Marital Expectations, Spiritual and Cultural Beliefs, Religious Coping, and Marital Satisfaction in Muslim Women

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DECLARATION

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I further declare that this work has not been printed, published, or submitted as a thesis, dissertation, research paper, or publication, in part or in full, to any university, research institution, or organization.

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CERTIFICATE OF APPROVAL

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LIST OF ABBREVIATIONS

Abbreviation	Full Form
ANOVA	Analysis of Variance
CME	Cultural and Lifestyle-Oriented Marital Expectations
CI	Confidence Interval
Coef	Coefficient
DD	Understanding of Qadar (Divine Decree)
DRIM	Discomfort with Religious Imposition in Marriage
IME	Islamic Marital Expectations
LL	Lower Limit
MS	Marital Satisfaction
TK	Tawakkul (Trust in Allah)
TQ	Taqwa (God-Consciousness)
RCS	Religious Coping Strategies
SI	Spirituality Index
SE	Standard Error
UL	Upper Limit
WEIRD	Western, Educated, Industrialized, Rich, and Democratic

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Abstract

Marriage is a central institution in Muslim women's lives, shaped by religious teachings, cultural norms, and personal expectations. However, marital distress often arises when culturally imposed roles are misattributed to Islam, creating confusion, guilt, and emotional strain. The present thesis addresses this gap through two distinct objectives. Objective 1 aimed to develop and content-validate a culturally sensitive Marital Expectations Scale for Muslim women that clearly differentiates expectations rooted in authentic Islamic teachings from those stemming from cultural traditions. Objective 2 examined the relationships between marital expectations, Islamic spiritual beliefs, religious coping strategies, and marital satisfaction.

To achieve Objective 1, a multi-phase scale development process was employed. Five in-depth semi-structured interviews with married Muslim women were analysed using inductive thematic analysis. Findings revealed five core domains: pre-marital ideals and sources of expectations, expectation–reality discrepancies, Islamic versus cultural expectations, emotional and psychological consequences, and Islamic coping and reframing. These themes were systematically transformed into scale items using participant language, followed by expert review for content validity and theological clarity. The final refined scale comprised 24 items organised into four subscales—Pre-marital Ideals, Expectation–Reality Discrepancies, Islamic versus Cultural Expectations, and Religious Coping and Reframing, along with one global reflective item, ensuring strong conceptual grounding and cultural relevance.

For Objective 2, a quantitative, cross-sectional correlational design was employed. Data were collected from 112 married Muslim women residing in Jamia Nagar, New Delhi. The study assessed Islamic and cultural marital expectations, spirituality-related orientations, religious coping strategies, and marital satisfaction. Multiple regression analysis indicated that Islamic marital expectations were positively associated with marital satisfaction, whereas cultural marital expectations were negatively associated. Due to strong intercorrelations among the spirituality components i.e., Tawakkul, Understanding of Qadar, and Taqwa, they were combined into a composite Spirituality Index, which demonstrated a modest but significant

positive contribution. Religious coping strategies emerged as the strongest positive predictor of marital satisfaction, substantially enhancing the overall explanatory power of the model.

The findings highlight the central role of religiously grounded expectations and faith-based coping mechanisms in promoting marital well-being, while suggesting that culturally embedded expectations may negatively influence marital satisfaction among Muslim women.

Keywords: Islamic marriage; marital expectations; Muslim women; culture and religion; religious coping; spirituality; marital satisfaction; scale development; Islamic psychology; mixed-methods research

Chapter 1 Introduction

1.1 Background of the Study

Marriage in Islam transcends the boundaries of a mere social contract, representing instead a sacred covenant described in the Qur'an as "mithaqan ghalithan" - a firm and solemn covenant. This divine institution, as articulated in Surah An-Nisa (4:21), forms the cornerstone of family life, spiritual development, and societal cohesion within the Islamic worldview. The Qur'anic rhetorical question, "And how could you take it while you have intimately known each other, and they (your wives) have taken from you a firm covenant?" This question highlights how Islam views marriage as a sacred commitment, elevating it beyond ordinary considerations to a higher realm.

Grounded in this sacred framework, Islam articulates clear marital expectations founded upon justice, compassion, and reciprocity. The Qur'an commands, "Live with them in kindness" (4:19), and affirms that women possess rights comparable to the obligations placed upon them, in accordance with what is just and reasonable (2:228). Women are granted rights to financial maintenance, dignified treatment, and mahr (4:4). These scriptural directives establish a normative framework through which Muslim women may legitimately develop expectations concerning dignity, emotional support, and equitable treatment within marriage.

Prophet Muhammad (peace be upon him) established the ethical and spiritual dimensions of marital relationships through both his teachings and his exemplary conduct. His statement, "The best of you are those who are best to their wives, and I am the best of you to my wives" (Sunan al-Tirmidhi, 3895), provides a moral compass for Muslim marriages, linking personal excellence with spousal treatment. This hadith establishes that one's character and faith are reflected in how one treats one's spouse, particularly emphasizing men's treatment of their wives as a measure of their spiritual development. Historical accounts of his marriage to Khadijah (May Allah be pleased with her) portray the consultation, reassurance and partnership. (Ibn Hisham, 1955). Reports of his interactions with his wives reflect fairness, participation in household

responsibilities, affection, and consistent gentleness. These examples provide a normative Prophetic model that grounds marital expectations in religious precedent rather than cultural convention.

Marital Expectations and Cultural Complexity

Despite the clarity of Islamic teachings, marital expectations are shaped not only by religious guidance but also by family socialisation, community norms and cultural traditions. Expectations function as cognitive schemas—internalized beliefs about rights, responsibilities, emotional support, and relational roles. These schemas influence how marital interactions are interpreted and evaluated.

In many contexts, cultural norms are presented as religious obligations, leading to confusion regarding legitimate rights and responsibilities. When authentic Islamic rights are overshadowed by cultural customs or when religious roles are experienced as externally imposed rather than internally embraced, expectation–reality discrepancies may emerge. Psychological research consistently demonstrates that expectation–reality gaps are associated with marital dissatisfaction and relational strain (Karney & Bradbury, 1995).

For Muslim women, the distinction between Qur'anically grounded marital principles and culturally inherited practices becomes particularly salient in shaping marital satisfaction. Understanding this differentiation is therefore central to examining marital wellbeing within an Islamic framework.

Spiritual Worldview and Internal Meaning-Making

Beyond expectations, spiritual belief systems shape how Muslim women interpret and experience marriage. The Qur'anic description of marriage as a source of tranquillity, love, and mercy presents a holistic vision of marital life that encompasses emotional, spiritual, and psychological dimensions:

"And of His signs is that He created for you from yourselves mates that you may find tranquillity in them; and He placed between you affection and mercy." Surah Ar-Rum (30:21)

This verse identifies three essential elements: sakinah (tranquillity), mawaddah (love), and rahmah (mercy) as divinely ordained characteristics of the marital relationship. These are not merely emotional states that couples may experience, but rather divine gifts that Allah places between spouses, suggesting that successful Islamic marriages require both human effort in fulfilling obligations and divine blessing.

Core spiritual constructs such as tawakkul (trust in Allah), understanding of qadar (divine decree), and taqwa (God-consciousness) function not merely as theological doctrines but as lived cognitive schemas that structure emotional appraisal, resilience, and interpersonal behavior. Trust in divine wisdom may reduce rumination during conflict; acceptance of decree may buffer distress; and God-consciousness may guide ethical conduct and emotional regulation. Through these mechanisms, spirituality influences the meaning-making processes that shape marital experience.

Empirical research within Muslim-majority contexts has increasingly demonstrated a positive association between religiosity and marital satisfaction. Aman et al. (2019), in a large-scale quantitative study of Pakistani Muslim couples, found that religious commitment and religious practice significantly predicted marital satisfaction. Their findings align with broader relational spirituality research suggesting that shared faith practices and internalized religious commitment strengthen marital stability and emotional bonding (Mahoney et al., 2001; Marks, 2005). Similarly, David and Stafford (2013) reported that religious communication and spiritual intimacy function as relational resources that enhance marital quality.

However, much of the existing literature operationalizes religiosity through general measures of religious commitment or practice without differentiating between culturally constructed expectations and those grounded explicitly in Islamic teachings. Few studies disaggregate core Islamic spiritual constructs such as tawakkul, qadar, and taqwa, nor do they examine the mediating role of religious coping processes in explaining how spirituality translates into marital satisfaction. These gaps are particularly pronounced in research focusing specifically on Muslim women's lived marital experiences.

Religious Coping and Behavioural Engagement

When navigating marital challenges, Muslim women draw upon religious coping practices grounded in Islamic tradition. These include salah (daily prayer), du'a (supplication), dhikr (remembrance of Allah), sabr (patience and perseverance), recitation of the Qur'an, and reflective spiritual engagement. Research on religious coping indicates that positive religious coping is associated with improved psychological adjustment and resilience (Pargament, 1997; Abu-Raiya & Pargament, 2015).

Religious coping differs from general spirituality in that it represents the behavioral enactment of belief systems. While spiritual orientation provides interpretive frameworks, coping practices operationalize those frameworks into lived strategies for emotional regulation and relational endurance. Yet, the specific psychological mechanisms through which Islamic coping practices influence marital satisfaction remain insufficiently theorized and empirically tested.

Their expectations, shaped by Islamic teachings and cultural norms, interact with their spiritual beliefs rooted in Qur'anic guidance, their cultural contexts that interpret religious principles in diverse ways, and their utilization of religious coping mechanisms when facing marital challenges (Abu-Raiya & Pargament, 2015). Research in Islamic psychology has demonstrated that religious and spiritual factors play crucial roles in mental health and well-being among Muslim populations (Haque & Kamil, 2012). However, the specific mechanisms through which these factors influence marital satisfaction, particularly among women, remain inadequately explored in scholarly literature.

Marital Satisfaction as a Multidimensional Outcome

Marital satisfaction represents a multidimensional construct encompassing affective, cognitive, and behavioral components, including emotional intimacy, communication quality, perceived support, shared values, and overall contentment (Fincham & Beach, 2010). Extensive research demonstrates that marital satisfaction predicts mental health, physical wellbeing, and family stability (Karney & Bradbury, 1995). However, much of this literature is rooted in Western conceptual frameworks that may not fully capture the religious meaning-making processes central to Muslim marital experiences.

For Muslim women, marital satisfaction may also include the perception that one's marriage aligns with Islamic principles and facilitates spiritual growth. Thus, marital satisfaction within Islamic contexts cannot be examined solely through secular relational constructs but must be understood within a spiritually embedded framework.

Integrating Expectations, Spirituality, and Coping

The interplay among marital expectations, spiritual beliefs, religious coping, and marital satisfaction forms a complex relational system. Marital expectations shape cognitive appraisal of relational fairness and reciprocity. Spiritual beliefs influence emotional regulation. Religious coping strategies translate belief into behavioral resilience. These processes may operate independently and interactively in shaping marital outcomes.

An integrated understanding therefore requires examining how Islamic versus culturally derived expectations relate to marital satisfaction, whether internalized spirituality contributes independently to relational wellbeing, and how religious coping practices mediate or strengthen these associations.

Research Gap and Rationale

Contemporary Muslim societies present relational contexts in which authentic Islamic teachings, cultural traditions, and modern influences intersect in complex ways. Within these layered environments, Muslim women navigate marital roles shaped simultaneously by religious doctrine, family socialisation, and evolving socio-cultural expectations. Such intersections create distinctive psychological and relational dynamics that warrant systematic scholarly investigation from an authentically Islamic perspective (Ahmed & Bhugra, 2007).

Although growing scholarship in Islamic psychology and religion–wellbeing research has highlighted the importance of spirituality in mental health and psychological adjustment

(Haque & Kamil, 2012), empirical investigation into how differentiated marital expectations, core Islamic spiritual constructs, and religious coping collectively

influence marital satisfaction among Muslim women remains limited. Existing studies have generally operationalized religiosity using broad indicators such as religious commitment or frequency of religious practice. While valuable, these measures often fail to distinguish between marital expectations derived explicitly from Qur'anic principles and those shaped primarily by cultural traditions.

The present study addresses these conceptual and empirical gaps by examining how marital expectations, spiritual beliefs, and religious coping strategies interact within a culturally grounded Islamic framework to influence marital satisfaction among Muslim women. These conceptual and empirical gaps form the basis of the present study's problem statement.

1.2 Statement of the Problem

Despite clear Islamic guidelines establishing marital rights and responsibilities for both spouses, many Muslim women experience varying levels of marital satisfaction shaped by complex discrepancies between their expectations and their lived realities. These expectations are formed through multiple sources: authentic Islamic teachings derived from the Qur'an and Sunnah, cultural norms that may or may not align with Islamic principles, family modeling, and contemporary social influences. When these present conflicting messages regarding Muslim women's roles, rights and obligations within marriage, confusion and dissatisfaction may result.

Islam establishes a normative marital framework grounded in justice, reciprocity, and compassion. The Qur'an grants women specific marital rights that protect their dignity and well-being. These include the right to kind treatment: "And live with them in kindness" (Surah An-Nisa, 4:19); the right to receive mahr (dower) as an obligatory gift from the husband to the wife (Surah An-Nisa, 4:4); the right to financial maintenance. Beyond these specific rights, the Qur'an establishes principles of reciprocity and justice, stating that women have rights similar to those expected of them according to what is reasonable (Surah Al-Baqarah, 2:228).

However, cultural practices in various Muslim societies sometimes diverge significantly from these authentic Islamic teachings, creating confusion about legitimate marital expectations (Rothman & Coyle, 2018). In the South Asian context,

particularly in India, Muslim women face unique challenges navigating marital expectations that are often shaped more by societal norms and cultural traditions than by authentic Islamic teachings (Vatuk, 2008). Research has demonstrated that many practices prevalent in Indian Muslim communities have no basis in the Qur'an or Sunnah and in fact contradict Islamic principles (Bano, 2012).

For instance, excessive dowry demands (jahez) from the bride's family represent a widespread practice in South Asian Muslim communities despite being explicitly prohibited in Islam. The Qur'an states: "But if you want to replace one wife with another and you have given one of them a great amount [in gifts], do not take [back] from it anything" (Surah An-Nisa, 4:20). This verse makes clear that the dower should flow from the groom to the bride, not from the bride's family to the groom or his family. Yet the cultural practice of demanding substantial dowries persists, often causing financial hardship to brides' families and creating a transactional dynamic contrary to Islamic values.

Similarly, restrictions on women's mobility, education, and autonomy that exceed Islamic guidelines are sometimes presented as religious obligations when they are actually cultural impositions. Islam grants women the right to seek knowledge, to own and manage property independently, to maintain relationships with their families, and to have their physical and emotional needs met within marriage. When these rights are denied in the name of cultural tradition masquerading as religious requirement, women experience a gap between their Islamically-grounded expectations and their actual experiences.

The role of religious coping in sustaining marital satisfaction remains underexplored within empirical Islamic psychology. Religious coping refers to the use of faith-based beliefs and practices to interpret and manage life stressors. Within Islamic contexts, this includes salah, dhikr, sabr, du'a, tawakkul, and engagement with the Qur'an (Keshavarzi & Haque, 2013). While these practices are central to Muslim lived experience, their specific contribution to marital satisfaction has not been systematically examined.

While Pargament's (1997) seminal work on religious coping has been widely applied in Western contexts, demonstrating that positive religious coping predicts better

psychological adjustment while negative religious coping predicts poorer outcomes, its adaptation and application within authentic Islamic frameworks remain limited. The specific mechanisms through which Islamic coping practices influence marital satisfaction whether through emotional regulation, cognitive reframing, social support, or other pathways require further investigation. Understanding which specific religious coping strategies most effectively support marital satisfaction among Muslim women can inform both theoretical models and practical interventions.

Additionally, the interplay between spiritual beliefs and marital satisfaction deserves deeper exploration. Core Islamic beliefs such as tawakkul (trust in Allah), understanding of qadar (divine decree), and taqwa (God-consciousness) function as cognitive and spiritual frameworks through which Muslim women interpret and respond to marital experiences. These constructs may shape emotional regulation, resilience, ethical conduct, and meaning-making within marriage. However, their specific and differentiated contributions to marital satisfaction remain insufficiently examined in empirical research, particularly within women-centered Islamic contexts.

The present study addresses these conceptual and empirical gaps by systematically examining how Muslim women's marital expectations (distinguishing between Islamic and culturally derived expectations), core spiritual beliefs, and religious coping strategies collectively influence marital satisfaction. By integrating these constructs within a unified explanatory framework, this research seeks to contribute theoretically grounded and culturally embedded insights into Muslim women's marital well-being.

1.3 Rationale and Significance of the Study

This research holds profound significance for multiple stakeholders within Muslim communities and contributes meaningfully to the emerging field of Islamic psychology. The rationale for undertaking this investigation stems from both the theoretical gaps in existing literature and the practical needs of Muslim women and the professionals who serve them.

From a theoretical perspective, this study will contribute to Islamic psychology by providing empirical evidence on how Islamic spiritual practices and beliefs influence

marital well-being. Islamic psychology seeks to develop theories and methodologies that honour Islamic epistemology while engaging rigorously with contemporary psychological science (Abdel-Khalek, 2011). By integrating Qur'anic wisdom with empirical research methods, this study participates in the important work of building a psychological science that is both scientifically rigorous and Islamically authentic.

The research will extend existing theories of marital satisfaction by incorporating uniquely Islamic constructs that are central to Muslim women's experiences but often overlooked in Western psychological models. Concepts such as tawakkul, sabr, the understanding of marriage as an act of worship, and the spiritual dimension of marital satisfaction are not merely adaptations of Western concepts but represent distinct constructs grounded in Islamic theology and practice. Empirically examining these constructs will contribute to more comprehensive and culturally relevant theories of marriage and family relationships.

Furthermore, the study will advance understanding of religious coping by providing detailed examination of specific Islamic coping practices and their relationships with marital wellbeing. While religious coping has been studied across various faith traditions, the specific forms it takes within Islam the five daily prayers, remembrance of Allah, Qur'anic recitation, patience as a spiritual virtue have unique characteristics worthy of investigation. Understanding which strategies are most effective in which contexts will contribute to the psychology of religion literature while providing practical guidance for Muslim women and counselors.

The research will also contribute to the important work of distinguishing between authentic Islamic teachings and cultural interpretations or additions. This theoretical clarity is essential for developing interventions that honor both Islamic principles and cultural contexts without conflating the two (Rothman & Coyle, 2018). Many Muslim women struggle to discern which expectations and practices are religiously mandated versus culturally constructed, and scholarly work that provides this clarity serves both intellectual and practical purposes.

From a practical standpoint, the findings will have implications for Islamic counsellors, imams, and marriage therapists working with Muslim couples, enabling them to provide guidance rooted in both authentic Islamic teachings and empirical

evidence. Currently, many professionals serving Muslim communities lack access to research that examines marital dynamics from an Islamic perspective, leading them to rely either on Western models that may not fully fit Islamic contexts or on traditional approaches that may lack empirical validation. This research can help bridge that gap, providing evidence-based insights that honor Islamic principles.

Understanding the dynamics examined in this study can help Muslim communities develop better pre-marital education programs based on Prophetic guidance and contemporary psychological research. Pre-marital education has been shown to improve marital outcomes, but such programs must be tailored to the religious and cultural contexts of participants (Fincham & Beach, 2010). Research findings on marital expectations, spiritual beliefs, and religious coping can inform curriculum development for programs that prepare Muslim couples for marriage.

The research will also guide Muslim family service organizations in creating culturally and religiously sensitive intervention programs. When women experience marital difficulties, knowing which religious coping strategies are most effective can help counselors guide them toward resources that align with their values while providing psychological benefit. Similarly, understanding how cultural-religious tensions affect marital satisfaction can help organizations address these issues in community education and support services.

For Muslim women themselves, the research can provide validation of their experiences and rights within Islamic marriage. Many women may feel isolated in their struggles or uncertain whether their expectations are legitimate. Research that clarifies Islamic marital rights, demonstrates that other women share similar experiences, and identifies effective coping strategies can provide both validation and practical guidance.

The findings may also contribute to advocacy efforts aimed at reforming cultural practices that contradict Islamic teachings. When communities conflate culture with religion, women may be denied their Islamic rights while being told this denial is religiously mandated. Research that clearly distinguishes between Islamic principles and cultural additions provides evidence that can support reform efforts led by women, scholars, and community leaders.

Finally, this research contributes to the broader scholarly goal of decolonizing psychology by centering non-Western epistemologies and lived experiences. Much of mainstream psychology has been developed based on Western, Educated, Industrialized, Rich, and Democratic (WEIRD) populations, with theories and methods then applied to other populations with varying degrees of appropriateness (Henrich, Heine, & Norenzayan, 2010). Research grounded in Islamic epistemology and focused on Muslim women's experiences participates in the essential work of developing psychological knowledge that reflects global human diversity.

By integrating Islamic spiritual constructs, marital expectations, and coping mechanisms within a unified explanatory framework, this study contributes to the development of culturally embedded models of marital satisfaction that reflect the diversity of human experience.

1.4 Objectives of the Study

• **Objective 1:** To develop and validate a psychometrically sound Marital Expectations Scale for Muslim women.

• **Objective 2:** To examine the relationships between marital expectations (Islamic vs. cultural), spiritual beliefs (tawakkul, understanding of qadar, taqwa), religious coping strategies (salah, dhikr, sabr, du'a, Qur'anic recitation), and marital satisfaction among Muslim women.

1.5 Scope and Delimitations of the Study

The present study proposes to examine marital satisfaction among married Muslim women in relation to their marital expectations, spiritual beliefs, and religious coping strategies. The scope of the research is intentionally focused on women who have been married for a minimum duration of one year, as this period is considered sufficient for initial marital adjustment and the formation of stable expectations and coping patterns. By centering women's experiences, the study seeks to explore how Muslim women understand their marital roles, negotiate expectations informed by Islamic teachings and cultural norms, and draw upon religious resources in navigating marital challenges. While inclusion of both spouses' perspectives could offer a more

comprehensive understanding of marital dynamics, the present focus on women is intended to allow for deeper and more nuanced examination of women's subjective experiences and interpretations of marriage. The study is conceptually grounded within a Sunni Islamic framework, as Sunni interpretations represent the predominant theological orientation among Muslims. Accordingly, the study will emphasize spiritual beliefs and religious practices commonly referenced within Sunni Islamic teachings. While certain findings may resonate across broader Islamic traditions, beliefs and practices specific to Shi'a Islam or other theological schools are beyond the scope of the present investigation. This delimitation is intended to maintain conceptual coherence and clarity in the use of Islamic constructs and sources.

Marital satisfaction is identified as the primary outcome variable of interest. Although marital satisfaction is closely linked with other domains such as psychological well-being, physical health, and family functioning, these related outcomes fall outside the direct scope of the study. The research aims to maintain focused analytical attention on the marital relationship itself, while acknowledging its embeddedness within a wider context of individual and family well-being. With respect to sampling, the study anticipates relying on accessible participant recruitment methods due to practical considerations such as time, resources, and the sensitive nature of marital topics. As a result, the sample may reflect particular geographic, cultural, or socio-economic contexts more strongly than others. Consequently, the findings will be interpreted with caution, avoiding broad generalizations to all Muslim women, while recognizing that the theoretical constructs examined hold relevance across diverse Muslim settings.

1.6 Organization of the Dissertation

This dissertation is organized into five chapters that collectively present the research journey from conceptualization through findings to implications. Following this introductory chapter, Chapter 2 presents a comprehensive review of literature examining Islamic foundations of marriage, marital expectations in Islamic contexts, spiritual and cultural beliefs, religious coping strategies, and marital satisfaction. This chapter situates the research within existing scholarship while identifying the gaps this study addresses.

Chapter 3 outlines the theoretical framework guiding the research and describes the mixed-methods research methodology in detail, including the scale development process, sampling procedures, data collection methods, and planned analyses. Chapter 4 presents the findings from both the qualitative and quantitative phases of research, integrating insights from women's lived experiences with statistical analyses of relationships among variables.

Chapter 5 discusses the findings in relation to existing theory and research, explicates the theoretical contributions and practical implications of the research, acknowledges limitations, and proposes directions for future research. Together, these chapters present a comprehensive investigation into how marital expectations, spiritual beliefs, cultural contexts, and religious coping strategies influence marital satisfaction among Muslim women, contributing to both scholarly knowledge and practical applications for supporting Muslim families.

Chapter 2: Review of Literature

This chapter presents a comprehensive review of the literature related to marital expectations, spiritual and cultural beliefs, religious coping strategies, and marital satisfaction among Muslim women. The review is organized thematically, beginning with Islamic foundations of marriage, followed by examination of marital expectations in Islamic contexts, spiritual and cultural beliefs, religious coping strategies, marital satisfaction, and concluding with identification of research gaps that this study addresses.

2.1 Islamic Foundations of Marriage

Marriage in Islam represents far more than a social contract; it is a sacred covenant that encompasses spiritual, emotional, physical, and social dimensions of human existence. The Qur'anic perspective on marriage emphasizes mutual rights and respect, establishing foundational principles that govern the marital relationship. Surah Al-Baqarah (2:228) states that women have rights similar to those expected of them according to what is reasonable, establishing the principle of reciprocity and justice in marital relationships. This verse provides the theological foundation for understanding marriage as a balanced partnership where both spouses have rights and responsibilities.

The Qur'an further describes spouses as garments for one another (Surah Al-Baqarah, 2:187), a metaphor that conveys multiple dimensions of the marital relationship. A garment protects, comforts, conceals imperfections, and remains in intimate proximity. This metaphorical description suggests that spouses should protect each other from harm, provide emotional comfort, overlook minor faults, and maintain closeness. The depth of this metaphor has been explored by classical Islamic scholars who emphasize that just as a garment is essential for human dignity and comfort, so too are spouses essential for each other's wellbeing (Al-Tabari, 2001).

The concept of sakinah (tranquillity), mawaddah (love), and rahmah (mercy) as described in Surah Ar-Rum (30:21) forms the theological foundation for understanding marital satisfaction in Islamic terms. These three elements are not merely emotional states that couples might happen to experience, but divine gifts placed between spouses by Allah. The verse states: "And of His signs is that He created for you from yourselves mates that you may find tranquility in them; and He placed between you affection and mercy." The use of the verb "placed" (ja'ala) indicates divine action, suggesting that successful marriages in Islam require both human effort and divine blessing (Ibn Kathir, 1999).

The Prophet Muhammad's (peace be upon him) own conduct in marriage provides the practical embodiment of Qur'anic principles. His statement that the most perfect believers are those best in character, and the best among them are those who are best to their wives (Sunan al-Tirmidhi, 1162), establishes moral excellence in marital treatment as a measure of faith itself. This hadith has profound implications for understanding marital satisfaction from an Islamic perspective, as it links spousal treatment directly to spiritual development and religious commitment (Al-Ghazali, 2000).

The Prophetic model of marriage, particularly his relationship with Khadijah (may Allah be pleased with her), demonstrates principles of mutual respect, emotional support, consultation, and shared spiritual mission. Historical accounts indicate that the Prophet sought Khadijah's counsel during the profound experience of his first revelation, demonstrating the Islamic principle of consultation (shura) between spouses (Ibn Hisham, 1955). He engaged in household tasks, showed physical affection, engaged in playful interaction with his wives, and consistently treated them with kindness and consideration (Sahih al-Bukhari, 676). This practical example provides Muslim women with legitimate expectations regarding their treatment within marriage, expectations grounded not in cultural preferences but in divine guidance and prophetic practice. These theological foundations not only define the moral structure of marriage but also shape the normative standards Muslim women internalize while entering into marital relationships.

2.2 Marital Expectations in the Islamic Context

Marital expectations represent the beliefs, assumptions, and anticipations that individuals hold regarding their roles, responsibilities, and the nature of their marital relationship. Psychological research has consistently demonstrated that the congruence between marital expectations and actual marital experiences significantly predicts marital satisfaction across diverse cultural contexts (Karney & Bradbury, 1995). The Expectancy-Value Theory suggests that satisfaction results from the alignment between what individuals expect and what they actually experience, with greater discrepancies predicting lower satisfaction (Fincham & Beach, 2010).

In Islamic contexts, marital expectations are shaped by multiple sources including Qur'anic injunctions, Prophetic teachings, cultural traditions, family modelling, and contemporary social influences. For Muslim women, legitimate marital expectations derived from Islamic sources include several fundamental rights. The right to mahr (dower) represents an obligatory gift from the husband to the wife, establishing the wife's financial independence from the outset of marriage (Surah An-Nisa, 4:4). Classical Islamic jurisprudence emphasizes that the mahr belongs exclusively to the wife and cannot be taken by her family or used for wedding expenses without her consent (Al-Kasani, 1986). The right to financial maintenance (nafaqah) represents another core expectation grounded in Islamic teachings. The husband bears responsibility for providing food, clothing, and housing appropriate to his means, even if the wife has independent wealth. The Qur'an states: "Let a man of wealth spend from his wealth, and he whose provision is restricted - let him spend from what Allah has given him" (Surah At-Talaq, 65:7). This obligation is not contingent upon the wife's performance of household duties or her employment status, representing an unconditional right (Doi, 1989).

The right to kind and respectful treatment is repeatedly emphasized in the Qur'an and Sunnah. The Qur'anic command to "live with them in kindness" (Surah An-Nisa, 4:19) establishes a general principle of marital conduct. The Prophet's statement that a believing man should not hate a believing woman, for if he dislikes one characteristic in her, he will be pleased with another (Sahih Muslim, 1469), establishes the expectation of holistic appreciation and acceptance within marriage. This hadith suggests that spouses should focus on positive qualities rather than dwelling on imperfections, promoting a mindset conducive to marital satisfaction.

Women in Islam also have the right to maintain relationships with their families, to seek and acquire Islamic knowledge, to own and manage their own property independently of their husbands, and to have their physical and emotional needs met within the marriage. Beyond these individual rights, Islam emphasizes mutual expectations including emotional support and companionship, spiritual growth together through shared religious practice, consultation (shura) in family matters, and building a family based on Islamic values and ethical principles (Badawi, 1995).

However, the distinction between expectations derived from authentic Islamic teachings and those stemming from cultural traditions is not always clear in Muslim communities. Cultural practices regarding gender roles, the extent of a wife's domestic responsibilities, the involvement of extended family in marital decisions, and restrictions on women's activities vary widely across Muslim societies and may or may not align with Islamic principles (Ahmed & Bhugra, 2007). When cultural expectations are presented as religious obligations, or when authentic Islamic rights are denied in the name of cultural tradition, Muslim women may experience confusion, frustration, and decreased marital satisfaction.

Research by Alhomaizi et al. (2023) examining Muslim women across different cultural contexts found significant variation in what women identified as "Islamic" expectations versus "cultural" expectations, with many women struggling to distinguish between the two. Women who could clearly identify which expectations were grounded in Qur'an and Sunnah reported higher marital satisfaction than those who were uncertain about the religious basis of their expectations. This suggests that clarity regarding the Islamic foundations of marital expectations may serve as a protective factor for marital well-being.

2.3 Spiritual and Cultural Beliefs

Spiritual beliefs in Islam encompass core theological concepts that fundamentally shape how believers understand themselves, their relationships, and their life experiences. These beliefs are not merely intellectual propositions but lived realities that influence cognition, emotion, and behaviour. In the context of marital relationships, spiritual beliefs provide frameworks for interpreting experiences,

responding to challenges, and deriving meaning from both positive and negative events.

Tawakkul, or trust in Allah, represents a central spiritual concept in Islamic psychology. It involves relying upon Allah while simultaneously taking appropriate worldly action, reflecting the Islamic principle that believers should "tie their camel and trust in Allah." The Qur'an states: "And whoever relies upon Allah - then He is sufficient for him" (Surah At-Talaq, 65:3). In the marital context, tawakkul enables women to face challenges with equanimity, trusting that Allah will provide solutions and sustenance even when circumstances appear difficult. Research by Abu-Raiya and Pargament (2015) found that tawakkul was associated with lower anxiety and greater life satisfaction among Muslim populations, suggesting it may serve as a protective psychological factor.

The concept of qadar, or divine decree, represents the belief that all events occur according to Allah's knowledge, wisdom, and permission. This belief does not negate human free will or responsibility but rather provides a framework for accepting outcomes after one has exerted effort. Understanding marital challenges through the lens of qadar can help women find meaning in difficulties rather than experiencing them as purely negative events. The Prophet taught: "How wonderful is the affair of the believer, for his affairs are all good. If something good happens to him, he is thankful for it and that is good for him; if something bad happens to him, he bears it with patience and that is good for him" (Sahih Muslim, 2999). This perspective on adversity, grounded in the belief in divine wisdom, fundamentally shapes how Muslim women interpret and respond to marital stressors. Taqwa, often translated as God-consciousness or piety, refers to an awareness of Allah that influences behaviour and decision-making. In marriage, taqwa should motivate both spouses to fulfil their obligations, treat each other with justice and kindness, and avoid behaviours that displease Allah. The consciousness that both partners will be questioned by Allah about their treatment of each other serves as a powerful internal regulator of marital conduct. The Prophet said: "Each of you is a shepherd and each of you is responsible for his flock" (Sahih al-Bukhari, 893), establishing the principle of accountability before Allah for how one manages their responsibilities, including spousal relationships.

The understanding of marriage as an act of worship (ibadah) and a means of drawing closer to Allah elevates the marital relationship beyond mere social arrangement. This spiritual framing suggests that efforts to maintain and improve one's marriage, patience during difficulties, and fulfilment of marital obligations are all acts that earn divine reward. Research by Abdel-Khalek (2011) found that viewing life activities as worship was associated with higher subjective wellbeing among Muslim populations. Such beliefs may enhance motivation to work through marital challenges and invest in the relationship even during difficult periods.

Cultural beliefs and practices intersect with these spiritual concepts in complex ways. Some cultural traditions regarding marriage, gender roles, family structure, and conflict resolution align well with Islamic principles, while others may contradict Qur'anic teachings or exceed the requirements established in Shariah (Rothman & Coyle, 2018). For example, while Islam requires respectful treatment of wives, some cultural practices may accept or minimize emotionally harmful behaviours. While Islam grants women the right to own property and pursue education, some cultural contexts may restrict these rights. The degree to which Muslim women can distinguish between cultural traditions and religious requirements, and the extent to which their communities align cultural practices with authentic Islamic teachings, likely influences their marital expectations and satisfaction. While spiritual beliefs shape interpretation of marital experiences, they also influence the coping mechanisms women employ when facing marital stress.

2.4 Religious Coping Strategies

Religious coping refers to the use of religious beliefs, practices, and resources to understand and manage stressful life situations. Pargament's (1997) foundational work in the psychology of religion distinguished between positive religious coping patterns, which involve seeking connection with the divine, finding meaning in suffering, and seeking religious support, and negative religious coping patterns, which involve feeling punished by God, questioning God's love or power, and experiencing religious conflict. Subsequent research across diverse populations has consistently demonstrated that positive religious coping predicts better psychological adjustment, while negative religious coping predicts poorer outcomes (Abu-Raiya & Pargament, 2015). Recent dyadic research demonstrates that religious coping operates at both

individual and couple levels. Pargament et al. (2023) found that when both spouses engaged in positive religious coping, marital satisfaction was significantly higher, whereas elevated negative religious coping was associated with lower relational quality. These findings suggest that religious coping patterns function as relational processes within marriage, reinforcing the importance of examining coping as a dyadic mechanism rather than solely an individual spiritual resource. Beyond individual coping processes, relational spirituality frameworks suggest that religion operates within marriage through shared sacred meaning-making. Mahoney et al. (2001) proposed that sanctification of marriage—the perception of marriage as having divine significance—predicts greater marital stability and quality. When couples view their relationship as sacred, they demonstrate increased commitment, forgiveness, and constructive conflict resolution. Similarly, Kusner et al. (2014) found that spiritual intimacy and sanctification predicted more positive marital interactions during stressful transitions such as parenthood.

In Islamic contexts, religious coping mechanisms are deeply embedded in daily spiritual practices and theological beliefs. Salah, the five daily ritual prayers, represents one of the five pillars of Islam and provides multiple psychological benefits. The structure of five daily prayers offers regular intervals for connection with Allah, opportunities for emotional regulation through physical movements and focused attention, and perspective on worldly concerns through remembrance of the divine. The Qur'an explicitly presents prayer as a source of help and support: "And seek help through patience and prayer" (Surah Al-Baqarah, 2:45). Research by Aflakseir and Coleman (2011) found that frequency of prayer was positively associated with wellbeing and negatively associated with anxiety among Iranian Muslim populations.

Dhikr, or remembrance of Allah through specific phrases or the repetition of Allah's names, is described in the Qur'an as bringing tranquillity to hearts: "Those who have believed and whose hearts are assured by the remembrance of Allah. Unquestionably, by the remembrance of Allah hearts are assured" (Surah Ar-Ra'd, 13:28). This practice serves as an accessible coping tool that can be employed throughout daily activities, providing comfort and redirecting attention from problems to the divine presence. Dhikr ranges from simple phrases like "SubhanAllah" (Glory be to Allah)

to lengthy litanies, and can be practiced individually or in groups. Research examining dhikr practices has found associations with reduced stress and enhanced emotional well-being (Ai et al., 2010).

Sabr, commonly translated as patience, represents a multifaceted concept encompassing perseverance, steadfastness, self-control, and acceptance. The Qur'an repeatedly emphasizes the virtue and reward of patience during difficulties: "Indeed, Allah is with the patient" (Surah Al-Baqarah, 2:153). In marital contexts, sabr does not mean passive acceptance of abuse or injustice, but rather maintaining composure, refraining from impulsive reactions, and persevering through challenges while working toward resolution. Islamic scholars have distinguished between three types of sabr: patience in obeying Allah, patience in avoiding sin, and patience with life's trials (Ibn Qayyim, 1994). The Prophet taught that among believers, those with the most complete faith are those with the best character and the most patient among them (Sunan Abu Dawud, 4682).

Du'a, or personal supplication, represents direct communication with Allah wherein believers express their needs, fears, hopes, and gratitude. The Qur'an invites believers to call upon Allah: "Call upon Me; I will respond to you" (Surah Ghafir, 40:60). The Prophet taught specific supplications for various situations including marriage-related du'as. This practice allows women to articulate their concerns, seek divine intervention, and experience emotional relief through the act of turning to Allah. Research has found that the practice of supplication is associated with perceived divine support, which in turn predicts wellbeing and reduces distress (Ai et al., 2013).

Qur'anic recitation and reflection involve engaging with Allah's words for guidance, comfort, and understanding. The Qur'an describes itself as a healing and mercy for believers (Surah Al-Isra, 17:82). Regular recitation and contemplation of Qur'anic verses can provide perspective on marital challenges, remind women of their worth and rights in Allah's sight, and offer specific guidance for navigating relationship difficulties. Studies examining Qur'anic engagement have found positive associations with mental health outcomes and stress reduction (Koenig, 2012).

While these religious coping strategies are widely practiced among Muslims, empirical research examining their specific contributions to marital satisfaction

remains limited (Keshavarzi & Haque, 2013). Although Aman et al. (2019) examined religious commitment and practice as predictors of marital satisfaction, the specific coping mechanisms through which religious engagement translates into relational resilience were not directly investigated.

Research further indicates that religious communication between spouses' functions as a mediating mechanism between spirituality and marital quality. David and Stafford (2013) demonstrated that couples who engage in religious discussions and shared spiritual reflection report higher marital satisfaction, suggesting that religiosity influences marriage through relational processes rather than merely individual devotion. Recent mixed-methods research among Islamic families in Indonesia further highlights the relational impact of spirituality on marital satisfaction. Aziz and Mangestuti (2023) examined 408 married individuals using the Marital Satisfaction Scale and the Daily Spiritual Experience Scale and found a strong positive association between spirituality and marital happiness. Qualitative findings revealed that joint prayer, shared spiritual reflection, and seeking divine guidance during marital challenges enhanced emotional closeness and relational stability. Notably, transcendence—the sense of connection to Allah beyond ritual practice—emerged as a particularly strong predictor of marital satisfaction. These findings reinforce the argument that spirituality operates not merely as private devotion but as a dyadic and relational resource within Muslim marriages. Collectively, these findings suggest that religious coping and spirituality function through multiple pathways in marriage, including shared sacred meaning-making, dyadic spiritual practices, and the cultivation of relational virtues such as forgiveness and patience.

Furthermore, the mechanisms through which these practices influence psychological outcomes—whether through emotional regulation, cognitive reframing, social support, or other pathways—require further investigation. Understanding which specific religious coping strategies most effectively support marital satisfaction among Muslim women can inform both theoretical models and practical interventions.

2.5 Marital Satisfaction

Marital satisfaction represents a subjective evaluation of the quality and contentment in one's marriage, encompassing affective, cognitive, and behavioural dimensions. In psychological literature, marital satisfaction has been conceptualized as encompassing multiple domains including emotional connection, effective communication, sexual satisfaction, conflict resolution, shared values, and role fulfilment (Fincham & Beach, 2010). Research consistently demonstrates that marital satisfaction predicts individual well-being, mental health, physical health, and parenting quality. Prior research has consistently demonstrated a positive association between religiosity and marital quality across diverse cultural settings. Heaton and Pratt (1990) found that religious homogamy predicted greater marital stability and satisfaction. Similarly, Sullivan (2001) reported both immediate and longitudinal effects of religiosity on newlywed marital satisfaction. These findings suggest that shared religious orientation may function as a protective factor within marriage. The marital satisfaction literature has identified numerous predictors, including communication patterns, conflict resolution strategies, personality factors, similarity in values and goals, and external stressors (Karney & Bradbury, 1995).

In Islamic contexts, marital satisfaction must be understood through a framework that incorporates religious and spiritual dimensions alongside the psychosocial factors emphasized in Western research. From an Islamic perspective, marital satisfaction encompasses the fulfillment of rights and responsibilities as established in Shariah, emotional and spiritual intimacy between spouses, effective communication conducted with Islamic ethics of kindness and respect, shared religious practice and values, mutual respect and appreciation, and the sense that one's marriage is pleasing to Allah and conducive to spiritual growth. This multidimensional understanding recognizes that Muslim women evaluate their marriages not only on emotional and practical grounds, but also on spiritual and religious criteria.

Research examining marital satisfaction among Muslim populations has identified several factors associated with higher satisfaction. Aman et al. (2019) conducted a large-scale quantitative investigation examining the relationship between religiosity and marital satisfaction among Muslim couples. Utilizing standardized measures of marital satisfaction and religious commitment, the study found that religious commitment and religious practice significantly predicted marital satisfaction.

However, religiosity was operationalized broadly and did not differentiate specific Islamic spiritual constructs or culturally derived marital expectations. Religious commitment and shared religious practice consistently emerge as predictors of marital satisfaction. Additional research within Muslim-majority contexts supports these findings. More recent research employing culturally sensitive measurement tools provides further insight into religiosity and marital outcomes among Muslim populations. In a study, Layla A. Asamarai, Kenneth B. Solberg, and Phyllis C. Solon (2008) developed the Assessment of Muslim Marital Satisfaction (AMMS) in both Arabic and English using culturally grounded constructs and language. Their findings indicated that Muslim men and women placed significant importance on spousal religiosity during spouse selection. However, the association between perceived spousal religiosity and subsequent marital satisfaction was weak for women and minimal for men. These results suggest that religiosity may function more strongly as a premarital selection criterion than as a direct predictor of later marital quality. Importantly, the development of the AMMS represents a significant methodological contribution, highlighting the need for culturally sensitive instruments when examining marital satisfaction in Muslim contexts. Hünler and Gençöz (2005) demonstrated that religiosity influenced marital satisfaction indirectly through marital problem-solving skills, indicating that religiousness may operate through adaptive relational behaviors. Similarly, Fard et al. (2013) reported positive associations between religiosity and marital satisfaction within Iranian samples, reinforcing the relevance of religious engagement in Muslim cultural settings. Additional empirical evidence from Iran further supports the positive association between religiosity and marital adjustment. Khodayari Fard, Shahabi, and Zardkhaneh (2013) examined the relationship between religious attitudes and marital satisfaction among 156 married students at the University of Tehran. Using the Student's Religiosity Scale and the Dyadic Adjustment Scale (Spanier, 1976), the researchers found a significant positive relationship between religious attitude and overall marital satisfaction. Notably, religiosity demonstrated the strongest association with the dyadic consensus subscale, indicating that shared agreement on important issues may represent a key mechanism linking religious orientation to marital harmony. No significant gender differences were observed in levels of religiosity or marital satisfaction. These findings suggest that religious attitudes may contribute to relational stability by promoting shared values and mutual understanding within Muslim marriages.Additional evidence from

Muslim-majority contexts further supports the association between religiosity and marital satisfaction. Jafari, Neisani Samani, Fatemi, Ta'avoni, and Abolghasemi (2016) examined 382 couples in Tehran and found a significant positive relationship between religious adherence and marital satisfaction for both men and women. Religiosity was moderately correlated with marital satisfaction among women ($r = .271$) and men ($r = .200$), indicating that adherence to religious beliefs may function as a shared value system that enhances marital harmony and relational stability. A study by Abdel-Khalek (2011) found that couples who prayed together and engaged in shared religious activities reported higher marital quality. The fulfillment of Islamic rights and responsibilities by both spouses represents another key factor. When husbands provide financial support, treat wives with kindness, and fulfill their obligations, and when wives fulfill their responsibilities, both partners report greater satisfaction (Daneshpour, 1998).

Effective communication that incorporates Islamic principles of kind speech represents another important factor. The Qur'anic command to speak kind words (Surah Al-Baqara, 2:83) applies to all human relationships but is particularly emphasized in marriage. Research has found that couples who communicate with respect, listen actively, and avoid harsh or contemptuous speech report higher satisfaction across cultural contexts (Gottman & Levenson, 2000). Family support, when it respects the couple's autonomy rather than interfering inappropriately, has also been associated with marital satisfaction in collectivistic Muslim cultures (Al-Krenawi & Graham, 1999).

Conversely, factors associated with lower marital satisfaction among Muslim women include violations of Islamic rights such as emotional abuse, financial neglect, or denial of companionship.

Significant discrepancies between expectations based on Islamic teachings and actual experiences predict dissatisfaction. Lack of shared values and religious practice creates distance between spouses. Poor communication characterized by criticism, contempt, defensiveness, or stonewalling predicts marital problems. Inappropriate interference from extended family that violates the couple's boundaries and decision-making autonomy also negatively affects satisfaction (Nobles & Sciarra, 2000).

The Prophet's marriage to Khadijah further illustrates these principles in lived practice (Ibn Hisham, 1955). Historical accounts describe their relationship as characterized by mutual respect and honor, with the Prophet seeking Khadijah's counsel on important matters; emotional support and comfort, with Khadijah providing reassurance during the Prophet's first revelation; shared spiritual mission and values, with Khadijah being the first believer and supporting the Prophet's message; and deep affection and appreciation, with the Prophet continuing to honor her memory years after her death (Ibn Hisham, 1955). This model provides a template for understanding what constitutes a satisfying marriage from an Islamic standpoint.

However, much of the research on marital satisfaction in Muslim populations has been conducted using measures developed in Western contexts without adequate adaptation for Islamic cultural and religious considerations (Alhomaizi et al., 2023). Relational spirituality scholarship also cautions that religion may function both as a resource and, in some contexts, as a source of strain. Dollahite, Marks, and Dalton (2018) proposed a dualities framework in which religion may either strengthen family functioning or contribute to tension depending on interpretation and application. This underscores the importance of distinguishing authentic religious principles from culturally mediated interpretations when examining marital outcomes.

There is a need for research that centers Islamic constructs and values in measuring and understanding marital satisfaction, examining how uniquely Islamic elements such as the spiritual dimension of marriage, the understanding of marital difficulties as tests or opportunities for reward, and the role of religious coping interact with more universal factors like communication and emotional connection. Furthermore, research is needed that distinguishes between different Muslim cultural contexts and their varying degrees of alignment with authentic Islamic teachings.

2.6 South Asian and Indian Context

The South Asian context, particularly India, presents unique considerations for understanding Muslim women's marital experiences. India is home to one of the world's largest Muslim populations, with over 200 million Muslims representing diverse ethnic, linguistic, and cultural backgrounds. Indian Muslims navigate complex identities as religious minorities within a Hindu-majority nation, inheriting cultural

practices from pre-Islamic South Asian traditions alongside Islamic teachings from various historical sources including Arab, Persian, and Turkish influences (Ahmad, 2013). Research by Vatuk(2008) examining Muslim family life in India found that many practices regarding marriage, genderroles, and family structure reflect South Asian cultural traditions more than Islamic jurisprudence. The practice of demanding dowry (jahez) from the bride's family, despite being explicitly prohibited in Islam, remains prevalent in many Indian Muslim communities. This practice, borrowed from Hindu cultural traditions, often places significant financial burden on families with daughters and can contribute to discrimination against female children (Bano, 2012). Women whose families cannot provide substantial dowries may face mistreatment or social stigma, despite such treatment contradicting Islamic principles that prohibit taking anything from the bride's family.

The involvement of extended family, particularly in-laws, in marital decisions and daily life represents another area where cultural practices may exceed Islamic guidelines. While Islam emphasizes kindness toward parents and elderly relatives, it also establishes the nuclear family as the primary unit with spouses having rights to privacy and autonomous decision-making. Research has found that excessive interference from in-laws, expectations that wives prioritize in-laws' preferences over their own or their husbands' wishes, and conflicts between wives and mothers-in-law represent significant sources of marital distress among South Asian Muslim women (Inayat, 2007).

Restrictions on women's mobility, education, and employment that exceed Islamic parameters also characterize some South Asian Muslim communities. While Islam grants women the right to seek knowledge and to own and manage property, cultural practices in some contexts severely limit women's access to education and economic opportunities. The concept of purdah (seclusion), while having Islamic roots in the concept of hijab, has been interpreted and implemented in culturally specific ways that may restrict women's participation in public life beyond what Islamic sources require (Papanek, 1973).

However, it is important to note the diversity within Indian Muslim communities. Urban, educated Muslims may have very different practices from rural communities. Different regions of India have distinct cultural traditions that shape how Islam is

practiced. Reform movements and increased access to Islamic education through various media have led some communities to question cultural practices and seek greater alignment with Qur'anic teachings. Women's organizations and Islamic scholars have worked to educate communities about women's Islamic rights and challenge cultural practices that contradict Islamic principles (Vatuk, 2008).

The distinction between authentic Islamic teachings and cultural traditions represents a critical issue for Muslim women in South Asia. When cultural practices are presented as Islamic requirements, women may not realize they have legitimate Islamic rights that are being denied. Conversely, when authentic Islamic teachings are labelled as "too Arab" or "foreign," communities may reject practices that would actually benefit women. Research byAli (2012) found that Muslim women who had access to Islamic education and could distinguish between religious and cultural requirements reported greater empowerment and marital satisfaction than those who lacked such knowledge.These contextual complexities make the South Asian setting particularly suitable for examining how cultural mediation shapes the relationship between Islamic beliefs, marital expectations, and satisfaction.

2.7 Research Gap and Contribution of the Current Study

While Western psychology has extensively studied marital satisfaction and religious coping as separate domains, and while research on Muslim populations has grown in recent decades, significant gaps remain in understanding how marital expectations, spiritual beliefs, cultural contexts, and religious coping strategies interact to influence marital satisfaction among Muslim women from an authentically Islamic perspective. Several specific gaps emerge from this literature review that the current study aims to address.

First, existing research has often applied Western theoretical frameworks and measurement instruments to Muslim populations without sufficient adaptation for Islamic worldviews and constructs. Studies have examined "religiosity" in general terms without distinguishing between specific Islamic beliefs and practices such as tawakkul, sabr, and understanding of qadar. Marital satisfaction has been measured using scales developed for Western populations that may not capture uniquely Islamic dimensions such as the spiritual quality of marriage or the understanding of marriage

as worship. There is a need for research that centers Islamic epistemology and develops measurement approaches that authentically represent Islamic constructs (Haque & Kamil, 2012).

Second, limited research has examined how marital expectations specifically grounded in Qur'anic teachings and Sunnah relate to marital satisfaction, and how discrepancies between Islamically based expectations and actual experiences influence wellbeing. While the broader psychology literature has established that expectation-experience discrepancies predict dissatisfaction, this has not been examined specifically regarding Islamic marital rights and responsibilities. Furthermore, research has not adequately distinguished between expectations derived from authentic Islamic sources and those stemming from cultural traditions that may contradict Islamic teachings. Understanding this distinction is crucial for both theoretical development and practical interventions. Third, while spiritual beliefs such as tawakkul, qadar, and taqwa are central to Islamic psychology and theology, their specific roles in marital satisfaction remain under researched. How do these beliefs shape women's interpretation of marital experiences? Do they buffer against the negative effects of marital stressors? Are there circumstances under which certain spiritual beliefs might be associated with accepting situations that are harmful? These questions require empirical investigation to understand both the benefits and potential risks of various spiritual perspectives on marriage.

Fourth, although religious coping has been studied in Muslim populations using adaptations of Pargament's Religious Coping Scale, comprehensive examination of specific Islamic coping practices including salah, dhikr, sabr, and du'a in relation to marital satisfaction is lacking. Research has not adequately examined which specific practices are most effective for marital wellbeing, how different coping strategies might work together, or what mechanisms account for their effects. Furthermore, the distinction between positive religious coping (seeking Allah's support, finding spiritual meaning) and negative religious coping (feeling punished by Allah, religious conflict) has not been sufficiently explored in Islamic contexts.

Fifth, the moderating role of cultural context—specifically how the alignment between cultural practices and authentic Islamic teachings influences the relationships between spiritual beliefs, expectations, and satisfaction—has not been adequately

explored. Muslim women live in diverse cultural environments that vary in how closely they align with Qur'anic principles. Do spiritual beliefs and religious coping strategies work differently in cultural contexts that strongly support Islamic principles versus contexts where cultural traditions diverge from Islamic teachings? Understanding these contextual effects is important for both theory and practice.

Sixth, research on Muslim women's marital satisfaction in the South Asian and specifically Indian context remains limited. While some qualitative studies have explored Muslim family life in India, quantitative research examining the relationships among spiritual beliefs, marital expectations, religious coping, and marital satisfaction is scarce. Given the large Muslim population in India and the unique cultural dynamics facing Muslim women as religious minorities navigating both Islamic principles and South Asian cultural traditions, research focused on this population fills an important gap.

Finally, there is limited research employing mixed-methods approaches that combine quantitative examination of relationships among variables with qualitative exploration of lived experiences. Quantitative research can establish patterns and relationships but may miss nuances and contextual factors. Qualitative research provides rich detail but may not establish generalizability. Mixed methods research that integrates both approaches can provide comprehensive understanding that honors both the complexity of individual experiences and the importance of identifying patterns across populations. Despite the growing body of literature on religiosity and marital satisfaction, existing studies tend to examine isolated constructs rather than integrated models that simultaneously account for expectations, theological beliefs, coping mechanisms, and cultural context. An integrative framework is needed to understand how these domains interact dynamically within Muslim women's lived marital experiences.

The current study addresses these gaps by employing a sequential exploratory mixed-methods design to examine how marital expectations (distinguished as Islamic vs. cultural), spiritual beliefs (tawakkul, qadar, taqwa), and religious coping strategies (salah, dhikr, sabr, du'a, Qur'anic engagement) collectively influence marital satisfaction among Muslim women, with attention to the moderating role of cultural context. The study develops a new measurement instrument that distinguishes

between Islamic and cultural marital expectations, providing a tool that can be used in future research. By centering Islamic epistemology while engaging rigorously with contemporary psychological methods, the research contributes to the emerging field of Islamic psychology while addressing practical needs of Muslim women and communities.

2.8 Chapter Summary

This chapter has reviewed literature relevant to understanding marital satisfaction among Muslim women from an Islamic perspective. The review began by establishing Islamic foundations of marriage, highlighting the Qur'anic principles of reciprocity, the metaphor of spouses as garments, and the concepts of sakinah, mawaddah, and rahmah. The Prophetic model of marriage provides practical embodiment of these principles, establishing legitimate expectations for marital treatment grounded in divine guidance.

The chapter examined marital expectations in Islamic contexts, distinguishing between rights and responsibilities established in Qur'an and Sunnah versus cultural additions or distortions. The literature reveals that clarity regarding this distinction may serve as a protective factor for marital wellbeing. Spiritual beliefs including tawakkul, understanding of qadar, andt aqwa were explored as frameworks that shape how Muslim women interpret and respond to marital experiences. Religious coping strategies including salah, dhikr, sabr, du'a, and Qur'anic engagement were examined as resources women use to manage marital challenges, with positive religious coping generally predicting better adjustment.

The review addressed marital satisfaction from both general psychological and specifically Islamic perspectives, identifying factors associated with higher and lower satisfaction. The South Asian and Indian context was examined to understand unique cultural dynamics facing Muslim women in this region. Finally, significant gaps in the literature were identified, establishing the need for the current study.

The next chapter will present the theoretical framework guiding this research and describe the mixed methods methodology employed to address the identified research

gaps, including the process of developing a new measurement instrument for marital expectations from an Islamic perspective.

Chapter 3: Methodology

3.1 Research Design

This chapter outlines the methodological framework adopted to address the research objectives of the present study. It describes the overall research design, data collection procedures, sampling strategy, and analytical techniques employed. The chapter explains how both qualitative and quantitative methods were systematically integrated to explore marital expectations, spiritual beliefs, religious coping strategies, and marital satisfaction among Muslim women. The findings derived from these methodological procedures are presented and interpreted in the subsequent chapters. A schematic representation of the methodological process for both objectives is provided in the flow diagrams below.

The study employed a sequential exploratory mixed-methods design, wherein qualitative exploration preceded quantitative measurement and analysis. This approach was selected to ensure that the constructs examined in the study were grounded in participants' lived experiences while allowing empirical testing of

relationships among key variables. The methodology adopted for each objective is explained separately in the following sections.

3.2 Methodology for Objective I: Scale Development

The first objective was to develop and validate a psychometrically sound marital expectations scale for Muslim women. This objective was accomplished through three major phases:

1. Qualitative Foundation
2. Construct and Scale Development
3. Content Validation (Expert Review)

3.2.1 Phase I: Qualitative Foundation

i. Participant Selection

A purposive sampling strategy was employed to recruit married Muslim women who could provide rich, experiential insights into marital expectations and lived marital realities. Inclusion criteria were:

- Muslim women currently married
- Minimum duration of marriage (e.g., at least one year)
- Willingness to participate in an in-depth interview
- Ability to communicate in English, Urdu, or Hindi

Purposive sampling was employed to recruit married Muslim women who could provide rich and meaningful insights into marital expectations. While the sample size was limited to five participants, efforts were made to include participants with differing marital durations and educational backgrounds to capture some variation in experiences.

The final qualitative sample consisted of five (n = 5) married Muslim women. Given the exploratory nature of the study and its focus on depth of understanding rather than representativeness, this sample size was considered appropriate for generating thematic foundations for scale development.

ii. Semi-Structured Interviews

Data were collected using semi-structured, in-depth interviews. An interview guide was developed based on existing literature on marital expectations, Islamic marital principles, and religious coping.

The guide included open-ended questions exploring:

- Premarital expectations regarding marriage
- Perceptions of an ideal Islamic marriage
- Differences between religious ideals and cultural practices
- Lived marital experiences
- Sources of marital satisfaction or dissatisfaction
- Use of religious coping strategies

Probing questions were used to elicit depth and clarification. Each interview lasted approximately 45–90 minutes and was conducted in a private setting to ensure confidentiality and comfort.

iii. Transcription and Translation

All interviews were transcribed verbatim. If interviews were conducted in a language other than English, transcripts were translated using a forward–backward translation process to ensure semantic accuracy.

To maintain rigor:

- Transcripts were cross-checked against recordings
- Field notes were integrated during transcription
- Participant identifiers were removed to ensure anonymity

iv. Thematic Analysis

An inductive thematic analysis was conducted following Braun and Clarke's (2006) framework. The interview transcripts were read repeatedly to achieve familiarity with the data. Meaningful segments were then coded systematically, keeping the codes close to participants' original expressions to preserve authenticity.

Similar codes were grouped into broader categories, which were further refined into overarching themes representing key dimensions of marital expectations. Particular attention was given to distinguishing expectations grounded in Islamic teachings from those influenced by socio-cultural norms.

To ensure trustworthiness, peer discussion and careful documentation of the analytical process were maintained. The final thematic structure provided the conceptual basis for subsequent scale development.

3.2.2 Phase II: Construct and Scale Development

i. Identification of Latent Dimensions

Themes derived from the qualitative analysis of five interviews were treated as preliminary latent dimensions of marital expectations. Each dimension was conceptually clarified to ensure relevance within the Islamic marital context.

ii. Subscale Definition

Based on the identified dimensions, items were organised into thematic groupings reflecting distinct domains of marital expectations. Conceptual overlap between domains was carefully reviewed to maintain clarity.

iii. Item Generation

Items were generated from participant narratives and thematic codes, and framed as first-person statements suitable for Likert-type responses. Redundant items were refined or removed. The preliminary scale consisted of 24 items rated on a five-point scale ranging from Strongly Disagree to Strongly Agree.

3.2.3 Phase III: Content Validation

Expert Review

The preliminary item pool was evaluated by two subject-matter experts for clarity, relevance, cultural appropriateness, and alignment with Islamic principles. Based on

their feedback, three items were revised for improved precision. No items were deleted, and the thematic structure remained unchanged.

Following these revisions, the scale was considered content-valid in its preliminary form.

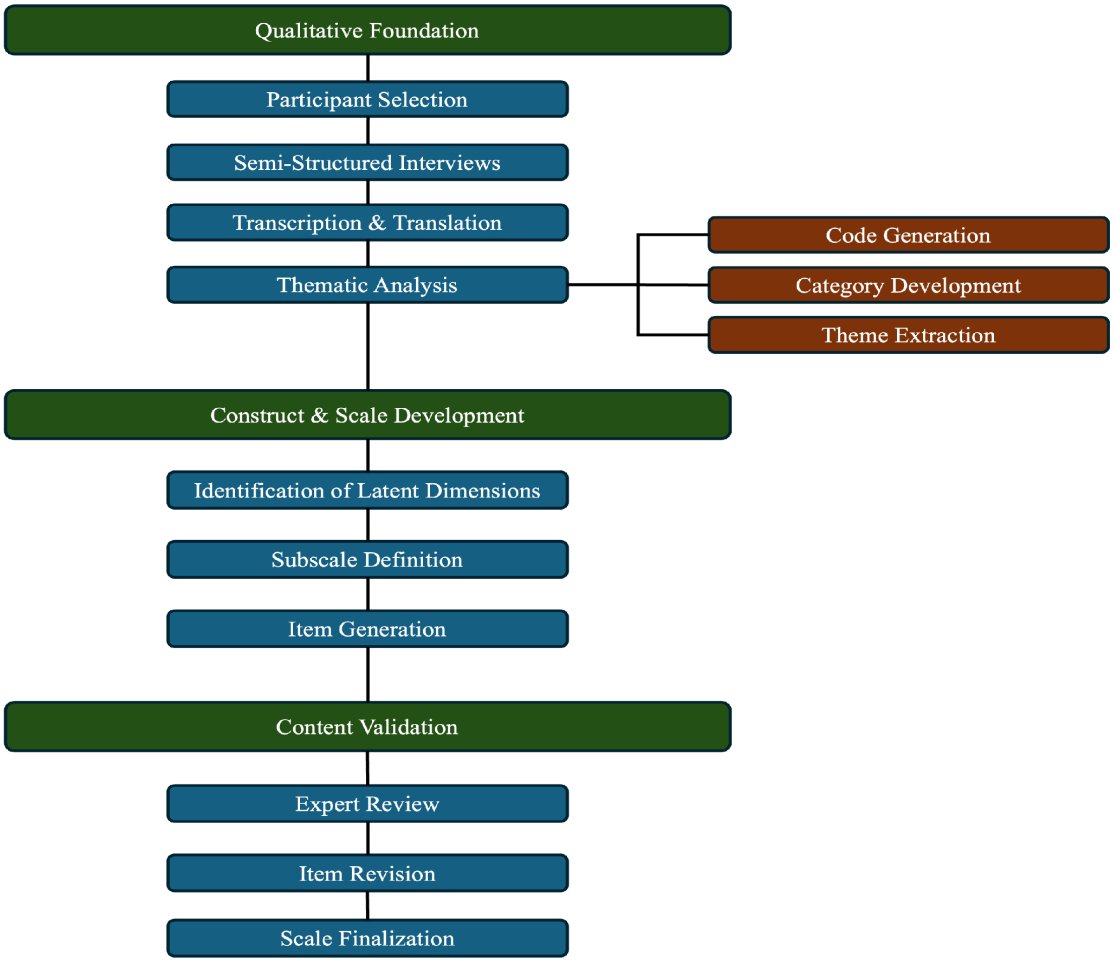

Figure 1: Methodology Flowchart for Objective I

3.3 Methodology for Objective II: Examination of Relationships Among Variables

3.3.1 Identification of Key Variables

The second objective examined the relationships between marital expectations (Islamic and cultural), discomfort with religious imposition, spirituality (tawakkul, understanding of qadar, and taqwa), religious coping strategies, and marital

satisfaction. Socio-demographic variables were also included as contextual factors. All constructs were measured using structured Likert-type scales.

3.3.2 Research Design

A quantitative, cross-sectional correlational design was employed. Data were collected at a single time point to examine naturally occurring associations among marital expectations, spirituality, religious coping, and marital satisfaction without manipulation of variables.

3.3.3 Study Location and Sample

The study was conducted in Jamia Nagar, New Delhi. The sample consisted of married Muslim women selected through convenience sampling. Participation was voluntary, and informed consent was obtained prior to data collection. The final sample size and detailed demographic characteristics are presented in Chapter 5.

3.3.4 Data Collection Procedure

Data were collected using a structured questionnaire comprising multiple Likert-type scales measuring marital expectations, spirituality, religious coping strategies, and marital satisfaction, along with socio-demographic information. Confidentiality and anonymity were ensured throughout the process.

3.3.5 Data Preparation and Composite Formation

Data were screened for completeness and accuracy. Composite scores were computed for each construct. Tawakkul, understanding of qadar, and taqwa were combined to form a composite Spirituality Index to enhance conceptual coherence and reduce multicollinearity. The rationale and method for composite formation are detailed in Chapter 5.

3.3.6 Statistical Analysis

Descriptive statistics were computed to summarise demographic and study variables. Exploratory Factor Analysis (EFA) was conducted to examine construct dimensionality, and internal consistency reliability was assessed using Cronbach's alpha.

Pearson correlation analysis was performed to examine bivariate associations among the study variables. Multiple regression analysis was then conducted to evaluate the relative predictive strength of marital expectations, spirituality, and religious coping strategies on marital satisfaction. Group differences across demographic categories were examined using independent samples t-tests and one-way Analysis of Variance (ANOVA).

This analytical framework enabled a structured examination of the relative and combined influence of expectations, spirituality, and coping on marital satisfaction.

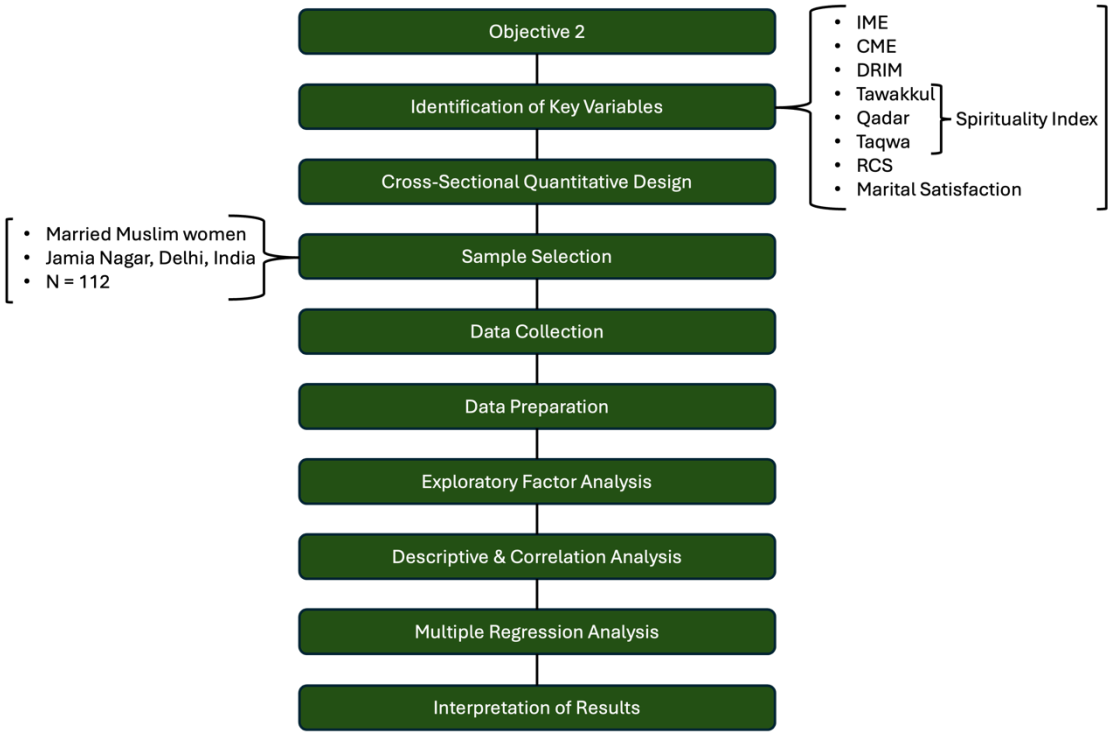

Figure 2: Methodology Flowchart for Objective II

3.4 Ethical Considerations

The study adhered to ethical guidelines for research involving human participants. Informed consent was obtained from all participants prior to data collection. Participants were assured of confidentiality and anonymity, and they were informed of their right to withdraw from the study at any point without consequence. Data were stored securely and accessed only by the research team for analytical purposes.

Chapter 4: Results

This chapter presents the results of the study, organized according to the two research objectives. The first section presents findings related to the construction and validation of the Marital Expectations Scale for Muslim women, including thematic analysis results from qualitative interviews, item generation, expert review outcomes, and the final scale structure with scoring framework. The second section presents quantitative results examining the relationships between marital expectations, spirituality, religious coping strategies, and marital satisfaction among Muslim women, including demographic characteristics, descriptive statistics, factor analysis, reliability analysis, correlation analysis, group differences, and regression analysis.

Section A: Results For Objective I – Construction and Validation of the Marital Expectations Scale

4.2 Phase 1: Thematic Analysis of Participant Interviews

4.2.1 Analytical Procedure

To explore the underlying dimensions of marital expectations among Muslim women, an inductive thematic analysis was conducted on five semi-structured interview

transcripts. Participants described their premarital ideals, lived marital realities, and the evolving negotiation between cultural norms and Islamic principles.

The analysis followed a structured process:

1. Familiarisation with transcripts
2. Open coding of meaning units
3. Clustering of conceptually related codes
4. Development of subthemes
5. Refinement of broader themes

Coding was conducted iteratively, ensuring conceptual consistency and coherence of themes. Particular attention was given to differentiating expectations derived from Islamic teachings from those informed by cultural socialisation, extended family structures, and gendered norms. The systematic analysis revealed five major themes, each with corresponding subthemes and representative quotations.

4.2.2 Identified Themes

Table 1: Theme 1 – Pre-marital Ideals and Sources of Expectations

Subtheme	**Codes**	**Illustrative Quotations**
1.1 Romanticised marital worldview	Best-friend expectation; idealised husband persona; emotional bonding fantasies; spiritual–romantic fusion; media-shaped love; "middle-class love" ideals	"I imagined my husband would be my best friend. . . like we'd pray together and talk about everything." (P01)
1.2 Religious–spiritual framing of marriage	Sakoon; rahmah; prophetic gentleness; marriage as ibadah; spiritual partnership; moral companionship	"I thought marriage would be a mix of romance and ibadah. . . like the examples of the Prophet (peace be upon him)." (P01)

1.3 Cultural conditioning and gendered socialisation	Sacrificing mother model; quiet endurance; adjusting personality; domestic responsibility as default; daughter-in-law ideal	"I saw my mother always sacrificing, so I thought a wife quietly adjusts in every situation." (P01)

Table 2: Theme 2 – Expectation–Reality Discrepancies

Subtheme	**Codes**	**Illustrative Quotations**
2.1 Emotional availability gap	Digital distraction (mobile/laptop); roommate-like coexistence; unmet emotional attunement; low expressive intimacy	"I thought he would be my emotional support. . . but he is always on his mobile or tired." (P03)
2.2 Domestic and caregiving overload	Invisible labour; triple burden (employee–wife–daughter-inlaw); joint family intensification; perfection pressure	"Instead of one role, I got three—employee, wife, and daughter-in-law." (P01)
2.3 Limited couple privacy and autonomy	Behavioural monitoring; restricted comfort; household rules; in-law surveillance; regulated routines	"I didn't expect they would comment on what time I come home or how I spend my day." (P01)

Table 3: Theme 3 – Islamic vs. Cultural Expectations

Subtheme	**Codes**	**Illustrative Quotations**
3.1 Authentic Islamic rights and marital ethics	Justice; mercy; consultation; nafaqah; boundaries; emotional responsibility	"Islam expects mutual kindness and justice. . . that feels aligned with Deen." (P01)
3.2 Recognition of cultural burdens	Excessive khidmat; gendered labour; stigma of speaking up;	"Serving in-laws all day is cultural. . . Islam doesn't say the wife is their maid." (P01)

	expectation to serve in-laws; tolerating unfair behaviour	
3.3 Media-driven expectations	Instagram couples; romantic dramatization; comparison pressure	"I realised many expectations came from Instagram couples, not Islam." (P03)

Table 4.4: Theme 4 – Emotional and Psychological Consequences

Subtheme	**Codes**	**Illustrative Quotations**
4.1 Stress, guilt, and anxiety	Overthinking; fear of judgement; performance pressure; persistent fatigue	"If the salt was a little less, I'd hear comments. . . I felt I'm never enough." (P02)
4.2 Emotional invalidation and silent suffering	Quiet crying episodes; feeling unseen; emotional exhaustion; suppression of needs	"Sometimes I cried quietly at night because I was exhausted but couldn't say anything." (P01)
4.3 Moments of fulfilment and spiritual comfort	Gratitude; emotional peaks; Deen-based bonding	"When we pray together, I feel content—like marriage connects me to Allah." (P01)

Table 5: Theme 5 – Role of Islamic Teachings in Coping and Reframing Expectations

Subtheme	**Codes**	**Illustrative Quotations**
5.1 Differentiating Deen from culture	Rejecting unjust norms; understanding rights; reducing self-blame	"Realising Allah is not asking all these cultural burdens reduced my guilt." (P02)
5.2 Setting healthy boundaries	Respectful assertiveness; communicating needs; redefining sabr	"I learnt to speak up respectfully when something is beyond my capacity." (P02)

5.3 Strengthening spiritual coping	Tawakkul; du'a; shukr; meaning-making	"Tawakkul helps me. . . reminding myself my reward is with Allah, not people." (P04)

4.3 Phase 2: Item Generation and Initial Scale Construction

4.3.1 Preliminary Item Pool

Following the thematic analysis, items were generated from participant narratives and thematic codes, framed as first-person statements suitable for Likert-type responses. The preliminary scale consisted of 24 items across five thematic domains, including one global reflective item.

Theme 1: Pre-marital Ideals and Sources of Expectations (Items 1–5)

1. I expected my spouse to be a close emotional companion.
2. I imagined marriage would be spiritually uplifting.
3. I believed a wife should adjust quietly to maintain harmony.
4. I expected regular meaningful conversations with my spouse.
5. My pre-marital expectations were influenced by media and romantic portrayals.

Theme 2: Expectation–Reality Discrepancies (Items 6–10)

6. My spouse was less emotionally available than I expected.
7. I did not expect to feel lonely within my marriage.
8. I had more household responsibilities than I anticipated.
9. I did not expect significant involvement of extended family in daily matters.
10. Some of my expectations about marriage did not match reality.

Theme 3: Islamic vs. Cultural Expectations (Items 11–14)

11. I expected marital responsibilities to align with Islamic principles.
12. I felt pressure to follow cultural expectations that were not Islamic.

13. I experienced confusion about whether certain expectations were religious or cultural.
14. I adjusted some of my expectations after learning more about Islamic teachings.

Theme 4: Emotional and Psychological Consequences (Items 15–18)

15. I often felt emotionally exhausted in my marriage.
16. I felt unappreciated for my efforts at times.
17. I felt guilty when I could not meet family expectations.
18. I felt anxious about being judged for my performance as a wife.

Theme 5: Islamic Coping and Reframing (Items 19–23)

19. Islamic teachings helped me cope with marital challenges.
20. Differentiating Islamic and cultural expectations made me feel more confident.
21. I relied on sabr and tawakkul to manage emotional difficulties.
22. I felt relieved when I realised Islam does not require fulfilling excessive cultural demands.
23. Spiritual practices helped me find emotional strength during challenges.

Global Item (Item 24)

24. My overall expectations about marriage have changed significantly over time.

4.4 Phase 3: Expert Review and Content Validation

The preliminary item pool generated from the qualitative phase was subjected to expert review to establish the content validity of the Marital Expectations and Experiences Scale. Two subject-matter experts with expertise in Islamic psychology, marital and family studies, and scale development independently evaluated the items. The review focused on four aspects:

(a) clarity of wording,
(b) relevance of each item to the intended construct,
(c) cultural appropriateness for Muslim women in the Indian context, and
(d) consistency with Islamic teachings and principles.

The experts examined whether the items adequately represented the domains identified during the qualitative analysis and assessed the comprehensiveness of the proposed subscales. Feedback was provided in the form of qualitative comments and recommendations for improving item wording while preserving the conceptual meaning of each statement. Based on these recommendations, three items were revised to improve precision, contextual relevance, and interpretability. No items were deleted, as both experts agreed that the initial item pool adequately represented the construct of marital expectations and experiences. The revisions primarily involved refining language, clarifying contextual references, and emphasising active coping in items related to religious practices. The revised version of the scale was considered appropriate for administration in the quantitative phase of the study.

4.4.1 Expert Review Outcomes

The preliminary item pool was evaluated by two subject-matter experts for clarity, relevance, cultural appropriateness, and alignment with Islamic principles. The experts endorsed the conceptual adequacy of the item pool and confirmed that the scale captured the key dimensions of marital expectations identified through qualitative analysis.

Based on expert recommendations, three items were revised for improved precision. No items were deleted, and the thematic structure remained unchanged.

Table 6 presents the modifications made to individual items based on expert feedback during the content validation process.

Table 6: Item Revisions and Expert Suggestions

Item No.	Theme	Original Item	Expert Suggested Revision	Final Revised Item
3	Pre-marital Ideals and Sources of Expectations	I believed a wife should adjust quietly to maintain harmony.	Remove implication of silent endurance while retaining cultural belief orientation.	I believed that a wife should prioritise adjustment to maintain family harmony.

12	Islamic vs. Cultural Expectations	I felt pressure to follow cultural expectations that were not Islamic.	Add contextual specificity related to marital setting.	I felt pressure within my marriage to follow cultural expectations that were not Islamic.
21	Role of Islamic Teachings in Coping	I relied on sabr and tawakkul to manage emotional difficulties.	Emphasise active coping rather than passive endurance.	I relied on sabr and tawakkul as active spiritual coping strategies during marital difficulties.

4.4.2 Final Refined Item Pool and Scale Structure

Following expert validation and minor item-level refinements, the Marital Expectations Scale for Muslim Women was finalised in its preliminary form. The five qualitative themes were analytically organised into four broader subscales based on conceptual overlap and measurement coherence. One global reflective item was retained for separate analysis.

Subscale 1: Pre-marital Ideals and Sources of Expectations (Items 1–5)
Items assess women's expectations prior to marriage, including romanticised ideals, spiritual framing of marriage, and culturally internalised beliefs about the role of a wife.

Subscale 2: Expectation–Reality Discrepancies in Marriage (Items 6–10)
Items capture perceived mismatches between pre-marital expectations and lived marital experiences, particularly in relation to emotional availability, workload, autonomy, and companionship.

Subscale 3: Islamic versus Cultural Marital Expectations (Items 11–14)
Items assess participants' ability to differentiate between expectations rooted in Islamic teachings and those arising from socio-cultural norms.

Subscale 4: Religious Coping and Reframing of Expectations (Items 15–23)
Items measure the extent to which Islamic beliefs and practices are used to cope with marital challenges and reformulate expectations adaptively.

Global Item (Item 24)

Captures overall perceived change in marital expectations over time.

Table 7: Marital Expectations and Experiences Scale – Final Items

Subscale	Item No.	Item Statement
Pre-marital Ideals and Sources of Expectations	1	I expected my spouse to be a close emotional companion.
	2	I imagined marriage would be spiritually uplifting.
	3	I believed that a wife should prioritise adjustment to maintain family harmony.
	4	I expected regular meaningful conversations with my spouse.
	5	My pre-marital expectations were influenced by media and romantic portrayals.
Expectation–Reality Discrepancies in Marriage	6	My spouse was less emotionally available than I expected.
	7	I did not expect to feel lonely within my marriage.
	8	I had more household responsibilities than I anticipated.
	9	I did not expect significant involvement of extended family in daily matters.
	10	Some of my expectations about marriage did not match reality.
Islamic versus Cultural Marital Expectations	11	I expected marital responsibilities to align with Islamic principles.
	12	I felt pressure within my marriage to follow cultural expectations that were not Islamic.
	13	I experienced confusion about whether certain expectations were religious or cultural.
	14	I adjusted some of my expectations after learning more about Islamic teachings.
Religious Coping and Reframing of Expectations	15	I often felt emotionally exhausted in my marriage.
	16	I felt unappreciated for my efforts at times.
	17	I felt guilty when I could not meet family expectations.
	18	I felt anxious about being judged for my performance as a wife.
	19	Islamic teachings helped me cope with marital challenges.
	20	

		Differentiating Islamic and cultural expectations made me feel more confident.
	21	I relied on sabr and tawakkul as active spiritual coping strategies during marital difficulties.
	22	IfeltrelievedwhenIrealisedIslamdoesnotrequirefulfillingexcessive cultural demands.
	23	Spiritual practices helped me find emotional strength during challenges.
Global Item	24	My overall expectations about marriage have changed significantly over time.

4.5 Scoring Framework

4.5.1 Response Coding

All scale items are rated on a 5-point Likert-type scale with the following coding:

Table 8: Response Coding Scheme

Response Option	Score
Strongly Disagree	1
Disagree	2
Neither Agree nor Disagree	3
agree	4
Strongly Agree	5

4.5.2 Reverse Scoring

To ensure that higher scores consistently reflect healthier, more informed, and balanced marital expectations, selected items are reverse-scored prior to analysis.

Table 9: Reverse Scoring Conversion

Original Score		Reverse Score
1	→	5
2	→	4
3	→	3
4	→	2
5	→	1

Table 10: Items Requiring Reverse Scoring

Item No.	Item Content (Summary)
3	Expectation that a wife should prioritise adjustment
6	Spouse less emotionally available than expected
7	Unexpected loneliness within marriage
8	Greater household responsibilities than anticipated
9	Unexpected involvement of extended family

10	Expectations not matching marital reality
15	Emotional exhaustion in marriage
16	Feeling unappreciated for efforts
17	Guilt when unable to meet family expectations
18	Anxiety about being judged as a wife

4.5.3 Subscale and Total Score Computation

Table 11: Subscale Structure and Score Ranges

Subscale	Item Numbers	Score Range
Pre-marital Ideals and Sources of Expectations	1–5	5–25
Expectation–Reality Discrepancies in Marriage	6–10	5–25
Islamic versus Cultural Marital Expectations	11–14	4–20
Religious Coping and Reframing of Expectations	15–23	9–45

Total Scale Score: Sum of Items 1–23 after reverse scoring

- Minimum possible score: 23
- Maximum possible score: 115

Higher total scores indicate:

- clearer differentiation between Islamic and cultural expectations
- lower internalisation of unrealistic marital and familial pressures
- greater use of adaptive religious coping and reframing strategies

Lower total scores suggest:

- stronger internalisation of culturally imposed burdens
- greater emotional strain arising from unmet expectations
- limited use of Islamic frameworks for meaning making and coping

Global Item (Item 24) is analysed separately to capture overall perceived shifts in marital expectations.

Section B: Results For Objective II – Relationships Among Marital Expectations, Spirituality, Religious Coping, And Marital Satisfaction

4.6 Sample Characteristics

4.6.1 Ethical Considerations and Participant Protection

Ethical principles were observed throughout the data collection process to safeguard the rights and well-being of all participants. Before administering the questionnaire, participants were informed about the objectives and purpose of the study and were invited to participate voluntarily. Informed consent was obtained from each participant prior to data collection. Participants were informed that they could decline participation or withdraw from the study at any stage without any negative consequences.

To ensure confidentiality, no personally identifying information was recorded on the questionnaires. Participants were assured that all information collected would be used solely for academic research purposes and would be stored securely. Findings are reported only in aggregate form, ensuring that individual participants cannot be identified. Participants were also informed that they could choose not to answer any question they found uncomfortable, thereby protecting their autonomy and psychological well-being during the study.

4.6.2 Sampling Procedure

For Objective II of the study, data were collected from the Jamia Nagar area of Delhi, which is a predominantly Muslim-populated locality.

Participants were selected according to predetermined inclusion and exclusion criteria.

The inclusion criteria required that participants:
(a) identify as Muslim,

(b) have been married for at least one year,
(c) be willing to participate in the questionnaire survey, and
(d) be able to communicate in English, Urdu, or Hindi.

Individuals were excluded if they:

(a) were not Muslim,
(b) were Muslim but unmarried,
(c) had been married for less than one year,
(d) were divorced, or
(e) were unwilling to participate in the study.

A total of 112 participants were successfully interviewed. The overall response rate was relatively low, as many eligible individuals declined participation due to lack of interest, time constraints, or other personal reasons. To achieve the required sample size and enhance the diversity of the sample, considerable efforts were made by the researcher to approach potential participants across multiple locations within the study area, including public parks, university campuses, metro stations, and other public spaces. This approach facilitated the recruitment of participants from varied backgrounds while ensuring adherence to the established inclusion and exclusion criteria.

4.6.3 Strategies to Minimize Response Bias

Several measures were implemented during data collection to minimise response bias and enhance the accuracy of participants' responses. Prior to administering the questionnaire, participants were informed that there were no right or wrong answers and were encouraged to respond honestly based on their personal experiences and beliefs. Emphasis was placed on the importance of providing genuine responses for the purpose of the research rather than socially desirable or expected answers.

To reduce social desirability bias, participants were assured that their responses would remain confidential and would be used exclusively for academic research purposes. The questionnaire was completed individually, allowing participants adequate time to read and respond to each item without pressure. The researcher remained available to clarify the meaning of questionnaire items whenever required but refrained from

providing explanations or prompts that could influence participants' responses. These measures were adopted to facilitate open, accurate, and unbiased reporting of participants' marital experiences, expectations, and religious beliefs.

4.6.4 Sample Size

The sample size for the present study was determined based on an a priori power analysis conducted using G*Power (Version 3.1) to ensure adequate statistical power for the planned multiple regression analysis. Assuming a medium effect size (f^2= 0.15), a significance level (α) of .05, a desired statistical power (1-β) of .80, and four predictor variables, the minimum required sample size was estimated to be approximately 85 participants. To enhance the precision and reliability of the findings and to account for potential non-response and incomplete data, a total of 112 eligible participants were recruited. The final sample therefore exceeded the minimum required sample size, indicating that it was adequate for conducting the planned statistical analyses.

4.6.5 Demographic Profile of Respondents

The final sample consisted of 112 married Muslim women residing in Jamia Nagar, New Delhi.

Table 12: Description of Socio-Demographic Variables

Variable	Nature	Categories
Age	Continuous	Years
Duration of Marriage	Continuous	Years
Number of Children	Discrete	Numeric
Family Structure	Categorical	0 = Nuclear, 1 = Joint
Education	Categorical	0 = Uneducated, 1 = Up to 12th, 2 = Graduate, 3 = Post Graduate
Employment Status	Categorical	0 = Not Working, 1 = Working from Home, 2 = Working Outside Home

Table 13: Descriptive Statistics for Continuous Demographics (N = 112)

Variable	Mean	SD	Min	Max	Range
Age (years)	31.73	7.29	19	48	29
Duration of marriage (years)	6.54	5.63	1.0	25.0	24.0
Number of Children	1.94	1.06	0	4	4

The participants had a mean age of 31.73 years (SD = 7.29), with ages ranging from 19 to 48 years. The average duration of marriage was 6.54 years (SD = 5.63), ranging from 1 to 25 years. Participants reported an average of 1.94 children (SD = 1.06), with the number of children ranging from 0 to 4.

Table 14: Frequency Distribution for Categorical Demographic Variables (N = 112)

Variable	Category	n	%
Education	Uneducated	9	8.04
	Up to 12th	19	16.96
	Graduate	36	32.14
	Post Graduate	48	42.86
Family Structure	Nuclear	64	57.14
	Joint	48	42.86
Employment Status	Not working	24	21.43
	Working from home	38	33.93
	Working outside home	50	44.64

The educational distribution showed that 42.86% (n = 48) of participants were postgraduates, 32.14% (n = 36) were graduates, 16.96% (n = 19) had education up to 12th standard, and 8.04% (n = 9) were uneducated. Regarding family structure, 57.14% (n = 64) resided in nuclear families and 42.86% (n = 48) in joint families. In

terms of employment status, 44.64% (n = 50) were working outside the home, 33.93% (n = 38) were working from home, and 21.43% (n = 24) were not working.

4.7 Psychometric Properties of Study Measures

4.7.1 Exploratory Factor Analysis

Exploratory Factor Analysis (EFA) was conducted to examine the underlying structure of the study variables and to assess whether the items within each construct measured a single coherent dimension. Principal Component Analysis (PCA) with eigenvalue greater than 1 criterion was used for factor extraction.

Table 15: Exploratory Factor Analysis Results for Study Constructs (N = 112)

Construct	No. of Items	KMO	Bartlett's Test (p)	Eigenvalue (Factor 1)	Factor Loading Range
Spirituality Index	9	.917	< .001	7.62	.78 – .97
IME	5	.876	< .001	4.27	.81 – .95
CME	5	.821	< .001	4.46	.86 – .95
DRIM	3	.765	< .001	2.68	.89 – .94
RCS	5	.845	< .001	4.02	.75 – .98
MS	5	.833	< .001	4.20	.85 – .93

Note: KMO = Kaiser–Meyer–Olkin Measure of Sampling Adequacy. IME = Islamic Marital Expectations. CME = Cultural Marital Expectations. DRIM = Discomfort with Religious Imposition in Marriage. RCS = Religious Coping Strategies. MS = Marital Satisfaction.
Bartlett's Test of Sphericity was significant for all constructs. *** p < .001.
Extraction method: Principal Component Analysis (PCA). Only factor loadings ≥ .70 are reported.

The KMO values ranged from .765 to .917, indicating good to excellent sampling adequacy across all constructs. Bartlett's Test of Sphericity was significant for all constructs ($p < .001$), confirming that the correlation matrices were appropriate for factor analysis. For each construct, a single factor emerged with an eigenvalue greater than 1. Factor loadings were strong across all constructs, ranging from .75 to .98, indicating that each scale is unidimensional and that items within each construct measure a coherent underlying concept.

4.7.2 Reliability Analysis

Internal consistency reliability was assessed using Cronbach's alpha coefficient.

Table 16: Reliability Coefficients of Study Constructs (N = 112)

Construct	Number of Items	Cronbach's Alpha (α)
Spirituality Index	9	.977
IME	5	.953
CME	5	.969
DRIM	3	.939
RCS	5	.923
MS	5	.951

Note: Cronbach's alpha (α) values ≥ .70 indicate acceptable internal consistency.

All constructs demonstrated excellent reliability, with Cronbach's alpha values ranging from .923 to .977. The Spirituality Index exhibited the highest internal consistency (α = .977), followed by Cultural Marital Expectations (α = .969), Islamic Marital Expectations (α = .953), Marital Satisfaction (α = .951), Discomfort with Religious Imposition in Marriage (α = .939), and Religious Coping Strategies (α = .923).

4.8 Descriptive Statistics of Study Variables

4.8.1 Composite Variable Descriptions

Islamic Marital Expectations (IME): Measured using five items assessing beliefs about marriage grounded in Islamic teachings. Higher scores reflect stronger endorsement of Islamic values in marital expectations.

Cultural Marital Expectations (CME): Measured using five items capturing preferences related to autonomy, lifestyle compatibility, social status, and resistance to religious or cultural imposition. Higher scores indicate stronger orientation toward cultural and lifestyle-based expectations.

Discomfort with Religious Imposition in Marriage (DRIM): Measured using three items assessing discomfort arising from perceived excessive religious control or enforced religiosity. Higher scores represent greater discomfort with religious imposition.

Spirituality Index: A composite measure created as the mean of Tawakkul (3 items), Understanding of Qadar (3 items), and Taqwa (3 items). Higher scores indicate greater internalized Islamic spirituality.

Religious Coping Strategies (RCS): Measured using five items encompassing Salah, Du'a, Dhikr, Sabr, and Qur'anic recitation. Higher scores indicate greater reliance on religious coping mechanisms.

Marital Satisfaction (MS): Measured using five items assessing subjective evaluation of happiness, emotional connection, communication quality, support, and respect within marriage. Higher scores reflect greater marital satisfaction.

4.8.2 Descriptive Statistics

All composite scales demonstrated acceptable variability and approximate normality. Mean scores indicated generally high levels of Islamic marital expectations, spirituality, religious coping strategies, and marital satisfaction, with moderate endorsement of cultural marital expectations.

4.9 Bivariate Analysis

4.9.1 Correlation Analysis

Pearson's product–moment correlation analysis was conducted to examine the relationships among marital satisfaction, marital expectations, spirituality, religious coping strategies, and demographic variables.

Table 17: Pearson Correlation Matrix for All Study Variables (N = 112)

Variable	MS	IME	CME	DRIM	RCS	SI	Age	Duration	No. of Children
MS	1								
IME	.80***	1							
CME	−.84***	−.74***	1						
DRIM	−.77***	−.61***	.86***	1					
RCS	.88***	.78***	−.86***	−.78***	1				

Variable	MS	IME	CME	DRIM	RCS	SI	Age	Duration	No. of Children
SI	.74***	.62***	−.76***	−.77***	.72***	1			
Age	.31***	.27**	−.17	−.071	.19*	.03	1		
Duration	.31***	.35***	−.17	−.079	.29**	.18	.78***	1	
No. of Children	.39***	.23*	−.38***	−.33***	.28**	.28**	.75***	.61***	1

Note: MS = Marital Satisfaction; IME = Islamic Marital Expectations; CME = Cultural Marital Expectations; DRIM = Discomfort with Religious Imposition in Marriage; RCS = Religious Coping Strategies; SI = Spirituality Index; Duration = Duration of Marriage; * p < .05 ** p < .01 *** p < .001

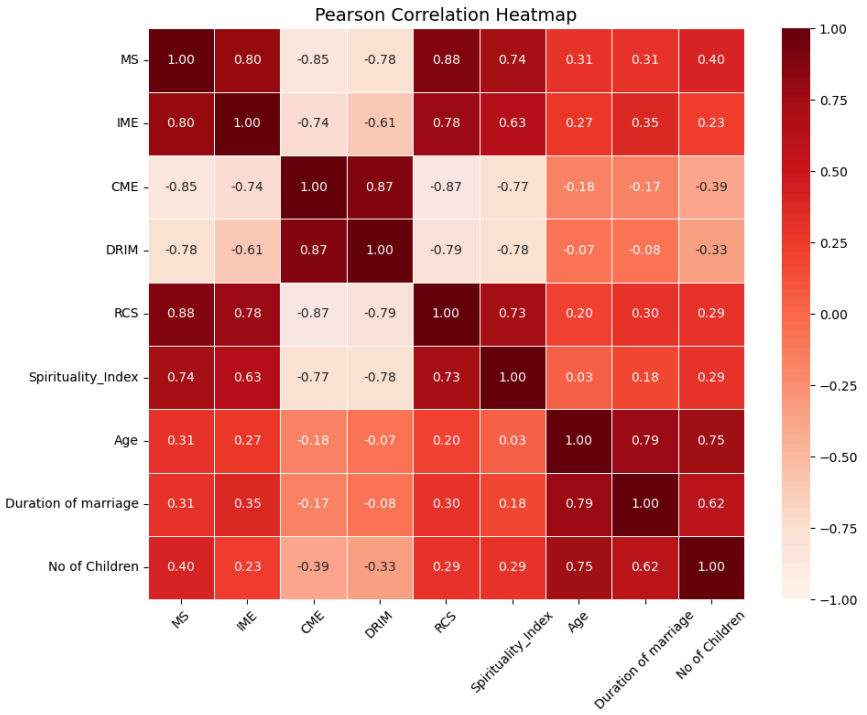

Figure 4.1: Correlation Matrix of Study Variables

Key Correlations with Marital Satisfaction:

Marital satisfaction demonstrated strong positive correlations with:

- Religious Coping Strategies (r = .88, p < .001)
- Islamic Marital Expectations (r = .80, p < .001)
- Spirituality Index (r = .74, p < .001)

Marital satisfaction demonstrated strong negative correlations with:

- Cultural Marital Expectations ($r = -.84$, $p < .001$)
- Discomfort with Religious Imposition in Marriage ($r = -.78$, $p < .001$)

Demographic variables showed moderate positive correlations with marital satisfaction:

- Number of Children ($r = .39$, $p < .001$)
- Age ($r = .31$, $p < .001$)
- Duration of Marriage ($r = .31$, $p < .001$)

Intercorrelations Among Predictors:

Substantial associations were observed between:

- Cultural Marital Expectations and DRIM ($r = .87$, $p < .001$)
- Cultural Marital Expectations and Religious Coping Strategies ($r = -.87$, $p < .001$)
- Age, duration of marriage, and number of children were strongly interrelated (r ranging from .61 to .78)

4.10 Group Differences in Marital Satisfaction

4.10.1 Marital Satisfaction by Family Structure

An independent samples t-test was conducted to compare marital satisfaction between women residing in nuclear and joint family systems.

Table 18: Independent Samples t-Test for Marital Satisfaction by Family Structure

Variable	t	p
MS (Nuclear vs. Joint)	−5.825	< .001

The results revealed a statistically significant difference in marital satisfaction between women from nuclear and joint families, $t = -5.825$, $p < .001$. Women residing in nuclear families reported higher marital satisfaction compared to those in joint family systems.

4.10.2 Marital Satisfaction by Education Level

A one-way ANOVA was conducted to examine whether marital satisfaction differed across educational levels.

Table 19: One-Way ANOVA for Marital Satisfaction by Education

Variable	F	p
MS by Education	14.428	< .001

The ANOVA results indicated a statistically significant difference in marital satisfaction across education categories, $F = 14.428$, $p < .001$. Higher educational levels were associated with greater marital satisfaction.

4.10.3 Marital Satisfaction by Employment Status

A one-way ANOVA was conducted to assess differences in marital satisfaction based on employment status.

Table 20: One-Way ANOVA for Marital Satisfaction by Employment Status

Variable	F	p
MS by Employment	10.103	< .001

The results demonstrated a statistically significant difference in marital satisfaction across employment categories, $F = 10.103$, $p < .001$. Women who were employed (either working from home or outside) reported higher marital satisfaction than those not engaged in employment.

4.11 Multivariate Analysis

4.11.1 Multiple Regression Analysis Predicting Marital Satisfaction

Multiple regression analysis was conducted to examine the combined and unique contribution of Islamic marital expectations, cultural marital expectations, spirituality, and religious coping strategies in predicting marital satisfaction.

The regression model included the following predictors:

- Islamic Marital Expectations (IME)
- Cultural Marital Expectations (CME)
- Spirituality Index
- Religious Coping Strategies (RCS)

Table 21: Multiple Regression Analysis Summary for Variables Predicting Marital Satisfaction (N = 112)

Variables	B	SE	β	95% CI	
				LL	UL
Constant	1.53**	0.50	—	0.53	2.53
IME	0.22***	0.06	.23***	0.10	0.34
CME	-0.14*	0.07	-.19*	-0.27	-0.01
Spirituality Index	0.14*	0.07	.13*	0.00	0.29
RCS	0.36***	0.07	.44***	0.22	0.51

Model Summary
R^2 = .832***
Adjusted R^2 = .826
F (4, 107) = 132.40***

Note: β = Standardized regression coefficient; R^2 = Coefficient of determination (proportion of variance explained); F = Overall model F-statistic; CI = confidence interval; LL = lower limit; UL = upper limit; IME = Islamic Marital Expectations; CME = Cultural Marital Expectations; RCS = Religious Coping Strategies; MS = Marital Satisfaction; *p < .05, **p < .01, ***p < .001.

Predictor Contributions:

- **Religious Coping Strategies** emerged as the strongest predictor (β = .438, p < .001), indicating that women who utilize religious coping mechanisms report higher marital satisfaction.
- **Islamic Marital Expectations** significantly and positively predicted marital satisfaction (β = .235, p < .001), indicating that alignment with Islamic marital principles is associated with greater satisfaction.
- **Cultural Marital Expectations** showed a significant negative effect (β = -.194, p = .030), suggesting that stronger adherence to cultural expectations is associated with lower marital satisfaction.
- **Spirituality Index** demonstrated a modest but statistically significant positive association (β = .127, p = .047).

The standardized coefficients indicate that Religious Coping Strategies exerted the largest influence on marital satisfaction, followed by Islamic Marital Expectations, Cultural Marital Expectations (negative), and Spirituality.

Chapter 5: Discussion and Conclusion

5.1 Discussion

The findings demonstrate that marital expectations among Muslim women are complex, multidimensional, and deeply shaped by the interaction of religious understanding, cultural norms, and lived marital experiences. The qualitative themes revealed that many expectations initially framed through Islamic ideals were later complicated by culturally imposed roles, particularly those emphasising sacrifice, silent endurance, and extended family obligations. The systematic transformation of these lived narratives into measurable scale items ensured that the Marital Expectations Scale for Muslim Women remained grounded in participants' realities rather than abstract theory. Expert validation further strengthened the content

relevance and cultural sensitivity of the scale, confirming its suitability for capturing the nuanced distinction between Islamic and cultural expectations. Overall, the development of this scale provides a contextually rooted instrument that reflects both the emotional and spiritual dimensions of marriage, laying a strong foundation for examining how these expectations relate to coping processes and marital satisfaction.

The quantitative findings suggest that marital satisfaction among married Muslim women in Jamia Nagar is strongly influenced by the interaction of religious beliefs, marital expectations, and socio-cultural context. Women who endorsed Islamic marital expectations and engaged in religious coping strategies reported higher marital satisfaction, highlighting the role of internalized faith and adaptive spiritual practices in fostering positive marital experiences. Religious coping strategies emerged as the strongest predictor of marital satisfaction, underscoring the importance of faith-based coping as a psychological and relational resource. In contrast, greater emphasis on cultural marital expectations was associated with lower marital satisfaction, suggesting that culturally derived norms may, at times, create pressures or rigid role expectations that affect marital harmony. The Spirituality Index, constructed from Tawakkul, Understanding of Qadar, and Taqwa, also demonstrated a significant but comparatively modest positive association, indicating that internalized spirituality contributes independently to marital well-being.

Furthermore, demographic variables provided important contextual insights. Significant differences in marital satisfaction were observed across family structure, education, and employment status, indicating that social and structural factors shape marital experiences. Women in nuclear families, those with higher education, and those engaged in employment reported greater marital satisfaction. However, these effects were smaller in magnitude compared to religious variables, suggesting that internal psychological and religious factors may be more influential than structural ones in shaping marital satisfaction among this population. The aggregation of closely related spiritual components into a single Spirituality Index allowed for a more parsimonious and statistically sound assessment of belief-based influences.

The integration of findings from both objectives reveals that the qualitative distinction women made between Islamic and cultural expectations directly corresponds to the quantitative finding that Islamic expectations positively predict satisfaction while

cultural expectations negatively predict it. Similarly, the active religious coping strategies described in participant narratives—sabr, tawakkul, du'a—are precisely the practices that emerged as the strongest predictor of marital satisfaction in the regression model. This coherence between qualitative and quantitative phases strengthens confidence in both sets of findings.

5.2 Conclusion

The present study set out to examine marital expectations, spirituality, religious coping, and marital satisfaction among Muslim women, with particular emphasis on differentiating Islamic teachings from cultural traditions. Through the successful achievement of its two objectives, the study offers both conceptual and empirical contributions to the psychology of religion, marital research, and Muslim women's mental health.

Objective 1 was achieved through the development of a culturally sensitive and theologically informed Marital Expectations Scale for Muslim Women, grounded in qualitative narratives and refined through expert validation. The scale captures not only pre-marital ideals and expectation–reality discrepancies, but also the critical process of distinguishing Islamic principles from culturally imposed burdens, as well as the role of religious coping and reframing. This instrument addresses a significant gap in existing measurement tools and provides a foundation for future research.

Objective 2 demonstrated that marital satisfaction among Muslim women is shaped by an interconnected set of marital expectations, spirituality-related orientations, and religious coping processes. Islamic marital expectations were positively associated with marital satisfaction, whereas culturally driven expectations were negatively related. Among all predictors, religious coping strategies emerged as the strongest and most consistent determinant of marital satisfaction, indicating that active faith-based practices matter more than beliefs alone.

The findings suggest that marital well-being in this population is less a function of isolated beliefs and more a reflection of how religious meanings are enacted through coping behaviors. When cultural expectations are conflated with religious obligations, women may experience psychological strain and diminished marital satisfaction.

Conversely, clear differentiation between Deen and cultural norms appears to facilitate adaptive coping, allowing women to interpret sabr as active resilience rather than passive endurance and to regulate emotional distress through spiritually grounded strategies.

5.2.1 Limitations

Several limitations should be considered. The qualitative phase relied on a small sample from a single urban locality, which may not represent the diversity of Muslim women's experiences. The quantitative sample was also limited in size and recruited through convenience sampling, restricting generalizability. The cross-sectional design precludes causal inference, and all measures were self-report, potentially introducing social desirability bias. The study focused exclusively on women's perspectives; including husbands' views would provide a more complete picture. Findings may not generalize to Muslim women in other cultural or national contexts.

5.2.2 Implications

The findings underscore the importance of considering both internal religious orientations and broader socio-cultural contexts when examining marital satisfaction. For practitioners, results suggest that interventions should focus on enhancing religious coping skills, helping women distinguish Islamic principles from cultural expectations, and promoting voluntary religious engagement rather than imposition. The Marital Expectations Scale developed here can be used for assessment and evaluation. For researchers, the study provides a validated instrument and demonstrates that active religious coping deserves greater attention in marital research. Future studies should employ longitudinal designs, include husbands, and examine these dynamics across diverse Muslim communities.

This study demonstrates that Islamic spirituality, when internalized and applied through effective coping, serves as a source of psychological resilience rather than constraint. These results highlight the value of integrating faith-sensitive approaches into marital counselling, community interventions, and educational programs to promote marital satisfaction and emotional well-being among Muslim women.

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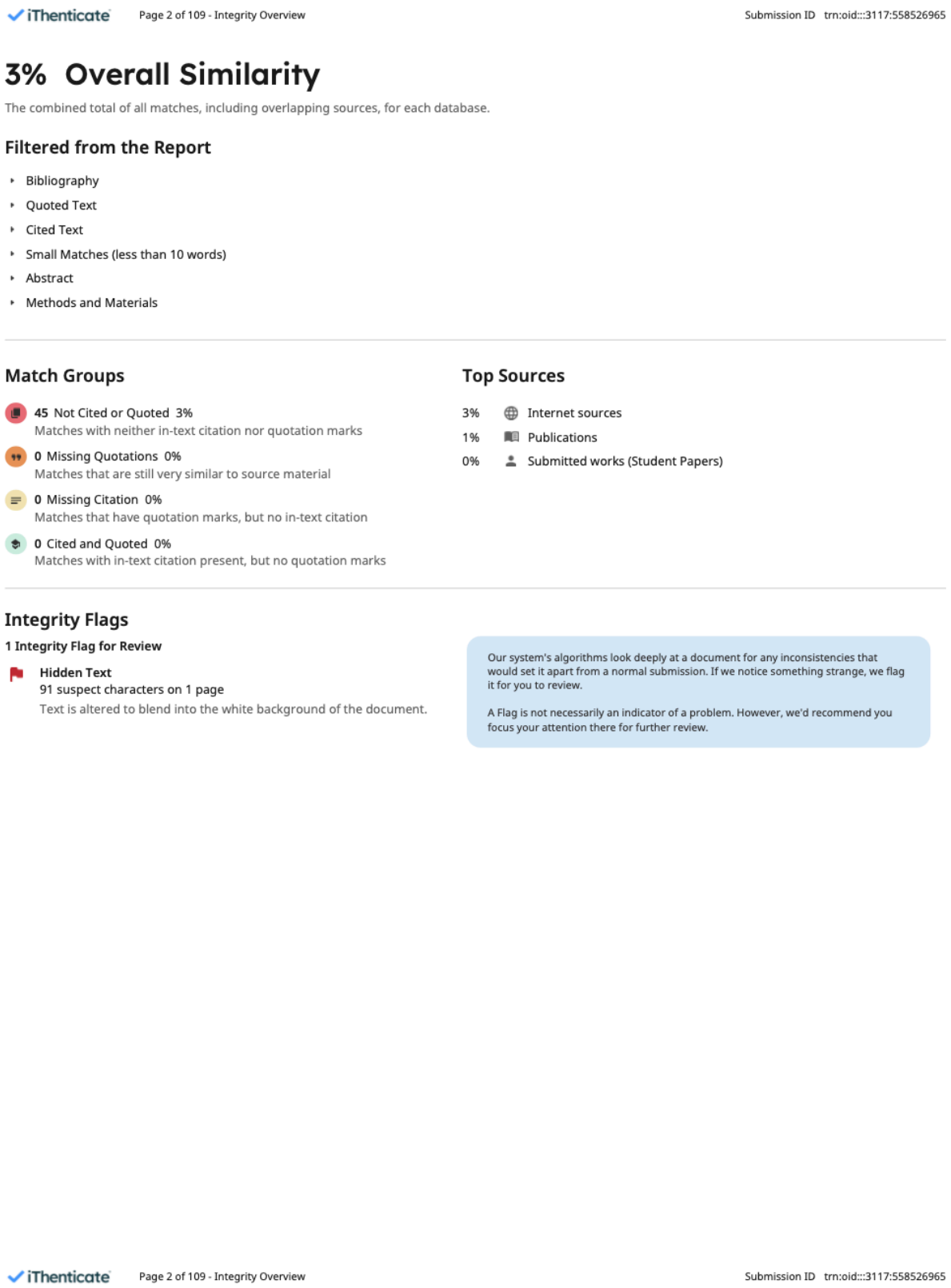
Appendices

Appendix A: Plagiarism Report Appendix



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Appendix B: Ethics Approval

Ref. No. ETHIC 45/12-25

Date: 22/12/2025

To,

Dr. Syeda Baseera Iqbal
Student ID: ST10019605
Program: Master's of Psychology and Islamic Counselling
Contact Email: syedabaseerarafiq@gmail.com

Subject: Ethical Approval

Dear Dr. Syeda Baseera Iqbal,

With reference to your application dated 12/12/2025 regarding the Ethical Approval of your research proposal, I am pleased to inform you that our International Open University Board of Research and Publications (IOUBRP) is satisfied with the documents you submitted. After a critical evaluation of your papers, the IOUBRP has decided to accept your research topic entitled "Marital Expectations, Spiritual and Cultural Beliefs, Religious Coping, and Marital Satisfaction in Muslim Women," along with your proposal.

Therefore, you are permitted to conduct the research according to your proposal and submit the report on time as well.

Barak Allahu Feek!

Prof. Dr. Afroza Bulbul
Chairperson, Board of Research and Publications
International Open University

Appendix C: Research Questionnaire for Objective 1

Qualitative Interviews for Scale Development

1. Pre-marital Expectations

   Before marriage, what were your expectations about marriage and your role as a wife?

   What were the main sources of these expectations (e.g., Islamic teachings, family influence, cultural traditions, media, or other sources)?

2. Post-marital Experiences

   After marriage, how did your actual marital experiences compare with your pre-marital expectations?

   What were the key similarities or differences you observed?

3. Islamic versus Cultural Expectations

   In your view, which marital expectations are genuinely Islamic (derived from the Qur'an and Sunnah), and which ones are primarily cultural in nature?

   Can you provide specific examples to illustrate this distinction?

4. Impact on Emotional and Psychological Well-being

   How have these expectations—both Islamic and cultural—affected your emotional and psychological well-being (for example, feelings of stress, happiness, guilt, pressure, or emotional comfort)?

5. Role of Islamic Teachings in Coping

   Have Islamic teachings or spiritual practices helped you cope with marital challenges or reshape your expectations of marriage?

   If yes, please explain how. If not, please describe the reasons.

Appendix D: Research Questionnaire for Objective 2

Section A: Socio-Demographic Information

Please provide the following details:

1. Age (in years):
2. Duration of Marriage (in years):
3. Number of Children:
4. Family Structure:
    - 0 = Nuclear
    - 1 = Joint
5. Education Level:
    - 0 = Uneducated
    - 1 = Up to 12th Standard
    - 2 = Graduate
    - 3 = Post Graduate
6. Employment Status:
    - 0 = Not working
    - 1 = Working from home
    - 2 = Working outside home

Section B: Marital Expectations

Islamic Marital Expectations (IME)

(Please indicate your level of agreement on a 5-point Likert scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree)

- IME 1: I feel more secure when my husband makes decisions based on Islamic principles.

- IME 2: I prefer a husband who prioritises religious obligations such as prayer and halal income.
- IME 3: I believe that a religiously committed husband contributes to marital harmony.
- IME 4: I feel comfortable with a husband who is visibly religious.
- IME 5: I believe Islamic values promote fairness and emotional responsibility in marriage.

Cultural and Lifestyle-Oriented Marital Expectations (CME)

- CME 1: I prefer frequent social outings and entertainment as part of married life.
- CME 2: I value social status and lifestyle compatibility more than religious compatibility in marriage.
- CME 3: Decisions about my clothing should be my personal choice.
- CME 4: I feel uncomfortable if my husband gives opinions about my dress.
- CME 5: I feel happiest when neither cultural norms nor religious rules are imposed in marriage.

Discomfort with Religious Imposition in Marriage (DRIM)

- DRIM 1: I feel restricted when religious roles are emphasised too strongly in marriage.
- DRIM 2: I feel pressured to adopt religious practices I am not comfortable with.
- DRIM 3: I feel restricted by excessive religiosity in my spouse.

Section C: Spiritual Beliefs

Tawakkul (Trust in Allah)

- TK1: Trusting Allah helps me remain emotionally calm during marital difficulties.
- TK2: I rely on Allah to guide me through challenges in my marriage.
- TK3: Tawakkul gives me emotional strength when marital problems arise.

Understanding of Qadar (Divine Decree)

- DD 1: Belief in divine decree helps me accept difficulties in my marriage.
- DD 2: Viewing marital challenges as part of Allah's plan gives me emotional relief.
- DD 3: Understanding qadar reduces my tendency to blame myself for marital problems.

Taqwa (God-Consciousness)

- TQ1: Awareness of Allah influences how I behave toward my spouse.
- TQ2: Fear of Allah helps me control my emotions during marital conflict.
- TQ3: Taqwa guides my moral decisions within marriage.

Section D: Religious Coping Strategies

- RCS 1: I perform salah to cope with marital stress.
- RCS 2: I make du'a when facing difficulties in my marriage.
- RCS 3: Dhikr or remembrance of Allah helps me feel emotionally calm.
- RCS 4: I practise sabr to manage marital challenges.
- RCS 5: Reciting the Qur'an provides me emotional comfort.

Section E: Marital Satisfaction

- MS 1: I am satisfied with my marriage overall.
- MS 2: I feel emotionally connected to my spouse.
- MS 3: I feel supported by my spouse during difficult times.
- MS 4: I am satisfied with communication in my marriage.
- MS 5: I feel valued and respected in my marriage.

Appendix E: Certificate of Approval of Dissertation

Checklist for Final Thesis Submission

Department of Psychology

International Open University

Certificate of Approval of Dissertation

Name of Participant/Candidate Dr. Syeda Baseera Iqbal, Participant ID: 10019605
Approval for: Master's in Psychology and Islamic Counselling

APA Format (7th Edition)

▪ Title Page (See Appendix A for Guidelines)	Yes	No
▪ Table of Contents (See Appendix A for Guidelines)	Yes	No
▪ Font size	Yes	No
▪ Spacing	Yes	No
▪ Margins	Yes	No
▪ Page numbers	Yes	No

▪ Alignment	Yes	No
▪ Reference citation	Yes	No
▪ Grammar Check (by using software, e.g. Ginger)	Yes	No
▪ Quality of Expression	Yes	No

Main Dissertation

1. Introduction	Yes	No
1.1 Implications of the current research	Yes	No
1.2 Aims	Yes	No
1.3 Objectives	Yes	No
2. Review of literature	Yes	No
2.1 Recent local and international literature	Yes	No
2.2 Rationale of the study	Yes	No
2.3 Research Question/s	Yes	No
2.4 Hypotheses (If any)	Yes	No
3. Method	Yes	No
3.1 Research design	Yes	No
3.2 Setting	Yes	No

3.3 Participants (sampling strategy)	Yes	No
3.4 Measures	Yes	No
3.5 Procedure (ethical considerations)	Yes	No
4. Analysis of the results	Yes	No
4.1 Descriptive analysis	Yes	No
4.2 Inferential analysis	Yes	No
4.3 Summary of results	Yes	No
5. Discussion	Yes	No
6. Limitation and Recommendation	Yes	No
7. Conclusion	Yes	No
8. References	Yes	No
9. Appendices	Yes	No
10. Plagiarism report	Yes	No

❖ This document is approved/ not approved for final submission.

Syeda Baseera Iqbal

Signature of the Deponent



Signature of the Supervisor

Date 20th February 2026