

**RESEARCH PAPER**

The Socio-Economic Matrix of Marriage: An Empirical Study of Delay in Marriage Patterns in Punjab

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ABSTRACT

This study identifies the key socioeconomic and cultural factors causing marriage delays among 2,750 unmarried individuals aged 32-50 in Lahore, Punjab. In Punjab, Pakistan, marriage is a fundamental social institution. However, the process of matrimony is increasingly constrained by financial pressures and educational pursuits, leading to a trend of delayed marriages. A quantitative research design was employed. Data was collected from 2,750 unmarried individuals using a survey and analyzed through descriptive statistics, correlation, and regression analyses. Financial factors like income instability, unemployment, housing costs, and dowry explain 19% of the variance in marriage delays. Education and career focus account for an additional 9%. Gender norms, family expectations, and urban-rural divides are also significant determinants, reflecting a blend of structural and individual influences. Policy measures should include creating jobs, providing affordable housing, and regulating the dowry system. Furthermore, implementing life-course counseling and work-friendly family policies can help reduce economic and social stresses leading to marriage delays.

Keywords: Delay in Marriage, Financial Factors, Higher Education Pursuits, Socio-economic Influences, Career Development, Gender Norms, Punjab, Pakistan, Life-Course Theory, Marriage Timing

Introduction

Marriage is one of the most significant and intimate relationships in human society. It establishes the foundation for companionship, emotional support, and social organization (Muzaffar, Yaseen & Ahmad, 2018). Bhadra (2020) defines marriage as a union between a man and a woman that lays the groundwork for their association and shapes their collective lives. Historically, the origins and forms of marriage have evolved alongside human civilization, reflecting the diversity of cultural, social, and religious values. Darwin and Atkinson, as cited by Ali (1996), trace the emergence of family structures to early human societies, where dominant males offered shelter and protection to women and children. Kovun's historical evidence suggests that the earliest human societies were matriarchal, evolving through three distinct phases: an age of sexual freedom, a phase where women held superiority, and a later stage where men dominated marital relationships. Similarly, Bachofen (1967) documented the existence of matriarchal societies among the Iroquois of North America, the Minangkabau of Indonesia, the Akan of West Africa, and ancient civilizations such as Egypt, Crete, and India. These examples highlight the dynamic and culturally contingent nature of marriage across time and space. Marriage customs have also varied significantly across civilizations. In Iranian villages, the tradition of *sheer baha* "milk price" given by the groom to the bride's mother symbolizes gratitude for her upbringing (Jalapuri, 1999). Conversely, certain societies prohibited close kin marriages; Gautama Buddha, for instance, banned marital unions within six degrees of blood relation (Briffault, 1927). Ancient Sparta employed an unusual system of pairing, where young men and women were placed together in dark rooms to select partners randomly an approach considered superior to marriages based on affection. In ancient Rome, marriage existed in

three forms: *confarreatio* (religious ritual), *coemptio* (symbolic sale of the bride), and *usus* (cohabitation for a year granting marital status) (Durant, 1954). From an Islamic perspective, marriage (*nikah*) is both a moral and legal institution. Islamic jurisprudence regards marriage as a contract based on mutual consent, equality, and responsibility between men and women (Zahraa, 2013). It emphasizes maturity both physical and mental over a fixed minimum age. Marriage in Islam is viewed as a religious obligation (*sunnah*) and a social necessity, serving as a foundation for emotional security and societal balance. The Qur'an refers to marriage as *Mithāq Ghalīz* (a solemn covenant), underscoring its sacred and binding nature (The Qur'an, 4:21). Ghazal (2022) asserts that Islamic teachings place marriage at the heart of moral values, family harmony, and human continuity. Meraj (2018) notes that marriage in Islam is neither merely a civil contract nor entirely sacramental but a unique social structure blending legal and spiritual dimensions. It carries moral, social, and economic significance. The Qur'an (24:59) emphasizes maturity and propriety in intimate relations, while verse (51:49) reminds believers that "of all things, we created pairs," reinforcing the divine order of companionship. Collectively, these principles affirm marriage as a moral safeguard and a vital social institution in Islam.

Marriage serves as a cornerstone of social organization, identity formation, and community stability. Ali (2020) and Mateen et al (2025) argued that it transcends individual relationships, representing an alliance between families that preserves social cohesion and cultural continuity. In rural settings, arranged marriages often within kinship groups or castes reinforce community ties and ensure collective solidarity. Malik (2023) and Shafi et al (2025) highlighted that family honor and reputation are closely tied to marriage ceremonies and traditions, which symbolize moral values and social standing. Beyond personal bonds, marriage contributes to societal order by fostering mutual dependence, ethical conduct, and economic cooperation. Hussain (2021) emphasizes that weddings are not just private affairs but communal events that strengthen inter-group unity. They serve as occasions for transmitting cultural heritage through rituals, music, and oral storytelling. Thus, marriage operates as both a private commitment and a public institution that ensures the intergenerational continuity of traditions and values. In South Asia, and particularly in Pakistan, marriage has historically embodied spiritual and communal dimensions. Ancient Punjabi marriages drew inspiration from Vedic traditions, emphasizing sanctity and ritual purity. With the emergence of Sikhism in the 15th century under Guru Nanak Dev Ji, marriage was redefined as a spiritual partnership grounded in equality. Guru Amar Das Ji institutionalized *Anand Karaj* ("blissful union"), which became central to Sikh marital practice, symbolizing harmony, mutual respect, and shared spiritual growth (Gill, 2021).

In contemporary Pakistan, delays in marriage have emerged as a significant socio-cultural concern. The increasing economic insecurity, high levels of education, ambition, career and the slow changing gender roles have collectively altered the marriage pattern (Shaheen et al., 2024). The Pakistan Institute of Development Economics (PIDE, 2023) suggests that such processes are the cause of increased anxiety in young adults and families. The traditional notion that people must marry within a given age set still haunts them, especially the females. However, the modern-day realities such as unemployment, dowry requirements and rising cost of living make early marriage impractical in most instances. The delay in marriage may cause psychological and social stigma as well as poor family relations particularly in a society that is conservative and has a low score in matrimony as a symbol of moral and social legitimacy. The problem also overlaps gender expectations later women who do not marry after a specific age often face an unproportionate amount of scrutiny in comparison to their male peers. Such discrepancy supports social standards, hence leading to emotional misery and lack of self-esteem in the individuals who are affected.

The current paper aims to explore these issues through exploring the economic, cultural and psychological factors that lie behind delayed marriage in Pakistan. It seeks to

shed light on the changing social norms, education and urbanisation and how these influence the expectations of marriage. In addition, the study serves to help people express their experiences and challenges hence developing a delicate insight into this phenomenon. In the end, the study could strengthen family relationships, foster psychological health, and social integration by dealing with the underlying causes of low marriage rates.

Delayed marriage has become a social issue in Pakistan, with the economic uncertainty, tertiary education, greater focus on career-related aspects, and change in social values (PIDE, 2023). These changes create social pressures, anxieties, and stigmatization among individuals as well as families since marriage is one of the most important social institutions. This paper discusses the most influential factors, life experiences and consequences of delayed marriage in both men and women in an attempt to further understand its socio-cultural causes. It is hoped that aided by foregrounding of these challenges, the research will promote individual well-being and enhanced family and community cohesion by using informed policy and social interventions.

Literature Review

The impact of economic factors is one of the strongest factors that dictate delayed matrimony in Punjab, Pakistan. The trend of chronic unemployment, inflationary pressures, and increased cost of living is changing the marriage patterns both in rural and urban areas. The postponement of marriage is common among young men as they are unable to find serious jobs or meet the traditional marriage requirements: dowry, housing and wedding costs (Ali, 2019; Khubaib, 2020). On the same note, women, especially the middle and upper-middle-class families, are more willing to postpone marriage to achieve monetary autonomy and career success before they commit to the marriage life (Mehroush et al., 2024; Ahmed and Sultana, 2022; Farooq, Naveed, and Zaman, 2017). As inflation intensifies, individuals increasingly prioritize economic security over early marriage (Shafi et al., 2023; Aslam & Hussain, 2023). Stable income and career development have become preconditions for marriage among young Pakistanis (Shafi et al., 2022; Malik & Hussain, 2023; Hussain et al., 2022). While this delay can create challenges especially for women who may face age-related biases in marriage or employment it can also yield positive outcomes such as higher educational attainment and improved career prospects (Ghazal, 2022; Shafqat et al., 2021). Students who delay marriage to focus on education generally perform better academically and therefore require institutional support to achieve their goals (Abbas, Shakir, & Malik, 2022). Moreover, dual-earner family expectations are altering marital norms, as both men and women now assess each other's financial stability before marriage (Javed & Ali, 2023). Although traditional and religious values remain influential, economic realities increasingly dominate marital decision-making. Unstable job markets and the high costs of living reinforce conservative attitudes toward marriage timing. Thus, policymakers must recognize how financial instability and youth unemployment contribute to marriage delays (Noor & Khan, 2023; Fatima et al., 2020). Economic dynamics significantly shape marriage timing. Men often delay marriage until they can fulfill their role as financial providers securing employment, savings, and sometimes property before marrying (Ali, 2019). Similarly, women in urban areas postpone marriage as they pursue education, employment, and economic autonomy (Farooq, 2017). This trend reflects a broader shift in gender norms, with both sexes valuing financial independence and career establishment prior to marriage. The financial burden of marriage including dowries, lavish ceremonies, and household setup has become a major deterrent for early marriage (Ahmed & Rahman, 2022; Aslam & Hussain, 2023). Given Pakistan's economic volatility, many families delay marriages until they can afford these expenses. This prioritization of economic readiness underscores how financial strain drives postponement. Young Pakistanis increasingly view financial security as a prerequisite for marriage. Economic pressures, high living costs, and unemployment contribute to this delay (Malik & Hussain, 2023). As aspirations for improved living standards grow, individuals seek to achieve stable incomes and comfortable lifestyles before

forming families further extending the singlehood period. Marriage delay also produces economic and social consequences, particularly for women. In traditional contexts, unmarried older women may face stigma or reduced marriage prospects (Ali, 2019). Additionally, economic uncertainty discourages families from arranging early marriages, especially as weddings remain expensive. Women delaying marriage for education or career advancement may later encounter challenges in the marriage market or workplace discrimination. Research shows that delay in marriage can enhance academic outcomes. University students who remain unmarried perform better academically than those who marry early, suggesting that delay in marriage supports educational attainment and focus (Abbas, 2022). Socioeconomic competition also contributes to marriage delay. Many individuals and families compare their financial standing with peers or relatives, leading to inflated expectations about weddings and dowries. This “status pressure” creates unrealistic marriage costs and limits opportunities for those from modest backgrounds (Ghazal, 2022). Marriage delays can generate psychological stress for both genders. Women often experience social stigma and emotional distress due to societal pressure to marry early, while men report anxiety over prolonged bachelorhood and financial insecurity (Ghazal, 2022). This intersection of economic and psychological factors underscores the broader social implications of delay marriages.

Education has emerged as a key driver in increasing the average age of marriage in Punjab, especially among women. Expanding access to higher education has shifted family priorities toward academic and professional success rather than early matrimony. University enrollment for women has grown significantly, and many now pursue postgraduate studies before considering marriage (Zakar, 2023). According to UNESCO (2022), these trends often delay marriage until the late twenties or early thirties. Families increasingly regard education as an investment, offering women autonomy, empowerment, and career opportunities (Haque, 2017; Khattak, 2018). The shift in educational aspirations has also transformed social structures reducing cousin marriages and promoting nuclear families as young adults interact within diverse educational environments (Ahmad & Farooq, 2015). Education enhances women’s bargaining power within marriage and positively influences intergenerational educational outcomes (Khan, 2021). Thus, marriage timing is increasingly tied to career and educational milestones (Farid & Shafiq, 2023). Pursuit of higher education directly contributes to delay marriage. Female tertiary enrollment in Pakistan increased by over 260% between 2000 and 2020 (Pakistan Bureau of Statistics, 2021). Many young women postpone marriage until after completing degrees, framing education as both a motivator and an acceptable justification for delay. Urban parents increasingly support daughters’ education as a path to empowerment and improved marriage prospects, although rural families may view prolonged education as disruptive (Khubaib, Agha, & Sabeen, 2020). University life fosters independence and critical thinking, often prompting students to reassess traditional norms around early marriage. Campus experiences encourage exposure to diverse perspectives, gender interactions, and individual autonomy (UNESCO, 2022). Educated women, especially in Lahore, report greater control over marital choices and timing. Participation in academic environments also shields individuals from marriage pressure by legitimizing delay as a pursuit of self-improvement (Sultana, 2021). Educational attainment affects men and women differently. For women, education offers empowerment and negotiation power in marital decisions (Ahmed & Sultana, 2022). For men, higher education is linked to employability and financial readiness. Men without degrees or stable jobs are often considered unfit for marriage, reinforcing the cultural expectation that men must achieve economic stability first (Sadiq & Rana, 2021). Thus, education contributes to delay in marriages among both genders through empowerment for women and economic preparation for men.

Career development is another crucial factor in marriage postponement, particularly among urban youth. Growing aspirations for economic independence and gender equality motivate individuals especially women to prioritize careers over traditional

marital timelines (Sultana, 2021). Professional advancement has become a symbol of autonomy and self-worth, reshaping marriage norms across Punjab. Career ambitions now redefine when and why individuals marry. Many delay marriage to pursue education, acquire professional experience, or achieve financial independence. The Labour Force Survey (2022) indicates that female labor force participation in urban Punjab has risen to 22%, with strong representation in education, healthcare, and public administration. These professional pursuits foster autonomy and reduce reliance on traditional family arrangements. The relationship between career development and marital timing remains gendered. Women face dual pressures from employers and families. Employers often question their long-term work commitment, while families worry prolonged independence may make them “too selective” or less compliant with traditional marital roles (Ahmed & Sultana, 2022). Conversely, men delay marriage until they are financially self-sufficient, reinforcing gendered economic expectations (Sadiq & Rana, 2021). Both patterns contribute to widespread delays in marriage. Evolving definitions of marriage and family accompany professional growth. Many women delay marriage until they find partners who respect their career goals and advocate for shared domestic responsibilities. Increasingly, young people view marriage as a partnership rather than an obligation. Career milestones promotions, entrepreneurship, or international exposure often precede marital commitments (Ali, 2022). Urban couples also postpone marriage or childbearing to maintain work-life balance. Men, too, seek emotional and mental well-being before marriage, reflecting changing conceptions of masculinity and partnership (Zakar & Fischer, 2023).

Understanding delay in marriage in Punjab requires an interdisciplinary approach integrating sociocultural and economic theories. Vygotsky’s sociocultural framework emphasizes how cultural norms and social interactions shape human behavior (Vygotsky, 1978). Historically, early marriage upheld family honor and religious ideals. However, urbanization, gender role shifts, and media influence have transformed these norms, creating tension between traditional expectations and modern aspirations (Zakar, 2023). The sociocultural theory explains the ways individuals find their way through conflicting demands between group cultural values and individual free will. According to the Rational choice theory of marriage (1981) by Becker, marriage decisions are made based on the cost-benefit analysis. Punjab, the people of Punjab postpone marriage when they feel that, the costs associated with marriage such as unemployment, dowry cost and inflation overpower the benefits that are expected such as companionship or household support. The economic uncertainty and the growing cost of living are forcing men to meet certain financial goals before they get married, and women are more willing to get income-generating positions to be independent (Khubaib, 2020). These economical theories offer critical understanding of the way in which financial reality reinvents marital timing within modern Punjab.

The paper attempts to identify and examine the root causes of delay in marriage, as well as evaluate the possible pros and cons of the choice. It attempts to ascertain the advantages of late marriages as compared to its disadvantages or the other way around. The scholar conducts a survey of the available literature on the socioeconomic, psychological, and cultural aspects of late marriage to determine whether marriage delay is a positive factor in individual and social well-being (Gundogdu and Bulut, 2022). Rapid social modernisation, growing levels of educational attainment and growing economic ambitions have triggered the shift in attitudes towards matrimony. These transformations have significantly influenced how men and women in Pakistan, particularly in Punjab, approach marital decision-making. However, most prior research has focused broadly on the consequences of delay in marriages such as social acceptance, and pursuance of higher education, financial stability, career development rather than on the underlying motivations and adaptive strategies individuals employ when postponing marriage. There remains a critical research gap concerning the context-specific factors including regional economic pressures, evolving gender roles, and cultural expectations that uniquely shape the phenomenon of delay in marriage in Punjab. Few empirical studies have examined how

these socio-economic realities intersect with personal aspirations and family dynamics in determining marriage timing. This study addresses these gaps by providing an in-depth exploration of the socio-cultural and economic reasons for delay in marriages in Punjab, highlighting their implications for individuals and families. The findings will offer insights for policymakers, sociologists, and family counselors to design informed interventions that address the causes and consequences of late marriages within Pakistani society (Mastur, Rehim, & Tamim, 2023).

Material and Methods

Operationalization of the variables.

The operationalisation of the study variables is as follows: Demographic and educational variables are age, gender, geographical location, and area, educational level, cultural background, occupation, and income level. The independent variable will be termed as the challenges and experiences suffered by individuals whereas the dependent variable will be the delay in marriages.

Sample Selection

The study used a quantitative methodology and stratified random sampling to the study population to subdivide into subgroups according to common features; gender, age, and residential location. The method is used to guarantee proportionality and reduce sampling bias (Kumar, 2011; Creswell and Creswell, 2018). Lahore District is one of the largest metropolitan areas of Punjab, which consists of 10 administrative zones and 274 Union Councils (UCs) (Government of Punjab, 2024). In this research, four large zones were chosen in terms of the number of UCs, i.e. Allama Iqbal Zone (41 UCs), Ravi Zone (39 UCs), Data Ganj Bakhsh Zone (34 UCs), and Samnabad Zone (31 UCs), comprising of a total of 145 UCs, which were sampled using stratified random sampling. This approach will make sure that they included various socio-economic and demographic groups and obtained a representative sample of the urban and peri-urban population of Lahore. The sample size was calculated to cover the population and enable the generalisation of the results being done and maintain the statistical reliability (Kerlinger and Lee, 2000; Zikmund, Carr and Griffin, 2013). The researcher employed sample of populations based on pertinent UCs where the respondents were separated on the basis of age and gender thus completing the target respondents. Also, the respondents were selected randomly by means of community outreach, which helped to reach unmarried men and women of different economic statuses.

Inclusion and Exclusion Criteria

The current study recruited participants (both men and women) aged 32 to 50 years without any marital status, who were living in Lahore, Punjab, were mentally able, gave informed consent, and had a good understanding of the questionnaire. The reason behind such age was that it is higher than the traditional age of marriage in Pakistan and thus this would help to carefully analyze the social, emotional, and economic consequences of delayed marriage. They were restricted to those who were aged less than 32 years, more than 50 years, were currently in matrimony, divorced, widowed, mentally unfit or in any other way that they did not wish to take part so that the study would remain focussed and the data reliable.

Research Hypothesis

H1: Economic pressures and financial instability are the major causes of slowed marriages in Punjab.

H2: Education and career building before marriage are some of the salient factors that contribute to the delay of marriage.

H3: An amalgamation of financial and educational variables determines marriage delay both in men and women in Punjab.

Theoretical Model of the study

The research paper is based on the Life Course Theory (LCT) as expressed by Elder (1968). LCT is based on the assumption according to which individual life events are shaped by the larger historical, social and cultural context. The given theoretical focus allows examining the delayed marriages through the prism of more significant changes like education, work, and changing social expectations through time. This theory, LCT, in terms of its ability to interpret delayed marriage as neither an isolated individual choice but rather as a consequence of structural, economic, nor cultural factors that influence life paths, holds a lot of value in the context of Punjab, in which the traditional norms have a strong influence on the timing of marriage.

Determinants of marriage delay were investigated using a quantitative research design to find out the possible determinants of marriage delay in a cohort of Punjabis. The design will be based on Creswell (2017) and Denzin and Lincoln (2011) focusing on measuring and analyzing variables systematically. The quantitative method was chosen because it has the ability to measure trends, identify relationships, and generalize conclusions (Creswell and Creswell, 2018). Since marriage is a socio-cultural complex issue in Punjab, the researcher selected parameters such as age at marriage, education level, occupational status, earnings, dowry, and social pressures as perceived in a cross sectional survey involving administration of structured questionnaires. Objectivity was achieved through standardized instruments, and bias was reduced to the minimum (Babbie, 2020), as a result of which a complete picture was provided that can be used to formulate policies and involved social intervention.

Analysis tools & techniques

After data collection, data were digitized, coded and analyzed using the SPSS and MS Excel which is a normal quantitative analysis system. The cleansing of the data removed the inconsistencies, removed the missing values, and maintained the accuracy. Respondent characteristics and the most important variables were summarized using descriptive statistics (frequencies, percentages, means, and standard deviations). Three inferential tests (Pearson correlation and multiple regression) were used to examine associations among educational aspirations and timing of marriage with considering socioeconomic and demographic covariates. In the measurement scales, reliability analysis using the Cronbach alpha measure assessed the internal consistency of the scale.

Results and Discussion

Data composition was the key task during the research, especially after data collection. The collected data were transcribed into statistical software programs "SPSS," "Smart PLS," and "MS Excel" for analysis. Descriptive statistics summarized the data, while correlation and regression analyses tested the relationships between educational aspirations and marriage timing. Additionally, moderation and mediation analyses were conducted to explore the roles of socioeconomic status, gender roles, family expectations, and career aspirations in this relationship. Control variables such as age, gender, cultural background, and religious beliefs were included to account for their potential confounding effects, ensuring a comprehensive understanding of the factors influencing the delay in marriage among youth.

The sample has equal gender distribution, as 51.2 percent (n=1,407) are male respondents and 48.8 percent (n=1,343) are female respondents. This close-equal representation will also provide a sufficient coverage of the views of both genders in the study (Table 1).

Table 1
Respondent's Gender Statistics

Gender	Number	Percentage (%)
Male	1343	49%
Female	1407	51%
Total	2750	

The sample (2,750 respondents) was very heterogeneous in terms of demographics. As provided in table 2, most of them were early middle-aged with 1, 232 participants (44.8%) being between the age of 37-40 and 1,185 participants (43.1%) between the age of 33-36. The groups of 45-48 years (6.7%) and 41-44 years (3.6%) constituted the percentages of 184 and 99 respectively. Respondents aged 49 years or older are the least represented and have only 50 (1.8%) percent of the total.

Table 2
Respondent's Age Statistics

Age (Years)	Numbers
33-36	1185
37-40	1232
41-44	99
45-48	184
49-Above	50
Total	2750

The education profile indicates that the levels of attainment are rather high. 866 and 812 respondents have the most and least frequently used qualifications, respectively. Intermediate education is 615 (22.4%) followed by small percentages of Matric 192 (7.0%) and Under Matric 98 (3.6%). Greater educational attainment is MPhil 153 (5.6%), PhD 14 (0.5%), but they are a minor proportion (table 3).

Table 3
Respondent's Education

Education	Numbers
PhD	14
M. Phil	153
Masters	812
Bachelors	866
Intermediate	615
Matric	192
Under Matric	98
Total	2750

Urban respondents are more common in terms of cultural background with 1547 (56.3%) participants comprising the sample. Rural respondents were 43.7% (n = 1,203), which, however, showed a slightly higher representation of urban inhabitants (table 4).

Table 4
Respondent's Cultural Background

Cultural Background	Number	Percentage (%)
Rural	1203	44%
Urban	1547	56%
Total	2750	

The findings in table 5 reveal that most respondents view marriage as a hindrance to achieving educational or career goals. A significant 89.4% agreed or strongly agreed (50.7% and 38.7%, respectively), while only 5.2% were neutral and 5.4% disagreed, indicating broad consensus on this issue. Similarly, parental financial support emerged as the second most influential factor shaping perceptions of marriage, with 89.3% agreeing or strongly agreeing (49.9% and 39.4%). Only 4.7% were neutral, and a minimal 1.1% disagreed, showing a strong overall agreement among respondents.

Table 5
The extent of Delay in Marriage among People

Question	SD	D	N	A	SA	Total
Parental financial support affects the timing of marriage.	31	134	128	1373	1084	2750
Marriage could interfere with achieving educational or career aspirations.	0	149	143	1065	1393	2750

One of the most powerful factors in marriage delay is economic issues. As per the statistics in table 6 Marriage timing is dominated by financial instability with 1851 (67.3%). Moreover, job stability/career development takes precedence over marriage by 1676 (60.9%) agreeing and 623 (22.7%) strongly agreeing, which validates the financial reasons as the most important in postponing marriages.

Table 6
Economic Factors

Question	SD	D	N	A	SA	Total (N)
Financial instability causes delays in marriage.	0	55	111	1851	733	2750
Families prioritise financial stability before marriage.	12	170	101	1492	575	2750
High marriage costs (dowry/wedding) delay marriage.	4	259	178	1222	1087	2750
Lower-income families face more marriage delays.	24	356	261	1322	787	2750
Job stability/career growth prioritised over marriage.	4	235	212	1676	623	2750

The value of education is highly valued for delay in marriages. As a cause of delay, te statistics in table 7 tell that educational activities gained 1833 (66.7%) Likewise, families that put more importance on education than marriage received 1482 (53.9%) agreement Lastly, a large percentage of those interviewed give marriage a second thought once they are financially stable upon finishing school (80.9%) agreement/strong agreement.

Table 7
Value of Education

Question	SD	D	N	A	SA	Total (N)
Pursuing higher education delays marriage.	0	70	105	1833	742	2750
Families priorities education over early marriage.	0	279	124	1482	865	2750
Higher education is valued more than early marriage.	91	273	187	1244	955	2750
Individuals delay marriage until financially secure after education.	19	258	237	1432	804	2750

Regression Analysis

Test of Normality

Test of Normality was conducted to determine whether the collected data followed a normal distribution, which is a fundamental assumption for applying many parametric statistical tests such as ANOVA, and regression analysis. The researcher performed this test to ensure that the data were suitable for further statistical procedures and that the results derived from these analyses would be valid and reliable.

Table 8
Univariate Normality Statistics for Individual Items

Items	N	Skewness	Kurtosis	Min	Max
FF1	2750	-0.656	2.281	2	5

FF2	2750	-1.257	1.999	1	5
FF3	2750	-1.068	0.531	1	5
FF4	2750	-0.846	-0.008	1	5
FF5	2750	-0.980	1.006	1	5
HEP1	2750	-0.788	2.435	2	5
HEP2	2750	-1.047	0.711	2	5
HEP3	2750	-1.152	0.723	1	5
HEP4	2750	-0.985	0.657	1	5
DM1	2750	-0.335	-1.102	1	5
DM2	2750	-0.425	-1.077	1	5
DM3	2750	-1.404	2.534	1	5
DM4	2750	-1.322	1.452	2	5
DM5	2750	-0.850	0.202	2	5

Most items in table 8 showed negative skewness, indicating respondents tended to give higher ratings on the Likert scale. For instance, DM3 (-1.40), DM4 (-1.32), and FF2 (-1.26) clustered toward the positive end, while a few items like SC4 (0.85) showed slight positive skewness. Overall, skewness values (within ± 2) indicate no major asymmetry issues. Kurtosis results varied, with some items (RF1 -1.53, DM1 -1.10) showing flatter distributions (platykurtic), and others (FF1 2.28, HEP1 2.43, DM3 2.53) showing peaked distributions (leptokurtic). Most items, however, fell near zero, suggesting near-normal distribution. All items covered the full 1-5 response range, and both skewness (< 2) and kurtosis (< 7) values remained acceptable, confirming that the data are well-behaved and suitable for further statistical analysis such as CFA or SEM.

Table 9
Univariate Normality Statistics

Factors	Skewness		Kurtosis	
	Statistics	Std. Error of Kurtosis	Statistics	Std. Error of Kurtosis
Financial Factors	-0.5048	0.0467	-0.2598	0.0933
Higher Education pursuits	-0.6993	0.0467	-0.3663	0.0933
Delay in Marriages	-0.3208	0.0467	-0.0991	0.0933

The univariate normality test in table 9 shows that all research constructs have skewness values within the acceptable range of +1 to -1, indicating approximate normality. Most constructs Financial Factors (-0.5048), and Higher Education Pursuits (-0.6993) and Delay in Marriages (-0.3208) show mild negative skewness. Kurtosis values are also close to zero, supporting normality. Most constructs Financial Factors (-0.2598) then Higher Education Pursuits and Delay in Marriages (-0.0991) show slight negative kurtosis (flatter distributions). All values fall within acceptable limits, confirming no significant deviation from normality.

Linear Regression Results

Linear regression analysis was used to examine how social, cultural, and economic factors predict delay marriages. It identified the strength and significance of each factor, tested hypotheses, and controlled for overlapping effects, providing a reliable statistical basis for conclusions.

Financial Factors

Table 10
Model Summary for Independent Variable Financial Factors

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df 1	df2	Sig. F Change
1	.436	0.19	0.190	2.13	0.19	643.99	1	2748	0.000

a. Predictors: (Constant), Financial Factors

Financial factors statistics in table 10 explain 19% of the variance in the dependent variable ($R^2 = 0.190$, $R = 0.436$), showing a moderate positive relationship. The model is statistically significant ($F(1, 2748) = 643.99$, $p < 0.005$), confirming financial factors as important predictors. These results highlight financial resources such as credit access and capital availability as key determinants within the study's framework.

Table 11
ANOVA Results for Financial Factors

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2927	1	2927.0	643.99	.000
	Residual	12490	2748	4.5		
Total		15417	2749			

a. Dependent Variable: Delay in Marriages

b. Predictors: (Constant), Financial Factors

The ANOVA results in table 11 show the model is statistically significant, $F(1, 2748) = 643.99$, $p < 0.005$, confirming that financial factors significantly predict delays in marriage. Financial factors explain a substantial portion of variance ($SS = 2927$ of 15417 total), indicating that financial constraints are key drivers of delay in marriages.

Table 12
ANOVA Coefficients Results for Financial Factors

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.506	0.308		37.3544	0.000
	Financial Factors	0.380	0.015	0.436	25.377	0.000

Financial factors statistics in table 12 significantly predict delays in marriage ($B = 0.380$, $\beta = 0.436$, $t = 25.377$, $p < 0.005$). Each unit increase in financial constraints raises marriage delay by 0.38 units. The intercept (11.506, $p < 0.005$) shows delays persist even without financial issues, indicating other influences. Overall, financial pressures like dowry costs and income insecurity are strong, statistically significant drivers of delay marriages.

Higher education Pursuits

Table 13
Model Summary for Independent Variable Higher Education Pursuits

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	0.304	0.09	0.09	2.26	0.09	280.67	1	2748	5E-60

a. Predictors: (Constant), Higher Education pursuits

This table 13 presents a regression model showing the impact of higher education on marriage delay. The correlation coefficient ($R = 0.304$) indicates a weak positive relationship, while the coefficient of determination ($R^2 = 0.090$) reveals that higher

education explains about 9% of the variance in marriage timing. Though modest compared to financial factors, this effect is statistically significant and stable (adjusted $R^2 = 0.090$), with a standard error of 2.26. The model fit improves significantly when higher education is included ($\Delta R^2 = 0.090$, $F = 280.67$, $p = 0.001$), confirming it as a significant predictor of delay in marriage. Overall, the findings suggest that higher education encourages individuals especially women to prioritize academic and professional goals, aligning with theories that link educational engagement to postponement of marriage.

Table 14
ANOVA Results for Higher Education Pursuits

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1428.7	1	1428.7	280.67	.000
	Residual	13988.1	2748	5.1		
Total		15416.8	2749			

The ANOVA results in table 14 confirm that higher education significantly predicts delays in marriage, with the regression sum of squares (1428.7) explaining a notable share of variance compared to the residual (13,988.1). The model is highly significant, $F(1, 2748) = 280.67$, $p < .001$, indicating that higher education meaningfully contributes to marriage postponement, even though its explanatory power is modest compared to financial and religious factors.

Table 1
ANOVA Coefficients Results for Higher Education Pursuits

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	14.43	0.291		49.565	0.000
	Higher Education pursuits	0.297	0.018	0.304	16.753	0.000

a Dependent Variable: Delay in Marriages

The results in table 15 show that higher education significantly predicts delay in marriages, $F(1, 2748) = 280.67$, $p = 0.001$, explaining about 9% of the total variance ($SS = 1428.7$ of 15416.8). While higher education has a meaningful impact, most variation ($SS = 13,988.1$) is attributed to other socio-economic and cultural factors. The regression mean square (1428.7) far exceeds the residual mean square (5.1), confirming a strong, statistically significant effect. Overall, the findings highlight that higher education extends pre-marital years by promoting academic and career priorities and shifting gender expectations, though other factors also shape marriage timing.

Correlation Analysis of Delay in Marriages and Influencing Factors

Table 15
Correlation of Delay in Marriages and related Factors

Variables	Delay in Marriages	Financial Factors	Higher Education pursuits
Delay in Marriages	1		
Financial Factors	.436**	1	
Higher Education pursuits	.304**	.607**	1

The correlation matrix provided in table 15 highlights the relationship between delay in marriages and various socio-cultural, religious, financial, educational, and health-related factors. The key findings are as follows:

Delay in Marriages and Financial Factors also demonstrate a substantial positive correlation ($r = .436$, $p < .01$), implying that economic constraints, dowry expectations, and financial instability play a critical role in delaying marriage decisions.

Delay in Marriages and Higher Education Pursuits are positively correlated ($r = .304$, $p < .01$). This reflects that individual prioritizing education, particularly higher education, are more likely to postpone marriage.

Table 16
Summary of Results

Hypothesis	Remarks
H1: Financial instability and economic pressures are primary reasons for the delay in marriage among men and women in Punjab.	Supported
H2: The pursuit of higher education and career establishment before marriage are significant factors in delaying marriage among men and women in Punjab.	Supported
H3: The delay in marriages among men and women in Punjab is influenced by a combination of financial and educational factors.	Supported

The findings of the hypothesis tests provide solid empirical information in favor of the conceptual framework of the study in question, affirming that the delay in marriage among both male and female groups in Punjab is a multi-faceted phenomenon that is affected by financial and educational related factors.

- H1 is strongly supported, and the findings show that financial insecurities and economic demands are major causes of marital postponement. High costs of wedding ceremonies, job insecurity, and lack of financial autonomy became fundamental reasons why marital unions could not be undertaken in time.
- H2 supported, The effect of higher education trajectories and career establishment in the reconstruction of life-course trajectories. The phenomenon shows a change in the priorities of youth, as personal and professional growth is becoming more of a priority than marriage.
- H3 the general assumption, is also confirmed, and it is proved that the marriage delay cannot be explained by one very specific factor but by the intersection of the financial, and educational related factors.

Key Findings

Factors Contributing to Delay in Marriages

The study finds that delay in marriages in Punjab result from intertwined financial, and educational factors. Financial pressures such as inflation, unemployment, housing costs, and dowry demands are the strongest determinants. Higher education and career pursuits also extend the pre-marital period, while other factors like family honor, caste, kinship, and gender norms restrict partner choice and prolong matchmaking. Overall, delay in marriage is shaped not by individual choice alone but by the combined influence of structural and institutional forces.

Challenges Associated with Delay in Marriages

The delay in marriage is driven by interconnected economic, educational and other factors. Economically, rising living costs, dowry inflation, and job instability increase pressure on men as primary providers. Socially, unmarried women face stigma and loss of autonomy, while men encounter pressure to prove financial readiness. The long processes of partner search caused family tension especially in joint families where there was collective decision-making. In general, delayed marriage is a cascade event impacting economic stability, social wellbeing and mental and physical wellbeing.

Experiences of Individuals and Families

The results suggest that delayed marriage is a scenario based on structural forces and individual decisions. Men often delay marriage because of financial insecurity, unemployment and social norms of being a provider, whereas women face the cultural stigma, stressors of health and reduced social acceptance as they grow older even when pursuing education or careers. Families particularly in joint systems are faced with a shared financial cost that delays the marriage choice. Marriage is a financial affair to many. In turn, delayed marriage is not an individual but a negotiation within the family and society that is dictated by economic, cultural, and normative factors and, therefore, is not an individual preference.

Comparative Analysis

- A comparative analysis reveals gender, educational, and geographic differences in marriage delays.
- Men delay marriage mainly due to financial pressures, while women face cultural restrictions and issues.
- Urban respondents delay marriage for career and education, whereas rural respondents face traditional and financial barriers.
- Higher-educated or technical individuals delay marriage for professional goals, while those with lower education lack financial means despite willingness.
- Overall, marriage delays are unevenly distributed across demographic, cultural, and regional lines.

Conclusion

The research has come up with an enduring conclusion that delayed marriage in the Punjab is a socially constructed process driven by factors of economic and education interdependence. The most dominant influence is the financial insecurity whereby the unemployment, the inflation, the home prices and the dowry pressures make marriage a burdened affair more so to men and at the same time, the religious teachings dictate when and who is authorized to get married. Education, in particular, to the women, is a secondary but transformative factor that prolongs the pre-marriage phase with higher aspirations and professional goals that do not follow the traditional standards. Traditional standards like caste and family honor do not disappear, but their power becomes weaker, and health issues become the primary problem and source of stress and stigma, especially in women. Urban young people postpone marriage to get an education and employment, meanwhile, rural young people face the challenge of culture and economical situations. The study recommends holism in interventions including creation of employment opportunities, housing, regulation of dowry, simplifying marriage procedures, counseling and health care as a means of dealing with the structural causes of delayed marriage. In general, the results shed light on a conflict between modernization and tradition in the changing social environment of Punjab.

Recommendations

The presence of high unemployment levels, long-term inflationary pressures, increasing housing prices, and a relatively high number of dowry payments puts a powerful financial strain on marriage prospects. Male members of the family, as the ones who have traditionally been regarded as the main breadwinners, feel even harder economically, which, in its turn, leads to an overall psychosocial strain that is shared by the families.

- **Youth Employment & Entrepreneurship**

- The Punjab Employment Scheme and the Punjab Skills Development Authority (PSDA) should expand their training programs to reach those in the 20-35 age group, thus enabling them to have a financial standing sooner.
- Link beneficiaries of Punjab Rozgar Scheme to start-up grants and microloans, enabling young men to earn sustainable livelihoods.
- **Affordable Housing Access**
 - Naya Pakistan Housing and Development Authority (NAPHDA) project in Punjab should be strengthened by setting aside subsidized housing programs to unmarried youth of the low- and middle-income families.
- **Curbing Dowry Burden**
 - The Dowry and Bridal Gifts (Restriction) Act of 1976 and the Punjab Marriage Functions (Prohibition of Ostentatious Displays and Wasteful Expenses) Act of 2016 ought to be applied more strictly by the local administrations, and the breaches should be subject to punishment.
 - Union-council based anti-dowry committees should be set up to check on compliance.
- **Financial Assistance for Marriages**
 - The responsibility of the Punjab Social Protection Authority (PSPA) should be extended to provide specific financial assistance like wedding grants and one-time payments to the families with low income whose daughters experience long marriages.

Balancing Education and Marriage Timing

Increased education levels, especially among the women, has resulted in a presentation of careers thus extending the pre-marriage time and with the traditional expectation to marry at the right age in question.

- **Life-Course & Career Counselling**
 - Structured life-planning and marriage-readiness modules should be introduced in the curriculum of all universities and colleges in the Punjab Higher Education Department that instruct students on how to weigh their personal goals (aspirations), development (career), and family planning.
- **Scholarships with Family Awareness**
 - Female access to the Punjab Education Endowment Fund (PEEF) scholarships ought to be increased whilst integrating family counselling elements to help the family to balance higher-education aspirations with the more adaptable marriage planning.
- **Family-Friendly Work Policies**
 - The labour rules that are run by the Punjab Labour and Human Resource Department must be reinforced to compel employers, whether in the government or the corporate sector to offer flexible work options, such as maternity/paternity leave, remote working, and flexible working hours, thus allowing young professionals to do a job and a marriage at the same time.

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