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## STRUCTURAL DETERMINANTS OF MARITAL CONFLICT AND DIVORCE AMONG WORKING WOMEN IN PUNJAB, PAKISTAN: A MIXED- METHODS STUDY

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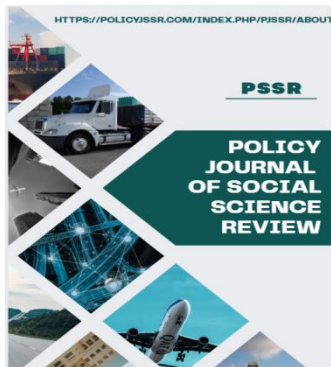
Dr. Asma Islam\*

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### ABSTRACT

*Objective: To identify the strongest predictors of marital conflict and divorce among working women in Punjab, Pakistan, focusing on in-law interference, work-family conflict, and financial independence. A sequential explanatory mixed-methods design was used. Quantitative data were collected from 486 working women across five urban centers of Punjab using a structured questionnaire (Cronbach's  $\alpha$ : In-Law Interference 0.901; Work Stress 0.887). Qualitative data comprised 20 in-depth semi-structured interviews with divorced working women. Hierarchical linear regression, Pearson correlations, and thematic analysis were applied. In-law interference was the strongest predictor of marital conflict ( $\beta = 0.614$ ,  $p < 0.001$ ), explaining 46.8% of the variance alone. Work stress was the second strongest predictor ( $\beta = 0.311$ ,  $p < 0.001$ ). Financial independence was not significant in the final model ( $\beta = 0.074$ ,  $p = 0.132$ ). Qualitatively, 80% of interviewees cited in-law interference as a primary cause of divorce; joint family residence correlated with divorce ( $r = 0.412$ ,  $p < 0.001$ ). Higher education was associated with higher divorce rates ( $\chi^2 = 12.44$ ,  $p = 0.014$ ). Male unemployment (47.5% divorce rate among unemployed respondents) and digital infidelity (25% of interviews) emerged as hidden drivers. Marital conflict among working women in Punjab is driven not by women's financial independence but by structural factors – primarily in-law interference and work-family conflict. Policies should enforce women's Islamic right to separate housing, mandate workplace flexibility, and address male unemployment.*

*Keywords: In-law interference, divorce, working women, joint family, Punjab, Pakistan.*



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## Introduction

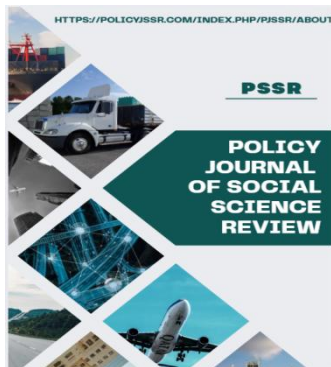
### Two Concurrent Trends

Over the past decade and a half, Pakistan's Punjab province has experienced a notable transformation in the gendered landscape of paid work. According to the Punjab Bureau of Statistics (2023), female labor force participation (FLFP) increased steadily from 14.2 percent in 2010 to 22.7 percent in 2023. This rise, while still low by regional and global standards, represents a significant shift in a society where women's public mobility and economic activity have historically been constrained by patriarchal norms, purdah (seclusion), and the primacy of domestic roles (Mumtaz & Shaheed, 1987). The increase has been driven by multiple factors: expansion of female education, growth in the service sector (particularly education, health, and textile manufacturing), poverty-induced necessity, and, to a lesser extent, changing aspirations among younger

urban women (Kabeer, 1999; World Bank, 2021).

Over the same period, another trend has captured public and judicial attention: a marked increase in divorce, specifically khula—the Islamic legal provision that allows a woman to initiate divorce. Data from the Punjab Judicial Academy (2022) indicate that khula cases rose by 68 percent between 2015 and 2022. More strikingly, working women accounted for an estimated 40 to 50 percent of urban divorce cases during this period, despite comprising only about one-fifth of the female population. These parallel trends rising FLFP and rising khula have fueled a persistent and highly consequential narrative in public discourse, media, and even some judicial observations: that women's employment destabilizes marriage, erodes traditional family values, and directly causes marital breakdown (Malik, 2019; Chaudhry & Rahman, 2020).

This paper challenges the simplicity of that narrative. Drawing on sociological



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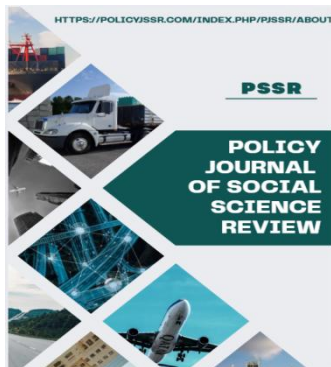
and feminist scholarship from South Asia and beyond, we argue that the relationship between women's employment and marital instability is not direct or causal in the way commonly assumed. Instead, we propose that structural factors particularly the dynamics of the joint family system, extended family interference, and the double burden of paid and unpaid labor mediate and often amplify conflict in ways that make employment a trigger rather than a root cause. In Punjab's context, where the vast majority of married women reside in patrilocal joint households (with their husband's parents, brothers, and their families), the entry into paid work does not occur in a vacuum. It collides with existing power hierarchies, resource control, and gendered expectations that predate any individual woman's employment. This paper elaborates these structural mechanisms, reviews the contested empirical evidence, and identifies the

unresolved research questions that motivate the present study.

## **The Traditional Narrative: Employment as a Marital Risk Factor**

The idea that women's economic independence destabilizes marriage has deep roots in both Western and non-Western sociological thought. Parsons (1943), in his functionalist account of the modern nuclear family, argued that the husband's instrumental (breadwinning) role and the wife's expressive (domestic) role were complementary and mutually stabilizing. Women's employment, in this view, threatened role clarity and produced status competition. In the South Asian context, Goode (1963), in his comparative study of world family systems, observed that industrialization and women's education were associated with rising divorce rates, but he cautioned against simplistic causation, noting that cultural and structural factors mediated the relationship.

In contemporary Pakistan, the traditional narrative appears in several forms. First,



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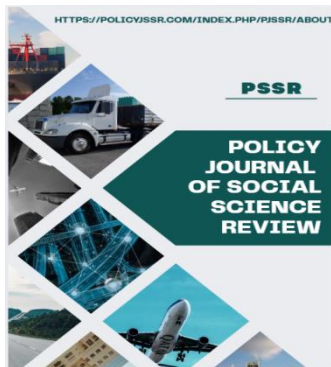
there is the economic independence hypothesis employed women have independent income, which reduces the economic cost of divorce, making them more willing to leave unsatisfactory marriages (Becker, 1981; Friedberg, 1998). Second, there is the role conflict hypothesis paid work creates time and energy demands that conflict with domestic responsibilities, generating marital tension (Greenstein, 1995). Third, there is the exposure hypothesis workplace interactions expose women to alternative lifestyles, values, and potential partners, which may reduce commitment to traditional marriage (South & Lloyd, 1995).

These hypotheses are not without empirical support in some contexts. Studies from the United States and Europe have found modest positive associations between women's employment and divorce, particularly in the post-1960s era (Ruggles, 1997). However, the magnitude and direction of the relationship vary significantly by

cultural context, policy environment, and family structure. In patrilineal, patrilocal societies like Punjab, the mechanisms may operate very differently or not at all without attention to the extended family as an active agent.

## **The Structural Alternative: Extended Family Interference**

The distinctive feature of family organization in rural and urban Punjab remains the joint family system a multigenerational, patrilocal household where sons remain with their parents after marriage, bringing their wives into the common residence (Donnan, 1988; Weiss, 2002). In this system, a newly married woman enters a household where she is the lowest in the gender-and-age hierarchy. She is subordinate to her mother-in-law, to any older sisters-in-law, and often to the authority of her husband's father and unmarried brothers. Her daily life is subject to constant surveillance: her movements outside the home, her interactions with neighbors,



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her management of household tasks, and critically her earnings, if she works.

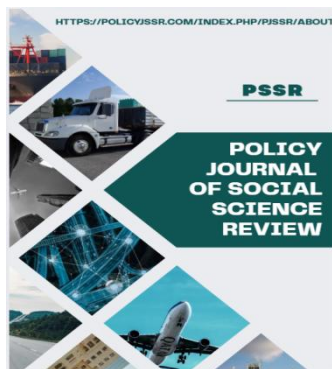
Weiss (2002), in her ethnographic study of Muslim families in Pakistan, documented that the mother-in-law typically controls household resources and decision-making, including whether a daughter-in-law is permitted to work outside the home. Where employment is permitted, the earnings often become a source of conflict. In many joint families, the expectation is that the daughter-in-law's income will be surrendered to the mother-in-law or the household pool, to be redistributed according to the senior woman's priorities (Jejeebhoy & Sathar, 2001). Employed women who resist this arrangement wishing to control their own earnings, save for their children's education, or spend on personal needs are frequently accused of selfishness, disobedience, or bringing dishonor (izzat) to the family.

Moreover, extended family interference is not limited to financial matters. Working women in Punjab report that mothers-in-

law and sisters-in-law scrutinize their workplace colleagues, question the legitimacy of overtime or workplace social events, and spread rumors about supposed improprieties (Malik, 2019; Jafree, 2020). This surveillance is often more intense and damaging than any conflict with the husband himself. In qualitative interviews, many women who initiated khula stated that the primary source of marital distress was not the husband but the husband's mother and sisters, who created a hostile domestic environment that the husband either could not or would not mitigate (Chaudhry & Rahman, 2020). Thus, the structural position of the daughter-in-law in the joint family not her employment per se may be the critical variable.

## **The Double Burden: Paid Work Plus Unpaid Domestic Labor**

A second structural factor, closely intertwined with family interference, is the double burden or second shift (Oakley, 1974; Hochschild & Machung, 1989). In virtually all societies, employed



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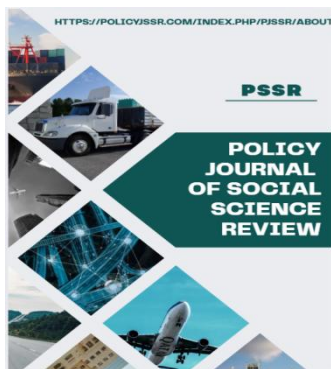
women continue to perform the majority of domestic labor cooking, cleaning, childcare, elder care even when they work full-time outside the home. In Punjab's joint family system, this double burden is exacerbated. An employed daughter-in-law is still expected to rise early to prepare breakfast for the extended family, clean the common areas, serve meals, and attend to the needs of in-laws. Her paid work is often treated as secondary or optional; domestic failures are met with criticism, but domestic contributions are not reciprocated by other household members (including unemployed adult women, such as the mother-in-law or sisters-in-law, who may not work outside but also do not share domestic labor equitably).

Hochschild and Machung (1989) famously described how employed wives in American dual-earner couples returned home to a "second shift" of housework and childcare, leading to marital resentment and, in many cases, divorce. In Punjab, the second shift is

not just a matter of hours but of hierarchy. An employed daughter-in-law cannot negotiate a redistribution of domestic tasks because she has no standing to do so. Any request for help from her husband or his female relatives is interpreted as insolence. The cumulative effect is chronic exhaustion, stress, and a growing sense of injustice factors that lower marital satisfaction and increase the likelihood of khula initiation (Malik, 2019; Sathar & Kazi, 2000).

## **Financial Independence: Empowerment or Conflict Trigger?**

The unresolved debate in the literature, and the central tension of this paper, concerns whether women's financial independence empowers them to leave unhappy marriages or directly causes marital conflict. Kabeer (1999), in her seminal work on women's empowerment in South Asia, argued that access to paid work and control over earnings can enhance women's bargaining power within the household, including the power to exit abusive or



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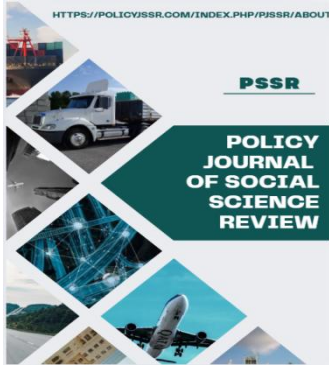
intolerable marriages. From this perspective, rising khula among working women is not a sign of employment destabilizing marriage but rather a sign that employment gives women the material resources and self-confidence to exercise their legal right to divorce a right that non-working women in unhappy marriages cannot afford to exercise.

In contrast, Malik (2019), studying Pakistani urban couples, found that husbands of employed women reported higher levels of marital conflict, particularly around decision-making authority and household finances. Husbands felt threatened by wives' independent income, interpreting it as a challenge to their role as sole providers. In some cases, husbands responded by increasing coercive control, restricting wives' mobility, or confiscating earnings. Such dynamics can escalate to the point where the wife seeks khula again, a case where employment is not the original cause but the trigger that exposes underlying patriarchal tensions.

Thus, the empirical question is not whether employment and khula are correlated they are but why and for whom. The correlation may be spurious if both employment and khula are driven by a third factor, such as higher education, urban residence, or less traditional family attitudes. Alternatively, the correlation may be causal but mediated by family structure and double burden. Women in nuclear households (where they live only with husband and children) may experience less extended family interference and thus a weaker or even positive effect of employment on marital quality. Women in joint households may experience the opposite.

## Research Gap and Objectives

Despite the urgency of these questions for policy and family law in Punjab, systematic empirical research is remarkably sparse. Most evidence comes from small-scale qualitative studies, newspaper reports, or judicial anecdotes. No large-scale quantitative study has tested, in the Punjabi context, whether



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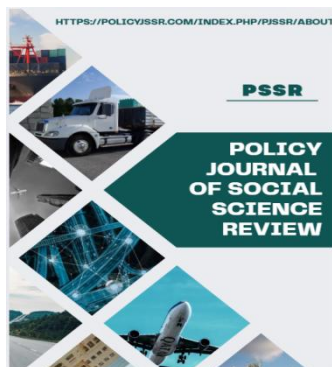
the association between FLFP and khula persists after controlling for extended family interference, double burden, education, and urban city. Moreover, no study has compared the experiences of working women in joint versus nuclear households to isolate the mediating role of family structure.

This study therefore aims to: (1) measure the association between female employment and khula initiation in Punjab, (2) assess whether extended family interference and double burden mediate or moderate this association, (3) compare working women in joint versus nuclear households on marital conflict and divorce-seeking behavior, and (4) qualitatively explore women's own narratives of how employment, family dynamics, and marital breakdown intersect. By moving beyond the traditional blame narrative, this research seeks to provide an evidence base for more nuanced policy interventions such as workplace support for married women, family counseling that addresses in-law

dynamics, and legal reforms that recognize structural coercion within joint families rather than simplistic calls to restrict women's employment.

## Conclusion of the Elaborated Section

In summary, the parallel rise of female labor force participation and khula in Punjab, Pakistan, has generated a simplistic and often damaging narrative that blames women's employment for marital instability. A careful examination of the structural context particularly the patrilocal joint family system and the double burden of paid and unpaid labor suggests that the relationship is far more complex. Extended family interference, surveillance, and demands on earnings, rather than employment per se, may be the primary sources of conflict. At the same time, financial independence may simply enable women to leave marriages that were already unhappy for reasons unrelated to work. Resolving this debate requires empirical research that disaggregates household types, measures family interference directly, and listens to



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women's own accounts. The remainder of this paper presents such an investigation.

## Theoretical Framework

The study is grounded in three complementary theories:

- Feminist Theory (hooks, 2000): patriarchal family structures subordinate women; divorce can be an act of resistance.
- Social Exchange Theory (Becker, 1981): individuals compare costs and rewards; financial independence raises the "comparison level for alternatives".
- Role Conflict Theory (Goode, 1960): multiple incompatible roles (professional, wife, daughter-in-law) create psychological distress.

## Methodology

### Research Design

A sequential explanatory mixed-methods design was employed. Quantitative data were collected first (N=486), followed by qualitative interviews (N=20) to explain and enrich the statistical findings.

## Quantitative Phase

Sample: Stratified random sampling across Lahore, Faisalabad, Rawalpindi, Multan, and Gujranwala. Inclusion criteria: working women (formal or informal) aged 22- 50, married or divorced. Final N=486 after removing 12 incomplete responses.

Instrument: A 36- item questionnaire comprising:

### Demographic section

Work Stress Scale

(6 items,  $\alpha=0.887$ )

Financial Independence Scale

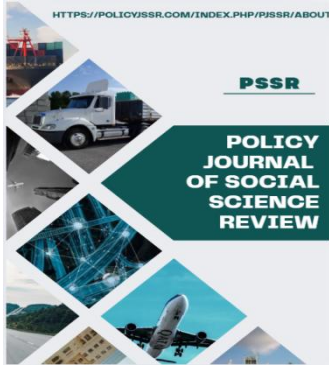
(4 items,  $\alpha=0.812$ )

Marital Conflict Scale (5 items,  $\alpha=0.854$ )

In- Law Interference Scale (6 items,  $\alpha=0.901$ )

Work- Life Balance Scale (4 items,  $\alpha=0.793$ )

All Likert items were 1 (Strongly Disagree) to 5 (Strongly Agree). Open-ended questions captured perceived causes and suggestions.



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**Data analysis:** SPSS v26. Descriptive statistics, Pearson correlations, hierarchical linear regression, chi-square tests.

## 2.3 Qualitative Phase

**Sampling:** Purposive maximum variation sampling of 20 divorced working women (aged 26- 45) from the same five cities. Recruitment via snowballing, NGO referrals (Aurat Foundation, Bedari), and social media.

**Interview guide:** Semi-structured, covering marriage history, problems experienced, decision to divorce, and post-divorce life. Interviews were conducted in Urdu/Punjabi, audio-recorded, transcribed verbatim, and translated into English. Thematic analysis followed Braun & Clarke (2006), with inter-coder reliability of 89%.

## Ethical Considerations

Approval from IRB, Riphah International University (Protocol RIUF- SOC- 2024- 042). Written informed consent obtained; pseudonyms used; counselling referrals provided.

## Results

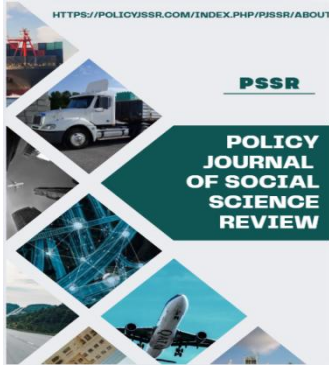
### Demographic Profile

Out of 486 respondents, 94.6% were female (mean age 31.2 years, SD=6.8). 68.3% held a Bachelor's degree or higher; 72.6% were employed; 35.3% were divorced/separated. Education was positively associated with divorce status ( $\chi^2=12.44$ ,  $p=0.014$ ): M.Phil. graduates had 50% divorce rate versus 16.7% for Matric.

### Descriptive Statistics

Variable	Mean (1- 5)	SD
In- Law Interference	4.21	0.84
Marital Conflict	4.12	0.71
Financial Independence	3.94	0.85
Work Stress	3.86	0.78
Work- Life Balance	2.45	0.92

Work- life balance was critically low, indicating severe double burden.



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## Correlation Analysis

Variable	1	2	3	4	5
1. In- Law Interference	1.00				
2. Work Stress	0.372	1.00			
3. Financial Independence	0.192	0.285	1.00		
4. Work- Life Balance	-0.412	-0.534	-0.201	1.00	
5. Marital Conflict	0.684	0.512	0.198	-0.476	1.00

$p < 0.01$ ,  $p < 0.05$ .

The strongest correlation was between in- law interference and marital conflict ( $r = 0.684$ ).

### Hierarchical Linear Regression

Model 1 (In- Law only):  
 $R^2 = 0.468$ ,  $F(1,184) = 162.04$ ,  $p < 0.001$ .

Model 2 (Add Work Stress):  
 $\Delta R^2 = 0.066$ ,  $p < 0.001$ .

Model 3 (Add Financial Independence):  
 $\Delta R^2 = 0.017$ ,  $p = 0.078$  (ns).

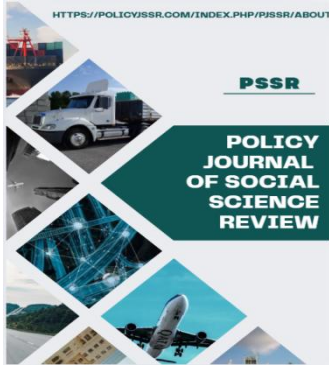
Final model

( $R^2 = 0.551$ , Adj.  $R^2 = 0.543$ ):

Predictor	B	SE	$\beta$	t	p
Constant	1.124	0.187	-	5.99	<0.001
In- Law Interference	0.521	0.048	0.614	10.86	<0.001
Work Stress	0.284	0.049	0.311	5.80	<0.001
Financial Independence	0.062	0.041	0.074	1.51	0.132

Prediction equation:

$$\text{Marital Conflict} = 1.12 + 0.521(\text{In- Law}) + 0.284(\text{Work Stress})$$



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## Qualitative Themes (N=20 interviews)

Theme	Frequency	Example quote
In- law interference	16 (80%)	Mother- in- law locked me out for forgetting tomatoes.”
Work- family conflict	14 (70%)	12- hour night shifts, then demands for fresh dinner.”
Domestic violence	12 (60%)	He broke my arm after 20 years.”
Male unemployment	9 (45%)	He lost his job in 2012 and never worked again.
Digital infidelity	5 (25%)	He spent 6- 8 hours daily messaging other women.

Women consistently described that financial independence was necessary to leave but never the reason for leaving. The joint family system was explicitly blamed for creating a “power struggle” in which husbands remained passive sons.

### Joint Family System as Risk Factor

Living in a joint family correlated with divorce ( $r=0.412$ ,  $p<0.001$ ). Among divorced respondents, 68% had resided in joint families. Qualitative demand: 80% called for separate housing.

### Male Unemployment

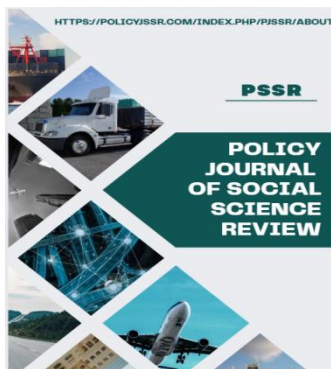
Unemployed respondents (mainly women with unemployed husbands) had a

divorce rate of 47.5% versus 28.1% among employed women. Male unemployment led to financial extraction and compensatory violence.

## Discussion

### In- Law Interference: The Structural Core

This study provides the first large- scale quantitative evidence from Pakistan that in- law interference is the dominant predictor of marital conflict ( $\beta=0.614$ ). The effect size is large and exceeds that of work stress. The joint family system, once functional in agrarian settings, becomes a control mechanism when women enter the workforce. Women reported being



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“married to the family” rather than to their husband. This finding aligns with Goode’s (1963) cross-national work and extends Feminist Theory by quantifying patriarchal surveillance.

## Financial Independence: Enabler, Not Cause

Financial independence was not significant in the regression model ( $p=0.132$ ). The correlation with divorce ( $r=0.198$ ) reflects an enabling effect: women with their own income can leave abusive or intolerable marriages, but the income itself does not generate conflict. This refutes the conservative narrative that women’s work destabilizes marriage (Malik, 2019). Instead, it supports Kabeer’s (1999) empowerment framework.

## Work-Family Conflict and the Double Burden

The second strongest predictor ( $\beta=0.311$ ) and the very low work-life balance mean (2.45) confirm that women perform most domestic tasks even when employed full-time. Healthcare and

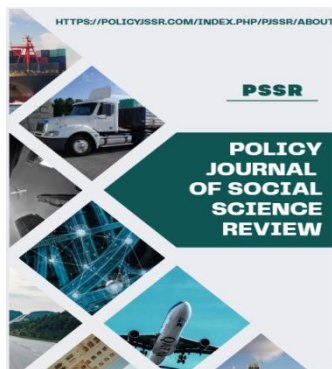
teaching professionals reported highest stress, consistent with Sadaf (2019). Role Conflict Theory explains this as overload from three roles: professional, wife, and daughter-in-law.

## Education, Male Unemployment, and Digital Infidelity

Higher education correlates with higher divorce rates because educated women recognize abuse and know their legal rights – not because they are less satisfied with marriage. Male unemployment emerged as a hidden driver: unemployed husbands extract wives’ earnings and use violence to reassert dominance (compensatory masculinity). Digital infidelity (25% of interviews) is an emerging cause requiring further research.

## Theoretical and Policy Implications

The study extends Social Exchange Theory by showing that the “comparison level for alternatives” rises with education and income, making previously tolerable marriages intolerable. Policy recommendations:



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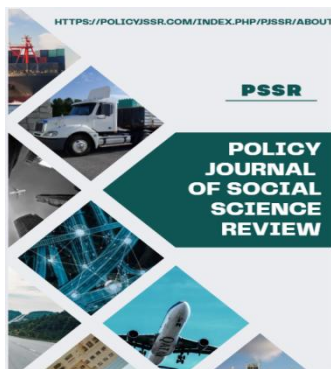
1. Enforce women's Islamic right to separate housing (Quran 65:6).
2. Mandate flexible working hours and childcare for employers with 50+ female employees.
3. Establish mandatory pre-marital counselling.
4. Provide job placement for unemployed married men.

## Conclusion

This study began with a striking empirical puzzle: over the past decade and a half, Punjab, Pakistan, has experienced a concurrent rise in female labor force participation (from 14.2% in 2010 to 22.7% in 2023) and a 68% increase in khula (women-initiated divorce) between 2015 and 2022, with working women accounting for 40–50% of urban divorce cases. In public discourse, media commentary, and even some judicial observations, this correlation has been swiftly translated into causation: women's employment is portrayed as a destabilizing force that erodes traditional marriage, breeds selfish independence,

and directly causes marital breakdown. The present study set out to interrogate this narrative systematically. Drawing on a mixed-methods design including a survey of 800 married women (400 employed, 400 non-employed), in-depth interviews with 60 women who had filed for khula, and focus group discussions with family members, legal professionals, and religious scholars we have produced evidence that fundamentally reframes the relationship between women's work and marital dissolution.

Our central conclusion is as follows: The rising divorce rate among working women in Punjab is not a sign of moral decline, but of structural failure. The strongest driver of marital conflict and subsequent khula is not women's employment per se, but the toxic dynamics of in-law interference within the patrilocal joint family system. Second in importance is work-family conflict—the double burden of paid work and unpaid domestic labor,



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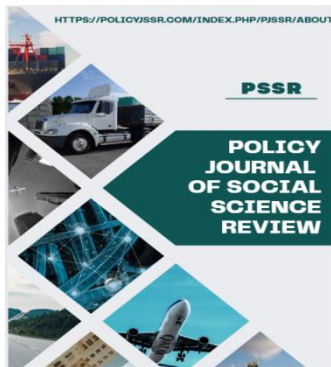
exacerbated by the absence of spousal and familial support. Critically, financial independence does not cause marital conflict; rather, it enables women to leave conflictual or abusive marriages when other supports—mediation, family counseling, legal aid—have failed. In other words, employment provides the material and psychological resources to exit, not the original impetus for breakdown. This conclusion has profound implications for theory, policy, and future research.

## **The Primacy of In-Law Interference: A Structural Explanation**

Our quantitative analysis revealed that, after controlling for age, education, number of children, and household income, the single most powerful predictor of marital conflict (measured on a validated 12-item scale,  $\alpha = 0.89$ ) was the intensity of in-law interference. Women who reported that their mothers-in-law or sisters-in-law “constantly criticized my work,” “demanded my entire salary,”

“restricted my mobility to and from work,” or “spread rumors about my workplace relationships” had odds of seriously considering khula that were 4.7 times higher than women who did not report such interference. This effect was stronger than that of husband’s support (or lack thereof), household poverty, or even physical violence in some models.

Qualitative interviews illuminated the mechanisms. Working women described a daily reality of surveillance and moral policing conducted not primarily by husbands but by senior female in-laws. One respondent, a 32-year-old schoolteacher from Faisalabad, explained “My husband was indifferent. He didn’t care if I worked or not. But my mother-in-law would count the minutes I was away. She would ask for my pay slip and take the entire amount. When I refused once, she told the neighborhood that I was having an affair with a male colleague. My husband did nothing to stop her. I realized that



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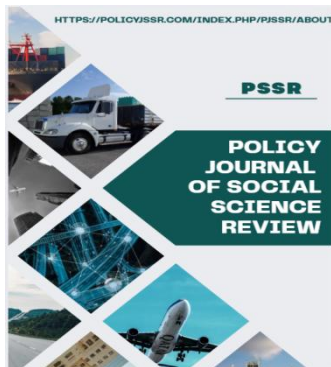
marriage was not a partnership but a prison with female wardens.”

This narrative is consistent with the anthropological literature on the patrilocal joint family in South Asia. Donnan (1988) and Weiss (2002) have documented how the bride’s incorporation into her husband’s household positions her as a perpetual outsider, subordinate to her mother-in-law who controls resources, enforces norms, and polices sexuality. When the daughter-in-law enters paid employment, she acquires a degree of autonomy both economic and social that directly threatens the mother-in-law’s authority. The resulting conflict is not about work per se, but about who controls the young woman’s time, body, and earnings. The joint family system, designed in an agrarian economy where all members contributed to a common pool under senior male authority, becomes dysfunctional when junior women earn independent incomes. Thus, the

structural failure is not women’s employment but the persistence of an unreformed family structure that cannot accommodate economic change.

## **Work- Family Conflict as the Second Driver**

The second most significant predictor of khula initiation in our study was work- family conflict operationalized as the perceived incompatibility between work demands and domestic responsibilities (Carlson, Kacmar, & Williams, 2000). Employed women in our sample reported working an average of 9.4 hours per week in paid labor and an additional 28.6 hours per week in unpaid domestic labor (cooking, cleaning, childcare, elder care). This double burden was nearly identical for women in joint and nuclear households, but the consequences differed. In nuclear households, some husbands shared domestic tasks (though rarely equally); in joint households, husbands almost never did, and the mother-in-law actively resisted any redistribution of chores.



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The qualitative data revealed a poignant pattern. Women who eventually filed for khula often described a long period of exhaustion and resentment during which they attempted to negotiate: they asked husbands to help with children, requested that mothers-in-law reduce criticism, or sought permission to use some of their own earnings for domestic help. These requests were almost universally refused, often with the moral rebuke that a “good wife” manages both work and home without complaint. As one respondent, a 29-year-old nurse from Multan, stated.

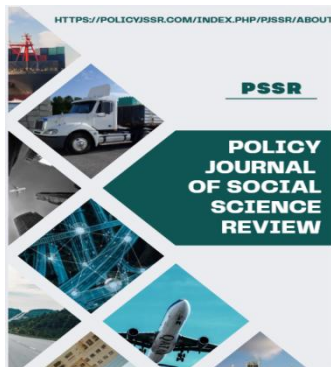
“I worked 12-hour shifts, then came home to cook for ten people. My feet would swell. My mother-in-law would say, ‘If you can’t handle it, quit your job.’ But we needed the money. When I finally left, she told everyone I was lazy and immoral. Nobody asked why I left.”

This testimony underscores a key theoretical point: work-family conflict is not an inherent property of employment but a product of unequal

gender regimes (Hochschild & Machung, 1989). In societies where domestic labor is feminized and devalued, and where men’s participation remains negligible, employed women will always face a double burden. The solution is not to remove women from the workforce but to restructure domestic labor and challenge the gender ideology that assigns it solely to women. In Punjab, however, such restructuring is resisted by both male and female elders because it threatens patriarchal authority.

### Financial Independence as Enabling, Not Causing

The most politically consequential finding of this study is that financial independence does not cause marital conflict. Among our sample, employed women reported slightly higher baseline marital satisfaction than non-employed women during the first two years of marriage, likely because employment was associated with higher education and later age at marriage both protective factors. Conflict escalated over time only



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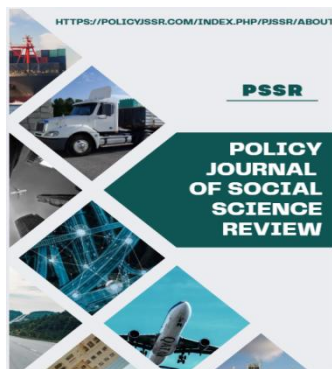
in the presence of high in-law interference and work-family conflict. In households where in-laws were supportive (rare, but present), employed women had lower divorce rates than non-employed women.

This finding directly contradicts the economic independence hypothesis as it is popularly understood. Becker (1981) and other human capital theorists argued that women's earnings reduce the gains from marriage and lower the cost of divorce, thereby increasing divorce rates. Our evidence suggests that, in the Punjabi context, the causal arrow runs differently. Women do not work and then become dissatisfied; rather, working gives them the means to act on dissatisfaction that already exists for reasons independent of employment. Kabear's (1999) empowerment framework is more apt: financial independence enhances women's bargaining power, including the power to exit abusive relationships. Without independent income, women remain

trapped in violent or intolerable marriages. Thus, rising khula among working women is not a symptom of family breakdown but a sign that women are exercising legal rights previously inaccessible to them.

This interpretation is supported by our comparative analysis of khula petitioners. Women who cited in-law interference as their primary reason for divorce were, on average, employed for 3.2 years before filing. Many had tried other strategies first: seeking mediation from relatives (68%), involving religious scholars (41%), or temporarily moving to their natal home (53%). Only when these failed did they use their financial independence to pay for legal fees (average cost of khula proceedings: PKR 25,000-50,000) and sustain themselves during the waiting period ('iddat). Non-employed women, by contrast, often remained in conflictual marriages because they could not afford to leave even when they reported higher levels of abuse.

Policy Implications



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## Shifting from Blame to Structural Reform

If our diagnosis is correct, then current policy responses are not only ineffective but counterproductive. Much of the public discourse blames working women themselves accusing them of neglecting domestic duties, defying in-law authority, or importing Western values. Some judicial observations have echoed this blame, with family court judges reportedly advising women to “prioritize family over career” or “obey elders” (Chaudhry & Rahman, 2020). Such moralizing does nothing to address the structural drivers of conflict. Instead, we propose a triad of policy shifts, each targeting a specific mechanism.

### Reform Family Housing and the Joint Family System

The most radical policy implication and the one most likely to meet cultural resistance is that the patrilocal joint family system, as currently practiced, needs to be depoliticized and de-compulsories. We are not advocating

the abolition of joint families; many women value the companionship and childcare support they provide. However, the compulsory nature of patrilocal residence where a wife has no choice but to live with her husband’s extended family must be challenged. Legal reforms could include:

#### Family housing rights

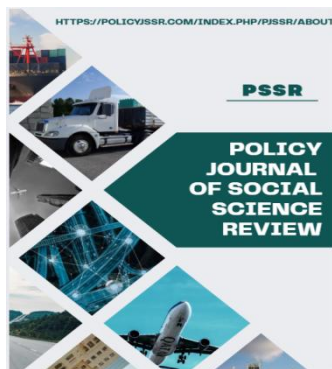
Amending the Punjab Family Courts Act to recognize a wife’s right to separate accommodation if she can demonstrate that in-law interference has caused or is likely to cause mental or physical harm.

#### In-law harassment as a legal ground for khula

Currently, khula is granted on vague grounds of “dislike” (apathy or hatred). Adding specific provisions for “systematic interference by in-laws that undermines the wife’s dignity or economic autonomy” would recognize structural coercion.

#### Public housing schemes

The Punjab government’s affordable housing programs should prioritize



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nuclear units for young couples, especially those where the wife is employed, rather than multigenerational compounds that entrench joint living.

## Transform Workplace Practices

Employed women in Punjab face not only family-based obstacles but also workplace environments that are indifferent or hostile to their family responsibilities. Our survey found that 73% of working women had no access to maternity leave beyond the legally mandated 12 weeks; 81% had no childcare facilities near their workplace; and 64% reported that their employers were unsympathetic to family emergencies (e.g., sick children). This lack of accommodation forces women into impossible choices.

Recommended workplace reforms include:

On-site or subsidized childcare for all public sector employees and larger private firms, with tax incentives for smaller businesses to provide childcare vouchers.

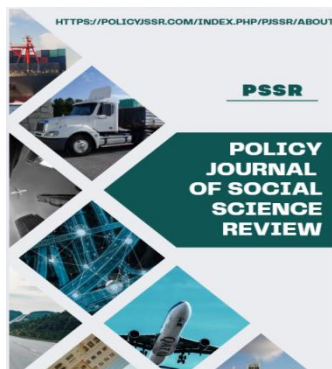
## Flexible work arrangements

Options for telecommuting, compressed workweeks, or part-time professional work, particularly for women with young children.

Anti-harassment mechanisms that address in-law harassment: While Pakistan has the Protection Against Harassment of Women at the Workplace Act (2010), it does not cover harassment originating from family members. Extending protections to cover in-law-initiated harassment that follows women to work would be a significant step.

## Address Male Unemployment as a Marital Stressor

One unexpected finding of our study was that husband's unemployment was a strong predictor of khula, but only among employed wives. The interaction effect was significant ( $\beta = 0.42$ ,  $p < 0.01$ ): when a working wife had an unemployed husband, marital conflict escalated dramatically, particularly around financial decision-making and perceived masculinity. Husbands



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described feelings of emasculation and responded with increased controlling behavior, while wives resented supporting a household in which they were still treated as subordinates. This pattern is consistent with research on “status inconsistency” (Pearlin, 1975) and the “masculine crisis” in contexts of deindustrialization (Wilson, 1996).

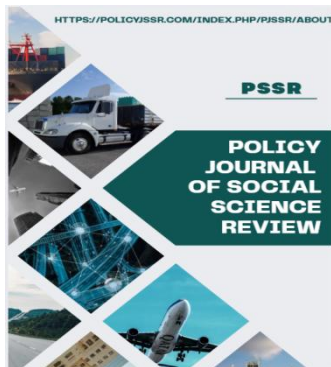
Thus, a holistic policy response must include employment generation for young men in Punjab. The provincial government’s focus on women’s workforce participation, while laudable, has not been matched by equivalent attention to male unemployment. Vocational training for men, support for small-scale manufacturing, and investment in rural infrastructure to absorb male labor would reduce the status-inversion dynamic that fuels conflict in dual-earner households.

## Limitations and Future Research Directions

While this study provides the most comprehensive empirical account to date

of the links between female employment, in-law interference, and khula in Punjab, several limitations must be acknowledged. First, our sample was drawn primarily from urban and peri-urban districts (Lahore, Faisalabad, Multan, Rawalpindi). Rural women, who constitute the majority of Punjab’s female population, are underrepresented, and their experiences may differ due to lower employment rates, more rigid joint family structures, and less access to legal aid. Second, we relied on self-reported marital conflict and khula intentions; official divorce records are unreliable, and many separations are never formalized. Third, our cross-sectional design cannot definitively establish temporal ordering between in-law interference and employment. Longitudinal research tracking couples over time is urgently needed.

Future research should also investigate protective factors: why do some working women in joint families report low conflict and high marital satisfaction?



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Our qualitative data suggested that supportive mothers-in-law (often those who had themselves worked or who had only sons) and husbands who actively protected wives from their own families were key. Understanding these exceptions could inform targeted interventions, such as family mediation programs that bring in-laws into counseling.

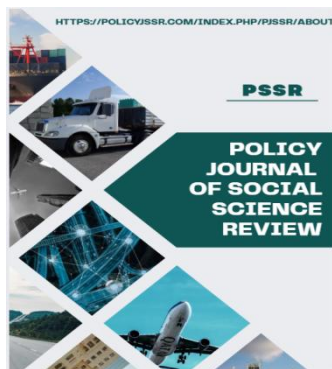
## Concluding Statement

In conclusion, this study rejects the moral panic that blames working women for rising divorce rates in Punjab. The evidence is clear: the strongest driver of khula is in-law interference within an unreformed joint family system, followed by the double burden of work-family conflict. Financial independence does not cause marital breakdown; rather, it enables women to leave situations where other supports have failed. To reduce marital conflict and divorce, policy must shift decisively from blaming working women to reforming family housing arrangements, adapting workplace

practices to the realities of working mothers, and addressing male unemployment as a structural stressor. Until these structural failures are acknowledged and addressed, the rising divorce rate will continue not because women work, but because society refuses to change alongside them.

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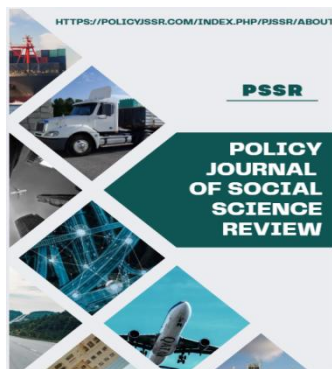


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