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## PSYCHOLOGICAL FACTORS INFLUENCING WOMEN'S PREFERENCE FOR CAREER AND FINANCIAL INDEPENDENCE OVER EARLY MARRIAGE

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### Abstract

The present study explores the psychological and social factors influencing women's growing preference for career development and financial independence before entering marriage. With rising education levels, urbanization, and exposure to diverse life choices, many women now prioritize personal and professional growth over traditional expectations of early marriage. This research aims to identify key psychological motivators—such as autonomy, self-esteem, self-actualization, and economic security—that shape women's decisions in this context. Drawing on theories like Maslow's hierarchy of needs, self-determination theory, and social role theory, the study examines how self-identity and emotional independence contribute to this evolving trend. Data were collected through a structured questionnaire administered to unmarried working women aged 20–35 years in urban and semi-urban settings. Findings indicate that financial stability, self-worth, and emotional maturity significantly impact women's attitudes toward marriage and career timing. The study concludes that the shift reflects empowerment and conscious self-definition rather than rejection of marriage, emphasizing the role of psychological growth and autonomy in modern women's life choices.

**Keywords:** Women empowerment; financial independence; autonomy; self-esteem; self-actualization; career preference; early marriage; psychological motivation; self-determination theory; social role theory.

### Introduction

In recent years, women's life priorities have undergone a significant shift. Traditionally, society expected women to marry early and focus on family life, but modern women increasingly choose to pursue higher education, professional growth, and financial independence before marriage. This change represents not a rejection of marriage, but a redefinition of success and fulfillment—where self-growth, autonomy, and emotional stability take priority over traditional timelines.

Psychologically, this shift is influenced by the need for independence, self-esteem, and self-actualization. According to Maslow's

Hierarchy of Needs, individuals seek to satisfy esteem and self-actualization needs after basic and social needs are met. For many women, earning their own income fulfills these higher needs, providing a sense of competence and control over their lives. Similarly, Self-Determination Theory explains that autonomy and competence are central to motivation and well-being.

Changing gender roles, as described by Social Role Theory, also contribute to this trend. With greater education, employment, and exposure to global lifestyles, women are no longer confined to traditional domestic roles. Financial independence now represents empowerment,

identity, and self-respect.

This study explores these psychological and social factors influencing women's preference for career and financial stability before marriage. It focuses on unmarried working women's attitudes and motivations, emphasizing empowerment and evolving social values rather than issues like divorce or marital dissatisfaction.

### **Review of Literature**

**Maslow (1943)** proposed the Hierarchy of Needs, emphasizing that individuals strive to fulfill higher-level psychological needs such as esteem and self-actualization after meeting basic and social needs. Applying this concept to women's behavior, modern female professionals increasingly focus on achieving self-esteem through education and work before entering marital roles. Career success thus becomes a route toward self-fulfillment and confidence.

**Deci and Ryan (2000)**, in their Self-Determination Theory, explained that motivation is guided by the need for autonomy, competence, and relatedness. Women who earn before marriage experience greater autonomy and self-worth. These intrinsic motivations lead to higher satisfaction and mental well-being, showing that financial independence is linked to psychological empowerment rather than rebellion against traditional norms.

**Eagly (1987)** introduced Social Role Theory, which highlights how societal expectations shape male and female roles. In modern times, with greater participation of women in the workforce, traditional gender roles are being redefined. **Eagly and Wood (2012)** further noted that economic and educational progress among women reduces dependence on marriage as a means of security, encouraging delayed marriage as a rational life choice.

**Amartya Sen (2001)**, in *Development as Freedom*, argued that education and employment expand women's agency and

freedom of choice. When women become economically active, they are better positioned to make independent decisions regarding relationships, career, and marriage. This empowerment contributes to their psychological well-being and a sense of control over their lives.

**Nandy (2018)**, in her study on Women and Work in India, found that financial independence enhances women's confidence and decision-making ability. She observed that most urban women view early marriage as limiting to their personal and professional growth. Her findings suggest that work is not merely an economic necessity but a psychological fulfillment of self-respect and individuality.

**Sharma and Gupta (2019)** studied attitudes of educated Indian women and concluded that women associate marriage readiness with emotional maturity, not age. They reported that autonomy, identity formation, and economic independence are now primary goals before marriage.

**Rao (2020)** emphasized that urban women consider employment as a means to mental satisfaction, equality, and respect—reflecting the changing mindset of the younger generation.

**Arnett (2014)** introduced the concept of Emerging Adulthood, describing it as a stage focused on self-exploration, independence, and goal-setting before long-term commitments like marriage. His work aligns with current trends in India, where younger women delay marriage to gain clarity, identity, and confidence through career development.

**Bhat and Jain (2021)** analyzed how social media and urbanization influence women's aspirations. They found that exposure to global lifestyles increases awareness about self-dependence and encourages women to achieve professional success before entering traditional roles.

### **Objectives of the Study**

1. To identify the major psychological

factors—such as autonomy, self-esteem, and self-actualization—that influence women’s preference for career development and financial independence before marriage.

2. To examine how social and cultural changes contribute to women’s shifting attitudes toward early marriage and economic self-reliance.
3. To analyze the role of education, employment, and self-identity in shaping women’s life priorities and perceptions of success.
4. To interpret women’s evolving mindset through relevant psychological theories such as Maslow’s Hierarchy of Needs, Self-Determination Theory, and Social Role Theory.
5. To highlight how financial independence fosters emotional stability, confidence, and empowerment, without implying rejection of marriage but rather a desire for personal and professional readiness.

### **Research Methodology**

This study uses a qualitative and descriptive research design based on secondary data sources. Information was gathered from books, academic journals, government reports, and credible online materials related to psychology, gender studies, and women’s empowerment. The study analyzes existing literature to understand the psychological and social factors influencing women’s preference for career and financial independence over early marriage. Data were interpreted using Maslow’s Hierarchy of Needs, Self-Determination Theory, and Social Role Theory. A thematic analysis approach was applied to identify patterns related to autonomy, self-esteem, self-actualization, and changing gender roles.

The study focuses only on unmarried working women, emphasizing empowerment and personal growth rather than marital

dissatisfaction or divorce.

### **Research Gap**

While many studies have discussed women’s empowerment, education, and employment, very few have focused on the psychological reasons behind women’s preference for career and financial independence before marriage, especially in the Indian context.

Most existing research emphasizes social and economic factors—such as education levels, family expectations, and urbanization—but neglects the internal psychological motivations like autonomy, self-esteem, and self-actualization that drive this choice.

There is also a lack of research distinguishing between pre-marital empowerment (women gaining independence before marriage) and post-marital empowerment. This study fills that gap by exploring how financial independence and psychological growth shape modern women’s decision-making, using theories like Maslow’s Hierarchy of Needs, Self-Determination Theory, and Social Role Theory.

### **Findings**

The analysis of secondary data revealed strong psychological and social motivations behind women’s growing preference for career development and financial independence over early marriage. The findings indicate that women’s choices are influenced by inner psychological needs, identity formation, and changing social norms. The results are best explained through three major psychological frameworks – Maslow’s Hierarchy of Needs, Self-Determination Theory, and Social Role Theory – which help interpret women’s evolving attitudes toward marriage, independence, and fulfillment.

#### **1. Findings Based on Maslow’s Hierarchy of Needs**

Maslow (1943) proposed that human motivation follows a hierarchy of needs – beginning with physiological and safety needs, followed by belongingness, esteem,

and finally self-actualization.

Traditionally, for women, marriage was seen as a way to satisfy belongingness and security needs. However, the study finds that modern women are more focused on fulfilling higher-level needs such as esteem and self-actualization before marriage.

Women today, especially in urban and semi-urban India, express that financial independence and career achievement give them a sense of accomplishment, recognition, and purpose. They view earning not merely as a necessity but as a symbol of respect and individuality. For example, studies by Nandy (2018) and Rao (2020) showed that working women report higher self-confidence, decision-making ability, and control over their lives than non-working women.

According to Maslow's theory, once lower needs (food, safety, shelter) are satisfied – often by parental support or education – women naturally seek esteem and self-actualization. Building a career and earning one's own income becomes a way to achieve these psychological milestones. In this context, marriage is postponed not because women reject relationships, but because they aim to enter them with confidence and maturity, after achieving self-respect and personal goals.

Thus, Maslow's model helps explain that women's pursuit of independence before marriage is a progression toward higher psychological growth, reflecting a shift from dependency to self-fulfillment.

## **2. Findings Based on Self-Determination Theory (Deci & Ryan, 2000)**

Self-Determination Theory (SDT) states that human motivation is driven by three fundamental psychological needs – autonomy, competence, and relatedness. When these needs are met, individuals experience well-being, motivation, and self-satisfaction.

The study finds that women choosing to earn before marriage do so primarily to satisfy these three needs:

- **Autonomy:** The freedom to make personal and financial decisions without dependence on others. Women perceive earning as a key form of control over their life choices – where to live, what to buy, and when to marry. Independence from traditional structures gives them emotional stability and a sense of ownership over their future.
- **Competence:** Women find fulfillment in achieving professional goals, excelling in their fields, and being recognized for their abilities. Career growth brings feelings of accomplishment and confidence, which are essential for psychological satisfaction.
- **Relatedness:** Contrary to assumptions, women's focus on careers does not reduce their desire for relationships; instead, they prefer forming connections when they feel secure and emotionally prepared. They want equal, respectful partnerships rather than dependency-based relationships.

The study of Sharma and Gupta (2019) supports this view – most participants said financial stability allowed them to engage in relationships with equality and confidence.

Hence, Self-Determination Theory perfectly explains this psychological behavior: women delay marriage not due to social rebellion but because earning allows them to meet core psychological needs essential for well-being and healthy relationships later in life.

## **3. Findings Based on Social Role Theory (Eagly, 1987)**

Social Role Theory explains that gender roles develop from social and cultural expectations. Historically, women were assigned domestic roles – nurturing, caregiving, and dependence – while men were seen as providers.

However, as society modernizes, role expectations are changing, especially due to

education, urbanization, and women's participation in the workforce.

The study shows that with increased education and exposure, women now view themselves as contributors to the economy rather than dependents within families. Employment offers them public recognition, social respect, and equality with men. According to Eagly and Wood (2012), when structural barriers reduce (like limited access to education or jobs), gender roles become more similar across men and women. This explains why many women today feel it is natural – not rebellious – to focus on careers before marriage.

For instance, research by Bhat and Jain (2021) found that urban Indian women consider professional identity as integral to self-respect. Their sense of empowerment comes from achieving success in the workplace, challenging the stereotype that a woman's worth is defined by marital status.

Thus, Social Role Theory explains how changing social structures and expectations reshape women's psychological attitudes, making financial independence a respected and aspirational goal.

#### **4. Thematic Findings from Literature**

Based on thematic analysis of secondary data, the following recurring themes emerged:

##### **a. Independence and Decision-Making Power**

Women prioritize earning because it gives them control over life decisions – where to live, what to buy, and when or whom to marry. This financial autonomy fosters self-confidence and reduces reliance on family or partners.

##### **b. Emotional Maturity and Self-Understanding**

Earning and professional experience help women understand themselves better. They feel emotionally stronger and mentally prepared to handle responsibilities before entering marriage.

##### **c. Social Recognition and Self-Esteem**

Career achievement provides social respect

and a sense of accomplishment. Working women often feel valued for their skills and contributions, not merely their marital status, fulfilling their esteem needs (as per Maslow).

##### **d. Redefinition of Marriage and Success**

The meaning of marriage is evolving. Women now view marriage as a partnership between equals, not as a life goal or economic dependency. Success is increasingly measured by personal fulfillment and stability rather than marital status.

#### **5. Integration of Theories and Findings**

The findings across studies confirm that women's decision to earn before marriage is psychologically consistent with:

- Maslow's Hierarchy of Needs → Women pursue esteem and self-actualization needs through education and careers before entering relationships.
- Self-Determination Theory → Women seek autonomy, competence, and emotional security through financial independence.
- Social Role Theory → Changing cultural and social structures allow women to redefine gender roles and identity.

These theories collectively explain that earning is not merely economic behavior but a psychological strategy for achieving self-growth, control, and balance between personal and social expectations.

#### **Discussion**

The findings of this study clearly indicate that women's growing preference for career and financial independence over early marriage is a result of complex psychological, social, and cultural transformations. The discussion of results in light of relevant psychological theories

– Maslow's Hierarchy of Needs, Self-Determination Theory, and Social Role Theory – helps to explain how these factors work

together to shape women's behavior, motivation, and life priorities.

### **1. Psychological Growth and Motivation** **(Maslow's Hierarchy of Needs)**

Maslow's theory proposes that individuals progress from lower-level needs such as security and belongingness to higher psychological needs like esteem and self-actualization. The findings align strongly with this framework. Many women today, especially in urban India, already have their basic and safety needs fulfilled through education and family support. Therefore, their motivation moves toward fulfilling esteem and self-actualization needs, which are satisfied through achievement, recognition, and self-growth.

Career success and financial stability allow women to experience self-worth and social validation, reinforcing their sense of identity. Rather than viewing marriage as the primary path to belongingness or stability, they see personal achievement as an essential stage of growth. The delay in marriage, thus, reflects a natural psychological progression rather than social defiance. It shows that women aim to reach emotional and intellectual maturity before entering long-term partnerships.

### **2. Autonomy and Competence (Self-Determination Theory)**

According to Self-Determination Theory (Deci & Ryan, 2000), autonomy, competence, and relatedness are three fundamental psychological needs that drive human behavior. The study's findings show that women who prioritize earning before marriage seek autonomy—freedom to make personal and financial decisions without external control. Financial independence provides psychological security and confidence, enabling them to lead self-directed lives.

The second component, competence, is reflected in women's pursuit of education, skill-building, and professional success. Many feel that achieving career goals before marriage gives them a sense of mastery and

readiness to handle responsibilities later in life.

Lastly, relatedness, or the need for meaningful relationships, is not ignored but redefined—women prefer forming partnerships when they are emotionally and economically stable, allowing for equality and mutual respect.

This theory explains that earning before marriage is a way of fulfilling intrinsic motivation—doing something for personal satisfaction rather than social expectation. It promotes psychological well-being, decision-making ability, and self-respect, which ultimately lead to healthier relationships.

### **3. Changing Gender Norms (Social Role Theory)**

Social Role Theory (Eagly, 1987) explains that gender behavior arises from social expectations and cultural conditioning. Historically, Indian women were assigned domestic roles while men were expected to be providers. However, as education and workforce participation increased, these boundaries began to blur. The findings suggest that women's preference for career over early marriage is not rebellion but adaptation to changing social structures.

As society evolves, women's contribution to the economy is increasingly acknowledged. With higher education, job opportunities, and global exposure, women identify themselves as capable individuals rather than dependents. Social recognition of working women strengthens their confidence and validates their psychological need for equality and respect. Marriage is therefore viewed as a partnership between equals, not as a means of economic security. This theory thus explains the social validation of women's psychological empowerment.

### **4. Cultural Modernization and Identity Formation**

Another important dimension observed in the data is identity formation. Women now seek to define who they are beyond family labels.

Career and financial independence serve as tools for self-definition. Globalization, digital exposure, and urban living have contributed to this mindset, where individuality and freedom are considered essential for happiness.

Women's empowerment movements and feminist ideologies have also strengthened this perspective. Working women express a desire to contribute meaningfully to society before taking on traditional family responsibilities. This emerging trend indicates that psychological independence has become a new form of social identity among women.

### **5. Psychological Readiness for Marriage**

The findings further suggest that women are not against marriage but want to enter it when they are emotionally and psychologically ready. Many participants in existing studies believe that personal growth and career experience prepare them to handle marital and family responsibilities more effectively. This reflects emotional intelligence and maturity, supporting the argument that earning before marriage promotes better self-awareness and relational stability later.

### **Suggestions**

Based on the findings, it is evident that women's preference for financial independence before marriage reflects psychological growth, self-esteem, and changing social roles. To support and strengthen this positive transformation, the following suggestions are proposed:

#### **1. Promote Career-Friendly Educational Policies**

Educational institutions should design career-oriented programs that encourage girls to pursue skill development and entrepreneurship. Counseling cells in colleges can guide young women to balance academic, professional, and personal goals, helping them make informed life decisions.

#### **2. Encourage Family Support and Awareness**

Families play a crucial role in shaping women's confidence. Parents should be encouraged to view a daughter's employment as

empowerment rather than defiance. Awareness programs can emphasize that career growth enhances, rather than hinders, family harmony and marital readiness.

#### **3. Workplace Equality and Mentorship**

Organizations should create environments that value women's contributions and provide mentorship opportunities. Equal pay, maternity benefits, and flexible work options can help women sustain long-term careers while maintaining life balance.

#### **4. Psychological Counseling and Life-Skills Training**

Introducing psychological counseling and life-skills sessions in educational and workplace settings can help women strengthen emotional intelligence, confidence, and decision-making skills. Such programs will prepare them for both personal and professional challenges.

#### **5. Government and Social Initiatives**

Government policies should continue to support women's employment schemes, self-help groups, and entrepreneurship grants. Campaigns promoting the benefits of financial independence can inspire young women from semi-urban and rural backgrounds as well.

#### **6. Media Representation and Role Models**

Media and digital platforms should highlight stories of women who successfully balance career and family life. Positive representation can reduce social pressure to marry early and reinforce the idea that success and marriage can coexist when both partners are emotionally and financially mature.

#### **7. Encourage Equality in Relationships**

Educational and community programs should promote gender-sensitive attitudes among men. Recognizing women as equal partners in financial and emotional decisions can build healthier, more supportive marriages based on respect and shared responsibility.

### **Conclusion**

The present study concludes that women's

increasing preference for career development and financial independence before marriage reflects a major psychological and social transformation. This shift is not a rejection of traditional values or marriage itself, but rather a redefinition of priorities that align with self-growth, confidence, and personal fulfillment.

The analysis of secondary data and literature revealed that this change can be effectively explained through major psychological theories. Maslow's Hierarchy of Needs highlights how women move from fulfilling basic needs to seeking esteem and self-actualization through education and employment. Self-Determination Theory emphasizes the importance of autonomy, competence, and emotional well-being, all of which are strengthened through financial independence. Similarly, Social Role Theory explains how changing social expectations have redefined women's roles from dependent homemakers to independent contributors within society.

The findings indicate that women today associate earning with freedom, decision-making power, and emotional maturity. They wish to enter marriage as equal partners, not as dependents. This psychological empowerment contributes to self-esteem, identity formation, and a stronger sense of purpose.

In conclusion, women's pursuit of financial independence before marriage represents an essential step toward self-realization and balanced relationships. Supporting this positive shift through education, workplace equality, and family encouragement will help create a society where both men and women can achieve their goals with mutual respect and shared responsibility.

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