

CHAPTER - VI

SUMMARY, CONCLUSIONS AND SUGGESTIONS

SUMMARY:

The present investigation attempted to study the effect of marital status, age and job-stress on adjustment of working women in banks drawn from three major cities of Gujarat State.

The hypotheses proposed for the study included:

1. The degree of adjustment of working women in banks is a function of their marital status.
2. The degree of adjustment of working women in banks is a function of their age.
3. The degree of adjustment of working women in banks is a function of their job-stress.
4. The degree of adjustment of working women in banks is a function of their marital status and age jointly.
5. The degree of adjustment of working women in banks is a function of their marital status and job-stress jointly.

6. The degree of adjustment of working women in banks is a function of their age and job-stress jointly.
7. The degree of adjustment of working women in banks is a function of their marital status, age and job-stress jointly.

The study examined the effect of the following three factors as independent variables:

1. Marital status:
 - i) Married ii) Unmarried
2. Age:
 - i) Age group I (20 to 32 yrs. old working women) in banks.
 - ii) Age group II (33 to 45 yrs. old working women) in banks.
 - iii) Age group III (46 to 58 yrs. old working women) in banks.
3. Job-stress:
 - i) Low job-stress group and ii) High job-stress group.

For the present investigation, adjustment factor of working women in banks was taken as the dependent variable.

The sample of the study consisted of three hundred and sixty working women of different nationalized and non-nationalized banks of the Gujarat State. The selection of the sample was limited to the banking women only. They were in age group 20 to 58 years. The education level was S.S.C and above. The investigation was conducted in two phases. In the first phase, for the purpose of studying the adjustment and job-stress for working women, Adjustment Inventory for older people and Occupational Stress Index were administered individually. In the second phase, selected married and unmarried working women were interviewed to get a detailed understanding of the nature of stress felt by them in their job.

The degree of adjustment of working women were described and analysed with the help of mean, SD, t and for their bi-variate and tri-variate effect through ANOVA.

CONCLUSIONS:

The major findings of the study were as follows:

1. Looking to marital status, unmarried working women expressed poor adjustment for health, emotion, self, home, and overall compared to married working women. Married working women expressed poor adjustment in the area of social than unmarried group.
2. Looking to age, working women from age group 33 to 45 years had poor adjustment for health, emotion, self, home and overall as compared to women in age groups 20 to 32 yrs. and 46 to 58 yrs.

Surprisingly for social adjustment, age group 20 to 32 yrs. expressed poor adjustment as compared to other two groups. And age group 46 to 58 yrs. showed greater disturbance in home area as compared to both age groups.

3. For job-stress, working women from high stressed group expressed poor adjustment in the area of emotion, self, home, social and overall as compared to low job-stressed group of working women in banks. Further women from low job-stressed group expressed poor health adjustment as compared to high job-stressed group of working women in banks.
4. There had been no bi-variate as well as tri-variate effect of any of the three major independent variables taken for the study as far as overall or area-wise adjustment was considered.

SUGGESTIONS:

1. The study was restricted to working women from three major cities of Gujarat State; other areas of the State and Nation for working women with large number of subject groups in banks needs attention in future researches.
2. Effect of Socio-economic status of working women on their adjustment with different occupational status of women would throw addition^{al} light on the problem of working women in banks.
3. Cross cultural and comparative studies for working women in banks with different types of factors like income level, occupational status, religion, caste and class could be a challenging area for future research.

Women in other jobs:

1. Problems of disabled or handicapped working women and their patterns of adjustment need to be studied.

2. Comparative study for organized and unorganized working women and their daily problems of adjustment need to be studied as a major portion of working women comes from unorganized sectors in India.

3. Adjustment problems of divorce, widow, rejected and single working women in comparison to accepted married working women could be a challenging area for research.