

**COMPARATIVE STUDY OF MARITAL SATISFACTION, PSYCHOLOGICAL WELLBEING AND QUALITY OF LIFE AMONG PERMANENT AND CONTRACTUAL INDUSTRIAL PERSONNEL.**

**Sangita Madhukar Deokar**

Research Scholar, Jnana Prabodhini's Psychology Institute (JPIP), Pune

**Dr. Ajit B.Chandnashive**

PhD Guide, Associate Professor, Department of Psychology, Chandmal Tarachand Bora College of Arts, Commerce, and Science, Shirur, Dist- Pune 412210.

<https://doie.org/10.65985/pimrj.2025720808>

**Abstract**

The present study assesses marital satisfaction, psychological wellbeing and quality of life among industrial employees using qualitative and quantitative analysis method. Total 128 participants (N=128) were accessed by using standardized psychological test, those tests are Marital Satisfaction Scale (MSS) by Shrivastava, have 30 items on 5- point Likert scale, Spearman Brown reliability =0.89, Psychological Well-being Scale (PWB) by Sisodia and Chaudhary, consisting of 50 items on a 5 point Likert scale and test retest reliability=0.87, internal consistency = 0.90 and Quality of life scale (QOL) by Sharma and Nasreen have 42 item rated on a 3 point scale, test have Cronbach's  $\alpha$  reliability = .81. Quantitative finding showing moderate to high levels of all three variables: Marital Satisfaction (M=121.82, SD=10.71), Psychological Well-being (M=190.26, SD=21.68) and Quality of Life (M= 105.03, SD= 7.07). Independent t-test indicated there is no significance difference between 2 groups for marital satisfaction ( $t(114.36)=0.64$ ,  $p=0.521$ ), psychological well-being( $t(126)= 0.06$ , $p=0.954$ ) and Quality of life ( $t(126)= 0.07$ ,  $p=0.942$ ). Pearson correlations demonstrated significance positive correlation between three variables, with marital satisfaction positively correlated with psychological well-being ( $r=0.33$ ,  $p< 0.01$ ) and marital satisfaction with quality of life ( $r=0.32$ ,  $p< 0.01$ ), while Psychological well-being and quality of life have strong correlation. ( $r=0.59$ ,  $p< 0.01$ ).

Qualitative findings which was taken through participants interview and open- ended responses and participant interviews showing that contractual employees facing many difficulties at workplace, such as work pressure, job instability, lack of relaxation at work and this factor negatively impact on Psychological well-being and quality of life. This findings further emphasize importance of spousal support, work-life balance and financial stabilities for better marital satisfaction.

Together, the results indicate that marital satisfaction positively relates to psychological well-being and quality of life. Qualitative findings further highlight the role of spousal support and work-life balance in sustaining overall well-being.

**Keywords:** marital satisfaction, psychological well-being, quality of life, industrial employees, employment type.

## **Introduction**

Industrial personnel appointment type which is permanent or contractual has become a significant factor for industrial personal and professional life. Permanent employees have much better conditions related to job security, fix income, and other benefits like provident funds, medical leave, and many more. At the other side contractual employees do not have this kind of facilities. Therefore contractual industrial personnel have low performance at their workplace. Begum 2022 study results support that job security is associated with employees helath, work life balance and relationship with family. When stress related to the job increase made a negative impact on family and job performance. Hammer study of 2022 indicated that in India recent decades contractual worker number expanded from Information Technology (IT) to Manufacturing and education sector, and has a diverse impact for families and community. Kalleberg research of 2009 Supported that the contractual employees often face job uncertainty limited benefit and financial instability potentially leading to higher stress and lower well-being. Another 2016 study by Srivastava and Nair shown that job in security cannot only affected on workplace performance what also marital relationship and overall quality of life.

Marital satisfaction: - marital satisfaction reflects the degree of pleasure and Unity in marriage. It can influence by many things such as wealth conditions, work life balance and emotional bond between spouses. Psychological well-being involved freedom, self-progress, goals in life, healthy relationship with others. (Ryff 1989)

Quality of life is a comparatively descriptive concept which emphasizes physical health, mental health condition, relationship in society, and environmental factors (WHO 1998) .While there are many studies conducted on employment type and job satisfaction, but in India very fewer study it's conducted on Indian industrial contacts. Therefore this study tries to fill the gap by comparing permanent and contractual industrial personnel job appointment type and their marital satisfaction psychological will be and quality of life.

## **Literature review**

The number of workers with precarious employment has increased globally; however, few studies have used validated measures to investigate the relationship of job status to marital satisfaction, Psychological wellbeing and quality of life.

Marital Satisfaction:-. Study by Hengstebeck (2015) on American couples rated lower marital satisfaction when the couple held traditional gender role ideologies and the wife was unemployed. Helms (2019) study on Mexican American couples also experienced a lower sense of warmth, connection, and intimacy, which in turn related to lowered marital satisfaction, when their partner held sex-typed gender role beliefs. Marshall, (2008) study Chinese-Canadians reported lower intimacy in marriage and decreased marital satisfaction when the couple held traditional gender role ideologies. J. M. Davis (2018) found that Evangelical egalitarian women tended to have higher levels of marital satisfaction. However, this relationship was conditional upon women having lower levels of scarification in their marriage suggesting that greater scarification of marriage would override any negative consequences of more traditional gender role ideologies on marital satisfaction.

Psychological wellbeing:- Kantariya Ashok (2016) studied on the differences in psychological well-being among male and female young adults. Working young people made up the majority of the sample. A total of 30 males and females from government organisations were surveyed. The findings revealed that there is no substantial difference in psychological well-being between men and women. Mohsen (2014) study on only married respondents (n = 231) were considered for the survey, which was headed "Examining the link between gender and psychological well-being." The finding showed a significant difference between men and women in terms of personal growth, environmental mastery, and positive interpersonal relationships. In terms of self-acceptance and autonomy, however, there was no significant difference between men and women. A study by Sisodia and Chaudhary (2015) was used to examine the PWB of young adults. The data was analysed using frequencies, percentages, means, standard deviations, and independent t-tests. The bulk of the participants (83%) had a moderate degree of psychological well-being, followed by low PWB (12%) and a small percentage (5%), who had a high level of PWB. Females have a mean score of 122.2, which is much lower than men' (152.5). There is a considerable difference between gender and psychological well-being, according to the findings. This indicates that because of their overworked lives and stressful work and family situations, women have greater psychological difficulties than males. Muhajarine and Janzen (2016) examined the relationships between various measures of work, family relations, and community satisfaction in men and women's perceived health, finding that women valued the quality of their relationship with their partner and their financial status the most, while men valued satisfaction with family relationships (apart from the partner) and the community more. Katouzian, (2015) Studies about the differences between women and men in well-being have not yielded consistent outcomes. Results have demonstrated few gender differences in psychological well-being, although women reported having experienced positive and negative emotions with greater frequency and intensity than men. Sinha and Verma's (2017) study was to analyse the relevance of gender to the psychological well-being of adult individuals. Results of factor analysis done by researchers confirm this, and instruments have been produced to measure it. Certain researchers have accepted that cheerfulness, optimism, playfulness, self-control, a sense of detachment, freedom from frustration, anxiety, and loneliness have been accepted as indications of psychological wellbeing by certain researchers. Godfrey, (2018) & Owusu (2014) study Job satisfaction is the appraisal involving various aspects of work such as career prospects, working conditions and remuneration. The outcome of such appraisal always determines how satisfied or dissatisfied an employee will be described job satisfaction to be a pleasurable or positive emotional state emanating from appraising one's work. Studies have reported three approaches in measuring job satisfaction: Job Characteristics, Social Information Processing (Organizational Characteristics) and Dispositional Characteristics. In a United States study was conducted by Anwar, Aslam and Tariq (2011) found that contract employees had lower Psychological wellbeing as compared to the permanent employees. Bruno, Caraleo, Dessy (2013) reported that lack of job stability characterised with contract employment was the major cause of low psychological wellbeing among the young workers in Italy. Waaijer, Belder, Sonneveld, van Bochove & van der Weijden, (2017) assessing the effect of contract employment on the satisfaction of graduates in work settings discovered that those graduates who had been employed on full time basis were more satisfied than those who had been employed on contract basis who were not optimistic about the permanence of their jobs and their Psychological wellbeing also found low.

In a similar study in Ghana, Amankwa (2011) examined the level of Psychological wellbeing among contract and permanent employees at Olan Ghana Limited. The result of the study was not different from previous studies. The finding indicated that contract employees were low on Psychological wellbeing. An over-view of the available literature provides a long list of the negative outcomes of contractual job insecurity. Contractual job insecurity has, for instance, been associated with lower Psychological well-being and physical health complaints, both on a general (e.g., anxiety, high blood pressure) and work-related level (e.g., reduced job satisfaction, absenteeism).

Quality of life:- Nor Habibah Tarmuji (2012) this study was aimed to study the quality of life of dualcareer commuter couples. The sample size was collected from 100 respondents, either the wife or husband or both chosen randomly. The findings showed that the participants have a fairly good quality of physical and psychological well-being and there is no difference in the QoL of male and female respondents. Kursia Jahan et al (2011) the study reveals that a significant difference exists between male and female employees QWL and in the following factors of QWL; adequate and fair compensation, flexible work schedule and job assignment, attention to job design, and employee relations. As a significant number of female participants from the labor force are now entering in the banking sector, this finding may add value to the management of the banks. The study reveals that a significant difference exists between male and female employees QWL and in the following factors of QWL; adequate and fair compensation, flexible work schedule and job assignment, attention to job design, and employee relations. As a significant number of female participants from the labor force are now entering in the banking sector, this finding may add value to the management of the banks. Yvonne et al. (2008) an Author conducted a study in a background of Quality of life (QoL) which has become increasingly important as an outcome measure in communitybased psychiatry. QoL refers to an individual's sense of well-being and satisfaction with his current life conditions. It is measured both through objective social indicators and life domain specific subjective indicators. People with a personality disorder (PD) or a major mental disorder (MMD) tends to show poor social adjustment, but their relative subjective QoL is not known.

Permanent and Temporary industrial Personnel:- Sverke, Hellgren and Näswall (2002) in their meta-analysis, observed incongruent results in previous studies. They analysed the strength of the relationship between contractual job insecurity and its consequences of contractual job insecurity for employee's relations with job satisfaction and Psychological well-being and positive relations with permanent job secure propensity. Greenhalgh and Rosenblatt (1984) study suggested that individual differences could moderate the relationship between perceived job insecurity and individuals' reactions. Furthermore, situational variables can also influence the perception of job insecurity as a more or less dangerous threat and this, in turn, can influence how serious the consequences are. Brockner (1992) carried out a study with a sample of 597 employees of retail stores, Results showed that the inverted-U relationship between contractual job insecurity, perceived control and work effort was moderated by economic need. Therefore, the employees with a higher economic need to work were more influenced by perceived contractual job insecurity than employees with a low economic need to work.

### **Significance of the Study**

Employees' mental health status affects employees' performance and rates of illness, absenteeism and staff turnover. Sickness, absenteeism can lead to substantial productivity losses. Early retirement and exclusion from the labour force due to work-related stress and mental health problems account for an enormous share of long-term social welfare benefits. Mental health problems in the workplace have serious effects not only for the individual but also for the productivity and competitiveness of businesses and thus the economy and society as a whole.

This study will make a significant attempt to determine adverse effect of contractual job insecurity on marital satisfaction, Psychological wellbeing, and quality of life of employees.

The study will provide important information for the purposes of analysis and intervention of industries employee's appointment type consequences.

The contribution of this research is to add to the body of existing knowledge and provides recommendations in relation to how permanent and contractual employees have different in marital satisfaction, Psychological wellbeing and quality of life due to their appointment type and its effect on their performance at workplace.

This research will help to various industries and government to implement good appointment policy of employees which will provide them security about work. Permanent and secure job not only beneficial to employees but also to employers as well, therefore this research will helpful too industries also.

### **Statement of problem**

A comparative study between permanent and contractual industrial personnel in relation to marital satisfaction, psychological well-being, and quality of life.

### **Research objective and hypothesis**

#### **Objectives of the Study**

1. To examine differences in marital satisfaction between permanent and contractual industrial employees.
2. To assess differences in psychological well-being across employment type (permanent vs. contractual).
3. To compare quality of life among permanent and contractual industrial employees.
4. To explore the interrelationships between marital satisfaction, psychological well-being, and quality of life in industrial employees.
5. To qualitatively investigate perceived workplace partiality and its impact on employees' psychosocial experiences.

#### **Hypotheses of the Study**

1.  $H_{01}$ : There is no significant difference in marital satisfaction between permanent and contractual employees.

2. H<sub>02</sub>: There is no significant difference in psychological well-being between permanent and contractual employees.
3. H<sub>03</sub>: There is no significant difference in quality of life between permanent and contractual employees.
4. H<sub>04</sub>: There is no significant relationship among marital satisfaction, psychological well-being, and quality of life in industrial employees.
5. H<sub>05</sub>: There is no significant difference in perceived workplace partiality between permanent and contractual employees.

## **Methodology**

Goal of this study is to examine the difference between two groups (contractual and permanent) employees on marital satisfaction, Psychological well-being and Quality of life. Variables of the study include Independent Variables: Employment type: (Permanent industrial personnel and contractual industrial personnel) and Gender: Male and Female, Dependent Variables are Marital Satisfaction, Psychological Well-being and Quality of Life.

Research Design is cross-sectional as well as comparative design were adopted.

Sample will consist of Industrial Personnel (35-55 ages) based on their appointment basis (permanent and contractual) from industries such as Pharmaceutical, banking, IT, Food, Automobile and Education industries etc. from Pune city. Total 128 respondents will be selected by using purposive sampling method. The present research will include both male and female industrial personnel. Industrial Personnel with psychological distress will not be included in this study.

**Tools used:- Marital Satisfaction Scale (MSS)**, developed by **Dr. Kranti K. Shrivastava** and published by **Prasad Psycho Corporation**, was employed to assess the marital satisfaction of married couples. The scale consists of **30 items** rated on a **five-point Likert scale**, with higher scores indicating a high level of marital satisfaction. The scale has demonstrated high reliability, with a **Spearman-Brown reliability coefficient of 0.89**, and strong **construct, face, and content validity**. Norms are provided based on gender and score ranges. The MSS is standardized for individuals aged **21 to 60 years**.

**The Psychological Well-being Scale (PWB)**, developed by **Dr. Devendra Singh Sisodia** and **Ms. Pooja Choudhary** and published by the **National Psychological Corporation, Agra**, was used to assess the overall psychological well-being of participants. The instrument consists of **50 items** rated on a **five-point Likert scale**, with higher scores reflecting extremely high levels of psychological well-being. The scale demonstrates strong reliability, with **test-retest reliability of 0.87** and **internal consistency reliability of 0.90**, both significant at the  $p < .01$  level. In terms of validity, the PWB shows robust **face and content validity**, and the external criterion validation yielded a **coefficient of 0.94**. Additionally, **z-score norms** for both subscales and the full scale are available.

**Quality of Life Scale (QoL)** developed by **Sarika Sharma** and **Dr. Nakhat Nasreen** and published by the **National Psychological Corporation, Agra**, was employed to measure the

quality of life among individuals. The scale consists of **42 items** rated on a **three-point response format** (Always, Seldom, Never). The instrument demonstrates adequate reliability, with a **Cronbach’s alpha of 0.806** and additional support from the **Kuder–Richardson Formula 20 (KR-20)**. Validity evidence includes both **face validity** and **construct validity**. Furthermore, **z-score norms** were prepared to aid interpretation.

**Procedure:** Participants for this study were obtained with the help of relatives, Company HR, or other referral persons. Inform consent taken from participants and Face to face interviews were conducted for data collection.

Statistical analysis:- for analysed data SPSS (version 26) used. comparing permanent and contractual industrial personnel independent sample T test used. Examine marital satisfaction psychological will be and quality of life three variables relationship Pearson correlation examined. Cohen's d calculates to identify effect sizes.

### Result

#### Descriptive Statistics

**Table 1**

*Descriptive Statistics of Marital Satisfaction, Psychological Well-Being, and Quality of Life (N = 128)*

Variable	N	Minimum	Maximum	M	SD
Marital Satisfaction (MSS)	128	81.00	150.00	121.82	10.71
Psychological Well-Being (PWB)	128	123.00	245.00	190.26	21.68
Quality of Life (QOL)	128	84.00	118.00	105.03	7.07

Note. *M* = Mean; *SD* = Standard Deviation.

**Table 2**

*Independent Samples t-test Results for Marital Satisfaction, Psychological Well-Being, and Quality of Life (N = 128)*

Variable	Levene’s F	Levene’s p	T	df	p	Mean Difference	95% CI for Mean Difference
MSS	5.41	.022	0.64	114.36	.521	1.13	-2.34, 4.59
PWB	3.19	.076	-0.06	126	.954	-0.24	-8.39, 7.92
QOL	0.17	.681	0.07	126	.942	0.10	-2.56, 2.76

Note. MSS = Marital Satisfaction Scale; PWB = Psychological Well-Being; QOL = Quality of Life; CI = Confidence Interval.

1) *Table 3*

*Pearson Correlations among Marital Satisfaction, Psychological Well-Being, and Quality of Life (N = 128)*

Variable	1	2	3
1. Marital Satisfaction (MSS)	—	.33**	.32**
2. Psychological Well-Being (PWB)		—	.59**
3. Quality of Life (QOL)			—

**Note.** Values are Pearson correlation coefficients.  $p < .01$  (2-tailed).

### **Discussion**

This study is conducted on contractual and industrial personnel to compared difference between their marital satisfactions, Psychological Wellbeing and Quality of Life. In general is it expected that employment type affected on employees marriage life, mental health, and overall quality of life. But the independent t-test showing there is no significant differences between contractual and permanent employees on marital satisfaction, psychological wellbeing and quality and of life. Finding of this study showing that family support, industry policy and individual coping resources may exert a stronger influence than contractual employees' appointment type. The correlational analysis display that there is significant positive correlation between all three variables. That means greater marital satisfaction related to higher Psychological wellbeing and it intensify Quality of Life.

The result of this study have similar finding with previous research that indicate marital satisfaction play important role in emotional health and overall life satisfaction as well psychological wellbeing promote quality of life.

Finding indicate that lack of significant group difference due to enhancing the standardization of industrial condition in India, in such places contractual and permanent employees share almost similar work environment though they have differences in wages and job security. Moreover societal values emphasize family communication and marriage relationship may safeguard for employment insecurity, therefore it help for establish well level of well-being and life satisfaction across both group.

The study findings underscore the importance from an applied perspective which is promoting marital satisfaction, Psychological wellbeing and quality of life. Regardless of employment status intervention aimed at stress reduction, mental resilience and familial assistance could helpful for both contractual and permanent personnel.

Still there are despite the fact that independent t-test not disclose statistically significant between contractual and permanent industrial employees on MSS, PWB and QOL but the qualitative result showing a reverse narrative. Respondent told on descriptive responses about disparity of workplace and bias treatment to contractual employees, they frequently reporting uncertainty, ignored, unsupported compared to permanent employees. This difference between qualitative result specify that although quantitative measure did not address statistically significant differences, point of view of employees on qualitative questions, situational context to meaningful group differences.

**Interpretation of Results:** For comparing marital satisfaction, Psychological well-being, and quality of life between contractual permanent industrial personnel independent sample t- test were calculated with the help of SPSS software.



Study finding showing there is no significant differences between two groups on marital satisfaction,  $t(126) = 0.55$ ,  $p = 0.58$ , Psychological well-being  $t(126) = 0.06$ ,  $p = 0.95$  and Quality of Life  $t(126) = 0.07$ ,  $p = 0.94$ , this result emphasize that employees appointment type (contractual versus permanent) does not significantly making difference on employees marital satisfaction, Psychological Wellbeing and Quality of Life.

To study the relationship among three variables Person product- moment correlation coefficients were calculated. Marital satisfaction and Psychological wellbeing have positive correlation ( $r = 0.33$ ,  $p < 0.001$ ) and Marital satisfaction and Quality of life also have positive correlation ( $r = 0.32$ ,  $p < 0.001$ ), Psychological well-being and Quality of Life has strong correlation ( $r = 0.59$ ,  $p < 0.001$ ). Result of this study emphasize that marital satisfaction is correlated with better Psychological Wellbeing and Quality of life, and Psychological wellbeing plays a pivotal role in strengthen overall quality of life.

The result of this study showing that there is no significant differences between two group of industrial personnel in context of marital satisfaction, Psychological Wellbeing and Quality of Life. There finding is different from many previous study which reported that contractual employees are lower on marital satisfaction, psychological wellbeing and quality of life often associated with job instability, insecurity (Singh & Rani 2020). The lack of difference in the current sample may due to support system improved, corporate behaviour, and mature coping mechanisms among contractual worker in industrial sector. Diener (2018) and Joshi & Patel (2019) research showing result that higher marital satisfaction increase Psychological wellbeing which also promote the quality of life.

### *2) Implications for Policy and Industry*

The findings of the present study convey meaningful suggestion for both industry stakeholder and policymakers. Contractual and permanent employees have any significance difference in three variables indicate the importance of supportive environment at workplace. Industries should acknowledge that enhance marital satisfaction and psychological wellbeing can enhance overall employee quality of life, regardless of employees type.

Study result for policymakers suggest the need to build up employee welfare schemes for both contractual and permanent employees, make sure to have equality in access health benefits, emotional support system, conflict resolution facilities, and initiatives for work life balance.

Human resource (HR) department can play important role by implementing employee's welfare schemes, family enrichment programs, stress management interventions which also indirectly help to increase productivity and employees capacity.

### *3) Limitations and Future Scope*

While the study indicate important finding related to three variables of contractual and permanent industrial personnel certain limitation should be taken in consideration which is study sample was from specific industries, therefore finding can't be generalize. Further investigation should be on larger number of employees, more comprehensive sample along with long term and hybrid approach to capture employees' experiences.

## Conclusion

In conclusion, the study display that while no significant quantitative disparity exist between contractual and permanent employees, qualitative finding showed disparity and lack of equal opportunity to employees. These finding focus on need for good industrial policies encourage equity, impartiality, equality and psychological well-being across of industrial personnel.

## References

1. Begum, A., Shafaghi, M., & Adeel, A. (2022). Impact of job insecurity on work–life balance during COVID-19 in India. *Indian Journal of Human Development*, 16(2), 295–309. <https://doi.org/10.1177/09737030221118941>
2. Otterbach, S., & Sousa-Poza, A. (2016). Temporary employment and family formation: An income or insecurity mechanism? *European Sociological Review*, 37(4), 641–657. <https://doi.org/10.1093/esr/jcw007>
3. Greenhalgh, L., & Rosenblatt, Z. (1984). Job insecurity: Toward conceptual clarity. *Academy of Management Review*, 9(3), 438–448. <https://doi.org/10.5465/amr.1984.4279673>
4. Jaramillo, N. R., Rodríguez, J., Peña, J. C., & Ramírez, M. (2022). The measure of precarious employment and its impact on the mental health of workers: A systematic review (2007–2020). *Work*, 73(2), 639–650. <https://doi.org/10.3233/WOR-210703>
5. Ryff, C. D. (1989). Happiness is everything, or is it? Explorations on the meaning of psychological well-being. *Journal of Personality and Social Psychology*, 57(6), 1069–1081. <https://doi.org/10.1037/0022-3514.57.6.1069>
6. Rodríguez Jaramillo, N., Peña, J. C., & Ramírez, M. (2022). Precarious employment and associated health and social impacts: A review. *Scandinavian Journal of Work, Environment & Health*, 48(5), 365–378. <https://doi.org/10.5271/sjweh.4020>
7. Spanier, G. B. (1976). Measuring dyadic adjustment: New scales for assessing the quality of marriage and similar dyads. *Journal of Marriage and the Family*, 38(1), 15–28. <https://doi.org/10.2307/350547>