

Research Paper

Religiosity, Emotional Maturity and Adjustment among Working and Non-working Women

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ABSTRACT

The present study aimed to explore the religiosity, emotional maturity and adjustment among working and non-working women. It also examined the interrelationships of these variables with one another as well as with education and age. The sample consisted of 100 women aged 25–55 years, including 50 working and 50 non-working women, selected through purposive sampling from rural and urban areas of Rae-Bareilly district. Three standardized measures (1) Religiosity Scale by Bhushan (2009), (2) Emotional Maturity Scale by Singh and Bhargava (2012) and (3) Adjustment Inventory by Asthana (1968) were administered. Mean, standard deviation, Pearson's product moment correlations and *t*-tests were employed for data analysis. Findings of the *t*-tests revealed significant differences between working and non-working women. Non-working women reported higher levels of religiosity and emotional maturity whereas working women demonstrated better adjustment. Correlational analysis also showed distinct patterns across groups. Among working women education is negatively related to religiosity and emotional maturity. Religiosity is positively associated with emotional maturity. Among non-working women emotional maturity emerged as a significant correlate of adjustment and education is negatively associated with age. The findings suggest that women's psychological functioning is shaped by employment status, role demands and socio-cultural context highlighting the dynamic nature of emotional maturity and adjustment.

Keywords: *Religiosity, Emotional Maturity, Adjustment, Education, Age, Working women, Non-Working Women*

Women play a pivotal role in shaping families, communities and society at large. Traditionally, Indian society has viewed women primarily in domestic roles. But rapid socio-economic changes, urbanization and increasing access to education have significantly expanded women's participation in higher education and the workforce. As a result, contemporary Indian society reflects a coexistence of two prominent social groups among women i.e. working women and non-working women. These two groups often experience distinct social expectations, role demands and psychological challenges. Generally, working women refer to women who are engaged in paid employment or income-generating activities outside the home on a full-time or part-time basis. Their work may include professional, semi-professional, skilled or unskilled occupations across public or

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private sectors while non-working women primarily engaged in unpaid household responsibilities like caregiving and family management (Devi, 2020; Soni & Verma, 2024).

Research findings on the quality of life of working and non-working women are varied. Aftab, Younas and Nisar (2022) reported that non-working women are more guided by social customs and family decisions whereas working women exhibit greater autonomy and self-confidence. Rattani (2012) found that women mainly view their roles as familial, financial and socio-political, and these perceptions strongly influence their quality of life. Farsole and Baid (2023) noted comparable levels of overall quality of life among working and non-working women. However, Anand and Sharma (2017) noted that non-working women reported comparatively better quality of life with a significant advantage in the social domain.

Religiosity occupies a prominent place in Indian society where religious beliefs and practices are deeply embedded in daily life. For many women religiosity serves as a source of moral guidance, emotional comfort and social support. It often provides meaning during times of stress and contributes to psychological resilience. According to Bhushan (2009) religiosity is the extent to which an individual believes, accepts and practices religious values, beliefs and rituals. It denotes the degree to which religion influences one's thoughts, feelings, moral conduct and daily life. Kardam (2021) observed no significant difference between working and household women in religiosity and coping mechanisms. However, working women showed a significantly higher internal locus of control than household women. The study also reported no significant correlation among religiosity, locus of control and coping skills. It suggests that these variables function independently in women's mental health.

Emotional maturity is the capacity to recognize, regulate and express one's emotions in a healthy, balanced and appropriate way. An emotionally mature individual is not someone who has completely removed all sources of anxiety and hostility. Rather than being a fixed trait, emotional maturity is a dynamic process that involves increasing self-awareness and consistently working to integrate emotions, thoughts and actions in a healthy and balanced way (Singh & Bhargava, 2012). Previous studies show mixed findings regarding emotional maturity among working and non-working women. Vaghela (2014) and Jarsania (2015) reported that working women exhibit higher emotional maturity than non-working women. In contrast, Agrawal and Srivastava (2016) found no difference in self-esteem but observed greater emotional stability among non-working women. Chavda (2018) further reported significant differences in emotional maturity and mental health along with a positive relationship between emotional maturity and mental health.

Adjustment refers to the ability to cope with life changes and achieve a balanced state. It can be seen as a process which involve the strategies people use to handle challenges and as an achievement which reflect the attainment of stability and well-being (Sharma, 2016). Effective adjustment is essential for psychological well-being; particularly for women who frequently balance multiple roles within family and society. Research findings indicate varied patterns of adjustment and life satisfaction among working and non-working women. Singh and Singh (2023) found that non-working women showed better adjustment while working women reported higher life satisfaction. Kumar and Kumar (2018) reported superior marital adjustment and lower stress among non-working women but noted no difference in life satisfaction between the groups. In contrast, Kachchhi (2014) reported that working women were better adjusted particularly in social, emotional and health domains.

Education and age are important determinants of women's psychological development and adjustment. Higher education strengthens self-confidence, independence and emotional regulation while increasing age and life experience enhance psychological maturity and coping abilities. Mankani and Yenagi (2012) reported no significant difference in mental health between working and non-working women although working women showed slightly better overall mental health. Among working women age, education, income and number of children were positively associated with mental health whereas larger family size was negatively related.

Objectives of the Study:

1. To examine the level of religiosity, emotional maturity and adjustment among working women and non-working women.
2. To examine the relationship between education, age, religiosity, emotional maturity and adjustment among working women.
3. To examine the relationship between education, age, religiosity, emotional maturity and adjustment among non-working women.
4. To compare working and non-working women on the dimensions of religiosity, emotional maturity and adjustment

Hypotheses of the Study:

1. There will be significant relationship between education, age, religiosity, emotional maturity and adjustment among working women.
2. There will be significant relationship between education, age, religiosity, emotional maturity and adjustment among non-working women.
3. There will be significant difference between working and non-working women in terms of religiosity.
4. There will be significant difference between working and non-working women in terms of emotional maturity.
5. There will be significant difference between working and non-working women in terms of adjustment.

METHODOLOGY

Sample:

The sample for the present study consisted of 100 women drawn from the Rae-Bareilly district. The sample included 50 working women and 50 non-working women. Participants were selected from both rural and urban areas to ensure diversity in background and living conditions. The age of the respondents ranged from 25 to 55 years with a minimum qualification of Intermediate. A purposive sampling technique was adopted to include women who met the criteria of age, employment status and willingness to participate in the study.

Measures:

1. **Religiosity Scale (RS):** To assess the level of religiosity among working and non-working women, the Religiosity Scale developed and standardized by Bhushan (2009) was employed. The scale comprises 36 items and each has to be rated on a five-point Likert format ranging from Totally Agree to Totally Disagree. Responses are scored from 5 to 1 for positive items and reverse scores 1 to 5 for negative items. Higher scores reflect a greater degree of religiosity. Participants were instructed to select the option that best represented their views for each statement. The reliability of the scale was established through split-half and test-retest methods yielding

coefficients of 0.69 and 0.78, respectively. Higher total scores on the scale indicate higher level of religiosity.

2. **Emotional Maturity Scale (EMS):** To measure the emotional maturity of the working and non-working women an Emotional Maturity Scale developed and standardized by Singh and Bhargava (2012) was used. The Scale consists of 48 self-report items, classified into five dimensions namely emotional stability, emotional progression, social adjustment, personality integration and independence. The scale follows a five-point response format ranging from very much to never with scores from 5 to 1 respectively. Higher total scores on the scale indicate a higher level of emotional immaturity. But in the present study, all items of the scale were scored in a reverse manner (Very much = 1 to Never = 5) such that higher scores indicated greater emotional maturity. The reliability of the scale was determined through the test-retest method with a coefficient of 0.75 and internal consistency analysis yielding coefficients ranging from 0.42 to 0.86.
3. **Adjustment Inventory:** To assess the level of adjustment of working and non-working women an Adjustment Inventory developed and standardized by Asthana (1968) was employed. The self-administered inventory consists of 40 items (Second Form) and respondents have to indicate their answers by marking (✓) either “Yes” or “No” for each statement. Higher scores reflect better adjustment. The reliability of the scale was established using the split-half method with the Spearman-Brown correction which yielded a reliability coefficient of 0.80.

Procedure:

The present study was conducted on a sample of 100 women, comprising 50 working women and 50 non-working women. The participants were contacted personally and briefed about the purpose of the study. Informed consent was obtained from all participants and they were assured that their responses would be kept strictly confidential and would be used solely for research purposes. They were requested to provide the personal information such as age, education, employment status etc. on the provided place in each test. Three standardized scales were administered to measure religiosity, emotional maturity and adjustment. Clear instructions were given to the participants before administering the tools and any doubts were clarified to ensure accurate responses. The participants were encouraged to respond honestly and adequate time was allowed for completing the questionnaires. After completion, the questionnaires were checked for accuracy and completeness.

RESULTS

The data were analyzed using SPSS. Mean, standard deviation, Pearson’s product-moment correlation and *t*-tests were employed. The results are given below:

Table 1: Mean, SD & Intervariable Correlations of Working Women (N=50)

Sl. No.	Variables	Mean	SD	1	2	3	4	5
1.	Education	1.90	.65	-				
2.	Age	30.18	5.20	-.15	-			
3.	Religiosity	130.36	16.41	-.28*	.01	-		
4.	Emotional Maturity	149.72	41.43	-.35*	-.11	.39**	-	
5.	Adjustment	22.20	5.22	-.11	.21	-.07	.26	-
*P< .05		**P< .01						

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Table-1 presents the correlations of working women between various variables. The pattern of perception of correlations among the variables is noticeable. The correlation analysis among working women reveal that education has a significant but negative correlation with religiosity ($r = -.28$, $P < .05$). It means that higher educational attainment is associated with lower religiosity among working women. Education also has a significant negative correlation with emotional maturity ($r = -.35$, $P < .05$). It indicates a decrease in emotional maturity scores with higher levels of education. Religiosity has a positive and highly significant relationship with emotional maturity ($r = .39$, $P < .01$). It means that more religious working women tend to be emotionally more mature. Age does not have any significant relationship with education, religiosity, emotional maturity and adjustment. Similarly, adjustment also does not exhibit any significant correlation with education, age, religiosity and emotional maturity. It suggests that adjustment among working women may be influenced by other factors beyond the variables considered in this study. Thus, hypothesis no.1 is partially accepted as significant associations are found among education, religiosity and emotional maturity while age and adjustment do not show any significant relationships with the other variables.

Table 2: Mean, SD & Intersubject Correlations of Non-Working Women (N=50)

Sl. No.	Variables	Mean	SD	1	2	3	4	5
1.	Education	1.38	.64	-				
2.	Age	37.78	10.84	-.49**	-			
3.	Religiosity	144.54	22.18	-.13	.22	-		
4.	Emotional Maturity	172.08	30.94	-.09	.13	-.27	-	
5.	Adjustment	19.20	6.71	.11	-.10	-.12	.32*	-
*P< .05 **P< .01								

Table-2 clearly demonstrates that non-working women differ in perception of relationship between various variables. Education has a significant negative correlation with age ($r = -.49$, $P < .01$). This indicates that younger non-working women in the sample tend to have higher levels of education while older non-working women tend to have lower levels of formal education. This trend reflect generational variations in access to education where younger women having greater opportunities due to the growing emphasis on female education in recent years. Education does not have any significant correlation with religiosity, emotional maturity and adjustment. Similarly, age is not significantly related to religiosity, emotional maturity and adjustment. Religiosity has a negative correlation with emotional maturity and adjustment but this association is not statistically significant. A significant positive correlation is observed between emotional maturity and adjustment ($r = .32$, $P < .05$). It means that higher emotional maturity is associated with better adjustment among non-working women. Thus, hypothesis no.2 is partially accepted as significant relationships are found between education and age and between emotional maturity and adjustment while no significant associations are observed among the remaining variables.

Table-3: Comparison of Religiosity, Emotional Maturity and Adjustment among Working and Non-Working Women (N=100)

SN	Variables	Group	N	Mean	SD	df	t-value
1.	Religiosity	Working Women	50	130.36	16.41	98	-
		Non-Working Women	50	144.54	22.18		3.63***
2.	Emotional Maturity	Working Women	50	149.72	41.43	98	-3.06**
		Non-Working Women	50	172.08	30.94		
3.	Adjustment	Working Women	50	22.20	5.22	98	2.49**
		Non-Working Women	50	19.20	6.71		
P< .01 *P< .001							

Table-3 presents a comparative analysis of religiosity, emotional maturity and adjustment between working and non-working women. The results reveal significant differences between the two groups on all three variables. Non-working women scored significantly higher on religiosity (M = 144.54, SD=22.18) than working women (M = 130.36, SD=16.41). The obtained t-value -3.63 is significant at .001 levels. It suggests that non-working women tend to be more religious than their working counterparts. Thus, hypothesis no.3 is accepted.

Similarly, a significant difference is also observed in emotional maturity between the two groups. Non-working women reported higher emotional maturity (M = 172.08, SD=30.94) than working women (M = 149.72, SD=41.43). The obtained t-value -3.06 is significant at the .01 level. It indicates that non-working women demonstrate greater emotional maturity than working women. Thus, hypothesis no.4 is accepted.

In contrast, working women scored significantly higher on adjustment (M = 22.20, SD=5.22) compared to non-working women (M = 19.20, SD=6.71). The obtained t-value 2.49 is significant at .01 level. It suggests that working women exhibit better adjustment than non-working women. Thus, hypothesis no.5 is accepted. Hence, we can conclude that employment status has significant effect on religiosity, emotional maturity and adjustment among women.

DISCUSSION

Indian society continues to reflect a coexistence of traditional and modern value systems where women simultaneously negotiate domestic expectations and emerging professional roles. This duality is evident in the differential patterns observed between working and non-working women in the present study.

Non-working women scored significantly higher on religiosity than working women. This finding is consistent with the observations of Aftab, Younas and Nisar (2022) who observed that non-working women tend to be more guided by social customs, traditions and family values. In the Indian context, religious practices are often embedded in household routines, rituals and caregiving roles which are predominantly managed by non-working women. Greater engagement in domestic life may increase opportunities for religious participation thereby strengthening religiosity. In contrast, working women due to exposure to secular environments and diverse belief systems may gradually adopt a more pragmatic orientation leading to comparatively lower religiosity. This interpretation is further supported by the significant negative relationship between education and religiosity among working women which suggest that higher education may foster independent thinking and reduce reliance on

religious frameworks. This finding diverges from Kardam (2021) who reported no significant difference in religiosity between working and household women which indicate that regional, educational and occupational variations may influence religious involvement differently across samples.

Similarly, non-working women scored significantly higher on emotional maturity than working women. This finding contrasts with studies by Vaghela (2014) and Jarsania (2015) who reported higher emotional maturity among working women but aligns more closely with Agrawal and Srivastava (2016) who observed greater emotional stability among non-working women. Emotional maturity as conceptualized by Singh and Bhargava (2012) is a dynamic developmental process influenced by life experiences rather than occupational status alone. Non-working women often engage in sustained emotional labour through caregiving, conflict management and long-term family responsibilities which may enhance emotional regulation, tolerance and interpersonal sensitivity. Additionally, the relatively higher age of non-working women in the sample may have contributed to greater emotional maturity as increasing age and life experience are known to foster psychological stability.

Among working women the lower emotional maturity scores should not be interpreted as emotional inadequacy but may reflect role conflict and emotional strain arising from balancing occupational demands and domestic responsibilities. This finding supports the view that emotional maturity is not a fixed attribute but a flexible psychological capacity that may fluctuate in response to prolonged stress and role overload (Singh and Bhargava, 2012).

In contrast, working women exhibited significantly better adjustment than non-working women. This result is in line with Kachchhi (2014) who found working women to be better adjusted in social, emotional and health domains. Employment provides women with structured routines, financial independence, broader social exposure and problem-solving experiences. These factors may enhance coping strategies and foster resilience which leads to better adjustment outcomes. Although Singh and Singh (2023) found better adjustment among non-working women but they reported higher life satisfaction among working women which suggest that adjustment and subjective well-being may not always align uniformly. The present findings indicate that despite lower religiosity and emotional maturity working women may develop more effective coping strategies to deal with daily life challenges.

The correlational findings further emphasize the context-specific functioning of psychological variables among working women. The negative relationship between education and religiosity supports the modernization perspective where increased education encourages rational thinking and autonomy. At the same time, the positive association between religiosity and emotional maturity suggests that religiosity may serve as a psychological resource for working women which help them to manage emotional demands. This finding partially contradicts Kardam (2021) who reported independent functioning of religiosity and coping. This indicates that among working women religiosity may assume a supportive role under occupational stress.

Among non-working women, the significant positive relationship between emotional maturity and adjustment is consistent with Sharma's (2016) conceptualization of adjustment as closely tied to emotional regulation. Since non-working women may have fewer external coping resources such as financial independence or workplace support, internal

psychological strengths like emotional maturity become crucial for successful adjustment. The lack of significant associations between religiosity and adjustment suggests that while religiosity may provide meaning and comfort, it does not necessarily translate into effective adjustment unless accompanied by emotional competence.

CONCLUSION

Overall, the findings suggest that working and non-working women develop different psychological strengths shaped by their respective social roles. Non-working women tend to exhibit higher religiosity and emotional maturity rooted in traditional and relational contexts whereas working women demonstrate better adjustment through exposure to diverse challenges and adaptive demands. These patterns highlight that women's psychological well-being is not determined solely by employment status but is contextually constructed through the interaction of education, age, role expectations and social environments.

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Conflict of Interest

There is no conflict of interest.

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