CHAPTER ONE

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Of the various problems concerning to man and woman relationship, marital adjustment ranked on the top, marital disharmony shattered partnership and devalued intimacy and trust. This is probably the most significant phase of the problem. The real tragedy is that a large number of people are muddling along so aimlessly that the marital relationship instead of maximizing harmony, remains a generally disappointing and recurrently a discord element in the partnership. The relationship between a man and woman in marriage remains confused because we do not analyze the level of intimacy and the type of trust.

How can intimacy and trust be achieved? Instead of seeking marital satisfaction, each spouse shall endeavour first to consider the other in order that perfect trust shall be established. The essence of intimacy is that the experience based on the first sexual intercourse shall bring the same satisfaction to both partners. This is essential not only for marital adjustment but also for psychological and physical well-being.

There are many dimensions of marital adjustment, but these dimensions come together in the purpose of intimacy and trust - the desire for adjustment with beloved. The marital adjustment
may play its part in maximizing harmony and unity. Intimacy and trust are not received from nature, but are achieved on the basis of personal adjustment as many other spiritual achievement of mankind. These must be learned properly. It is our conviction that the achievement of sharing intimacy and trust tends to become so satisfying to the spouses relationships.

Since the problem of the present study falls in the area of marital adjustment or relationship. It is essential for the investigator to define marriage and marital adjustment.

Historically, marriage has often served social and financial functions, and lot of individual satisfactions. At present popular cultural norms dictate that love and intimacy be the basis of a happy marriage.

**Marriage**: Marriage is an union between a man and a woman, who decide to live together in an intimate relationship for the major portion of their life. It is the deepest form of human relationship. Kapadia (1958) has defined marriage as a relatively permanent sexual union employing a number of inter-relating status and roles. Heyn (1958) describes marriage as a social institution which serves many functions for the society, such as providing the approved mechanism for procreation and for rearing of children, economic stability and security. The survival of marriage as a social institution depends on the extent to which it performs these functions satisfactorily.
Berge and Kellner (1970) assert that marriage is one social arrangement that mitigates status by providing opportunities to make sense of the world. Marriage may be defined as a culturally approved relationship of one man and one woman.

Russell (1976) believes that marriage is the best and most important relationship that can exist between two individuals of different sex. He further contends that traditional concept of marriage, was considered to be a sacrament, joining together two human beings in eternal and indissoluble union was, itself responsible for making people accept their marital situation ungrudgingly and hence for not considerate adjustment in marriage a problem.

Kumar and Rohtagi (1982) have advocated that "Marriage provides an opportunity for a secure and protected satisfaction of one's need for companionship, affection and sexual expression. Many marriages, however, suffer because two participating members fail to develop a relationship which is characterized by mutual acceptance, cooperation, understanding, trust, admiration and self-sacrifice, and sharing of role responsibilities.

Veenhoven (1983) has equated marriage with indispensable heaven. Marriage is not a static structure. It is a dynamic process that evolves and is changed by husband-wife interactions over the life course of their relationship (Cole and Cole, 1985). Marriage needs physical, psychological and social satisfaction (Hope and Karry, 1980).
Marriage has the potential for providing a number of benefits to spouses, such as longer life expectancies, better health and less disability—specially during later life. Although marriage affords a number of beneficial opportunities for partners, the degree of benefit derived is conditioned upon certain factors, for example, considerable research on marital quality reveals that 'marriage is better during certain periods of the family life cycle' (Ade-Ridder and Bru-Baker, 1983; Cole, 1984; Troll, Miller and Atchley, 1979). Marriage provides a normative basis for social integration and support that is conducive to a variety of quality of life indicators (e.g. Ryan, 1981).

The following section covered the meaning and concept of marriage among Hindu and Muslim religion.

'Vivah' according to the religious scripture is one of the major 'sanskaras' binding the couple not only in this life, but also in the life thereafter. "For a woman, marriage is for all times irrevocable and undissoluble". Divorce and remarriage were absolutely forbidden 'Kanyadanam' (bride's father giving her away to the bridegroom) 'Panigrahnam' (bridegroom taking the bride's hand into his and promising her protection) and 'Satapadi' (bridegroom taking seven steps with himself in the lead) happen to be cardinal features of an orthodox Hindu marriage. The bridegroom calls upon the bride to take one step each for food, strength, wealth, friendship, sex, off-spring and happiness (Subbamma, 1985; PP. 84-85).
As per the provision of Muslim Law, a Mohammedan is entitled to marry a Muslim or Christian woman, he cannot contract a marriage with a woman of any other religion. The Muslim marriage is based on agreement and it ripens into a contract. The bride is asked to signify her assent or dissent to a proposal that the bridegroom offers to marry her with 'Mehr' at a certain amount (Subbamma, 1985; PP 84-85). 'Nikah' for a Muslim is a permanent and unconditional civil contract between two persons of opposite-sex with a view to mutual enjoyment and procreation and legalizing of children.

Marital Adjustment: Marital adjustment is the fundamental thread running through marriage or through relations between man and woman. The term marital adjustment corresponds to a process of adjustment of wife and husband.

According to Burgess and Cattrell (1939) "a well adjusted marriage is a marriage in which attitudes and actions of each of the partners produce an environment which is highly favourable to proper functioning of the personality structure of each partner, particularly in the sphere of primary relationship. Bowman (1954) believes that marital adjustment to be a dynamic process, being dynamic it implies the development of mutual trust, satisfaction and happiness. More precisely, successful marriage is a dynamic growing relationship in which personalities of both the partners continue to develop which leads to a relatively high level of person's satisfaction.
Kapur (1972) advocates that marital adjustment can be defined as a state of relationship in marriage in which there is an overall feeling of husband and wife of happiness and satisfaction with their marriage and with each other.

Vincent (1981) feels that the goal of marital adjustment is self-fulfilment for both partners together without sacrificing the individual self-fulfilment of either. Marital adjustment is meeting the needs of the either.

Consensus regarding the precise definition of marital adjustment has been elusive. As Spanier (1976) says, "Every one seems to know what one is talking about when one uses the term (marital adjustment), but lack of a common definition leads to a lack of consensus with regard to operationalization and measurement (P, 123)." Spanier (1976) conceived of marital adjustment as a process rather than a state. He used the term dyadic adjustment, to represent movement along continuum which can be evaluated in terms of proximity to good or poor adjustment (Spanier and Cole, 1976).

Research on the personality aspects of marriage has focussed four traditions. The first tradition was concerned with the personality correlate of marital adjustment (Dymond, 1954; Tharp, 1963). The results of these studies support the similarity hypothesis i.e. 'like marries like'. The results of these studies have shown that similarity of personality is a characteristic of happily married couples. The second personality and marriage research tradition has supported the notion that
'opposites attract' better known as complementary need hypothesis (Winch, 1958; Winch, Ktasanes and Ktasanes, 1954). The third tradition has supported both the similarity and complementary need hypothesis (Becker, 1964; Katz, Glucksburg and Krauss, 1960; Seyfried and Hendrick, 1974). This tradition was mainly concerned with the question whether spouses tend to be similar or complementary in personality characteristics. The fourth tradition personality and marriage research have shifted their focus of attention from personality trait dimension to cognitive personality constructs (Doherty and Ryder, 1979).

The present study is an endeavour to propose new area in personality and marriage research i.e. the use of interaction dimensions of personality variable- interpersonal trust and social intimacy. Very little work has been done to establish the relationship between marital adjustment and social intimacy (Gupta, 1990) and between marital adjustment and interpersonal trust. No previous study has focussed on the relationship between marital adjustment and trust and social intimacy, and trust and social intimacy among Hindu and Muslim working and conventional couples and Hindu and Muslim younger and older couples.

Trust - Concept and Nature:

The interaction dimension of personality that seemed to have to do with marital adjustment was 'trust'. It is necessary to go through the concept and nature and theories of this dimension and type of characteristic associated with it which was termed as
'interpersonal trust' by Rotter (1967). Dooleay's philosophy (Dunne, 1900/1970) posit a maxim, 'trust everybody - but cut the cards', illustrates two different types of trust. "Trust every body" recognises the vital necessity of human interdependence. Dooleay's secondary message, just to make sure, "cut the cards". We constantly live under risk condition, whether in love, business or in a close relationship situation. Although most people agree on the importance of trusting other, they have found it necessary to assess each situation before investing their trust. To trust or mistrust an individual depends on so many factors such as the degree of risk, the personal characteristic, intentions of the partner and the potential rewards. Individual perceptions of situational characteristic vary so that in any given situation some people would insist that the "Cards with cut" whereas other would not. In addition, individuals differ in their feelings about the trust worthiness of people in general, the degree to which they subscribed to Dooleay's maxim "trust every body".

Trust is necessary for human survival Eliot says, "what loneliness is more lonely than distrust". We trust on others not only for our own personal sense of well-being but also for the smooth functioning of society. We depend on so many agencies to meet our own needs. For example, we trust our money to banks, our security to law-enforcement agencies, our intimate relationships to friends and marriage partner.

To study trust as a dimension of personality, we must first define what trust is in general, specific and operational terms.
There are so many abstract words such as confidence, reliance and faith are often used interchangeably with the word trust. Webster defines trust in sense of a belief, as assured reliance on some person or thing a confidence development on the character, ability, strength or truth of some one or some thing. According to Webster, the distinguishing feature of trust is that it may rest on blended evidence of experience and on more 'subjective grounds' such as knowledge, affection, admiration, respect, and reverence.

THEORIES OF TRUST:

General Theory of Trust:

Erikson (1963) was concerned with development of personality early in life. Erikson has emphasized that within the first two years of life each individual must learn to trust at least one other person. Trust is considered basic to all other aspects of personality development, especially the growing sense of personal identity. Erikson also has pointed out the situational aspects of trust. There is a dynamic process of balancing between trust and distrust. The balance changes constantly from situation to situation and develops continuously throughout the life span. Erikson defines that trust is indeed basic unfolding sense of identity and to psychologically healthy personality development.

Trust is believed to affect many areas of personal and interpersonal exchange. Educational, social, commercial and political.
Generalized Trust:

Generalized trust means the feelings people have about the general trust-worthiness of others. Some individuals tend to give most people the benefit of doubt trusting loved one's and strangers alike until experience shows it is not warranted, others expect only the worst of everyone around them. These people have developed differing names of generalized trust based on their past interpersonal experiences. These levels themselves do not determine whether a person may trust or mistrust in any specific situation. The current trend in personality research is to relate any internal, inferred characteristics, such as a trait to some observable behaviour, (Mischel, 1968). The current trend is of great importance in the study of trust, because trusting behaviour always depends on the situation and the other persons behaviour.

Interpersonal Trust:

To define trust in more specific and operational terms, we have to decide what is to be studied or how to measure it. The interpersonal trust measure is derived from Rotter's social learning theory (1954) and his emphasis on generalized expectancies. Rotter (1967) defines interpersonal trust is a generalized expectancy that other persons can be relied upon to live up to their verbal promises. Rotter (1980) has considered trust as an individual personality variable. The assumption behind the interpersonal trust construct is that the expectancy that others can be relied upon that is generalized from one social agent to
another and develops into a relatively stable generalized expectancy for trusting other people.

Wrightsman (1974) defines trust as a combination of positive and negative believes about the trust-worthiness and unselfishness of people in general.

Deutsch (1973) has defined trust as confidence that one will find what is desired, rather than what is feared. Scanzoni (1979) describes trust as "Actor's willingness to arrange and repose his or her activities on other because of confidence that other will provide expected gratifications. Scanzoni also suggests that trust requires a willingness to place oneself in a position of risk that trust is not likely to appear early in a relationship because there would be little basis in past experience for its development.

Interpersonal Trust in Intimate Relationship:

Trust is certainly one of the most desired qualities in any close relationship. It is often mentioned in conjunction with love and commitment as a cornerstone of the ideal relationship (Hendrick & Hendrick, 1983). Some empirical studies have explored the role of trust in close relationships. Driscoll et al. (1972) examined the relationship between love and trust.

Larzelere and Huston (1980) found that trust between partners was associated with love and with intimacy of self disclosure. Their emphasis was on dyadic trust between intimates, which they defined as the extent to which a person believes the other to be benevolent and honest.
Critical Appraisal:

The theoretical and operational definitions of trust raise certain issues. First, trust seems to evolve out of past experience and prior interaction. Thus, it develops as the relationship matures. Second, dispositional attributions are made to the partner, such that he or she is regarded as reliable, dependable, and concerned with providing expected rewards. Third, as Deutsch's use of the term fear implies, trust involves a willingness to put oneself at risk, be it through intimate disposal of reliance on another's promises, sacrificing present rewards for future gains, and so on. Finally, trust is defined by feelings of confidence and security in the caring responses of the partner and the strength of the relationship. These considerations point to a model of trust with three components that reflect increasing levels of attributional abstraction. Rempel, Holmes and Zanna (1985) labelled these components as predictability, dependability and faith.

Social Intimacy:

Social intimacy is a form of self extension which deeply binds one person with another. Marriage is the usual means by which intimacy need is gratified. Intimacy may be defined as a strong relationship, characterized trust and familiarity between two people. It is not a necessity of life, like food or water. People can live without intimacy, but it may well be a necessity for happiness and possibly for mental health as well (Calhoun and Acocella, 1978).
According to Erikson (e.g. 1968, 1974), the achievement of intimacy is the defining psycho-social crisis of the young adult years, following hard on the heels of the adolescent crisis over identity versus role confusion. Although Erikson views identity formation as a life long process with antecedents and consequences in the stages before and after adolescence. He does not try to specify the life span process characteristics of intimacy. White et al (1986) viewed that intimacy, like identity is just a status that is achieved at a particular point, but is a developmental process, with a developmental history. Moreover, they believed that relationships among individuals can be developed and that any intimate relation can be characterized in terms of levels of maturity.

Erikson's eight stage theory of intimacy refers to inter-intimacy as a "counter-point as well as a fusing of identities" not just in sexual relationships but in close friendships (1968, p. 135). For Erikson, the intimacy crisis of young adulthood involves learning "whom you care to be with-at work and in private life, not only exchanging intimacies, but sharing intimacy (1974, P. 124). Erikson views that intimacy is the achieved capacity for "a true and mutual psycho-social intimacy". Erikson's conceptualization of intimacy has been operationalized in the work of Orlofsky and others (1973), who identified five intimacy statuses of styles of coping with Erikson's (1959) intimacy versus isolation with psycho-social crisis. Orlofsky said that young adult can be classified into one of five intimacy statuses;
(a) intimate, (b) pre-intimate, (c) stereotyped relationship, (d) isolate and (e) pseudo-intimate. Whitbourne (Tesch and Whitbourne, 1982; Whitbourne and Weinstock, 1979) has added a sixth status merger which explores dependency or power relation among partners. This status accounts for the situation where individuals who have not achieved any individual identities from intimate relationships compensate for their own lack of direction.

White et al (1986) identified five dimensions of intimacy—relationship orientation, caring-concern, commitment, sexuality and communication and an approach to assessing relationship maturity on each of these dimensions was described.

There has been considerable empirical and theoretical evidence on the psychological significance of marriage, close relationships with others, which suggests that intimacy is an important predictor of healthy psychological and physiological functioning. The role of social intimacy in predicting relationship with spouses and with friends was determined by some of the researchers (Aleem and Nizami, 1990; Gupta and Kaushik, 1990; Miller and Lefcourt, 1983).

Investigators have employed various crude and global measures (e.g. quality of marital relationship, marital status, social support, sexual satisfaction etc.) to assess intimacy. On the basis of the available literature on intimacy one can draw the inference that intimacy may be defined in different ways and may have a number of different components.
Theoretical linkage between marital adjustment and trust, marital adjustment and social intimacy, and trust and social intimacy.

These variables are obviously interrelated but no conclusive empirical evidence is available to support it. It is partly for this reason that the present study has been undertaken with an open mind without an apriori judgement as to these variables being positively or negatively correlated, to determine whether relationship or absence of relationship between these variables is simply a matter of the common or divergent factors, or in determining the extent and pattern of relationship between them do some socio-demographic variables - (type of couples and age) act as moderating influences?

Trust is one of the most desired qualities in any close relationship. It is surprising that no attempt has been made to determine the relationship between marital adjustment and trust among married couples. We believe that marital adjustment as being a dynamic process depends on the husband's and wife's perception in terms of faith, dependability and predictability aspects of trust. Thus marital adjustment should be related to trust.

White et al (1986) observed that there have been relatively few attempts to study the relationship between marital adjustment and social intimacy among married couples. For that reason it is difficult to establish theoretical linkage between marital adjustment and social intimacy. However, it seems that social intimacy is the basis of a happy marriage. To my opinion, a
maritally adjusted couple is one in which social intimacy takes place between the marriage partners or spouses. Thus, it might be abstracted that in the interpersonal relationship, the social intimacy between the spouses would likely covary with the marital adjustment.

The relationship between the trust and social intimacy scores among groups formed on the basis of socio-demographic variables are expected to be positively related because the nature of both the variables reflect an important basis for love and happiness, and psychological well-being. Furthermore, intimacy characterized trust and familiarity between two people.

**Research Objectives:** The main objectives of the present study are as follows:

1. To determine the relationship between marital adjustment and trust, marital adjustment and social intimacy and trust and social intimacy among Hindu working Couples (HWC), Hindu Conventional Couples (HCC), Muslim Working Couples (MWC), and Muslim Conventional Couples (MCC).

2. To determine the relationship between marital adjustment and trust, marital adjustment and social intimacy and trust and social intimacy among Hindu Younger Couples (HYC), Hindu Older Couples (HOC), Muslim Younger Couples (MYC) and Muslim Older Couples (MOC).
3. To determine the significance of difference between HWC and HCC, MWC and MCC, HYC and HOC, and MYC and MOC in two \( Z \_r \) coefficients (i.e. the relationship between marital adjustment and trust scores).

4. To determine the significance of difference between HWC and HCC, MWC and MCC, HYC and HOC, and MYC and MOC in two \( Z \_r \) coefficient (i.e. the relationship between marital adjustment and social intimacy scores).

5. To determine the significance of difference between HWC and HCC, MWC and MCC, HYC and HOC, and MYC and MOC in two \( Z \_r \) coefficients (i.e. the relationship between trust and social intimacy scores).

6. To determine the partial correlations between marital adjustment and trust scores (when the variable of social intimacy is partialed out), between marital adjustment and social intimacy scores (when the variable of trust is partialed out), and between trust and social intimacy scores (when the variable of marital adjustment is partialed out) among HWC, HCC, MWC and MCC.

7. To determine the partial correlations between marital adjustment and trust scores (when the variable of social intimacy is partialed out), between marital adjustment and social intimacy scores (when the variable of trust is partialed out), and between trust and social intimacy scores (when the variable of marital adjustment is partialed out), among HYC, HOC, MYC and MOC.
8. To determine the significance of partial $r (r_{12.3}, r_{13.2}, r_{23.1})$ at the .95 confidence interval among HWC, HCC, MWC and MCC.

9. To determine the significance of partial $r (r_{12.3}, r_{13.2}, r_{23.1})$ at the .95 confidence interval among HYC, HOC, MYC, and MOC.

10. To determine the multiple coefficient of correlations between scores actually earned and scores predicted on the marital adjustment from the two variables - trust and social intimacy - among HWC, HCC, MWC, and MCC.

11. To determine the multiple coefficient of correlations between scores actually earned and scores predicted on the marital adjustment, from the two variables - trust and social intimacy - among HYC, HOC, MYC, and MOC.

12. To determine the critical values of multiple $R$ among HWC, HCC, MWC and MCC.

13. To determine the critical values of multiple $R$ among HYC, HOC, MYC, and MOC.