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PSYCHOLOGICAL VARIABLES IN RELATION TO MARITAL SATISFACTION AMONG COUPLES



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Abstract: Marriage is a social union or legal contract between individuals that creates kinship. The present study concentrates on marital satisfaction and the various psychological variables leads to satisfaction among couples. The variables used in the study were Stress Tolerance, Altruistic Behaviour, Spirituality, Emotional Adjustment, Couple's Love, Money Managing Ability, Happiness, and Marital Satisfaction. This study helps to evaluate the marital satisfaction of different couples. The hypotheses were (1) There will be significant correlations among the study variables, and (2) Factor analysis of the correlation matrix of the study variables will yield at least one significant factor with high presence of the variable marital satisfaction on the factor. The sample for the study consisted of 500 couples, drawn from different districts in Kerala; using stratified sampling method. The tools used for the present study were: Stress Tolerance Scale, Altruistic Behaviour Index, Emotional Adjustment Scale, Spirituality Scale, A Measure of Couple's Love, Money Managing Ability Scale, An Index of Happiness, Marital Satisfaction Inventory, and Personal Data Schedule. The data were collected by administering the tools individually to the different couples (husbands and wives). Statistical techniques used for the analysis of the data were: Pearson Product-Moment Method of Correlation, and Factor Analysis. The study found that all study variables showed significant correlations among themselves. Factor analysis of the eight study variables yielded three significant factors. Factor I: Marital Contentment, Factor II: Moral Integrity, and Factor III: Emotional Endurance. This study is useful to examine the findings in the light of variables and so that they can use them for reducing marital disharmony.

Keywords: marital satisfaction , Psychological , Marriage , social union .

1. INTRODUCTION

Marriage is an institution in which interpersonal relationships, usually intimate and sexual, are acknowledged in a variety of ways, depending on the culture or subculture in which it is found. These might include arranged marriages, family obligations, the legal establishment of a nuclear family unit, the legal protection of children and public declaration of love (Bawah, 2003). Couple means two people regularly associate with each other or live together (Sinclair, 2001). The psychological variables namely, Stress Tolerance, Altruistic Behaviour, Spirituality, Emotional Adjustment, Couple's Love, Money Managing Ability, Happiness, and Marital Satisfaction, influences the marital life should be studied well.

Marital Satisfaction is the degree to which an individual's needs, expectations, and desires are being satisfied in their marriage (Jane, 2007). Without satisfied marital life, we can neither adjust to the emotions nor can tolerate stresses. Stress tolerance is a tolerance of any adverse stimulus, internal or external, that tends to disturb homeostasis (Paton, 1999). The ability to tolerate stress is a key factor to lead smooth life in the marital life. Altruism can be described as a subset of these behaviours, for example self-sacrificial helping or helping in the absence of obvious,

external rewards (Rachey, 2005). Altruistic Behaviour is necessary to couples for adjustment, it helps each other to increase their attachment.

Emotional Adjustment is a person's reactions to identifiable emotional stressors; adjustment may take place by adapting the self to the situation, or by changing the situation (Verhaak, Smeenk, Van, Kremer, & Kraaimaat, 2005). Emotions are quiet natural in marital life. But some emotions lead to problems. Positive adjustment between couples help to lead a good life and negative adjustment will lead to divorce.

Spirituality is the basic virtue of couple's life. Spirituality is the matters of spirit, a concept tied to a spirit world, a multidimensional reality and one or more deities (Azeemi, 2005). It maintains the moral behaviour in couples. Spiritual behaviour of couples is acquired traditionally or through experiences. 'Meanwhile these three remain: faith, hope and love; and the greatest of these is love' (Corinthians 1, 13). Love is any of a number of emotions related to a sense of strong affection and attachment. It is the supporting factor for the mutual adjustment and better family life. Couples relation is based on the love (Wood, Ellen, & Denise, 2005).

The act, manner, or practice of managing; handling,

supervision, or control is the money managing ability (Nick, 2006). Many families commit suicide due to the financial problems. All most all families have good income, and both of them are government employees but they don't know how to management money in their family life. So effective money managing is necessary for a satisfactory marital life. Happiness in marital life maintains better relationship, it is based on the love, altruistic behaviour, and spirituality. It also comes into our life with the interference of managing money and emotional adjustment. Happiness is defined as a state of well-being (Thomas, 2004). Satisfaction is based on the needs satisfied in marital life such as, sexual needs, and economic needs etc. If all the needs are in a satisfied level, it leads to a satisfactory marital life. The present investigation is an attempt to study the couples Stress Tolerance, Altruistic Behaviour, Spirituality, Emotional Adjustment, Couple's Love, Happiness, Money Managing Ability, and Marital Satisfaction.

Various studies related with psychological variables and marital satisfaction among couples, particularly those are relevant to the present study. "Altruistic behaviour, spirituality and marital life satisfaction among couples: An analytical study" (Sananda Raj, & Abraham, 2009) aimed to find the difference between husbands and wives, couples in the three religions namely Christian, Hindu, and Muslim, and the relationship among the variables. Stratified sampling method was used to select the sample. The sample consisted of 500 couples. The tools used in the study were Altruistic Behaviour Index, Spirituality Scale, and Marital Life Satisfaction Inventory. The statistical techniques used were t test, one-way ANOVA, Duncan test, and Pearson r. The results revealed that wives had more spirituality than the husbands and for the variable marital life satisfaction just in reverse. In the variable altruistic behaviour husbands and wives were similar. Couples belonged in the three religions were significantly differed, Christians had more spirituality than the Hindus and Muslims. The results also showed that Hindus and Muslims were similar in spirituality. Christians and Hindus had more level of marital life satisfaction than, the Muslims. The results further showed that there existed low relationship among the variables.

Chaunce, and David (2009) examined about the gender role conflict (GRC). One hundred and fifty married couples engaged in ten minute marital interactions that were videotaped and coded for each spouse's demand/withdraw behavior. Two aspects of GRC restricted emotionality and restricted affectionate behaviours between men were associated with husbands withdrawal. Husband's withdrawal also moderated the association between GRC and wives marital adjustment. Kok-Mun and Winnee (2008) examined gender differences in marital and life satisfaction in a convenience sample of 425 Chinese Malaysian men (41%) and women (59%). While controlling for age and education, MANCOVA tests revealed men reporting higher levels of marital satisfaction than women, whereas gender differences in life satisfaction were not found. Hierarchical regression analyses showed marital satisfaction significantly predicted life satisfaction for both men and women, but the influence was greater for women. Human relationships are

consistently found to be the most important correlation with human happiness. A widely publicized study by Grinde (2008) in the British Medical Journal reported that happiness in may spread from person to person. Researchers followed nearly 5000 individuals for 20 years in the long-standing Framingham Heart Study and found clusters of happiness and unhappiness that spread up to 3 degrees of separation on average.

Happiness tended to spread through close relationships like friends, siblings, spouses, and next door neighbours, and the happiness spread more consistently than unhappiness through the network. Moreover, the structure of the social network appeared to have an impact on happiness, as people who were very central (with many friends and friends of friends) were significantly more likely to be happy than those on the periphery of the network. Overall, the results suggest that happiness might spread through a population like a virus.

B. OBJECTIVES OF THE STUDY

The major objectives of the study are:

- 1.To calculate the correlations among the variables Stress Tolerance, Altruistic Behaviour, Emotional Adjustment, Spirituality, Couple's Love, Money Managing Ability, Happiness, and Marital Satisfaction in couples.
- 2.To examine whether factor analysis of the correlation matrix of the variables, Stress Tolerance, Altruistic Behaviour, Emotional Adjustment, Spirituality, Couple's Love, Money Managing Ability, Happiness, and Marital Satisfaction will yield any significant factor with high presence of the variable Marital Satisfaction on the factor.

C. MAJOR HYPOTHESES

The following are the major hypotheses of the study:

1. There will be significant correlations among the variables Stress Tolerance, Altruistic Behaviour, Emotional Adjustment, Spirituality, Couple's Love, Money Managing Ability, Happiness, and Marital Satisfaction.
2. Factor analysis of the correlation matrix of the variables, Stress Tolerance, Altruistic Behaviour, Emotional Adjustment, Spirituality, Couple's Love, Money Managing Ability, Happiness, and Marital Satisfaction will yield at least one significant factor with high presence of the variable Marital Satisfaction on the factor.

D. SAMPLE

A sample is a small group which represents all the traits, and characteristics of the population (Kothari, 1986). Stratified sampling method was used to select the sample for the investigation. The sample for the present investigation is drawn from the different districts in Kerala. The sample consisted of 500 couples, the details are presented in the Table 1.

E. THE TOOLS

The following tools were used to procure the necessary information regarding the different variables under study:

- a) Stress Tolerance Scale (Reshmy, & Sananda Raj, 1999)
- b) Altruistic Behaviour Index (Sreekumar, & Sananda Raj,

- 1998)
c) Emotional Adjustment Inventory (John, & Sananda Raj, 1997)
d) Spirituality Scale (Sreekumar, & Sananda Raj, 2002)
e) A Measure of Couple's Love (Sananda Raj, & Abraham, 2006)
f) Money Managing Ability Scale (Sananda Raj, & Abraham, 2006)
g) An index of Happiness (Sananda Raj, & Abraham, 2006)
h) Marital Satisfaction Inventory (Sananda Raj, & Abraham, 2006), and
i) Personal Data Schedule

Brief descriptions of the tools are given below:

a). Stress Tolerance Scale

The term stress is taken here to mean psychological stress. Psychological stress involves demands on the organism, which are perceived to be beyond its coping capacity. It includes the cognitive demands in terms of upsetting the steady flow of life, as well as the systemic stress in terms of known physiological response within the organism. If coping is successful, the organism comes back to the normal state. Psychological disturbances associated with stress, if not effectively coped may upset the body chemistry. Factors which help a person to tolerate stress, or are associated with increased stress tolerance- intra-individual and extra-individual- may help in building resistance. For measuring stress tolerance, the psychological test namely Stress Tolerance Scale constructed and standardized by Reshmy and Sananda Raj (1999) has been used, the scale consisted of 24 items.

(a) Administration: Certain statements related to life experiences are given below. As far as you are concerned all these may not be true. Yet you are requested to give your response for all the statements thinking that you may have to face such situations. You have to put a () mark on any of the five alternatives, viz., A, B, C, D or E so as to indicate the extent of your agreement with the statement. A - stands for Strongly Agree, B - Agree, C - Undecided, D - Disagree and E Strongly disagree. Please do not omit any item. Your response will be kept confidential and will be used for research purpose only.

(b) Scoring: The scale contains both positive and negative items, the positive statements carrying a weightage of 5, 4, 3, 2, and 1 for answers A, B, C, D, and E respectively and it is reversed for negative items. The scores of the 24 items were added to get a final score. The details of reliability and validity provided in the manual of the scale (Reshmi, & Sananda Raj, 1999) are given below:

(c) Reliability: Split-half reliability method was used to estimate the reliability of the test. The test was split into two equal halves on the basis of odd items and even items (odd even reliability method). A correlation coefficient between the two halves was found using Carl Pearson's Product Moment Formula. Thus the half test reliability coefficient of 0.80 was obtained. The reliability of the whole test was estimated using Spearman-Brown formula. The reliability coefficient thus obtained was 0.89. This index of reliability showed that Stress Tolerance Scale is highly reliable. This value of reliability is significant at 0.01 level.

(d) Validity: The validity of the test was estimated with the help of empirical/criterion related validity. It was found out by correlating the "Stress Tolerance Scale" with "Stress Tolerance Inventory" developed by Balagangadharan (1988). The correlation coefficient was estimated as 0.87. This index of validity showed that Stress Tolerance Scale is adequately valid. This value is significant at 0.01 level.

(d). Altruistic Behaviour Index

Altruistic behaviour Index was developed and standardized by Sreekumar and Sananda Raj (1999) to assess the altruistic behaviour of the people. Altruism refers to voluntary acts that are carried, without any expectation of reward, except the good feelings of having done something useful (Smith, & Sarason, 1986). There were 20 items in the scale with equal number of positive and negative items.

(a). Administration: The copies of the inventory were distributed to the subjects. There were five choices A, B, C, D, and E for each item. A denotes 'strongly agree', B denotes 'agree', C denotes 'undecided', D denotes 'disagree', and E denotes 'strongly disagree'. The subjects were asked to read each statement carefully and indicate their answers in the appropriate choices.

(b). Scoring: The answer sheets were checked for omissions. For positive items, weights of 5, 4, 3, 2, and 1 were given for A, B, C, D, and E respectively. In the case of negative items, the procedure was reversed. The scores of 1, 2, 3, 4, and 5 were given for A, B, C, D, and E respectively. The total scores for each subject were obtained by adding the scores for each item.

(c). Reliability: Split-half reliability method was used to estimate the reliability of the test. The test was split into two equivalent halves on the basis of odd items and even items (odd-even reliability method). A correlation coefficient between the two halves was found using "Carl Pearson's Product-Moment Formula". The half test reliability coefficient of 0.84 was obtained. The reliability of the whole test was estimated using "Spearman-Brown formula". Thus a reliability coefficient of 0.91 was obtained and the value is significant at 0.01 level.

(d). Validity: The validity of the test was estimated with the help of empirical/criterion related validity. It was found out by correlating the altruistic behaviour index with some external criterion, i.e., "An Index of Social Value" (Sananda Raj, 1998). Both tests were administered to a sample of 50 subjects and the correlation coefficient was estimated. The value of r was found to be 0.82, and was significant at .01 level. This shows that the altruistic behaviour index is adequately valid.

(e). Emotional Adjustment Inventory

Adjustment refers to the relationship that exists between and individual and his environment, especially his social environment, in the attempt to satisfy his needs. It can be defined as a person's interaction with his environment (Arkoff, 1986). Emotions are personal experiences that arise from a complex, interplay among physiological, cognitive and situational variables. Psychologists tend to distinguish between two main kinds of emotions. (1) Positively toned emotions such as love, joy and exhilaration (2) the stress

emotions such as anger, jealousy, fear, anxiety, guilt, depression, grief and shame. Emotional adjustment is defined as the relative stability of emotional responses (Good, 1945). The moral value of the individual, in turn, is closely related to his adjustment to life (Hurlock, 1974). Emotional adjustment Inventory measures emotional adjustment pattern of an individual subject. This test has two components (I) Emotional adjustment in social situations (II) emotional adjustment in personal experience.

(a). Administration: The inventories were distributed to the subjects. There were five choices AA, A, U, D, and DD for each item. AA denotes 'strongly agree', A denotes 'agree', U denotes 'undecided', D denotes 'disagree', and DD denotes 'strongly disagree'. The subjects were asked to read each statement carefully and indicate their answers in the appropriate choices.

(b). Scoring: The answer sheets were checked for omissions. For positive items, weights of 5, 4, 3, 2, and 1 were given for AA, A, U, D, and DD respectively. In the case of negative items, the procedure was reversed. The total scores for each subject were obtained by adding the scores for each items.

(d). Reliability: Split-half method was used to find out the reliability of the test. By using Pearson-product moment correlation, the odd-even reliability of the half test was found to be 0.73 (N=50). The reliability of the test was obtained as 0.84 using the Spearman-Brown formula. There was a high positive correlation between the test scores.

(c). Validity: Moral value of the individual is closely related to his adjustment to life, (Hurlock, 1974). Considering this, the inventories were administered in the sample size of 50 subjects along with 'A measure of Moral Values' (Divya, & Sananda Raj, 1988). The test scores have moderate positive correlation (0.6) with scores on 'A measure of Moral Values'. So the test has the concurrent validity.

e). Spirituality Scale

Spirituality refers to the personal, subjective side of religious experience. Spirituality includes a broad focus on the immaterial features of life that are used to understand material life. The present scale (Sreekumar, & Sananda Raj, 2002) was designed to measure the spirituality of people belonging to Hindu, Christian and Islam religions. However it is applicable to the followers or other religious also.

(a). Administration: The inventories were distributed to the subjects. There were five choices A, B, C, D, and E for each item. A denotes 'strongly agree', B denotes 'agree', C denotes 'undecided', D denotes 'disagree', and E denotes 'strongly disagree'. The subjects were asked to read each statement carefully and indicate their answers in the appropriate choices.

(b). Scoring: For positive items, weights of 5, 4, 3, 2, or 1 were given for A, B, C, D, or E respectively. In the case of negative items, the procedure was reversed. The total scores for each subject were obtained by adding the scores for each item.

(c). Reliability: The split-half reliability of the scale was determined on a sample of 50 people selected randomly. The scores of the odd items and even items were correlated using product-moment formula and a correlation coefficient 0.83 was obtained. The whole test reliability was estimated using

Spearman-Brown formula and which was found to be 0.91 (significant at 0.01 level). The values indicated that the test is highly reliable measures of spirituality.

(d). Validity: The spirituality scale was correlated with Mathew Materialism-Spiritualism Scale (Mathew, 1973) for estimating the criterion related validity of the scale. The two tests were administered to a sample of 50 people selected randomly and their scores were correlated and a correlation coefficient of 0.89 was obtained (significant at 0.01 level). The value indicated that the test is a highly valid measure of spirituality.

(e). A Measure of Couple's Love

Love relationships will differ from even very good friendships by having higher levels of fascination, exclusiveness, sexual desire, and a greater depth of caring about the other individual (which would be manifest in a willingness to give the utmost when needed), and a greater potential for enjoyment and other positive emotions. Love relationships will also have, however, a greater potential for distress, ambivalence, conflict, and mutual criticism (Davis, 1985).

(b). Scoring: For positive items, score of 5, 4, 3, 2, or 1 were given for A, B, C, D, or E respectively. In the case of negative items, the procedure was reversed. The positive items are 3, 6, 9, 12, 13, 14, 15, 18, 19, and 20. The negative items are 1, 2, 4, 5, 7, 8, 10, 11, 16, and 17. The total of the scores obtained for each item in the scale was taken as the score for the variable Couple's Love.

(d). Reliability: The split-half reliability of the scale was determined on a sample of 120 people selected randomly. The scores of the odd items and even items were correlated using product-moment formula and a correlation coefficient 0.70 was obtained. The whole test reliability was estimated using Spearman-Brown formula and which was found to be 0.83 (significant at 0.01 level). The values indicated that the test is highly reliable measures of Couple's Love.

(e). Validity: Validity is the degree to which the test actually measures what it purports to measure. The present test seemed to have face validity. Face validity in the technical sense, denotes not what the test actually measures, but what it appears superficially to measure (Anastasi, & Urbina, 2003). This test claims face validity because it appears to be relevant to its objectives.

(f). Money Managing Ability Scale

Money Management Ability is defined as to manage money effectively (Harris & Michael, 2002). Careless uses of money are leads to suicide. How money is to manage in a situation or another should be known by the couples. Effective money managing ability is necessary for the financial growth.

(b). Scoring: For positive items, score of 5, 4, 3, 2, or 1 were given for A, B, C, D, or E respectively. In the case of negative items, the procedure was reversed. The positive items are 1, 2, 4, 6, 7, 8, 10, 12, 13, and 14. The negative items are 3, 5, 9, 11, 15, 16, 17, 18, 19, and 20. The total of the scores obtained for each item in the scale was taken as the score for the variable Money Managing Ability.

(d). Reliability: The split-half reliability of the scale was

determined on a sample of 120 people selected randomly. The scores of the odd items and even items were correlated using product-moment formula and a correlation coefficient 0.59 was obtained. The whole test reliability was estimated using Spearman-Brown formula and which was found to be 0.74 (significant at 0.01 level). The values indicated that the test is highly reliable measures of Money Managing Ability. (e). Validity: Validity is the degree to which the test actually measures what it purports to measure. The present test seemed to have face validity. Face validity in the technical sense, denotes not what the test actually measures, but what it appears superficially to measure (Anastasi, & Urbina, 2003). This test claims face validity because it appears to be relevant to its objectives.

(g). An Index of Happiness

Happiness is defined as an emotional state in which we feel good (Koenig, Mc Cullough, & Larson, 2001).

Happiness is necessary to attain a good relationship. How happiness is come into our life with the interference of managing money and emotional adjustment. Happiness is based on the love, altruistic behaviour, and spirituality.

(b). Scoring: For positive items, score of 5, 4, 3, 2, or 1 were given for A, B, C, D, or E respectively. In the case of negative items, the procedure was reversed. The positive items in the scale are 2, 3, 4, 6, 7, 9, 11, 14, 16, and 18. The negative items are 1, 5, 8, 10, 12, 13, 15, 17, 19, and 20 respectively. The total scores obtained for each item in the scale was taken as the score for the variable Happiness.

(d). Reliability: The split-half reliability of the scale was determined on a sample of 120 people selected randomly. The scores of the odd items and even items were correlated using product-moment formula and a correlation coefficient 0.69 was obtained. The whole test reliability was estimated using Spearman-Brown formula and which was found to be 0.81 (significant at 0.01 level). The values indicated that the test is highly reliable measures of happiness.

(e). Validity: Validity is the degree to which the test actually measures what it purports to measure. The present test seemed to have face validity. Face validity in the technical sense, denotes not what the test actually measures, but what it appears superficially to measure (Anastasi, & Urbina, 2003). This test claims face validity because it appears to be relevant to its objectives.

(h). Marital Satisfaction Inventory:

Marital Satisfaction is the gratification of a desire in couples. Satisfaction declines as soon as children are born and drops to its lowest point when they reach adolescence. As soon as the children leave, satisfactions rise and remain high throughout middle adulthood (Heffman, 1994). Satisfaction of the marital life is the basic thing for all success in couples. Without satisfied life we cannot adjust to the emotions, or tolerate stresses. Satisfaction is based on the mental satisfaction, sexual satisfaction, and economic satisfaction, if all these three things are in a satisfied level, it helps couples to lead a satisfied life.

(b). Scoring: For positive items, score of 5, 4, 3, 2, or 1 were given for A, B, C, D, or E respectively. In the case of negative items, the procedure was reversed. The positive items are 1,

2, 4, 6, 7, 8, 10, 12, 13, and 14. The negative items are, 3, 5, 9, 11, 15, 16, 17, 18, 19, and 20. The total of the scores obtained for each item in the scale as the score for the variable Marital Satisfaction Inventory.

(d). Reliability: Split-half reliability method was used to estimate the reliability of the test. The test was split into two equal halves on the basis of odd items and even items (odd even reliability method). A correlation coefficient between the two halves was found using Carl Pearson's Product Moment Formula. Thus the half test reliability coefficient of 0.781 (N=120) was obtained. The reliability of the whole test was obtained as 0.88 using the Spearman-Brown formula. This index of reliability showed that Marital Satisfaction Inventory is highly reliable. This value of reliability is significant at 0.01 level.

(e). Validity: Validity is the degree to which the test actually measures what it purports to measure. The present test seemed to have face validity and content validity. Face validity in the technical sense, denotes not what the test actually measures, but what it appears superficially to measure (Anastasi, & Urbina, 2003). Content validity involves essentially the systematic examination of the test content to determine whether it covers a representative sample of the behaviour domain to be measured. This test claims face validity because it appears to be relevant to its objectives.

(i). Personal Data Schedule

The investigator developed a personal data schedule in order to collect data regarding relevant variables. The variables such as sex, residence, type of family, religion, caste, age, occupation, and monthly income were included. The personal information schedule was administered last. The couples were asked to fill in their personal data without leaving any information incomplete.

F. STATISTICAL TECHNIQUES

Pearson product-moment method of correlation (Pearson r), and Factor analysis was used for the statistical analysis, are explained below:

(a). The Pearson Product-Moment Method of Correlation

The Pearson Product-moment method of correlation (Garrett, 2007) was used to find out the correlations among the eight variables. The following statistical procedure is used in interpreting r:

(a). The Significance of r

The statistical significance of coefficient of correlation has to be considered before the correlation itself is interpreted. The r is significant at .05 level if it exceeds 0.062, and at .01 level if it exceeds 0.081 (Garrett, 2007).

(b). Verbal Interpretation of Correlation

The following classification for interpreting the various values of r's are given by Garrett (2007).

r from 0.00 to +/- 0.20 denotes indifferent or negligible relationship
r from +/- 0.20 to +/- 0.40 denotes low correlation; present but slight
r from +/- 0.40 to +/- 0.70 denotes substantial or marked relationship
r from +/- 0.70 to +/- 1.00 denotes high to very high

relationship

This classification can be accepted only as a general guideline for interpreting coefficient of correlation.

(f). Factor Analysis

“Factor analysis starts with a set of observations obtained from a given sample. It is a method of analyzing this set of observations from their inter correlations to determine whether the variations represented can be accounted adequately by a number of basic categories smaller than that which the investigation was started. The data obtained with a larger number of priori measures may be explained in terms of a smaller number of reference variables” (Fruchter, 1954). The principle concern of factor analysis is the resolution of a set of variables linearly in terms of (usually) a smaller number of categories or “factors”. This resolution can be accomplished by the analysis of the correlations among the variables. A satisfactory solution will yield factors. Which convey all the essential information of the original set of variables. Thus, the chief aim is to attain scientific parsimony or economy of description (Harman, 1960). The present study used the principal-axes method. The special advantages of this method are highlighted by Fruchter (1954) is, each factor extracts the maximum amount of variance (i.e., the sum of squares of factor loadings is maximized on each factor) and gives the smallest possible number of orthogonal factors by this method. This method also has the advantage of giving a mathematically unique (least square) solution for a given table of correlations.

(a). Test of Significance of Extracted Factors

The test of significance is applied to the obtained factors (Fruchter, 1954) and only the significant factors are retained for rotation.

(b). Rotation of the Factor Matrix

For a given matrix of correlations, there are different factoring methods, as mentioned earlier, each of which will arbitrarily located the reference axes in a different position. In order to move the axes from the arbitrary location determined by the method of extraction to some position useful for interpretation of the factors and for comparison with other studies, the axes are rotated. A major goal of rotation is to obtain meaningful factors that are consistent (or Invariant) as possible from analysis to analysis. The 'proper' location of the reference frame depends upon the purpose and theoretical approach of the factor analyst (Fruchter, 1954). Varimax method of rotation was used for the present investigation.

(c). Identification of Factors, Principles and Criteria

After the rotated factor loadings have been identified, the next step is to identify the content nature of factors (Fruchter, 1954). The following conventions are used for identifying the factors:

1. Locate the group of variables on which the factor has the highest loadings.
2. Locate the group of variables on which the factor has the lowest loadings.

3. Examine the possibility of different factors becoming independent.
4. Treat factor loadings above absolute values greater than 0.20 as a significant, and neglect other factor loadings as not significant.
5. In addition to the above standard convention, a few additional conventions are also followed in interpreting the nature of factor loadings. They are:

- Factor loading above 0.900 - extremely high presence of the variable
- Factor loading from 0.700 to 0.900 - very high presence of the variable
- Factor loading from 0.550 to 0.700 - considerable presence of the variable
- Factor loading from 0.450 to 0.550 - variable somewhat present
- Factor loading from 0.300 to 0.450 - variable present but low
- Factor loading below 0.300 - variable not present

6. Negative loadings imply something opposite to what is common to variables with positive loadings on the factor.

G. ANALYSIS OF DATA AND DISCUSSION OF RESULTS

The results based on statistical techniques used are described below:

a. ANALYSIS USING PEARSON PRODUCT-MOMENT METHOD OF CORRELATION AND DISCUSSION

Correlations among all variables under study were estimated using Pearson product-moment method of correlation; the details are presented in Table 2.

The Table 2 revealed that the r value obtained for all study variables were statistically significant at 0.01 level. From the results it was clear that all the study variables are positively correlated. So we can assume that when one variable increases, the other variables will also increase among couples. On the basis of this correlation factor analysis was done.

b. FACTOR ANALYSIS AND DISCUSSION

In the present study, the variables Stress Tolerance, Altruistic Behaviour, Emotional Adjustment, Spirituality, Couple's Love, Money Managing Ability, Happiness, and Marital Satisfaction were subjected to factor analysis to identify the underlying factorial structure or set of factors. Before factor analysis, we should find the correlation between the variables. So the correlation matrix based on which factor analysis was conducted is presented in Table 2. There was significant relationship among the variables, and therefore these variables were taken for factor analysis.

Factor Extraction

This involves determining the smallest number of factors that can be used to best represent the inter-relationships among the set of variables. There are a variety of approaches that can be used to identify (extract) the number of underlying factors or dimensions. The factor analysis

resulted in the extraction of three significant factors. The obtained unrotated factor matrix is presented in Table 3. The results indicated that there were three significant factors extracted during factor analysis of the correlation matrix of the eight variables under study. These factors were rotated using Varimax method, for convenience of interpretation. The rotated factor matrix is presented in Table 4, gives more clarity in order to identify the factors and interpret them.

(a). Identification of Factor 1

The structure of Factor 1 (vide Table 4) was determined by the variables Marital Satisfaction, Couple's Love, Happiness, Money Managing Ability, Emotional Adjustment, Altruistic Behaviour, Spirituality, and Stress Tolerance with positive loadings, and no variable with negative loading. It was clear from the Table 4 that the variables presented in Table 5 were significantly loaded in Factor 1.

From the Table 5, it is clear that Factor 1 showed an interesting characteristic indicating very high positive loadings of three variables, namely, Marital Satisfaction (0.861), Couple's Love (0.795), and Happiness (0.790) on the factor. Further, the variable Money Managing Ability (0.666) had considerable positive loading on the factor. All these express the possibility of the influence of these variables on Factor 1, as its background. Considering this special nature, Factor 1 was named as Marital Contentment. The justification of the identification of Factor 1 as Marital Contentment is given below. Contentment is a paradox. By definition, contentment is true happiness with one's situation in life. It arises from the inward disposition, and is the offspring of humility, and of an intelligent consideration of the rectitude and benignity of divine providence (Psalms, 96:1). There is nothing wrong with wanting to make one's life situation better. Contentment is natural wealth (Borowitz, & Schwartz, 1999).

As noted above, Factor 1, obtained from the present analysis, named as marital contentment, was characterized by very high Marital Satisfaction, Couple's Love, Happiness, and high level of Money Managing Ability. The combination of these variables expresses the contentment or satisfaction in marital life. Satisfaction is the fulfillment of one's own life. It is rooted to one's own personal characteristics. If a person looks at life positively, then he or she can attain satisfaction. The study variables Marital Satisfaction, Couple's Love, Happiness, and Money Managing Ability were related to contentment. So the name 'marital contentment' is suitable for this factor, and is a necessary ingredient in the marital life of couples.

(b). Identification of Factor 2

The structure of Factor 2 (vide Table 2) was determined by four variables, namely Spirituality, Altruistic Behaviour, Couple's Love, and Emotional Adjustment with positive loadings, and no variable with negative loading.

Factor 2 may be explained in terms of the loadings of the variables on the factor. It was clear from the Table 2 that the variables presented in Table 6 were significantly loaded in Factor 2. From the results, the Factor 2 derived from the present factor analysis achieved its structure with

positive very high positive loadings on Spirituality (0.785), and Altruistic Behaviour (0.767), and low positive loadings on Emotional Adjustment (0.432), and Couple's Love (0.373), expressing the possibility of its moral background. These loadings were statistically significant. Considering this, Factor 2 was named as Moral Integrity.

Integrity is an important term. When used as a virtue, 'integrity' refers to the quality of a person's character. It further refers to wholeness, intactness, or purity. Integrity is also attributed to various parts or aspects of a person's life. We speak of attributes such as professional, intellectual and artistic integrity. However, the most philosophically important sense of the term 'integrity' relates to general character (Murphy, & Patricia, 2002). The basic concept on integrity is related to spiritual behaviour, altruistic behaviour, and emotional adjustment. When someone is said to be a person of integrity, this generally means that he/she is considered to have a strong moral character. As an ethical concept, integrity depends upon consistency. To have integrity, a person must base his/her actions upon a well-thought out framework of moral principles.

Integrity does not seem to be exclusively a matter of how people approach plainly moral concerns but other matters like spirituality, altruistic behaviour, emotional adjustment, friendship and personal projects appear highly relevant to judgments of integrity. So, the identification of this factor as Moral Integrity was justifiable.

(c). Identification of Factor 3

The structure of Factor 3 (vide Table 2) was determined by the variables Stress Tolerance, Emotional Adjustment, and Happiness with positive loadings, and no variable with negative loading. It was clear from the Table 2 that the variables presented were significantly loaded in Factor 3. The Table 7 revealed that Factor 3 showed very high positive loading of the variable Stress Tolerance (0.884), and considerable presence of the variable Emotional Adjustment (0.674), and low loading of the variable Happiness (0.333), expressing the emotional characteristic and enduring nature of the factor. Hence, Factor 3 was named as Emotional Endurance. Emotional endurance is a skill needed to cope with the stresses in life, especially the stress related to competition, or struggle related to avoidance of loss, but the good news is that every time one can work to improve on it. Thus, focusing on emotional endurance can and will lead to improved performance. Three study variables, namely, Stress Tolerance, Emotional Adjustment, and Happiness are related to emotionality. This is the rationale for the identification of Factor 3 as Emotional Endurance.

H. FINDINGS

1. Significant correlations were found among the variables Stress Tolerance, Altruistic Behaviour, Spirituality, Emotional Adjustment, Love, Happiness, Money Managing Ability and Marital Satisfaction.
2. From the factor analysis, there were three factors extracted from the eight study variables. Factor 1 was Marital Contentment, Factor 2 was Moral Integrity, and Factor 3 was Emotional Endurance.

The investigator would feel gratified if the findings of the present investigation are used for the welfare of the couples, and further researches conducted in the area.

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1. Details of the sample:

TABLE 3.1
Sex-wise Distribution of the Sample

Sl. No.	Couples	N	%
1	Husbands	500	50
2	Wives	500	50
Total		1000	100

TABLE 2
Correlation among the Variables under Study

Sl. No.	Variable	1	2	3	4	5	6	7	8
1	Stress Tolerance	()	.122**	.388**	.083**	.095**	.155**	.294**	.112**
2	Altruistic Behaviour	..	()	.330**	.314**	.378**	.207**	.293**	.269**
3	Emotional Adjustment	..	..	( )	.190**	.323**	.354**	.360**	.321**
4	Spirituality	..	..	..	( )	.377**	.209**	.135**	.270**
5	Couple's Love	..	..	..	..	( )	.451**	.476**	.680**
6	Money Managing Ability	..	..	..	..	..	( )	.411**	.431**
7	Happiness	..	..	..	..	..	..	( )	.631**
8	Marital Satisfaction	..	..	..	..	..	..	..	( )

Note: **Correlation coefficient is significant at 0.01 level.

TABLE 3
Unrotated Factor Matrix of the Variables

Variable	Factor 1	Factor 2	Factor 3
1. Stress Tolerance	0.346	0.722	0.305
2. Altruistic Behaviour	0.564	-0.287	0.520
3. Emotional Adjustment	0.658	0.262	0.462
4. Spirituality	0.426	-0.614	0.330
5. Couple's Love	0.808	-0.254	-0.233
6. Money Managing Ability	0.656	0.032	-0.226
7. Happiness	0.774	0.248	-0.273
8. Marital Satisfaction	0.789	-0.030	-0.375

TABLE 4
Rotated Factor Matrix of the Variables

Variable	Factor 1	Factor 2	Factor 3
1. Stress Tolerance	0.106	-0.125	0.884
2. Altruistic Behaviour	0.161	0.767	0.239
3. Emotional Adjustment	0.271	0.432	0.674
4. Spirituality	0.158	0.785	0.163
5. Couple's Love	0.795	0.373	-0.028
6. Money Managing Ability	0.666	0.132	0.145
7. Happiness	0.790	0.022	0.333
8. Marital Satisfaction	0.861	0.135	0.069

TABLE 5
Variables with Significant Loadings on Factor 1 and Verbal Interpretation

Sl. No.	Variable	Factor 1	Interpretation
1.	Marital Satisfaction	0.861	Very High Presence of the Variable
2.	Couple's Love	0.795	Very High Presence of the Variable
3.	Happiness	0.790	Very High Presence of the Variable
4.	Money Managing Ability	0.666	Considerable Presence of the Variable

TABLE 6
Variables with Significant Loadings on Factor 2 and Verbal Interpretation

Sl. No.	Variable	Factor 2	Interpretation
1.	Spirituality	0.785	Very High Presence of the Variable
2.	Altruistic Behaviour	0.767	Very High Presence of the Variable
3.	Couple's Love	0.432	Variable Present but Low
4.	Emotional Adjustment	0.373	Variable Present but Low

TABLE 7
Variables with Significant Loadings on Factor 3 and
Verbal Interpretation

Sl. No.	Variable	Factor 3	Interpretation
1.	Stress Tolerance	0.884	Very High Presence of the Variable
2.	Emotional Adjustment	0.674	Considerable Presence of the variable
3.	Happiness	0.333	Variable Present but Low

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