

Predicting Marital Satisfaction among Indian Muslim Women: A Phenomenological Study

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ABSTRACT: Societal stability and development depends on stable and secure families, thus societies need to understand and foster marital satisfaction. This qualitative study is the first of its kind to consider marital satisfaction among the particular socio-cultural ethnicity of Indian Muslim women. The purpose of this phenomenological study was to understand the factors affecting the quality of the Indian Muslim women's marital relationships. Semi-structured, face-to-face, in-depth, qualitative interviews were held with 27 Indian Muslim women from Mumbai, India. The study analyzed the relevant constructed meanings that emerged from all interviews and clustered them into themes in an attempt to reach an in-depth understanding of factors in the marital satisfaction and experiences of Indian Muslim women, including trust, commitment, respect, faithfulness, communication, companionship, positive relations with in-laws, forgiveness, shared values and financial security. The analysis of the collected data in this study provides a rich description of Indian Muslim women's lived marital experiences and an identification of factors that influence their level of marital satisfaction. The conclusions of the study indicate that Indian Muslim women are generally satisfied with their marital life. An analysis of the data collected provided the basis for future research on this phenomenon as well as some implications for couples, Islamic religious leaders, and marriage counselors working with this population.

KEYWORDS: *Indian Muslim women, Marital satisfaction, Phenomenological*

I. INTRODUCTION

A sound marriage relationship provides individuals with a sense of meaning and identity, and generally married people are healthier and happier than their non-married peers (Orbuch & Custer, 1995). Failed marriages have deleterious effects on society and the individual, including increased mental and physical ill-health, and increased risk of mortality (Carrere, Buehlman, Gottman, Coan, & Ruckstuhl, 2000). Compared to their unmarried or divorced counterparts, married individuals experience benefits in the areas of individual physical and psychological health, social interactions, happiness, self-perception, financial stability, pro-social behavior, and longevity (Bramlett & Mosher, 2002; Waite, 2003). Thus marriage is important for society in general, as well as the individual wellbeing of children and their married parents.

Marital satisfaction, defined as "people's subjective evaluation about the quality of their marriage" (Li & Fung, 2011), has been identified as a significant contributor to an individual's happiness and overall life satisfaction (Slutzer & Frey, 2002). The commitment of marriage offers a structure for the development and maintenance of emotional well-being (Thomas, 2010). There are also health, psychological, financial, and legal benefits from entering into and maintaining satisfying marriages (Soons, Liefbroer, & Kalmijn, 2009; Waite & Gallagher, 2000). Unhappy marital relationships may lead to various outcomes, such as divorce. Couples who have high marital satisfaction are less likely to divorce than couples who have low marital satisfaction (Gottman & Krokoff, 1989). Conversely, couples with low marital satisfaction are more likely to divorce.

Hence, empirical research substantiates the intuitive idea that strong marriages decrease divorce, and increase the likelihood of couples staying married (Broman, 1993). There is a high divorce rate in the Western world in general, and even communities that value marriage particularly highly and frown upon divorce report concern about their members' marital health. However, even in conservative South Asian cultures there has been an increase in divorce (Alshugairi, 2010; Curtis, 2010; Ghayyur, 2010). In the Bandra Family Court in Mumbai, India, divorce cases increased from 5176 in 2011 to 5740 in 2013, an increase of over 10% in just two years (Bandra Family Court, 2014). This alarming increase in divorce rates gives an insight into the prevalence of unsatisfactory marriages that are weakening the fabric of society, particularly affecting women and children.

Factors that lead to marital distress may not be the simple inverse of the factors that lead to satisfying relationships (Bradbury, Fincham, & Beach, 2000). Communication between spouses is a significant variable related to marital satisfaction, with weak communication causing a cascade of problems that decrease marital satisfaction (Yedirir & Hamarta, 2015). According to Bischoff (2008), constructivist communication is a key component of satisfaction and adjustment in relationships. Past research indicated that effective and clear communication in marriage is a direct correlate in determining marital satisfaction and expectations (Gray, 1992).

Bruhn and Hill (2004) found that 70% of Americans believed that marriage should be a lifelong commitment and should only be ended under dire circumstances. Finke and Pierce (2006) found that a lower level of commitment by either partner increased the risk of divorce, and they concluded that the probability of divorce rises as the commitment level of spouses (one or both) declines. Related to communication and commitment, forgiveness is an important component of durable marriages. According to Fincham, Beach, and Davila (2004), if spouses have difficulty with forgiveness and are resentful, they have less successful conflict resolution within marriage. Worthington (2003) found that being unforgiving not only destroys the intimacy in a marriage, but deteriorates commitment. McCullough et al. (1998) found that couples who reported higher satisfaction and commitment also indicated a greater propensity for forgiveness.

Trust was acknowledged being an important factor in interpersonal relationships (Cottrell, Neuberg, & Li, 2007; Gutman, 1992). In couples, discrepancies in levels of trust were linked to lower levels of marital satisfaction (Kelley & Burgoon, 1991). Some studies (Kaslow & Robinson, 1996; Mahfuz, 2011) found that there were no significant gender differences in interpersonal trust, but German (2008) found that trust and marital satisfaction was significantly higher among women than men. Mohsin, Adnan, and Sabira (2013) found trust to be a determinant factor for marital satisfaction, whereby trusting the loyalty of one's spouse allows both partners to be at peace and prevents the ideation of negative thoughts, which can lead to unsatisfactory married life; furthermore, low levels of trust are directly linked to lower levels of marital satisfaction (Kelley & Burgoon, 1991).

One of the important aspects that people expect from marriage is companionship (Burr, 1976; DeGenova & Rice, 2002). Blood and Wolfe (1960, p. 147) suggest that companionship consists of two essential components: "free choice of partner as a unique personality", and "engagement of leisure time with that person". They also point out that companionship is something more than the existence of leisure time in the relationship; rather, it fulfills the need for responsiveness from another person and involves appreciation of the existence of a particular individual.

Muslim Indian marriages are characterized by a relatively higher involvement of extended family, particularly spouses' parents, in couples' marriages, which was expected and normal in traditional family and socio-economic structure (particularly in South Asia), but which is alien to modern capitalist marriage, based on individualism and the nuclear family. While aging parents often continue to live with their Muslim adult children, this is increasingly at odds with the 'modern' expectations of the latter (Hasnain & Rana, 2010). Nevertheless, Muslim families tend to value higher levels of connectedness, harmony, and structure in the extended family (Daneshpour, 1998), because of religious and cultural norms as well as strong structural connections, such as financial interdependencies (Knox & Schacht, 2007). Some studies imply that the impact of parents/in-laws on marital satisfaction may vary according to the level to which they "intrude" or regularly offer unwanted interference in couples' lives, versus the level to which they are genuinely helpful in the practical tasks of family life as well as in provision of psychological support (Chapman & Cattaneo, 2013).

Money has been reported to be a crucial factor that causes some couples to file for divorce. The topic of discussion on money is considered too personal to discuss, but it was still reported to be a major cause of conflict among couples, the aftermath of which was marital dissatisfaction or separation (Grable, Britt, & Cantrell, 2007). Conversely, other studies revealed that money issues were not a significant factor in separation and divorce (Anderson, 2000; Dean, Carroll, & Yang, 2007). Whatever the reasons actually cited as grounds for divorce (*de jure*), a statistically significant correlation has been found between financial problems and divorce (Christopher, Marek, & Carroll, 2004; Dean, Carroll, & Yang, 2007; Grable, Britt, & Cantrell, 2007). In particular, Christopher, et al. (2004) demonstrated a link between financial status satisfaction, expectations about money (i.e., how money should be handled or who should handle the money), and marital satisfaction.

The current study uses qualitative phenomenological analysis to investigate factors affecting the marital satisfaction of Indian Muslim women. Scientifically, little is known about how Muslim women in India regard the institution of marriage, namely their lived experience, what marital satisfaction means to them, the factors that push them to be happy in their marital bond. Even less has been empirically studied and published about what Indian Muslim women's motivations are for staying married or what adjustments may be required to maintain a marriage. The few studies of marital satisfaction issues pertaining to Asian Indian populations have been predominantly from the Hindu and Christian perspectives (Kumar & Dhyani, 1996; Netting, 2010; Sachar, 1991; Yelsma & Athappilly, 1988). Yelsma and Athappilly (1988) recommended that studies should focus on understanding the effects of various factors of marital satisfaction of the Indians.

The stability and development of all societies depends on stable and secure families, thus societies need to understand and foster marital satisfaction. Hence, the current study analyses the lived experience of Indian Muslim women to identify the factors that lead to their marital satisfaction.

II. METHODOLOGY

2.1 Research Design

In order to obtain a comprehensive understanding and awareness of the phenomena of the lived marital experiences of Indian Muslim women, a qualitative approach was employed. Qualitative research method was used in the present study in order to produce detailed data, allowing for an in-depth understanding of the topic. Phenomenological approach was used for the study. By adopting this approach, the researcher must attempt to “understand how individuals perceive the meaning of the world around them and seek to view it through their eyes, how people understand their world and their surroundings” (Krathwohl, 1998, p. 235).

2.2 Participant Recruitment and Procedure

Purposive sampling was used to recruit 27 participants for the present study to provide information-rich cases, specific to this qualitative inquiry (Patton, 2002). Polkinghorne (1989) suggested that 5-25 individuals sharing the same experience should be adequate to study most phenomena. The purposive sampling ensured that all of the participants met the criteria of being women who were: (a) Indian Muslims, (b) married, (c) in their first marriage, and (d) married for three years and above. The participants were recruited by contacting a local Muslim religious center in Mumbai, India, which holds activities for women. Flyers were distributed in both English and Urdu language describing the purpose of the study and the criteria requirement. 27 women were short-listed for study from the 30 women contacted initially. A screening interview was conducted to check if the participants fulfilled the selection criteria.

Informed consent was taken before starting to conduct the interviews. Pseudonyms were used to protect the participant and consent was also obtained for the audio recording. The 27 confirmed volunteers were requested to suggest a convenient location and time for the researcher to conduct the interview. The researcher anticipated some degree of inhibition and reticence among the participants in sharing their personal issues with an unknown person (i.e., reluctance to share personal and intimate issues was expected due to cultural factors). However, to the immense surprise of the researcher, participants were very open and welcoming in sharing their story and personal details, without inhibition or hesitation.

The researcher obtained saturated and thick description across participants, while remaining open for additional perspectives that emerged (Bogden & Biklen, 2007). The researcher employed self-constructed interview questions developed from reading related research. Participants responded to all the open-ended questions. They were given a choice of either talking to the researcher in English or in their native language (Urdu). The interview sessions were recorded, and each lasted for 45 minutes to one hour. Some of the participants required up to three follow-up sessions to gather emergent data until the point of saturation was reached.

Data Analysis

In qualitative research, data analysis accompanies data collection (Glense, 2006), and is considered a fluid process (Levers, 2006). The first step of qualitative data analysis began by transcribing all interviews verbatim. The second step was identifying common themes/ units of meaning (Kruger, 1979) and lived experiences (van Manen, 1990), and coding them as they emerged. The coding analysis was considered complete by the researcher when saturation was reached (Rubin & Rubin, 1995), which is when the researcher is no longer able to identify more new meanings, and the constructed meanings were consistent across all 27 interviews. Furthermore, in order for data to meet criteria of a theme, a majority of counts had to be present regarding a particular construct. A “count” was the number of times a topic or idea was mentioned by participants. As recommended to maintain objectivity (Moustakas, 1994; Patton, 2002), an external auditor was obtained in order to review the categories and subcategories, provide feedback and suggestions, and verify the data trail.

III. FINDINGS

The total number of participants comprised 27 women ranging in age from their mid 20s to late 40s, with a median age of 33. 55% of the participants had at least a bachelor's degree, with 37% having master's degrees and 7.4% having PhDs. 44% of the participants were employed, all of them in the academic field, while another 11% were entrepreneurs doing small-scale businesses from home, and the remaining 44% were housewives. 77% of the participants were in arranged marriages, with 22% having chosen their spouses autonomously. 96% of the participants had more than one child, while only 3% was childless. The median duration of marriage was 35 years.

The 10 themes that emerged from the 27 participant interviews are: trust, respect, commitment, faithfulness, communication, companionship, positive relations with in-laws, forgiveness, shared values, and financial security.

IV. RESULTS AND DISCUSSION

The aim of this phenomenological research is to understand the factors affecting the quality of the Indian Muslim women's marital relationships. A narrative approach is particularly valuable to address this question, because it provides an analytic space in which the lived experiences of the women was deeply understood. The analysis of the findings revealed some of the ways by which the Indian Muslim women find marital happiness. These stories reveal the factors that lead to marital satisfaction among Indian Muslim women; each of the narratives examined in this article express themes of trust, respect, commitment, faithfulness, communication, companionship, positive relations with in-laws, forgiveness, shared values, and financial security, as discussed below.

4.1 Trust

Overall, participants' feedback suggested that trust is the basic foundation of a happy marriage. Trust can be described as a relationship of reliance between two or more people; trusting one's partner is a foundation of a happy marriage, and enhances marital satisfaction, corroborating previous studies (Kaslow & Robinson, 1996; Mohsin, Adnan, & Sabira, 2013). *"Trust is the basis of our relationship"* (KI 1). Participants also shared the view of trust in Allah guiding them to strengthen their marriage vows. *"We trust Allah, that He has given us the best... so with that faith we trust our partners..."* (KI 6). The participants also shared how the strength of their trust in their marriages saved them from conflicting situations with their husbands. Participant KI 9 shared an incident in her married life that displayed how trust developed by the husband prevented unnecessary marital discord or side-taking, which could otherwise create rifts between couples: *"mother in-law accused me of torturing her...I was happy that my husband took a balanced view and he trusted the fact that I would never do such a thing..."* While this study found that a high level of trust led to a happy marriage, previous research correspondingly showed that low levels of trust are directly linked to lower levels of marital satisfaction (Kelley & Burgoon, 1991).

4.2 Respect

A sense of being respected is imperative for a marital relationship. All participants equally felt the need to respect and be respected as key ingredient for a satisfying marriage. As KI 12 concisely described: *"getting and giving respect to one another is vital for a healthy marriage. If you don't feel respected in a marriage then you automatically tend to lose interest, trust and the desire to maintain a good relation"*. Myers and Hattie (2004) ranked trust fourth of the ten most important characteristics of marital satisfaction. Similarly, Rice (1990) emphasized the significance of avoiding dominating attitudes among partners to maintain respect, which is essential for a satisfying relationship. KI 5 shared *"if I am going to be disrespectful and bossy surely... it would result in fights... and unhappiness"*. The results of the study emphasize respect being a two-way process related to gender equality and avoidance of ego and arrogance coming in the way of dealing their issues and emotions. Treating spouses with kindness and respect is also advocated in the Qur'an (4:19).

4.3 Commitment

Commitment is seen as the permanence of marriage, and most participants mentioned not giving up on the marriage easily in difficult times (Lamanna & Riedmann, 2003). KI 2 echoed *"once we are married, we are married for a lifetime. This is our destiny, a destiny chosen by Allah"*. Participants saw their marriage as an unbreakable and a permanent bond (Fincham, et al., 2004; Myers & Hattie, 2004), and would not consider divorce to be an option: *"...It is without doubt problems, disagreements, and disappointments will arise between husband and wife, but this does not mean that we will go separate ways and divorce at any fight..."* (KI 4). Booth, Johnson, Branaman, and Sica (1995) and Kieran (2001) also found in their studies that divorce is not an option to end things. All participants agreed that coming out of the marriage is not an option, rather they accepted marriage as a matter of destiny and the reality of life, and working towards it to make it satisfying was their unanimous mission.

In other words, faith played a significant role in commitment by reinforcing conventionality and socially acceptable practices (Robinson & Blanton, 1993). Other researchers have also found that religious people were more committed to marriage, whether they experienced their marriages as personally fulfilling or not (Adams & Jones, 1997; Larson & Goltz, 1989). Almost all participants in this study expressed that they felt a high level of religious belief, and all reported a very fulfilling marriage. They believed in the sanctity of marriage, which intensified their commitment towards their marriage and resulted in happy marital relations, as supported by previous studies (Adams & Jones, 1997; Mahoney et al., 1990).

4.4 Faithfulness

Faithfulness is when two individuals in a relationship promise to have sexual relationships only with each other, and no one else (Lamanna & Riedmann, 2003). The findings of the current study are in-line with the concept of faithfulness defined by Lamanna and Riedmann (2003), whereby most of the women indicated having faith in their husband to be exclusively faithful to them. *"The biggest thing is faith. The husband and wife must have faith in one another and be faithful to each other"* (KI 27). The results of Collins and Coltrane's (1991) public opinion poll indicated that the most important concept of marriage was faithfulness (with 93% agreement), corroborating the findings of the present study: *"People in relationships should have integrity and should be faithful to their life partner..."* (KI 20).

Most participants agreed that the love and fear of Allah would guide them to be faithful and committed to sexual fidelity. Research in the area of fidelity by Atkins, Baucom and Jacobsen (2001) demonstrates that religion is a protective factor against infidelity. Dollahite and Lambert (2007) examined how participants of the Christian, Jewish, and Muslim faiths relied heavily on their religious beliefs and practices in order to keep away from straying and to stay faithful to their marital vows. Dollahite and Lambert (2007) stated that the reasons to be faithful included a strong belief in the sanctity of marriage, respect for religious undertakings, strong moral values, and a desire to please God. *"We should have faith in each other in these terms. Regardless, we should never forget Allah is watching us, we are all answerable to Allah"* (KI 22).

4.5 Communication

Communication, specifically verbal communication, was determined to be integral to marital satisfaction according to participants. Past research has shown that communication is a key aspect of marital happiness, and good communication skills are positively correlated with marital satisfaction (Burlleson & Denton, 1997; Fatima & Ajmal, 2012). Indian women in the current study indicated that open communication between them and their husbands created a healthy environment of sharing and understanding. *"If we are able to communicate in a proper manner, it really helps in building relationship much stronger and leaves little or no space for misunderstandings"* (KI 19). KI 16 added *"the open communication is healthy for the entire family... if everyone is happy at home we are also happy..."*

White (1994) also found that higher spousal interaction is associated with greater marital satisfaction. The participants also indicated that healthy communication resulted in better joint decision-making for their children and financial matters, in line with previous research finding that joint decision-making between spouses leads to greater marital satisfaction (Richmond, McCroskey, & Roach, 1997). KI 12 shared: *"... well, generally I make the decision for kids and home... but I do make it a point to discuss with my husband and he responds equally"*. Similarly, decision-making equality was found to be positively correlated with marital satisfaction for Israeli wives in a study conducted by Kulik (2002). Overall, participants agreed that in a joint family good communication skills are a necessity, and open communication helps women make decisions with the knowledge and support of their husbands, which makes them happy in their marital relationships.

4.6 Companionship

Companionship was reported to be important in the marital satisfaction of participants, most of whom defined it as being able to spend time with their significant other. The study found that a good companion is beneficial for marital satisfaction (Blood & Wolfe, 1960; Burr, 1976; DeGenova & Rice, 2002). Most participants cited the emotional and mental support they gained through their bond of friendship, sharing in the different phases of their married life in order to achieve a satisfied life overall (Blood & Wolfe, 1960). KI 27 also reflected on the emotional bond of friendship towards her husband: *"In marriage we are sharing every aspect of our life like the physical, mental, emotional, financial, and the religious aspect as well. The sharing creates the bond of friendship, a companionship..."*

The study also found that desire for companionship also stems from the religious belief that every individual should get married in order to have a helpmeet, to lead a happy and healthy life. The majority of the participants expressed the theme that *"a person cannot pass time alone; everybody needs a partner to live with, for his or her entire life"* (KI 12). Further, it is prescribed in the Qur'an that it is the best to marry and have children; this was the way of Prophets of Allah. Allah said 'We have sent messengers before you and made for them wives and descendants' (Qur'an 13:38). Most of the participants reported of feeling cared for, loved, respected, feeling safe and protected with strong desire to be together until the end. This finding is in-line with what Allah said in Qur'an (30:21) *"... He created for you spouses from yourselves mates that you may find tranquility in them; and He placed between you affection and mercy..."*

4.7 Positive Relations with In-laws

Positive involvement with in-laws was identified as an important theme in the married life of Indian Muslim women. Participants in this study found that the support they received in assisting with childcare and financial support during difficult periods, particularly initially after getting married, was a very positive

contribution of their in-laws. As KI 8 shared: *"I can be free from worries of my children being neglected, or being home alone... while I am at work... my mother in-law does most of the chores related to my children..."* Previous studies also found that in-laws play a positive role in the marital satisfaction of couples who receive assistance with childcare, household chores and financial aid (Ahmad & Reid, 2008; Carolan, Bagherinia, Juhari, Himelright, & Mouton-Sanders, 2000; Daneshpour, 1998; Eid, 2005).

Similarly, Fatima and Ajmal (2012) indicated that Pakistani women considered positive relations with their in-laws to be core factors in their marital satisfaction. In Chapman and Cattaneo's (2013) investigation of marital health in 238 American Muslims, 18% reported that family and/or friends were a moderate to major problem for their spousal relationship, and 29.7% reported that in-laws were a moderate to major problem. Of this latter group, women were significantly more likely than men to report that in-laws were a problem ($t = -2.71, p < 0.01$).

4.8 Forgiveness

The participants' responses reflected the importance of forgiving in dealing with issues in marriage. Forgiveness is vital for a happy marriage, in-line with the findings of Fenell (1993) et al. (2004). KI 9 coherently expressed on the importance of forgiving and moving on with issues rather than lamenting: *"I easily tend to forgive and move on to a better day..."* In the current study, most of the women chose to forgive and let go of emotions of anger or resentment, replacing them with love, acceptance, compassion for the betterment of their marriage; this is supported by previous studies (Bradbury, Fincham, & Beach, 2000; Fatima & Ajmal, 2012; Worthington, 2003). McCullough et al. (1998) found that couples who reported higher satisfaction and commitment in their marriage also indicated a greater tendency toward forgiveness. KI 23 expressed: *"we've had our share of ups and downs in our relationship... but it is important to forgive and also accept our mistakes or flaws... and Allah is guiding us... we need to be strong in our marriage"*.

This finding is supported by the previous studies (Adams & Jones, 1997; Anderson, 2000; Hargrave & Sells, 1997), which found that religious belief plays a role in helping people forgive more easily. The previous findings reported that individuals with higher religious commitment were reported to be more accommodating, compromising, and committed to safeguarding their marriage, which promoted a good marital relationship.

4.9 Shared Values

The participants in the study advocated that religious and moral values tied into their sense of contentment and fulfillment in marriage; the women's of the study also indicated the religious practice and beliefs of their partner play a significant role in maintaining a happy married life. The participants felt that shared values helped them to bond well, knowing they are in harmony in terms of raising their children, practicing and preaching their religion, and how they interact with others and with one another, all of which are guided by their similar value systems. The category of shared values aligns with Pothén's (1989) findings that shared values are a highly appreciated aspect of marriage.

The findings of the present study are also supported by McKinley (1995), who found that shared values of couples lead to higher marital satisfaction. Vaaler, Ellison, and Powers (2009) found that risk of divorce is lower if both partners share the same values and belief system. Furthermore, a substantial body of research findings has also agreed with the idea that there is a positive link between lower marital conflict and the similar values and belief system (Curtis & Ellison, 2002). As KI 2 observed, *"if values don't align conflicts are bound to happen... basic understanding needs to be there"*.

The current study also found that sharing similar values in regards to religion and family ties helped participants to increase their communal cohesion and build stronger ties among family members, which increased in their marital satisfaction. Ellison, Gay, and Glass (1989) also found that sharing similar values increased marital adjustment and communal activity and improved ties with family members (Pearce & Axinn, 1998). *"We need to have similar values system to avoid conflict in raising children or dealing with day to day function..."* (KI 19). Previous studies have found that married couples who share similar religious values have also been found to demonstrate improved marital adjustment, increased communal activity, and more positive feelings (Ellison et al., 1989; Willis, 2007).

4.10 Financial Security

The study found that the participants felt a sense of security knowing there is a provider and a caretaker, besides their own efforts. Blumstein and Schwartz (1983) found that financial security in a marriage leads to greater marital satisfaction. The majority of participants, despite earning well in professional roles, and being financially independent, categorically stated that it is the responsibility and the duty of the husband to play the role of the provider. The participants were also guided by the Sharia condition that *"no matter how much the wife earns, the husband is the sole provider of the house"* (KI7, KI 10).

This strong conviction is predicated on the Qur'anic verse (Al-Nisa', 4: 32), which states that "men will have a share of what they earn, and women will have a share of what they earn". This guarantees the right of women to own property (unlike in traditional Christian law where a married woman's property was automatically accrued by her husband), and numerous texts of the Qur'an and *hadith* stipulate that men must generally provide food, clothing and accommodation for their wives, and even women they divorce (e.g. al-Baqarah, 2:233; al-Talaq, 65: 6-7).

In financial terms, it is understood that husbands and wives own their own property, including their income, but men have an absolute responsibility to provide for their wives, children and kinsfolk, while women are not required to do so (although they may voluntarily contribute to their family finances out of benevolence).

V. CONCLUSION

The purpose of this phenomenological study was to understand the factors affecting the quality of the Indian Muslim women's marital relationships. In this study, the participants were provided with the opportunity to share their lived marital experiences. The analysis of the constructed meanings that emerged from participant interviews provided a rich understanding of what factors shaped the marital satisfaction of the Indian Muslim women, identified as trust, respect, commitment, companionship, faithfulness, communication, positive relations with in-laws, forgiveness, shared values, and financial security.

Although all the mentioned factors are necessary for marital satisfaction, and the absence of any one of them could introduce dissatisfaction, the relative importance and weight of each factor varies according to the personal context, beliefs, and values of individuals and their cultures. Having similar value was highly appreciated as it brought about the marital satisfaction. Having similar values helped participants build communal cohesion, with positive experiences associated with this in terms of similar views on bringing up children, among other benefits (Willis, 2007). Islam was an integral part of the participants, thus having shared values and belief systems was inevitable.

Compromise was understood as a positive motivational factor for the healthy outcome of the marriage. One of the reasons for the current finding could be due to social pressures and influences that affect the marital relationship. In a culture that highly values marriage and family, divorce is not a socially acceptable option. Perhaps fear of social stigma could be a main reason why divorce was not considered as an option (Pothen, 1989). Interestingly, participants in the study, even upon probing, did not discuss having an unhappy marriage, which could lead them to think of divorce as an option. Perhaps this could be due to divorce being a difficult situation for women in Indian society (Pothen, 1989), as divorced women are left dependent on parents or brothers, without prospects of getting remarried in most cases (Singh, 2010).

Hence, it is generally expected for women to make their marriages work rather than to look for a way out (Pothen, 1989; Singh, 2010). Possibly, it could be stated that the participants in this study were happy in a marriage and not facing challenges in their marriage that may require them to think of divorce as an option to come out of the situations. In an overall conclusion, the influence of religious belief leads to greater faithfulness and higher commitment, and made it easier for the participants to compromise and forgive their partners in times of conflict and differences, and increased their faith in their husbands.

This is a relatively small, qualitative study that is limited to a specific cultural group of women, namely Indian Muslim women. Secondly, the use of purposive criterion procedures that could have resulted in highly select group that might represent some, but not all, Indian married Muslim women in India. Although generalizations from this study should be approached with caution, it has given voice to Indian Muslim women and gave a deeper and more authentic understanding of their lived experiences in marital satisfaction. Only woman who belonged to the middle- and upper-class socioeconomic strata were interviewed for the present study. Participants who belong to different socioeconomic classes may construct the meaning of marital satisfaction differently.

Further research undertakings may benefit from a larger sample size and a broader geographical distribution of research participants. Another future research project to be conducted is a cross-cultural study on the beliefs about the lived experience of marital satisfaction among Indian Muslim women in diaspora communities (e.g. in the US, Malaysia, and the GCC), to assess the impact of acculturation on the same. Finally, a longitudinal approach should be considered in future work, as the current study assessed marital satisfaction with a snapshot view of a single time point.

These research findings can be helpful for counseling professionals and educators teaching marriage and family counseling. Moreover, this research can add knowledge to the area of cross-cultural counseling research, especially among Indian Muslim women and other Asian Muslims, for whom there is limited research. With the widespread diaspora of Indian communities and families, it is important for counselors to know more about Asian and Indian clients, to provide them with culturally sensitive counseling interventions (Kim, Atkinson, & Yang, 1999). Furthermore, the findings of this study could be used in developing more effective and culturally sensitive intervention programs.

Some of the techniques to be applied with the Indian population include effective rapport building, psycho-education and alliance building in order to better engage clients who may have doubts about the efficacy of marital counseling.

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