the other, the proportion of working women who are living in a joint family is found to be relatively higher (79%) than those working women living in a nuclear family. The result of the chi-square test and relationship analysis show no significant association between family type and marital adjustment, however. Nevertheless, there is a positive yet moderate association, indicated by Phi and Cramer's V, as it is 0.83. This sort of relationship is better among housewives.

Relationship between the Type of Marriage of Respondents and their Marital Adjustment

Mainly two types of marriages have been practiced by the respondents: love marriages (self-decided by the couple) and arranged marriages (through social/familial arrangement). Both types of marriages have some pros and cons in marital adjustment. Love marriage offers more independence and freedom to a couple as compared to arranged marriages. In a love marriage,

there is less pressure to conform to potential expectations and participate in family rituals and traditions. The couple gets ample time to know each other and has a good chance for better adjustment because they arise from mutual attraction. This study found that a higher (67.4%) proportion of respondents are better adjusted in their married life, whether they married through social arrangement or self-decision. However, it is interesting to note that the proportion of better adjusted women who also are working and entered into a conjugal union through social arrangement is relatively higher (81.6%) against about 73% who married on their own. However, in the case of non-working women, there are a fairly comparable proportion of moderately and better adjusted women in their married life (Table 2). We also tested if the marriage type was associated with marital adjustment. However, the result indicated they are not, at least statistically, since the observed p-values for both working and non working women are higher than the expected p-value.s of 0.05. Hence, the result can be interpreted as Marital Adjustment is not significantly associated with the marriage type through which the respondent connected into the conjugal union. Nevertheless, there the respondents who entered into conjugal relationships through social arrangement indicated relatively better adjustment.

Relationship between the Working Status of Respondents and their Marital Adjustment

The adjustment level of both groups of women is found to be higher in general and there is even better adjustment (higher average MAS) of working women. Of the total, the proportion of non-working women having a moderate level of marital adjustment is about 44%, while corresponding proportion of moderately adjusted among the working is only 22.2%. On the contrary, the share of better-adjusted non-working and working women is 56% and 77.8, respectively. It illustrates that working status of women improves their marital adjustment. The test of association also indicates a significant association between working status and marital adjustment since the observed p-value ($p=0.0001$) is found to be less than the expected p-value.

Discussion

The section above detailed the marital adjustment of working women and housewives of Kathmandu Valley. The findings are both consistent and contradictory to the existing knowledge in the field, indicating that factors implicating marital adjustment are not universal but vary across society, culture, and context (Barahmand & Nafs, 2013; Hashmi et al., 2007). We found a significant difference ($t = -2.598$, $df = 268$, $p < 0.05$) in marital adjustment between the working women and housewives that the former has a larger mean (21.34) or better adjusted than that of the latter, i.e., housewives (20.20). This finding

is consistent with the result found by Rogers and May (2003) and Nathawat and Mathur (1993).

As Bhattarai et al. (2015) did not find variations in marital satisfaction across employment types, but the employment of a spouse in a government job led to higher affection and commitment to the spouse in Nepal; our study too, demonstrated no significant differences in the level of marital adjustment of working women by their types of occupation, however, the sector of working is significantly associated ($p=0.043$) with the marital adjustment among the working women.

In contradiction to the previous study of Rani (2013) on working women (teachers) of Bahadurgarh city of India faced difficulties in their lives as compared to non-working married women; and the result of the study of Dave (2015), i.e., working women facing more marital adjustment problems in comparison to non-working women; these contradictory findings may be due to added responsibilities of the job. Sometimes working women might also feel maladjusted due to non-cooperative attitude of their husbands and family members. The only reasons mentioned above is not the fact as various influencing factors such as educations, skill, employment status, work environment, and type of job, matter adjustment process and it is mix-blending of multifarious components. Furthermore, the self-reported 'yes' or 'no' response in specific 25 questions may not be adequate for marital adjustment inventory in Nepali context since the means of the marital adjustment score of both groups are quite high, 21.34 and 20.2, respectively, indicating well-adjusted marital union of the both.

We found a positive but weak correlation between age at marriage and marital adjustment is 0.024 (2.4%) for total respondents while it is 0.067 (6.7%) for working women and 0.007 (0.7%) for housewives. However, there lacks a significant association between age at marriage and Marital Adjustment of both working women and housewives.

We also tested the association between the level of education of research participants and their Marital Adjustment Scores; however, the result indicated no significant association for both working women and housewives. This might be because majority of respondents of the present study have good educational attainment, so the result corresponds to the findings of Jamabo and Ordu (2012) but contradicts with Hashmi, et al., (2007); Singh, Thind, and Jaswal (2006) and Akhter (2021), who revealed higher educational qualification contributing for marital cohesion and harmony. Nevertheless, if we see overall adjustment, the result corresponds to these studies as well.

The test of association between the occupation (sector of work) of respondents and Marital Adjustment Score indicated no significant association. It is probably due to the cultural factors that working women too, continue their gendered roles. Most importantly, it might be associated with the marital understanding itself that some of the respondents may not have expressed their lower level

of marital dissatisfaction since they have accepted those as their fate due to traditional gender roles. One of the housewives expressed her feelings as:

I am a housewife. I become busy taking care of my family. I don't have spare of a minute for leisure and fun. My husband is a full-time employee and is only a breadwinner of our family. Both of us are educated and understand each other's responsibilities. However, many times I feel down when my husband raised the issue of money and make me realize that he is only doing hard work for making money. He never recognizes that I am supporting him in his work by handling all the household chores, even taking care of his diet so that he can focus only on his work and earn for his family. There is no such maladjustment per se in our relationship, however, there is room for emotional touch or a few dissatisfactions.

This story reflects the suppressed suffering of educated housewives. As the majority of housewives of the present study are well-educated, similar stories might play a role in making no association between education and marital adjustment in Kathmandu Valley. Furthermore, they might be compromising a level of maladjustment, which they did not report. Nevertheless, housewives also expect that if household chores are recognized, because that makes other able to work outside of the house, they feel honored. However, no or limited recognition of women's contribution to household livelihoods is common in Nepal (Adhikari & Pandey, 2019; Pandey, 2022).

The findings of our study indicated significant implications of the sector of work/occupation in marital adjustment, which is consistent to our earlier assumptions. We believe that different occupations or sector of work demand a different level of time, pressure and stress in the work environment. Such an environment implicates marital adjustment. This consistency might be associated with the fact that the majority of women are working in government jobs, which might be less-stressful than working in the private sector. There are evidence that the pressures of managing multiple roles by women are the greatest, and the psychological benefits of employment are the least, under conditions of heavy family responsibilities, that is when young children are at home (Blood et al., 1960). Nevertheless, other factors such as cultural practices – that the dominant respondent of the present study are from a joint family living with in-laws; the in-laws might have been cooperating with working women for household chores and supporting child care. Consequently, the marital adjustment of working women of Kathmandu Valley might have been positively implicated.

The result of the relationship analysis between the Monthly Income of respondents and their Marital Adjustment Score shows a negative correlation (-0.034 (-3.4%) for working women. However, the result of

the test of association between them is not significant statistically. Lloyd (1980) found socio-economic status as a contributing factor for marital adjustment and believed that higher income is a significant factor. Similar findings were reported by Adegoke (1987) and Akhter (2021) Ansari (2003) found no differences. It indicates marital adjustment is a context-specific issue. The better adjustment of the working women in this study probably stated the same.

Conflicts in in-law relations diminish marital adjustment. A study by Akhter (2021) concluded that women with a career rather than housewives maintain more persistent in-laws' relationships in their conjugal life and husbands of both categories of women keep a warm and modest relationship with their in-laws. Sabre (2016) found higher levels of marital adjustment in women belonging to the nuclear family as compared to women in joint families in Madhya Pradesh, India. Tiwari and Bishta (2012) too revealed that women from nuclear families were found to have better marital adjustment compared to women from joint families. In contrast, our study found that the women of joint families have better, with statistically significant association and differences in the adjustment scores, marital adjustment than those of nuclear families. This finding is somewhat similar to the study of Islam et al. (2015), but contradictions are there, and in Nepali case, the dominant nature of arranged marriage and gendered ideology prevailed in the studied communities where women are taught to respect the in-laws, and it is common that Nepali women are dedicated to familial happiness who prioritize the needs and well-being of their children, husband, and in-laws over their own needs (Pandey, 2019). The in-laws too might be cooperative with working women since they get the required support (materialistic) from working women as they have cash income; the phenomenon of Nepali society might have produces better marital adjustment. Nevertheless, these issues need further investigation.

As far as we know, mutual understanding and commitment among spouses and partner's awareness about her/his role and responsibilities towards their family, play a pivotal role in marital adjustment. However, the findings of this study, when linked with the role theory model, could be explained from the perspective of the traditional gender stereotypical belief, which sees women as having a caring nature and having skills, and being engaged in household work. Hence, for housewives, despite taking on all the responsibilities, the relationship between husband and wife was found to be relatively weak in comparison to the conjugal relationship of working women.

The findings of this study are also linked to conflict theory that conflicts arise in a marriage, especially because of the power struggle between the spouses. The mode of power exercise plays a crucial role in societal and family relations (Pandey, 2022). Money is one of the most valuable resources (power) that men, who work in paid labor outside of the home, acquire, so they are considered

powerful compared to women who work inside the home. This assumption is perfectly consistent with the findings that working women hold the power of money, so are better adjusted.

Furthermore, the assumption of Crisis theory is also somehow presented in this study that failure to adapt to stressful events precipitates problems in marriages and families, causing moderate marital adjustment. Until such events occur, marriages may remain stable, while increased crisis and vulnerability in the family lead to arguing and blaming spouses which makes the family unstable (Pandey, 2008). In the age of modernization and globalization that induced rapid changes, the failure to meet various aspirations due to familial, economic conditions and crises may increase, resulting in poor or moderate marital adjustment.

The extensive discussion above indicates that our findings appear to be well substantiated or supported by literature, apart from slightly contradictory results with few of the previous findings. We were surprised to find that the women of joint families have better marital adjustment than those of nuclear families. And another interesting fact revealed by this study is that working women are well adjusted in their married life than those housewives. However, we cannot ignore the truth that either working or non-working, both groups of women have performed important roles in their married life and have secured relatively better adjusted married life since they scored four-fifths of the total adjustment score in an average. These findings might have some relation with socio-cultural bonds prevailing in Nepali society. Furthermore, the findings stand as evidence that engagement in outdoor work helps women not only to earn and be independent but also to add further happiness to their marital life. These discussions helped us to frame the following concluding statements.

Conclusion

Marital adjustment is one of the most important elements of the marital relationship. Various researchers and theorists have developed different explanations regarding marital adjustment but there is a fair consensus that it is a lifelong process in a marital relationship.

The overall marital adjustment of the studied population is found at a moderate to a higher level, with better adjustment status enjoyed by working women, living in a joint family, married through family/social arrangement, and married lately (after 25 years of age), and are working in public/government sector. Overall results show many factors are associated with the Marital Adjustment of working women and housewives. In particular, age at marriage, income, family type, and working status of the respondents are identified as important. The better marital adjustment of working women than those of housewives reflects the fact that the economic independence of women

is crucial for better conjugal relationships. This study also argues that the higher the educational level, the better would be the employment status, leading to better working status, and in turn, producing better marital adjustment. Nevertheless, the higher income of women sometimes may challenge marital adjustment, which may be associated with the gendered role that men shall be the breadwinner.

Those women who are economically independent, are less suppressed. In the case of women working outside the home, their husbands are more supportive of household chores. Mostly, couples of those working women equally divided their roles and responsibility into finances, household chores, and decision-making, so are happy. This sort of environment is lacking in the case of couples of housewives. It is known from this study that education is one of the powerful areas requiring policy attention for women's empowerment as it prepares women to move into productive spheres and support the household economically. However, not the level of income (high income) per se, but engagement does a lot for women to lead a happy, satisfied, and healthy marital life. The study indicated that women's struggle for independence has a positive effect not only on their individual lives but also on their families and marital life. In addition, policies meant to empower women need to consider the importance of a joint family, where members, as TEAM, share roles collectively and everyone succeeds. Therefore, we recommend married women go to work rather than stay at home for a better conjugal relationship.

Declarations

Ethics Approval and Consent to Participate

We declare that this research has been conducted ethically. This is a low-risk research and there was no institutional (Pokhara University) requirement for formal ethical review to conduct low-risk research.

Ethics Approval and Consent to Participate

I declare that this research has been conducted ethically.

Consent for publication

Not applicable.

Availability of Data and Materials

Available on special request

Competing Interests

There is no competing interest with any individual or agency.

Funding

No funding.

Authors' Contributions

This paper has been developed from the data and information collected for the M Phil thesis of co-author

(Ms. Prabha Bhattarai) where the first (corresponding) author contributed as a supervisor for the M Phil thesis. After the acceptance of the M Phil thesis, the corresponding author conceptualizes the paper and designed its structure, further encouraging the co-author to work on it. The co-author further analysed data and drafted the manuscript. On the course of work, the co-author felt that her share of the contribution in the manuscript has been lesser comparing to the contribution of the first author and preferred the authorship order to be as: Rishikesh Pandey & Prabha Bhattarai. The overall contribution can be said to be 50/50%, though.

Acknowledgments

Authors acknowledge all the participants of the study for their time during the data collection, peer reviewers and editors of the journal for their valuable feedback to add the value in the paper, and the copy editor for improving the quality of presentation.

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