The Relationship of Life Stress to Adjustment Among Poor Female Breadwinners in Saudi Arabia

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The study identifies the relationship of life stress to adjustment among poor female breadwinners in Saudi Arabia. It applies the social survey approach to an intentionally selected sample of (320) female breadwinners benefiting from social insurance and women's charities in Riyadh. Results reveal that life stress and adjustment of the participants is high, with a negative statistically significant correlation. Economic stress is ranked first, family stress is ranked last. The role of women's charities in adjustment is intermediate. The study recommends the partnership between the civil society institutions and the government to create jobs for female breadwinners.

Key words: *Life stress, Adjustment, Poor female breadwinners.*

Introduction

Life stress is a feature of the modern age, resulting from the problems that hinder the family from performing its roles, and affects the individuals' stability, as well as physical and mental health. Family responses to life stress vary according to intensity and adjustment. Lack of the role of the breadwinner due to death, immigration, divorce, prison or illness is one of the most important causes of life stress because a woman then has to perform the role. Accordingly, she endures severe tasks and responsibilities that affect her physically and mentally.

The number of female breadwinners has increased recently due to global economic changes and social stress. These women have to resolve many problems, including suitable residence, children's education, deviation, homelessness, and a great deprivation of life's basic needs. Moreover, they encounter many psychological conflicts, anxiety, depression, social stigma, and finally, considerable life stress (Aloteby, 2010; Rimaz et al., 2014).

Many studies, like Aguilar (2010) and Finley (2003), report that failure to take household responsibility is a threatening issue, especially among female breadwinners who were totally dependent. Locally, Ishaq (2013) shows a relationship between the gender of the breadwinner and poverty. Alqahtany (2004) illustrates that the males' failure to take household responsibility is a major problem for poor female breadwinners.

The Centre for Promising Research in Social and Women's Studies (2013, p.38) assures that the Arab woman lacks many power resources allowed for the man in many social, economic, cultural and political aspects. Therefore, the female breadwinner shall be reconsidered concerning sustenance challenges and reorganising the family life socially and economically to avoid loss. Statistics illustrate the evolvement of this phenomenon worldwide. In September 2017, American statistics showed that poverty is higher among females (NWLC, 2017). Female-headed households in the Middle East and North Africa, Asia, the Southern African desert and Latin America rated (13%), (16%), (22%) and (24%), respectively (Bongaarts, 2002). In 2003, it was rated (11%), (15%), (13%), and (13%) in Algeria, Morocco, Egypt and Sudan, respectively (Nosseir, 2003). To the author's knowledge, no statistics are available in the Arabian Gulf except for those by the Citizen Account in 2017, showing that the Saudi female breadwinners rated at 28 percent of the population. The present study examines the problems of the female breadwinner, life stress and adjustment.

Statement of the Problem

The lack of a breadwinner causes many social, economic and psychological problems to the family that has to reconsider its members' roles, especially for the woman (Aloteby, 2008). A female breadwinner encounters several financial and psychological problems (Weldegabreal, 2014) and suffers psychosocial stress (Habib, 2010). In KSA, 28 percent of the registrars in the Citizen Account were female breadwinners (Hashim, 2017). This rate can be noticed by the increasing number of divorce or the beneficiaries of social insurance and charities (Ashabeeky, 2012). To the author's knowledge, few studies addressed the phenomenon. While Adhafery (2000) and Habib (2010) examine the absence of a father on the children and the wife, Aloteby (2008) and An-najem (2012) investigate the most significant problems. Shin (2008) explores family support in reducing life stress, and Hashim, Azmawati and Endut (2015) examine the increasing responsibilities and roles of female breadwinners. Alfareh (2006) and Alghamdy (2009) address the adjustment of the divorced woman but not the female breadwinner who only relies on social insurance pension or the aids of charities.

The female breadwinners' charities will not be resolved without having a comprehensive approach supported by the government, civil society institutions, and women's charities. Therefore, this study tries to answer the following major question: What is the reality of the

life stress of the poor female breadwinner? What are her means of adjustment? It is further divided into the following minor questions:

1. What is the level of life stress among the poor female breadwinners?
2. What is the level of adjustment with life stress among the poor female breadwinners?
3. What is the relationship between life stress and level of adjustment among the poor female breadwinners?
4. What is the role of civil society institutions in the adjustment of the poor female breadwinners with life stress?

Objectives

The study aims to identify
1. The level of life stress among the poor female breadwinners.
2. The level of adjustment with life stress among the poor female breadwinners.
3. The relationship between life stress and level of adjustment among the poor female breadwinners.
4. The role of civil society institutions in the adjustment of the poor female breadwinners with life stress.

Significance

The present study is important because it examines the socioeconomic problems and the role of civil society institutions in the adjustment of the poor female breadwinner with life stress in KSA. It highlights the effectiveness of governmental and civil programs and services in reducing poverty. Moreover, it guides planners and decision-makers to develop comprehensive programs to meet the various needs of poor female breadwinners, including financing and legislation. It draws the attention of authors to this group's adjustment with life stress.

Limitations

The study was limited to a group of female breadwinners benefiting from social insurance and women's charities (Ayama, Bunyan, and Masaee) in Riyadh. Data were collected between 10/3/2019 and 25/4/2019. The study investigated life stress (personal, family, economic, social and health) and adjustment (personal, family, economic, social and health).

Definition of Terms

Life stress is procedurally defined here as the feeling of stress for the female breadwinner resulting from heavy obstacles. It is identified by the participants' score on the scale of stress.

Adjustment is procedurally defined here as the endeavour of the female breadwinner to meet the urgent needs that cause stress and problems. It is identified by the participants' score on the scale of adjustment.

The Female Breadwinner is procedurally defined here as the woman benefiting from social insurance and women's charities. She is responsible for the household and encounters several forms of stress affecting the new family status. She may be a divorcée, widowed, abandoned, single, or the wife of a prisoner, a patient, an unemployed man, or a drug addict.

Theoretical Framework and Literature Review

When applying Holmes and Rahe (1967), the author notices that permanent or temporary loss of the father is ranked first in the inventory of life stress because of its negative impacts on family structure. The model of Conger et al. (2002) may help consider the economic stress of female-headed households that encounter severe financial difficulties. When a woman gets paid-employment, her empowerment and capabilities are enhanced (Handapangoda, 2012). According to Seligman (1979), the woman's failure to overcome stress may be due to the variety of stress and inability to overcome them simultaneously.

Various theories address adjustment. For example, behaviourism argues that the patterns of maladjustment are acquired from daily situations. Thus, the woman's adjustment is a mechanical response to stressful life events. It can be promoted continuously as it reduces stress and improves environmental adjustment. The social theory illustrates the woman's (mal)adjustment through the behaviour patterns adopted in managing affairs and meeting needs. According to humanism, the adjustment of a female breadwinner is accomplished through self-achievement.

Many models have reported a relationship between stress and adjustment. For example, Powell and Enright (1990) illustrate achieving appropriate adjustment with stress by choosing adequate methods to reduce the effect of stressful events on the female breadwinner and family. Moos, Insel and Humphrey (1974) help identify the causes that increase or decrease the ability of the female breadwinner to adjust to stressful events according to personal features, severity, and social medium.

The poor female breadwinner encounters several types of stress, such as personal stress. Aloteby (2008), Alghamdy (2009), Alwashah (2009), and Waheed and Mohamed (2008) reported that the female breadwinner encounters severe and several psychological difficulties, including anxiety, tension, depression, fear and chronic dissatisfaction. She may suffer family stress, such as the difficulty of care taking, meeting financial and mental needs, resolving problems, and ensuring good education for her children (Aloteby, 2008; Alwashah, 2009) because they may not obey her (Assahley, 2016; Waheed and Mohamed, 2008). Therefore, Alkandry (2008) highlights the importance of stable families with both parents.

Moreover, Alharby (2014), Aloteby (2008), An-najem (2012) and Assahley (2016) report several forms of economic stress for the poor woman, such as the nature of residence, failure to pay monthly rent, inability to access independent or suitable housing, and debts. Efad Researches and Consultations Centre (2014) outlines the burdens of expenses for the poor woman's family, where food expenses were ranked first, and social occasion expenses were ranked last.

Some studies investigate the female breadwinner's social stress. For example, Chereni (2017) addresses the social impacts of father-away families, where women feel doubled responsibility to the family, a lack of meeting needs, and a loss of emotional security. Abu Darweesh, Abu Tayedh, Tarawna and Alharoub (2016) illustrate different family status-based social perspectives to the woman and show greater sympathy for the widowed woman. Singh, Zhou, Li and Tong (2016) explore the relationship between the woman's economic status and the incidence of diabetes and asthma and conclude that the poor woman is more vulnerable to health threats.

Ashabeeky (2012) reveals a relationship between a low economic situation and diseases, including malnutrition and poor reproductive health, as well as the diseases of the respiratory and digestive systems. Moreover, Alharby (2014) and Alwashah (2009) highlight other health problems, such as chronic headache, fatigue, tiredness and hypertension due to the absence of medical insurance, expensive medications, difficulty accessing hospitals, delays, and using traditional medicine. Contrary to this though, Efad Researches and Consultations Centre (2014) describes the good health situation of poor women in KSA, that rated at 69 percent, suggesting the availability of free health services.

Several studies investigate the adjustment of the poor female breadwinner with life stress. In terms of personal adjustment, Hyassat and Zghoul (2016) show that performing the breadwinner's role promoted a woman's self-confidence and the making of life decisions. Assahley (2016) reveals that the older the woman, the wiser and more capable of managing the family she becomes. Moreover, personal features, like higher education, employment, better income and age improve personal adjustment (Alfareh, 2006).

Concerning family adjustment, Alfareh (2006) illustrates that the divorcée's better family adjustment helps her overcome problems. Yet Alghamdy (2009) shows poor family adjustment, including negative treatment, insults, and bargaining with her salary if she works. Several studies reveal that the female breadwinner suffers economic stress, affecting their economic adjustment. For instance, Assahley (2016) and Alghamdy (2009) show that the poor female breadwinner's low income causes poor economic adjustment, such as inadequate residence and getting only the basics to survive and maintain the family.

Concerning social adjustment, Hyassat and Zghoul (2016) reveal no problems from the social perspective toward the female breadwinner. Ismail (2012) reports a high level of social adjustment among widowed women, including appreciation, accepting others and establishing successful interpersonal relationships. Alfareh (2006) and Alghamdy (2009) illustrate the manifestations of social maladjustment among divorced women in KSA, such as poor social perspective, few marriage opportunities, seeking a mahram before governmental bodies, and travel difficulties.

Health adjustment is shown by the mental and physical health because health reflects the response to stressful situations. For example, fatigue and depression increase stress and decrease personal response. And contrarily, good health enhances the response to stress (Annas, 2008).

Methodology

Method

The study adopts the analytical descriptive approach to describe the issues, stress and adjustment of the poor female breadwinner. It is the most appropriate approach to the nature of the study, both theoretically and practically.

Population and sampling

The population covers all female breadwinners; the divorcée, widowed, abandoned, as well as wives of prisoners, patients, etcetera, who benefiti from social insurance and women's charities in Riyadh. The sample is comprised (320) of female breadwinners benefiting from social insurance and women's charities (Ayama, Bunyan, and Masaee) in Riyadh.

Table 1: Distribution of the participants according to the assisting body (n=320)

Beneficiaries from social insurance only	92
Beneficiaries from social insurance and charities	88
Beneficiaries from charities only	140

Tools

- *Life Stress Scale*

The scale aims to identify the level of life stress among poor female breadwinners. To develop the preliminary draft that included (25) items distributed to five domains, the author reviewed the relevant literature and scales, namely, Abdelmaksoud and Osman (2007), Aldelamy and Alshajery (2011) and Alomarey (2014), and interviewed some specialists. The items were short, accurate and clear. The final form comprises two parts. The first part covers the relevant demographic variables, that is, age, educational level, social status, residence type, residence ownership, dependence duration, dependence cause, number of children, number of dependents, employment status, monthly income, aid adequacy, participants' relationship to their relatives, and participants' relationship to husband's relatives. The second part covers the basic domains and sub-skills. The author used a five-point Likert scale, as follows: (5) strongly agree, (4) agree, (3) undecided, (2) disagree, and (1) strongly disagree. Thus, the range of the participants' responses is (25-125 scores).

Validity

a. Reviewer validity: The scale was presented to some reviewers and educational experts of social work to verify the wordiness and clarity of items. They suggested important modifications, such as modifying, eliminating, replacing and rephrasing some items. The modifications were made, in accordance.
b. Internal validity: The internal validity of the items was calculated by estimating the correlation coefficients between the domains and the total score.

Table 2: Pearson correlations between the domains and the total score of the scale

Domains	Correlation coefficient
Personal stress	0.868
Family stress	0.761
Economic stress	0.733
Social stress	0.828
Health stress	0.702

The correlation coefficients ranged between [0.702 and 0.868]. They are all statistically significant at the level of 0.01 and valid.

Reliability

The scale's reliability was estimated using Cronbach's alpha. It equalled 0.882, suggesting that it is a highly reliable scale.

- ***The Scale of Adjustment with Stress***

The scale aims to identify the level of the poor female breadwinners' adjustment with life stress. To develop the preliminary draft that included (25) items distributed to five domains, the author reviewed the relevant literature and scales, namely, Alhawesh (2013), Alfareh (2006) and Ismail (2012), and interviewed some specialists. The items were short, accurate, and clear. The author developed the final form using a five-point Likert scale, as follows: (5) strongly agree, (4) agree, (3) undecided, (2) disagree, and (1) strongly disagree. Thus, the range of the participants' responses is (25-125 scores).

Validity

a. Reviewer validity: The scale was presented to some reviewers and educational experts of social work to verify the wordiness and clarity of items. The reviewers' comments were considered, and the modifications were made, in accordance.
b. Internal validity: The internal validity of the items was calculated by estimating the correlation coefficients between the domains and the total score.

Table 3: Pearson correlations between the domains and the total score of the scale

Domains	Correlation coefficient
Personal adjustment	0.748
Family adjustment	0.806
Economic adjustment	0.830
Social adjustment	0.719
Health adjustment	0.543

The correlation coefficients ranged between [0. 543 and 0. 719]. They are all statistically significant at the level of 0.01 and valid.

Reliability

The scale's reliability was estimated using Cronbach's alpha. It equalled 0.841, suggesting that it is a highly reliable scale.

- Questionnaire of the role of civil society institutions in the adjustment of the poor female breadwinner with life stress

The questionnaire aims to identify the role of civil society institutions in the adjustment of the poor female breadwinner with life stress. To develop the preliminary draft that included ten (10) items, the author reviewed the relevant literature and interviewed some specialists. Afterwards, the author developed the final form using a five-point Likert scale, as follows: (5) strongly agree, (4) agree, (3) undecided, (2) disagree, and (1) strongly disagree. Thus, the range of the participants' responses is (10-50 scores).

Validity

a. Reviewer validity: The questionnaire was presented to some reviewers in social work to verify the wordiness and clarity of items. The reviewers' comments were considered, and the modifications were made, in accordance.
b. Internal validity: The internal validity of the items was calculated by estimating the correlation coefficients between the items and the total score.

Table 4: Pearson correlations between the items and the total score of the questionnaire

Items	Correlation coefficient
1	0.477**
2	0.522**
3	0.742**
4	0.712**
5	0.834**
6	0.840**
7	0.731**
8	0.777**
9	0.720**
10	0.554**

The correlation coefficients ranged [0.522 and 0.840]. They are all statistically significant at the level of 0.01 and valid.

Reliability

The questionnaire's reliability was estimated using Cronbach's alpha. It equalled 0.856, suggesting that it is a highly reliable questionnaire.

Results and Discussion

To answer the first question, the arithmetic means, standard deviations, agreement, and level of the domains of life stress scale, are as shown in table 5.

Table 5: The arithmetic means, standard deviations, agreement, and level of life stress scale

No.	Domain	Arithmetic mean	Standard deviation	Agreement	Level
1	Personal stress	3.64	0.900	Agree	High
2	Family stress	2.85	0.852	Undecided	Moderate
3	Economic stress	3.76	0.873	Agree	High
4	Social stress	3.06	1.000	Undecided	Moderate
5	Health stress	3.46	0.831	Agree	High
Total		**3.40**	**0.674**	**Agree**	**High**

Table 5 shows that the total level of life stress among poor female breadwinners is high. The author argues that this results from the absence of the husband and from performing a double role. Thus, a woman may encounter the loss of the former social status, a change of the social role and excessive burdens. This result agrees with the findings of Aldelamy and Alshajery (2011), Aguilar (2010) and Weldegabreal (2014), that female breadwinners experience severe stress.

The results of the domains were, as follows:

- *Personal Stress*

Table 6: The arithmetic means, standard deviations, agreement, and rank of the items of personal stress

Rank	No.	Item	Arithmetic mean	Standard deviation	Agreement	Level
1	16	I am anxious about my family's future.	4.02	1.302	Agree	High
2	6	I experience mood swings.	3.64	1.259	Agree	High
3	21	I lack love and interest.	3.61	1.406	Agree	High
4	1	I get angry for the slightest reasons.	3.51	1.410	Agree	High
5	11	I often feel depressed.	3.42	1.341	Agree	High
Total			3.64	0.900	Agree	High

Table 6 illustrates that the level of personal stress among poor female breadwinners is high. The author believes that because of being aware of dangers to the family, the female breadwinner feels stressed and anxious about her life and family. This finding matches Adhafery (2000), Alghamdy (2009) and Assahley (2016), who report high psychological stress among female breadwinners, including loneliness, anxiety, depression, fear about the future and chronic fatigue.

- Family Stress

Table 7: The arithmetic means, standard deviations, agreement, and rank of the items of family stress

Rank	No.	Item	Arithmetic mean	Standard deviation	Agreement	Level
1	22	I cannot follow up the affairs of my sons and daughters outside the house.	3.20	1.449	Undecided	Moderate
2	17	My children do not tell me about their problems.	2.99	1.404	Undecided	Moderate
3	7	I feel that I am a burden, not a support for my family.	2.97	1.461	Undecided	Moderate
4	2	I disagree with family members.	2.72	1.446	Undecided	Moderate
5	12	My children are low-achievers.	2.39	1.376	Disagree	Low
Total			2.85	0.852	Undecided	Moderate

Table 7 shows that the level of family stress among the participants was moderate. The author argues that the female breadwinner may lose control and cannot follow the affairs of sons and daughters outside the house, especially at adulthood. This finding agrees with Alomarey (2014) and Assahley (2016), reporting that the level of family stress among poor divorcées is moderate and that she may lose control over her sons.

- *Economic Stress*

Table 8: The arithmetic means, standard deviations, agreement, and rank of the items of economic stress

Rank	No.	Item	Arithmetic mean	Standard deviation	Agreement	Level
1	3	I am responsible for my family expenses.	4.13	1.205	Agree	High
2	13	I find it difficult to have a job that matches my qualifications.	3.81	1.419	Agree	High
3	18	My house lacks many basics.	3.73	1.392	Agree	High
4	8	I am unable to pay debts.	3.72	1.432	Agree	High
5	23	I sometimes cannot pay the rent.	3.41	1.549	Agree	High
Total			3.76	0.873	Agree	High

Table 8 illustrates that the level of economic stress among the participants is high. The author argues that this finding matches many studies that link female breadwinners and poverty. Because the woman takes full responsibility and she is unemployed, she depends on aids. Alomarey (2014), Assahley (2016) and Weldegabreal (2014) conclude that a female breadwinner experiences high economic stress. Yet to the contrary, Hashim et al. (2015) reveal low economic stress.

- *Social Stress*

Table 9: The arithmetic means, standard deviations, agreement, and rank of the items of social stress

Rank	No.	Item	Arithmetic mean	Standard deviation	Agreement	Level
1	24	I avoid building relationships with neighbours.	3.24	1.489	Undecided	Moderate
2	19	Others interfere with my personal affairs unduly.	3.05	1.511	Undecided	Moderate
3	9	My friendships have changed.	3.04	1.460	Undecided	Moderate
4	4	Others avoid contacting me in order not to ask them for help.	3.03	1.541	Undecided	Moderate
5	14	Others' contempt because of my poverty hurts.	2.97	1.501	Undecided	Moderate
Total			**3.06**	**1.000**	Undecided	Moderate

Table 9 shows that the level of social stress is high. The author discusses this finding in light of the model of Powell and Enright (1990), arguing that stress is caused by internal and

external stimuli, including society. Because of the changed social status, the female breadwinner, especially if she is a divorcée, experiences marginalisation and tends to have conservative interpersonal relations. This matches the findings of Alomarey (2014) and Assahley (2016), that social stress is moderate and that the female breadwinner's relationships with neighbours are very weak.

- ***Health Stress***

Table 10: The arithmetic means, standard deviations, agreement, and rank of the items of health stress

Rank	No.	Item	Arithmetic mean	Standard deviation	Agreement	Level
1	6	I often feel tired.	4.08	1.129	Agree	High
2	15	I sometimes have pain in my chest.	3.53	1.362	Agree	High
3	20	I sometimes have bowel disorders.	3.47	1.460	Agree	High
4	10	My menstrual cycle is irregular.	3.19	1.447	Undecided	Moderate
5	25	I suffer chronic diseases (diabetes, hypertension, etc.).	3.03	1.536	Undecided	Moderate
Total			3.46	0.831	Agree	High

Table 10 shows that the level of health stress is high. The author thinks that this finding is logical because the female breadwinner has to respond to various requirements. She feels tired, exhausted and psychologically stressed. This finding matches those of Alomarey (2014) and Alwashah (2009), that the poor female breadwinner suffers chronic diseases, and health stress are moderate among divorcées.

To answer the second question, the arithmetic means, standard deviations, and scores of the domains of the scale of adjustment with life stress, are as shown in table 11.

Table 11: The arithmetic means, standard deviations, and agreement of the scale of adjustment with life stress

No.	Domain	Arithmetic mean	Standard deviation	Agreement	Level
1	Personal adjustment	3.82	0.778	Agree	High
2	Family adjustment	3.66	0.795	Agree	High
3	Economic adjustment	3.24	0.776	Undecided	Moderate
4	Social adjustment	3.44	0.787	Agree	High
5	Health adjustment	3.22	0.755	Undecided	Moderate
Total		3.44	0.787	Agree	High

Table 11 illustrates that the total level of adjustment among poor female breadwinners is high. The author argues that this is caused by the way they handle crises, as well as their assessment of the situation and satisfaction. This result agrees with behaviourism, which sometimes perceives stress as a motif to make critical decisions to handle life stress. It also matches the results of Hashim et al. (2015) that conclude a high level of adjustment with life stress, and with Alsherawy (2012), who ranked positive adjustment first among widows.

The results of the domains are as follows:

- *Personal Adjustment*

Table 12: The arithmetic means, standard deviations, agreement, and rank of the items of personal adjustment

Rank	No.	Item	Arithmetic mean	Standard deviation	Agreement	Level
1	16	I endeavour to resolve my problems.	4.05	1.11	Agree	High
2	6	I feel proud because I am responsible for a family.	3.99	1.050	Agree	High
3	21	I make informed decisions for my family.	3.98	1.008	Agree	High
4	11	Being a breadwinner makes me feel strong.	3.83	1.221	Agree	High
5	1	I feel satisfied with my life.	3.24	1.311	Undecided	Moderate
Total			3.82	0.778	Agree	High

Table 12 shows that personal adjustment is high among the participants. The author discusses this finding according to the theory of Holmes and Rahe (1967), reporting that personal response may be positive or negative. Despite the severe stress, a poor female breadwinner is highly positive maybe because of her moral and human values applied to the new role. She feels confident and free of anxiety and guilt. This finding agrees with Hyassat and Zghoul (2016), that a female breadwinner demonstrates high self-confidence. And Alfareh (2006) reveals low personal stress among the participants.

- *Family Adjustment*

Table 13: The arithmetic means, standard deviations, agreement, and rank of the items of family adjustment

Rank	No.	Item	Arithmetic mean	Standard deviation	Agreement	Level
1	7	I enjoy time with my family.	4.12	0.955	Agree	High
2	12	I am fully responsible for my family.	3.85	1.211	Agree	High
3	2	My family members appreciate me.	3.68	1.228	Agree	High
4	17	My children understand our circumstances.	3.51	1.269	Agree	High
5	22	I receive full family support.	3.16	1.326	Undecided	Moderate
Total			3.66	0.795	Agree	High

Table 13 shows that family adjustment is high among the participants. The author argues that strong family relationships and a sound environment improved family adjustment among the participants. This finding agrees with the results of Alfareh (2006) and Assahley (2016), revealing that the female breadwinner receives respect, appreciation and sympathy from family members. It differs from Alghamdy (2009), who reveals the divorcée's family maladjustment.

- *Economic Adjustment*

Table 14: The arithmetic means, standard deviations, agreement, and rank of the items of economic adjustment

Rank	No.	Item	Arithmetic mean	Standard deviation	Agreement	Level
1	23	I give up some unnecessary services.	4.14	1.067	Agree	High
2	13	Being responsible for a family helped me balance income and expenses.	3.47	1.380	Agree	High
3	18	I retain a small amount of money for an emergency.	3.10	1.440	Undecided	Moderate
4	8	Aids of social insurance and charities helped improve my family status.	3.00	1.424	Undecided	Moderate
5	3	My financial status improved after being a breadwinner.	2.49	1.284	Undecided	Moderate
Total			3.24	0.776	Undecided	Moderate

Table 14 shows that economic adjustment among the participants is moderate. The author argues that this results from the family's high financial demands and the inability of the female breadwinner to fulfil them even if she did her best. The low family income does not fit the high costs of living, resulting in economic stress. This finding differs from the findings of Alfareh (2006) and Alghamdy (2009), who reveal instead the divorcée's economic maladjustment.

- *Social Adjustment*

Table 15: The arithmetic means, standard deviations, agreement, and rank of the items of social adjustment

Rank	No.	Item	Arithmetic mean	Standard deviation	Agreement	Level
1	14	I help others if able.	3.92	1.043	Agree	High
2	9	I like to build relationships with others.	3.57	1.292	Agree	High
3	19	I support my friends on any occasion.	3.38	1.221	Undecided	Moderate
4	24	I accept others' criticism willingly.	3.36	1.289	Undecided	Moderate
5	4	I attend events on invitation.	2.98	1.338	Undecided	Moderate
Total			3.44	0.787	Agree	High

Table 15 illustrates that social adjustment among the participants is high. The items range from moderate to high. The author reports that this finding is based on human nature and the need for social belonging. Despite having moderate social stress, the poor female breadwinner modified her behaviour to achieve better relationships, including offering help and social integration. This result matches the findings of Ismail (2012), reporting a high level of social adjustment among widows, and Hyassat and Zghoul (2016) revealing that society appreciates the female breadwinner. It differs from the findings of Alfareh (2006) and Alghamdy (2009), which points to the divorcée's social maladjustment.

- *Health adjustment*

Table 16: The arithmetic means, standard deviations, agreement, and rank of the items of health adjustment

Rank	No.	Item	Arithmetic mean	Standard deviation	Agreement	Level
1	20	I sometimes observe fasting.	3.49	1.267	Agree	High
2	15	I control the amount of food I have.	3.44	1.268	Agree	High
3	5	I relax when encountering a problem.	3.27	1.232	Undecided	Moderate
4	10	I go walking daily.	3.05	1.286	Undecided	Moderate
5	25	I conduct periodic checks to avoid exacerbating the disease.	2.90	1.409	Undecided	Moderate
Total			3.22	0.755	Undecided	Moderate

Table 16 illustrates that health adjustment among the participants is moderate. The items range from moderate to high. The author argues that this finding shows the female breadwinner finds it difficult to take care of her health and care for her family members. This result differs from Hashim et al. (2015), who reports a high level of responsibility in many aspects, including health and comfort, among female breadwinners.

To answer the third question on the relationship between life stress and adjustment, the Pearson correlation coefficient was used.

Table 17: Pearson correlation coefficients of the relationship between life stress and adjustment among female breadwinners

Pearson correlation coefficient	Life stress	Adjustment
Life stress	1	-0.370**
Adjustment	-0.370**	1

Table 17 reveals a statistically significant negative correlation between stress and adjustment among poor female breadwinners. According to Selye's theory of psychological stress, experiencing multiple long-term stress eliminates resistance and adjustment. Moreover, improving life skills and experience reduces psychological stress and enhances adjustment. Therefore, a female breadwinner is more aware and capable of managing stress because of her experience. In the present study, 52.2 percent of the participants have seven or more years of experience as breadwinners.

To answer the fourth question, the arithmetic means, standard deviations, agreement, and rank of the domain and items (see table 18).

Table 18: The arithmetic means, standard deviations, agreement, and rank of the items of the role of civil society institutions in the adjustment of the poor female breadwinner with life stress

Rank	No.	Item	Arithmetic mean	Standard deviation	Agreement	Level
1	10	Run training courses to develop my skills in the labour market.	3.66	1.258	Agree	High
2	7	Raise awareness of the sound socialisation of my children.	3.56	1.263	Agree	High
3	1	Provide necessary psychological support to overcome the crisis.	3.51	1.247	Agree	High
4	5	Raise awareness of girls' education.	3.50	1.309	Agree	High
5	6	Hold periodic meetings to follow up my family.	3.47	1.233	Agree	High
6	8	Raise awareness of my legal rights.	3.43	1.255	Agree	High
7	3	Raise awareness of my strengths.	3.39	1.177	Undecided	Moderate
8	2	Follow up the educational level of my children.	3.25	1.348	Undecided	Moderate
9	4	Provide employment opportunities that suit my qualifications.	3.12	1.302	Undecided	Moderate
10	9	Provide adequate financial support for my family.	3.04	1.423	Undecided	Moderate
Total			3.39	0.882	Undecided	Moderate

Table 18 illustrates that the role of civil society institutions, especially women's charities, is moderate, because some participants thought that this role was limited to financial support, even though their policies and objectives develop individuals in all possible means. They primarily run training courses to develop skills for the labour market because the poor female breadwinner needs further skills and tools to be employed and earn a monthly salary. This result matches the findings of Adhafery (2000) that the courses run by charities are excellent. The charities offer various services, such as raising awareness, providing socialisation information and providing psychological support to the poor female breadwinners. These services were rated high. This finding agrees with Azzamel, Almeshal, As-sharqawy and Hejazy (2015), concluding that women's charities provide various forms of support to the widow, such as performance, emotional and cognitive support.

"Raise awareness of my strengths" is rated moderate. That is, the poor female breadwinner needs specialised programs to identify and promote strength and handle weakness critically. "Follow up the educational level of my children" is also rated moderate because the participants found it difficult to contact the schools of sons, in particular, to follow up their

educational level. This finding matches the results of Adhafery (2000), reporting that widows need the guidance and services of charities. "Provide adequate financial support for my family" was ranked last and rated moderate because the poor female breadwinners experience high economic stress, and the financial support of charities is inadequate. Thus, they need financial support to enhance adjustment with life stress.

Recommendations

1. Reconsider the financial support offered for the female breadwinner because it is inadequate.
2. Running counselling programs to help the female breadwinner adjust to life stress.
3. Prioritise the employment of these family members in the governmental and private sectors.
4. Form partnerships between civil society institutions and the public sector to offer the largest number of employment opportunities for the female breadwinners.
5. The Ministry of Justice should provide accurate statistics about female breadwinners in Saudi Arabia.
6. Develop educational programs to raise awareness of the female breadwinner of the appropriate socialisation methods and legal rights.

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