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Article

Work, Family, and Fertility: Determinants of Childbearing among Married Working Women in Georgia

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Abstract: : The research was conducted to investigate the personal, familial, social, economic, and institutional factors that are linked to fertility rates among married working women in Georgia, taking the background of the rapid change in social and economic requirements, as women started to take a more active part in labour market. It took an descriptive-analytical research design and utilised a structured questionnaire to collect data on the population of 320 married working women through a random sample of the population. The results showed that the respondents upheld that all the analysed determinants had a high percentage of perceived influence on fertility-related decision-making. The economic and institutional factors were the highest, including those that relate to financial stability, cost of living, childcare in the workplace, maternity leave policy, and flexible work schedule. Nevertheless, the ANOVA data did not indicate any statistically significant fertility level differences that could be attributed to these determinants at the level of significance (0.05) with the indicators of effect sizes relatively small. The research arrives at the conclusion that the lifestyle decisions of working and married women concerning fertility do not appear as a result of one parameter as an isolated entity, but as a result of a multi-faceted interplay of various interdependent forces. Based on the results, therefore, it is suggested that social and institutional policies are required that engage both social and institutional policies to facilitate work-family balance and the reproductive decisions of working women in the modern societies.

Keywords: *Fertility level, married working women, social determinants, economic determinants, institutional factors, work–family balance, Georgia*

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Introduction

Fertility is a central concern in demographic and social research, as it is closely linked to population dynamics and long-term social and economic development (Lesthaeghe, 2011). Rather than being a purely biological process, fertility represents a complex social phenomenon shaped by economic conditions, cultural norms, institutional arrangements, and individual life choices (Thoma et al., 2021). For this reason, fertility has remained a key area of interest for scholars and policymakers, given its implications for population growth, labour supply, and the planning of education and health services (Canning & Schultz, 2012; Schultz, 1994; Pritchett & Summers, 1994).

Globally, fertility patterns have undergone substantial change over recent decades, with most countries experiencing a steady decline in birth rates (Cheng, 2022; Aitken, 2022). These shifts are largely associated with rising levels of female education, increased participation of women in the labour market, and evolving gender roles. At the same time, cultural, religious, and economic contexts continue to play an important role in shaping reproductive behaviour, highlighting the close relationship between fertility trends and broader social transformation (Alvi, 2025; Boydell et al., 2023).

Georgia provides a clear example of these dynamics at the regional level. The expansion of women's educational and employment opportunities has altered family structures and fertility behaviour, creating new tensions between work responsibilities and childbearing aspirations (Giorbelidze & Jibladze, 2024; Tatishvili, 2024). This study contributes to the sociological literature by examining fertility determinants among married working female students at the University of Georgia, offering an integrated perspective that connects individual, family, and institutional factors. The findings are expected to inform higher education institutions and population policy initiatives in Georgia.

Problem

Salary, working conditions, and social values. Research has revealed that the number of women attending school and working is usually linked to a lower fertility rate since pursuing careers, increasing prices of childcare services and strenuous working hours tend to cause a delay or a decrease in child bearing (Kim, 2023; Vasireddy et al., 2023). Other socio-economic conditions like employment stability and marital support also affect the decisions of working women concerning reproductive matters (Atif et al., 2024; Yuan & Wang, 2019; Harsono et al., 20214).

In Georgia, fertility has been receiving more focus on policy because of its consequences of population balance and family sustainability (Meladze, 2023; Zhang et al., 2023). It has been reported that birth rates have been decreasing comparatively, which means that it is necessary to have policies that would both empower women and form families (Nandi et al., 2019. This significance notwithstanding, few studies have been conducted on married working female students, an entity that balances between education, work, and family matters. This paper fills this gap by discussing the individual, family, and institutional factors that affect fertility of married working women at the University of Georgia.

Questions

This study seeks to address the following questions:

1. What is the effect of personal determinants on fertility levels among married working women?
2. What is the effect of familial determinants on fertility levels among married working women?
3. What is the impact of social determinants on fertility levels among married working women?
4. What role do economic determinants play in shaping fertility levels among married working women?

5. What is the effect of institutional determinants on fertility levels among married working women?

Hypothesis

H0: There is no statistically significant effect at the significance level ($\alpha \leq 0.05$) of personal, familial, social, economic, and institutional determinants on fertility levels among married working women.

Literature Review

This section provides a review and discussion on past empirical studies that have investigated fertility patterns and reproductive behaviour of women in various social, economic and cultural settings. Together, these studies point at the fact that there is a complex interplay between demographic factors, employment, economic factors, and social norms in influencing the fertility decisions of women. Hamouda (2025) explored the demographic factors of reproductive behaviour and fertility of the women in Egyptian society. With a survey-based questionnaire applied to a purposive group of 1,059 married women having living children, the research discovered that education had a statistically significant link with fertility outcomes. The better the education, the lower the fertility rate which implies that education is a factor in making people more aware of family planning and delayed childbearing. Another important determinant was age at marriage whereby early marriage was found to be related to increased fertility. Also, the level of income and location of residence (rural or urban) had a great impact on reproductive behaviour. On the same note, Nakatani and Haruka (2025) examined variables with regard to childbearing intentions among working women in Japan. In a survey conducted on 3,425 working women in Tokyo using an online questionnaire, it was found out that job security, career satisfaction and optimism about physical health strongly increased the intentions of having children among women. Females in full-time stable jobs and those who felt career promotion prospects had more positive attitudes towards giving birth.

Liu and Yui (2024) investigated the connection between work/family conflict and fertility intentions in Chinese women with the help of attitudes towards childbearing as a mediating variable, and social class and childcare burden as moderating variables. Work-family conflict was also found to have a strong negative correlation with fertility intentions and the study conducted using survey data on 334 women, which was analysed using Mplus version 8.0. Attitudes of childbearing mediated this relationship and differed depending on social class and childcare roles. Luqman (2023) compared the economic and

social predictors of fertility in 108 married women in Aden Governorate in the Arab context. The results revealed that the low standards of living and early marriages were closely related to high fertility rates, and the opposite was also true between spousal support of family planning and the low rate of fertility. On the macro scale, Nazah and Nawalin (2022) investigated fertility, labour force participation of women and economic growth of 27 Asian countries in 1990-2018. Their findings revealed that the increasing costs of child-rearing decreased fertility, whereas the employment and income of women had a positive effect on fertility. Female education had both short and long-term consequences, though this was mixed, but lower fertility was always linked to increased economic growth. The recent demographic data from Georgia also demonstrates a decrease in fertility trends.

According to Meladze (2023), birth rates drastically fell, to 11.4 per thousand in 2022, which is far below the simple reproduction rate, and this raises the issue of the ability to sustain population in the long term. In a similar study, Goh (2020) concluded that the interdependent nature of education and economic growth found a strong and enduring relationship between female labour force participation and fertility, using Malaysian data.

Methodology

Research Design

The descriptive research method was taken with the help of social survey of a representative sample of the study population. The chosen design led to the necessity to determine the social, economic, and personal determinants of fertility levels of married working women. A questionnaire was specially designed to be used in this study to obtain the data on a number of fertility determinants, such as age, educational level, health status, income, and work-family balance. The participants were notified about the aims of the study, and the collected data was guaranteed to be confidential.

Sample

The target population will include all of the students studying at the University of Georgia in the 2021/2022 academic year, amounting to about 48,700 male and female students. A stratified random sampling technique was used to select the study sample in order to have sufficient representation of faculties. The last sample comprised of 320 students.

Table 1
The Study Sample by Personal Variables Distribution

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	165	52
	Female	155	48
	Total	350	100
Age	20–30 years	70	22
	31–40 years	165	51
	41–50 years	85	27
	Total	350	100
Family Size	Fewer than 4 members	65	20
	5–8 members	187	58
	9–12 members	37	12
	More than 12 members	31	10
	Total	350	100
Type of Employment	Public sector employee	201	63
	Private sector employee	103	32
	Self-employed	16	5
	Total	350	100
Household Income Level	Less than USD 500	72	22
	USD 500–1,000 per month	159	50
	More than USD 1,001 per month	89	28
	Total	350	100

Table 1 presents the average sample of the study based on personal and demographic factors, which will show the dynamics of the main features of the study participants and their possible impact on the fertility of working married women. In terms of gender, the sample is rather equal, where men are 52% and women 48%. Regarding age, most respondents (51) are between the age of 31 to 40 years (51%), which means that most are in a family and have the occupational maturity to have a substantial impact on childbearing decisions.

In relation to family size, the majority of the respondents are members of an average-sized family that has between five to eight members (58%), with other smaller proportions being represented by small and large families which depict diversity the sample. Regarding type of employment, there is a high

percentage of people currently working in the public sector (63%), with the percentage of people working in the private sector and in self-employment being 32% and 5%, respectively, showing that there is diversity in the degree of job security. For household income, 50% of the sample is in the range of USD 500-1,000 monthly household income (50%), and the rest of the surveyed respondents fit within the household income levels, which may indicate variation in economic capacity and influence on fertility decisions. In general, the table shows a proper representation of the sample based on personal, social and economic factors which helps in validating the data that was used to analyse the determinants related to fertility levels among married working women.

Research Tool

In this study, a validated questionnaire was used, which contained demographic questions and five scales (personal, familial, social, economic, and institutional) according to which fertility can be determined among married working women at the University of Georgia. Expert review was used to ensure content validity and pilot testing, test-retest, and high Cronbach- alpha coefficients were used to test reliability.

Table 2

Fidelity of the Research Instrument (Cronbach's Alpha)

Dimension	Number of Items	Reliability Coefficient (α)
Overall Questionnaire	25	0.98

Table 2 shows the reliability of the research instrument in general, based on Cronbach alpha coefficient that has reached 0.98. This finding implies that the internal consistency is very high and shows that questionnaire items are very well connected and can be effectively employed to gather appropriate and reliable data in the research. This high reliability coefficient increases the validity of the research results and establishes the appropriateness of the questionnaire as a scientific tool to establish the determinants related to the level of fertility among married working women at the University of Georgia.

Measures

The scale used in the study was the five-point Likert scale to code the answers of the participants and transform them into the quantitative data that can be analysed with the statistics. The scores in the

responses expressed the different degrees of concurrence in the questionnaire items and dimensions. The descriptive statistical measures were employed to display the features of the study sample in terms of frequencies and percentages along with means and standard deviations of the questionnaire items. Besides that, the Analysis of Variance (ANOVA) was used to compare differences in groups and test the hypothesis of the study related to the impact of personal, family, social, economic, and institutional issues on fertility levels among working married women.

Results

First Question results: What is the effect of personal determinants on fertility levels of married working women?

In answering this question, a means and standard deviations of the items used to measure the personal determinants were computed among the married working women.

Table 3
Means and Standard Deviations of Items in Personal Determinants among working women that are married.

Item No.	Statement	Mean	Standard Deviation	Level
1	My career ambition influences my decisions regarding childbearing.	4.50	0.504	High
3	I prefer to postpone pregnancy until I achieve my personal and professional goals.	4.42	0.497	High
5	I tend to limit the number of children in line with my lifestyle and ambitions.	4.38	0.585	High
2	I consider childbearing a major responsibility that requires prior psychological and physical readiness.	4.35	0.481	High
4	I believe that my health status directly affects my ability to have children.	4.30	0.561	High
		4.39	**0.525**	**High**

The table shows that the level of all the items regarding personal determinants of married working women has been rated at a high level. The average scores were between 4.30 and 4.50 and the standard

deviations were lower, which indicates that there was a high level of conformity in the responses given by the participants concerning the role of these factors. The results indicate that the career ambition of women is the strongest personal factor with regard to fertility decisions (Mean = 4.50), then the desire to postpone pregnancy until the accomplishment of personal and professional objectives (Mean = 4.42), and finally the desire to have a restricted number of children in accordance with their lifestyle and aspirations (Mean = 4.38).

On the whole, these findings point to the fact that individual factors, in particular, career ambition, psychological and physical readiness, and health status are important determinants of the fertility of married working women. The reproductive choices seem to be highly affected by personal factors connected with the lifestyle of women and their professional ambitions.

Results Related to the Second Research Question: What is the effect of familial determinants on fertility levels among married working women?

To respond to this question, means and standard deviations were calculated on the items used to measure the determinants of family amongst the married working women.

Table 4
Means and Standard Deviations of Items Relating to Familial Determinants among the Married Working Women.

Item No.	Statement	Mean	Standard Deviation	Level
2	I make sure to take my husband's opinion into consideration when making decisions about childbearing.	4.37	0.551	High
1	My husband encourages me to adhere to a specific number of children.	4.35	0.547	High
5	I consider the needs of my existing children when thinking about having another child.	4.33	0.542	High
4	My reproductive decisions are influenced by the level of support I receive from the extended family (parents or relatives).	4.32	0.624	High

Item No.	Statement	Mean	Standard Deviation	Level
3	The size of my current family affects my desire to have more children.	4.27	0.607	High
		4.33	**0.574**	**High**

According to the table, the items pertaining to the familial determinants were rated at a high level with mean scores of between 4.27 and 4.37 with moderate standard deviations. This shows that there was a general concurrence among the participants on the role played by the family related factors on the fertility levels. The results show that the wife should pay attention to the husband in childbearing decision-making (Mean = 4.37), encouragement to stick to the set number of children (Mean = 4.35), and the needs of the existing children (Mean = 4.33) are the most influential family aspects. All in all, these findings indicate that familial support, decision-making with the husband, and factors concerning the existing children are at the centre of determining the level of fertility among working married women. This highlights strong impacts of family dynamics in informing choices of reproductive decisions.

Results Related to the Third Research Question: What is the impact of social determinants on fertility levels among married working women?

To answer this question, means and standard deviations were calculated for the items measuring social determinants among married working women.

Table 5

Items Means and Standard Deviations of Items According to Social Determinants among Married Working Women.

Item No.	Statement	Mean	Standard Deviation	Level
5	I observe that the values of the younger generation tend to favour having fewer children compared to previous generations.	4.38	0.524	High
1	My reproductive decisions are influenced by social norms regarding the appropriate number of children for a family.	4.37	0.581	High
4	I believe that the media contribute to shaping my attitudes towards childbearing.	4.33	0.629	High
2	I believe that societal perceptions of working mothers influence my views on childbearing.	4.30	0.591	High

Item No.	Statement	Mean	Standard Deviation	Level
3	I am influenced by the expectations of those around me (friends, neighbours, colleagues) when deciding to increase the number of children.	4.30	0.646	High
		4.34	**0.598**	**High**

The table shows that all the items in the category of social determinants among working women who are married were ranked highly. There were moderate variations between 4.30 and 4.38 as mean scores and moderate standard deviation indicating the overall agreement of the participants on the impact of social factors on fertility levels. The findings demonstrate that the influence of the modern generational values of having fewer children in a family (Mean = 4.38) is followed by the effect of social norms regarding the desired number of children (Mean = 4.37), and the influence of the media on childbearing attitudes (Mean = 4.33). Comprehensively, these data indicate that social influences, cultural expectations, and demands of the social environment as well as the media have a great impact on influencing fertility decision-making in married working women along with changing values of younger generations. This indicates the relevance of a social aspect in the calculation of fertility level.

Results Related to the Fourth Research Question: What role do economic determinants play in shaping fertility levels among married working women?

To address this question, means and standard deviations were calculated for the items measuring economic determinants among married working women.

Table 6

Means and Standard Deviations of Items Related to Economic Determinants among Married Working Women

Item No.	Statement	Mean	Standard Deviation	Level
3	I believe that low household income reduces the desire to increase the number of children.	4.43	0.500	High
1	I believe that high living costs limit my desire to have more children.	4.37	0.520	High
5	I consider financial stability a fundamental condition for thinking about having another child.	4.37	0.520	High
2	I avoid repeated childbearing due to the financial burdens associated with raising children.	4.30	0.619	High
4	I take the costs of education and healthcare into account before making childbearing decisions.	4.32	0.537	High

Item No.	Statement	Mean	Standard Deviation	Level
		4.36	**0.543**	**High**

The table demonstrates that the items that pertain to the economic determinants of married working women were rated high in all the items. Standard deviation was moderate with mean scores that were 4.32-4.43 which showed that there was a general concurrence amongst the participants on the impact of economic factors on fertility levels. The results suggest that the low household income is the most notable economic factor influencing the fertility decisions (Mean = 4.43), then the high living costs and the view of financial stability as a precondition of having another child (both Mean = 4.37). In general, all of these findings indicate that economic issues, in this case, the income level, cost of living and financial stability, are the key determinants of fertility intentions in married working women having a direct impact on reproductive choices and future planning of families.

Results Related to the Fifth Research Question: What is the effect of institutional determinants on fertility levels among married working women?

To address this question, means and standard deviations were calculated for the items measuring institutional determinants among married working women.

Table 7
Means and Standard Deviations of Items Related to Institutional Determinants among Married Working Women

Item No.	Statement	Mean	Standard Deviation	Level
2	The availability of childcare facilities at the workplace encourages me to have children.	4.43	0.500	High
4	I feel that institutional support for working mothers increases my desire to have children.	4.38	0.524	High
5	The absence of institutional support reduces my desire to have children.	4.38	0.585	High
3	Flexible working hours influence my decision regarding childbearing.	4.35	0.515	High
1	Institutional policies related to maternity and childbirth leave affect my decisions about pregnancy.	4.30	0.619	High
		4.37	**0.549**	**High**

The table reveals that the rating of all items concerning the institutional determinants in the case of married working women was of a high level. Mean scores were between 4.30 and 4.43 with moderate

standard deviations which portrays a general consensus by the participants on effect of institutional factors on the fertility levels. The results show that childcare facilities at the workplace are the most significant institutional variable that influences the fertility intentions of women (Mean = 4.43), institutional support of working mothers, and lack of institutional support of working mothers (both Mean = 4.38). On the whole, these findings indicate that the institutional environment, such as policies on maternity leaves, organisational support of working mothers, and flexible working conditions are important in either supporting or disenfranchising fertility among working married women. This brings out the significance of institutional support in shaping the reproductive decision making.

Results of the Study Hypothesis: There is no statistically significant effect at the significance level ($\alpha \leq 0.05$) of personal, familial, social, economic, and institutional determinants on fertility levels among married working women.

To test this hypothesis, a one-way Analysis of Variance (ANOVA) was conducted to examine whether statistically significant differences existed between group means.

Table 8

One-Way ANOVA Results

Source of Variation	Sum of Squares	Degrees of Freedom (df)	Mean Square	F-value	Significance (Sig.)
Between Groups	1.018	2	0.509	2.377	0.102
Within Groups	12.201	57	0.214	—	—
Total	13.218	59	—	—	—

The table shows the findings of ANOVA test that aimed at examining variation in fertility levels between married working women. The results indicate that the F-value of 2.377 and the level of significance (Sig.) of 0.102 is greater than the traditional level of statistical significance (α 0.05). This shows that there were no statistically significant differences between the groups and as such, the null hypothesis cannot be rejected.

Moreover, the sum of squares between the groups (1.018) is much less than the sum of squares inside the groups (12.201), which indicates that the variation in the groups is higher than that between the groups. This also contributes to the conclusion that there are no statistically significant differences in fertility levels among the discussed groups of people in relation to personal, familial, social, economic, and institutional determinants of fertility.

Table 9

Effect Size and 95% Confidence Intervals for the Fertility Variable

Variable	Effect Size Measure	Value	95% Lower Bound	95% Upper Bound
Mean Fertility	Eta-squared (η^2)	0.077	0.000	0.211
	Epsilon-squared (ε^2)	0.045	−0.035	0.183
	Omega-squared (fixed effect)	0.044	−0.034	0.181
	Omega-squared (random effect)	0.022	−0.017	0.099

The table indicates the estimates of the effect sizes and 95% confidence intervals of the fertility variable. The outcomes show that the effect size is relatively low. The result of eta-squared (eta 2 = 0.077) implies that between-group differences explain only a small part of the overall fertility level variance. Likewise, the squared epsilon (0.045) and omega-squared (0.044) of fixed effects and omega-squared (0.022) of random effects are all weak indications of effects. The 95% confidence intervals of various indices contain numbers that are either close to zero or even negative and this supports the conclusion that the between group variance is only a small part of the total variance of the fertility levels. The findings are in line with ANOVA findings, which showed that the personal, familial, social, economic, and institutional determinants failed to exhibit statistically significant and substantial influence on fertility levels of married working women in the study sample.

Discussion

As this study suggests, the choices of married working women to have a family are influenced by a complicated combination of individual, family, social, economic, and institutional elements. The descriptive analyses have indicated that the mean scores in each category of determinants were already relatively high, and it is possible to conclude that these elements were seen as significant in terms of their effect on the process of reproductive decision-making that women undergo. The inferential analysis however showed that none of these determinants had statistically significant independent influence on levels of fertility when looked at concurrently thus highlighting the complex and intertwined nature of fertility behaviour.

Career aspirations, psychological preparedness and health considerations among others were identified to be influential attributes at an individual level and were determined to influence childbearing attitudes strongly. Females with a strong emphasis on the achievement of educational milestones and career progression are likely to delay the birth of their children or have few offspring to coordinate the index of fertility with their career objectives and preferred quality of life. This observation is in line with sociological models that focus on the individual agency, self-realisation and life-course planning as the

main characteristics of modern fertility behaviour, especially in those that are both educated and in the economic workforce.

The family-related factors were also important contributors to fertility attitudes. Spousal support, co-nurturing of children, and taking into consideration of children of children are noted to be adopted as important factors in reproductive planning. These findings reinforce the persistence of family process, and the intra-household bargaining as a source of fertility decision-making, particularly under some circumstances of the rising participation of women in the labour force. Furthermore, the impact of the extended familial support shows how the collective family norms and the increasing individual independence start to appear.

Social factors such as cultural values, generational expectations as well as media representations were also identified to influence fertility perceptions. I think that smaller family sizes are supported by the preference towards the changing social norms and prevalent popular discourse underlining controlled and planned fertility. The stories told in the media, especially, appear to excuse limited childbearing, which is reflected in the overall demographic transition trends in most contemporary societies.

In connection with fertility was a notion attached to economic reasons, particularly household income, cost of living, and financial security. The increasing cost of education, health and upbringing of children makes child-birth a lucrative decision to the working woman who has to strictly plan her childbirth according to the cost factor. This is indicative of the growing commodification of child-rearing and it upholds theoretical suggestions that relate fertility decline to the rise in opportunity costs and economic demands. It also formed that the influence was the presence of institutional factors including workplace policies, organizational support and flexible working arrangements. The availability of the childcare services, maternity leaves, and flexible work hours were regarded as making work-family balance easier and possibly promoting child bearing. However, statistics of ANOVA showed that there was no significant difference between the groups, which is evidence that these determinants do not work independently but enhance each other.

Holistically, the results have been favourable to sociological theories of understanding fertility as a socially constructed fact which depends on a combination of agency, structure, and context, as opposed to isolated factors. The complexity highlights the necessity to adopt combined policies that cannot only

guarantee economic security but also support a family and provide an institutional flexibility that would allow working women to make sustainable fertility decisions.

Conclusion

This paper has analysed the individual, family, social, economic, and institutional variables affecting reproductive choices in married working female students in the University of Georgia. The results indicate that childbearing choices are intertwined with educational aspirations, occupational pressures, family interactions, economic pressures, and institutional assistance and not by any particular determinant. The problem of women fulfilling several responsibilities as students, employees, wives, and mothers is multiplied, and it influences their reproductive behaviour. The paper presents the importance of flexible workplaces and institutional social policies to allow informed fertility decision-making. All of these insights contribute to the future research and policy formulation to boost sustainable demographic and social growth in Georgia.

Limitations

The current research suffered some limitations that could adversely impact the generalisability and accuracy of the research results. Most prominent of the factors is a relatively small sample size which only considers 320 female students at the University of Georgia, this limits the externalisation of the findings to the rest of the married working women in the country or even outside of it. The fact that a questionnaire is used as the main data gathering instrument can also bring the bias of self-reporting or failure to correctly reflect the perceptions of the participants. Moreover, the questionnaire was created specifically for this study, so it might be hard to directly compare the results with those previously carried out using other tools. The time and location of data gathering, being restricted in time and social institution, could also affect the outcomes. Lastly, there are several personal, familial, social, economic, and institutional determinants that are interdependent and hence it is hard to determine the impact that any single determinant will have when it comes to fertility level, which is a challenge to the statistical analysis.

Recommendations

The research suggests the measures of carrying out an awareness programme among couples and extended families in an effort to increase the knowledge of the value in supporting working women in the family planning decisions, in order to foster family planning that is in tandem with the family and societal environment. It also highlights that there is the need to reinforce institutional policies that promote working mothers, such as the provision of childcare facilities at the workplace, flexible arrangements concerning maternity leave, and flexibility of working hours to promote work-family balance and informed fertility planning.

Moreover, the study proposes the implementation of specialised financial counselling programmes to working women on the subject of family budgeting, childcare expenses, educational and healthcare costs to help them to make informed and economically viable reproductive choices. Also, it is suggested that the psychological support services and individual counselling programmes may help married working women to balance between personal and professional goals and childbearing choice, making special considerations of mental and physical health. Lastly, this paper recommends the use of more comprehensive studies with bigger and more heterogeneous samples in various employment sectors in the future to further understanding the ways in which social, economic, and cultural change influence fertility trends in the present-day societies.

Declaration of originality: The author declares that this manuscript is original, has not been published before, and is not currently being considered for publication elsewhere.

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