

CHAPTER - V

DISCUSSION

UNI-VARIATE ANALYSIS

5.1.1 Effect of marital status on overall adjustment and on five areas like health, emotion, self, home and social adjustment of working women in banks.

The results have shown that marital status has got significant effect on overall adjustment as well as on health, self and home adjustment of working women in banks, while it fails to show significant effect on emotional and social adjustment of working women in banks.

The effect of marital status on the degree of overall adjustment is assessed by comparing the married and unmarried working women under study. The findings indicate that marital status has got significant effect on the degree of overall adjustment ($F = 5.42$, $p = .05$; $t = 2.29$, $p = .05$). The findings indicate that unmarried working women in banks are more maladjusted than the married ones. Their mean scores have been 31.00 and 27.95 respectively.

The greater incidence of maladjustment in the case of unmarried working women as compared to married working women in regard to overall adjustment may be due to the fact that they have to face many difficulties single handedly, whereas

married women get support for such difficulties from their husbands. Interview report from selected subjects lends support to the findings:

CASE-6: Unmarried woman: " I find it difficult to solve problems on my own as a single working women; especially I find it difficult to manage financial problems and also emotional problems when I fall sick. I feel too lonely as I do not or can not get the care and concern which I require most at that time".

CASE-1: Married woman: " My husband helps me almost in all t~~y~~pes of work. He gives me full moral support as I am working. When my child or I fall sick, I do not worry as he is there to take care of every thing. I never feel worried for any thing if my husband is with me".

Poor adjustment in case of unmarried women may as well have some relationship, direct or indirect with their psychological well-being, their health problems, their financial status and their social status. Fox, (1971) has reported that the lower psychological well-being of females is attributable to their lower income, subjective health status and perceived level of social contact. The same may apply to unmarried women in our study. Maddox & Eisderfer, (1962) and Zibbell, (1971) have reported that there is a positive relationship between recreational activity level and life satisfaction

of a person. A single woman and that too if not staying with the family, may not be having such social contacts in comparison to married ones, thus greatly limiting her opportunity to enjoy any such activities specially in the company of males, affecting her total adjustment.

CASE-6: Unmarried woman: "There are many social and family restrictions as far as going out in the late evenings is concerned. I can not attend many such programmes because there is no one to accompany me while coming back from the programme at night and coming all alone I feel so unsafe".

An unmarried woman may also feel concerned for her old age which may inturn affect their adjustment. Conner et.al.(1979) have observed that a person's sense of security, personal worth and competence affect his satisfaction from life, reflected in his overall adjustment. The study suggests that the limited social mobility, nonsupporting social environment and nature of insecurity and uncertainty in life are some of the major causes for poor adjustment of unmarried working women under study.

The factor of marital status also affects significantly the health adjustment of working women ($F = 11.12$, $p = .01$; $t = 3.25$, $p = .01$). The findings indicate that unmarried

women show poor health adjustment as compared to married group. Their mean scores have been 5.61 and 4.37 respectively.

Poor health adjustment in case of unmarried group may be attributed to social and or personal factors. The social position of a woman has been found to directly affect both her health and the quality of medical care she receives (Perston, 1976). In the case of unmarried women, they are bound to feel disturbed for not getting married as the society does not consider them as a 'full woman', and may find it difficult to freely enjoy their life thus affecting their health in the long run, as the study shows.

However, illness among women is not simply an outcome of their relative position in the social structure; it is a defining characteristic of that position. From time immemorial, feminine biology has been regarded as a source of physical incapacity. Health and disease have become major symbols in the struggle for social equality between men and women. Women's traditional roles are described as positively harmful to their health (Bernard, 1972; Gov & Tudor, 1973), and health care is seen as a vehicle for the emancipation of women from male dominated institutions. The same may apply in the case of unmarried women in our study.

The apparent difference between these two groups seems to be there because of social stressors like the relationship with neighbours, friendliness, help they get from society and security and protection aspect which work unfavourably in the case of unmarried women affecting their health.

CASE-7: Unmarried woman: " I always feel tension while relating with others as I know that my mixing with others and specially with menfolk is not approved by the society It is more so as I am a single woman. This kind of conflict inturn gives me severe headache, problem of blood pressure and loss of sound sleep".

The findings are also in agreement with some previous studies. Warheit, Robins & Mc Ginnis, (1975) have concluded by saying that married persons have lower rates of disorders than unmarried ones, whereas the widow, seperated and divorced have higher rates than single persons. Dohrenwend and Dohrenwend, (1969) have added further support to those observations. Rivkin, (1972) and Nathanson, (1975) have also reported that single women have more health problems than married women and need greater use of physician or hospital services.

The present study however fails to support an earlier study by Ilfeld, (1979a) showing that married women suffer more from health problems as circumstances or conditions

related to marital life give raise to numerous problems for married woman which may not be there for an unmarried woman. These may get further complicated if the other spouse is not very understanding. Our findings also fail to support the study of Bernard, (1972), & Gove & Tudor, (1973) who have argued that marriage is positively disadvantageous to a woman's health.

As far as emotional adjustment is concerned, no significant relationship has been found between marital status and emotional adjustment of working women in banks ($F = 1.25$, $p = NS$; $t = 1.11$, $p = NS$). The mean scores for the two groups have been 7.23 and 6.79 respectively.

However, it is to be noted that unmarried women show some what lower emotional adjustment as compared to married women in banks. One of the main reasons for this differential in their emotional adjustment though statistically not significant could be the fact that the need to give and get affection in a socially approved set up remains unfulfilled in the case of unmarried women, a need so vital in the very well-being of a person. Clemens, (1964) has also observed that the need for affection is more important for emotional satisfaction than a feeling of expectations. Bee, (1959) has

stressed the paramount importance of receiving affection in terms of sensory stimulation, attention, and gentle care during the life time for better emotional satisfaction.

The present study shows that there has been a significant effect of marital status on the self adjustment of working women in banks ($F = 4.01$, $p = .05$; $t = 1.99$, $p = .05$). The findings indicate that unmarried working women are less adjusted compared to married group for their self adjustment. Their obtained mean scores have been 6.56 and 5.96 respectively.

This differential in their self adjustment may be due to the fact that married women with their spouses get greater opportunities to understand each other and to learn better shared living, thus resulting in better self adjustment. As such a successful marriage is one in which husband and wife grow closer together with the passage of time and become increasingly dependent upon each other for their self satisfaction. It thus appears that probably a proper attitude towards marriage, loyalty, understanding, mutual love and affection are more necessary to establish a good self adjustment than just staying alone. Poor self adjustment in the case of unmarried women simply confirms the thesis that affection, need for love and sharing for life are factors for better self adjustment rather than to live without such psychological bonds as we find in the life of unmarried women.

The drive for individual status is a human need but a woman's status is still measured by the status of her husband or father and not by her achievement and position as an individual. In our society specially a woman exists in relation to her father or her husband. This may be yet another source of poor satisfaction for self among unmarried women.

The in-depth interviews of unmarried woman collected during the study lend support to the hypothesis that poor self-adjustment in their case is also due to their late marriages, or for not getting a proper person in time.

CASE-1: Unmarried woman: " I am worried about my marriage, as my father always insists that I should get married soon, with who-so-ever agrees to marry with me. This is a source of friction in the family and gives me lot of pain and tension". Further " When I do something independently on my own, my parents do not like. They think that I must take their permission for any activity and thus interfere in my day to day life. It makes me feel that I am still dependent even if I earn for my life".

CASE- 2: Unmarried woman: " I do have some difference of opinion with my mother and brother specially regarding the selection of life partner. They want me to accept a person of their own choice. It creates lot of depression in me at times as I still am not enjoying that freedom of choice. And you know I do not have that courage to put my foot down on the issue".

CASE-5: Unmarried woman: " I am always worried about my future for financial and personal support; I feel that I am dragging this life aimlessly".

Earlier studies also provide support to the present findings. Kumar & Awasthi, (1977) have observed that the situation for a single person and more so far as woman is specially critical because in a tradition-bound society like ours where expression of physical needs outside marriage is totally tabooed, she might find it extremely difficult to manage any satisfactory heterosexual arrangement for her sexual satisfaction outside marriage.

It seems that the deprivation, loneliness, helplessness, constant fear of harrassment, feeling of unfulfillment, traditional misfit and alienation from society possibly adversely affect the self concept of unmarried women, affecting their self-adjustment in comparision to married women.

With regard to the effect of marital status on home adjustment of working women in banks a significant effect has been observed ($F = 9.92$, $p = .01$; $t = 3.06$, $p = .01$). The unmarried women show poor home adjustment as compared to married women as their mean scores have been 5.79 and 4.62 respectively.

Fogarty and Rapaport, (1971) have observed that as more and more women are going for work in addition to getting married and having a family, the issue of reconciling work and family becomes increasingly acute. However it is speculated that family plays a very significant role in the life satisfaction of a person. On the other hand, a single woman finds her home life quite unexciting and unfulfilling. If she stays with her parents as a single woman, she finds herself as a misfit in their traditional woman role expectation. This possibly acts as a source adversely affecting her home adjustment.

CASE-7: Unmarried woman: " I feel quite tired while coming back from work. Often I need help from others as I have to perform all kinds of work on my own and at times I am unable to cope up with time. I miss my parents as they are living very far, and it is a compulsion for me to stay alone due to this job".

As far as married group is concerned some of the cases have reported that their home life has been disturbed due to interference of their mother-in-law and due to other family member's demands. Some of the cases have specifically reported that although they help economically, their contribution is not recognised by their husbands. However almost all of them have reported that they are happy with their husbands' attitude towards their job and are satisfied with their home life in general.

The study confirm that poor home adjustment of unmarried women has got some relationship with their family atmosphere, their personal-emotional problems along with their social status in the study.

Regarding social adjustment of working women in banks, no such significant relationship between marital status and social adjustment has been observed ($F = 1.25$, $p = NS$; $t = 1.09$, $p = NS$). It is interesting to see that married women show a tendency to suffer more from poor social adjustment than the unmarried ones. Their obtained mean scores have been 5.82 and 6.17 respectively. It may be due to the fact that due to scarcity of time as they have to take care of their husband's requirements, children's education and their care, have to attend to in-laws if staying in joint family, they find hardly any time to pursue their social interests and hobbies thus affecting their social adjustment as the study suggests. Promila Kapur, (1970) has observed that educated working women are being influenced by egalitarian ethos while the traditional authoritarian and male dominated setup of Hindu social structure continues to be basically the same. This may also act as a source of tension and conflict affecting their social satisfaction.

5.1.2 Effect of age on overall adjustment and on five areas like health, emotion, self, home and social adjustment of working women in banks.

The results have confirmed the effect of age factor on health, home and social adjustment of working women in banks. However, it fails to show any significant effect on overall, emotional and self adjustment of working women in banks.

The effect of age on overall adjustment was assessed by comparing three age groups of working women under study. The findings indicate that there is no significant effect of age factor on overall adjustment ($F = 2.60$, $p = \text{NS}$; $t = 1.92$, $p = \text{NS}$; $t = 1.97$, $p = .05$; $t = 0.02$, $p = \text{NS}$ respectively for all three age groups). The working women in banks irrespective of their age groups realize almost similar overall adjustment.

There are numerous studies (Edward & Klemmack, 1973; Fox, 1977; Chatfield, 1975; Medley, 1976; Hoyt et.al., 1980; shapiro et.al., 1980) which have found that income in the case of older persons positively affects their subjective feeling of well-being. However no such relationship between age factor and overall well-being has been observed in this study.

Looking to the age factor on health adjustment of working women in banks, results indicate a significant effect of age on health ($F = 10.29$, $p = .01$; $t = 3.20$, $p = .01$; $t = 4.42$, $p = .01$; $t = 1.34$, $p = \text{NS}$). The mean scores for three age groups have been 3.86, 5.22, 5.88 respectively, showing that banking women in the middle and the old age groups suffer more from health problems. This may be due to the fact that responsibilities both at home and at work increase with age and experience, more so if a person also provided in her job. Thus increase both in mental and physical burden may be too much for her to bear, thus telling upon her health. Recent National Report, (1988) supports the present study. It has reported that in unorganized sector in India working women from middle age 35-45 years suffer from serious health problems which are aggravated due to long hours of work they have to put it.

Poor health of the middle and old age groups may also be due to the physical changes that come about with advancing age in them. Parker, (1980) says that acceptance of traditional beliefs about middle age women have a profound influence on attitudes towards the physical changes that come with advancing age. The menopause, for example, is often reffered

to as a critical period, and thus can heighten a women's dread of it. This carries the implication of danger that woman is on the brink of disaster, that health, her happiness, and her very life is in jeopardy. She feels her way along a narrow ledge of safety, at any moment of which by one false step she might fall into the abyss of a mental breakdown or serious physical illness.

CASE-8: Woman in middle age group: " I am feeling sick due to long hours of work. At office I have to perform duty at savings counter and am unable to carry heavy ledgers every now and then; at home I am busy with all domestic work which gives me severe back pain and constant fever. My life has become a machine, without getting much of support from the family members". Further she says that: " I can't get proper rest out of my imposed women's duties at home nor I am able to take care for myself. If I express tiredness to my husband while refusing to sharing bed at night with him, he starts accusing me of lack of interest in him".

It is reported that socio-economic status of a person may have some effect on his health. National Report, (1988) has shown that women from poor socio-economic status express more health problems as compared to women coming from higher socio-economic status. Kutner et.al., (1956) and Bultena, (1969) have also reported that poor health has a negative impact on the well-being of older persons of lower socio-economic status. However, it is difficult to say anything about the role of socio-economic status and reported health problems as far as the present study group of working women

is concerned as this variable was used as a control variable.

The interviews of the older women show that they suffer more from problems of back pain, blood pressure, asthma, arthritis, rheumatism, diabetes possibly due to over work, lack of time for self care, irregularity in food intake and lack of rest they are getting due to this job.

Earlier studies also lend support to the present findings. Beamis, Stein & Andrews, (1975); Gentlemen & Forbes, (1974); Johnson, (1977) and Stolley, (1977) have also reported that lung cancer death rates are increasing among women of 35-45 years of age while among adult lung cancer and cardiovascular causes are showing decline for death rates.

The age variable does not affect the emotional adjustment of working women in banks ($F = 1.70$, $p = NS$; $t = 1.72$, 0.55 , 1.26 ; $p = NS$ respectively for the three age groups), though there are numerous studies which have shown that people in the middle and older age groups show significantly more emotional problems as compared to people at younger age groups.

Compbell, (1975) has put it, 'for women, age thirty is still the great divide'. Women's life is often characterized by stress as she reaches her thirty, and it becomes more stressful if she remain unmarried. Desmond, (1956) has expressed middle age as a dreaded period in the life span, next to old age. He points out that Americans slump into middle age grudgingly, sadly and with a ting of fear. It may have direct effect on their emotional satisfaction.

Horrocks, (1970) has also observed that most women experience a sort of disruption in homeostasis during their forties, when normally they go through menopause and their last children leave from home, thus forcing them to make radical readjustments in the pattern of their entire life. However, the present study fails to support these finding regarding age and emotional adjustment.

For age factor and self adjustment of working women too no significant relationship between self adjustment and age has been observed ($F = 0.99$, $p = NS$; $t = 1.43, 0.67, 0.71$; $p = NS$ respectively for all age groups).

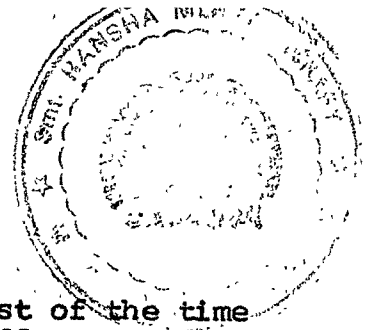
Earlier studies (Berscheid, 1974; Malhes, 1975) have reported that self adjustment has got relationship with self concept and through that with personality. The more successfully

one adjusts, the more favourable his self concepts will be and the more self confidence, assurance, and poise he will have.

Aileen & Promila Kapur, (1970) have found that a silent social transformation is taking place in Indian family with educated women breaking away from accepted 'family traditions' and 'family controls' and looking beyond their homes for self expression.

Thus as we find the women under study irrespective of their age groups make almost the same type of overall adjustment, they also develop a more or less a similar self concept and along with that a similar self adjustment as the study has shown.

The results for the effect of age factor on home adjustment show a significant relationship between the two groups of working women in banks ($F = 6.46$, $p = .01$; $t = 1.99$, $p = .05$; $t = 3.47$, $p = .01$; and $t = 1.51$, $p = NS$ respectively for all age groups). The obtained mean scores have been 4.35, 5.28 and 5.99 for age group I, II and III respectively.



CASE-6: Middle aged working woman: " Most of the time I feel frustrated due to demands and difference of opinion with my mother-in-law. I always try to cool down the situation which creates further problems between me and my husband. My husband believes that I serve him as his subordinate and as a submissive wife when and where his family and household matter are concerned. I am not understood by in-laws. My mother in-law never considers me as a daughter in-law due to love marriage. I feel hurt when she orders me to do work and treats me badly. I am constantly worried for my son, that he is developing bad habits because of such atmosphere of family. I do not have enough time to look after him. I am not able to loose my identity and merge my self in the family as a sergent. Such problems normally create friction and depression which spoil my happy life of home. However, I am able to live separately as my husband does not agree with it".

Nay and Hoffman, (1963) have found that conflict in married working woman is generally related to her husbands' adjustment to his wife, home and children; that is, indirect conflict exists when the husband is ambivalent towards his wives working. Further Promila Kapur, (1970) says that the working women themselves, their husbands and their in-laws react in diverse ways to their being employed and to their jobs. And it is this interaction between their reactions and those of their husband's and in-laws that is liable to affect their marital relationship and home adjustment. The same may also be applicable to the present case.

A married woman whether working or non-working is expected to perform her traditional roles of a mother, a wife and a daughter in-law in the family, all the three roles which are so demanding and sacrificing. However, she may find it difficult to perform these diverse roles satisfactorily in the middle age specially if she is employed. By the time she reaches her middle age, she has got one or two promotions in her job, making her job assignment more demanding and exhausting. Also she has got more health problems at this stage of life. As a result, she finds it difficult to take out time and energy needed to perform these three roles to the satisfaction of her family members, thus affecting her home adjustment in comparison to when she was much more younger in age.

The results show a significant relationship between age and social adjustment for working women in banks ($F = 4.44$ $p = .05$; $t = 1.36$, $p = NS$; $t = 2.88$, $p = .01$ and $t = 1.64$, $p = NS$ respectively for three age groups). Their mean scores have been 6.54, 6.03 and 5.42 respectively for young, middle and old age groups, which suggest that old age working women are better adjusted as compared to middle and young age groups.

Hawkins, (1969); Lopata, (1966) and Phillips, (1967) have reported that person from 40-55 years often have renewed interest in their social life. As the couples' family responsibilities decrease and as their economic status improves, they are in a better position to engage in social activities than during early adulthood when family responsibilities and adjustment to work made their active social life difficult.

Not only that at this stage of their life, they also find active social life as a means to alleviate the loneliness they experience when their children get grown up and leave their homes. This is the time when they can enjoy entertaining friends at dinners or parties and also develop newer social contacts. These activities reach their peak in the late forties and early fifties. And in their fifties they tend to spend much of their leisure time with family members, intimate friends, and with children's newly established families.

Havighurst, (1972) has found that, whether married or unmarried working women from middle and old age, whose socio-economic status is favourable are able to participate in more social activities outside home than those whose socio-economic status is limited. This may apply to the present study too.

Erickson, (1968) has lent support by reporting that young working women are tied down with the care of children and limited budget permits little beyond the necessities of life. That is, during younger years of life, indulging in such social activities does not seem possible for her firstly because of the growing children in the family who consume what-ever time she could spare for herself from family and jobs responsibilities, and secondly, she is not financially so well-off to spare money for all such activities. This may possibly affect adversely her social adjustment as the study has shown.

CASE-3: Middle age married woman: " I enjoy social visits with the company of my husband as my child is of age, who can take care of himself for his study and as I am free from responsibilities from home, as dual income helps me to keep full time servant".

CASE-1: Young married woman: " I am not able to go for any social visits as I am busy with home responsibilities as well as with my job. I am busy with child care and also limited budget of our family expenses makes it difficult for me to afford an actual social life".

5.1.3 Effect of job-stress on overall adjustment and on five areas like health, emotion, self, home and social adjustment of working women in banks.

The results have shown significant effect of job-stress on overall adjustment and on health, home and social adjustment of working women in banks, while no such effect has been observed as far as emotional and self adjustment is concerned.

Job-stress shows significant effect on overall adjustment of working women in banks ($F = 11.37$, $p = .01$; $t = 3.34$, $p = .01$). Their mean scores have been 31.68 and 27.27 respectively, indicating that high job stressed women suffer more as far as overall adjustment is concerned in comparison to low job stressed women in banks.

A wife's being employed does make marital interaction a little more complicated and creates quite many problems in the family which may not be there when a wife remains as a housewife only. Kalarani, (1974) has stated that the preservation of traditional responsibilities of women in the home puts an almost intolerable strain on those women who do take up jobs, even when their children are at school. A middle class woman may employ other woman to help for domestic chores but such an arrangement does not solve all her problems at home.

Not only that, a married working woman, is ^a hunted by feelings of guilt, if her child continues to have a bad school report or if he keeps a poor health and she can not attend to him. This sort of tension prevents a working woman from having a feeling of fulfillment from her life inspite of her job.

CASE-6: Married woman: " I have got a son of eight years and am worried about his health and also for his education as I am forced to spend more hours outside home due to my job. I am over burdened due to job and unable to take care of him".

Also, any undue stress felt by a woman at her job, either due to the very nature of the work or the type of treatment meted out to her by her boss or colleagues, is likely to spill over to other area of her life thus affecting her social adjustment too.

CASE-3: High jobstressed unmarried woman: " I feel hurt when my other colleagues are more attended by boss and feel overburdened with work at job. I feel hurt especially when boss insults me in front of other co-workers which gives me a feeling of dissatisfaction with life".

Gutck et.al., (1981) have pointed out that work and family roles of women compared to men overlap in terms of time affecting their satisfaction. While Moshe Krausz & Nechama, (1983) have observed that work and family life is experienced stress of handling and adopting to multiple roles. Work conflict have an adverse effect on both life and job satisfaction and ultimately to overall adjustment.

CASE -3: High job stressed working woman: " I feel bored and tired due to demands from the job and feel frustrated due to failure in my attempts for promotion, which disturb me a lot, and also affects my life satisfaction".

Siegel, (1969) has observed that relationship between job satisfaction and life is a strong one. This may also be applicable to our study.

The result further indicate that job-stress has got a significant effect on the health adjustment of working women in banks ($F = 4.32$, $p = .05$; $t = 2.01$, $p = .05$). The mean scores of 5.37 and 4.60 respectively for high and low job-stressed groups show that low job stressed women realize poor health adjustment as compared to high job stressed women.

Job-stress as such is bound to adversely affect one's health. However, the difference among groups may be due to factors other than job related, such as personal, familial, affectional, nutritional, time and environmental, where they are to work and stay.

Recent National Report, (1988) on Self employed and Unorganized working women in India has emphasised that long continuous work hours without adequate rest take a high toll of women's health.

There are some studies which also show that those who have high job-stress suffer less from health problems. Nichola Cherry, (1984) has found that reports of nervous strain at work related more to features of the job; these symptoms related more to their susceptibility to anxiety rather than to apparently stressful factors on the job. It was concluded that exposure to job demands examined in the study did not effect the frequency of symptom reporting. However, more research is needed to meaningfully understand the relationship of job-stress and health adjustment.

Job-stress does not affect emotional adjustment of working women in banks ($F = 3.82$, $p = NS$; $t = 1.94$, $p = NS$).

It could be argued that the high job-stressed women will show poor emotional adjustment in comparison to low job-stressed women as the stress generated at the job would show spilling over effect affecting their emotional adjustment too. And specially, a job-stressed woman if she is married will find it even more difficult to relate satisfactorily with her husband and other family members due to her preoccupation with her job.

However, the study has failed to support the contention. May be, more research is needed to understand the nature of relationship between job-stress and emotional adjustment.

Similarly, the study shows that job-stress does not affect self adjustment of working women in banks ($F = 2.91$, $p = NS$; $t = 1.69$, $p = NS$). Their mean scores have been 6.52 and 6.01 for high and low job-stressed group.

Past studies by Burke, (1976); Mc Clendon, (1976) and U.S. News Report, (1975) have shown that competitiveness often occurs when wives hold-down jobs and are as successful or even more successful than their husbands. Though many men claim that they are 'proud' of their wives success, they are

often internally envious and jealous of them. This may strain their marital relationship and self satisfaction. However, no such relationship between job-stress and self adjustment is found in our study.

As far as home adjustment is concerned, a significant relationship between job-stress and home adjustment is obtained ($F = 12.71$, $p = .01$; $t = 3.47$, $p = .01$). The mean scores have been 5.87 and 4.54 respectively for high and low job-stressed groups, showing that high job-stressed women have got lower home adjustment in comparison to low job-stressed women.

Margaret, (1970) has remarked that home and family are at the centre of ambition and self respect for ordinary men and women. The family provides the supreme comfort and support for persons of all ages. The successful rearing of a family provides the main sense of achievement for most people. Family joys and family griefs are the most keenly felt joys and griefs for most men and women. Howsoever successful a man may be in his job, however satisfying his work may be, family life is still important.

The National Report, (1988) has shown that for informal sectors women workers at home are kept in a subordinate position, denied any decisive say in family matters, and often beaten, or otherwise illtreated. They as such happen to be the last priority even in the family, the last to eat and the last to get medical treatment. Eventhough they work outside and are economically productive, the work at home is their responsibility alone. Besides the social productivity, the entire responsibility of reproduction and child rearing is on women.

The position of a working woman in banks does not seem much better than that of a casual woman worker.

CASE-5: Married working woman: " My in-laws are not very rich but pose to be rich in the society. I have to contribute all my earnings for their requirements that creates problems to my life. In a joint family there are many problems which one has to face in our Indian society. I feel disturbed as I am born and brought-up in a different kind of environment, more open and progressive while my in-laws and husband are very conservative. Every now and then they doubt if I am unable to come back at home intime from office. On top of that my husband always expects me to serve him as a subordinate especially when we use to sit in a group of friends. I can not argue him even if he is wrong for the matter. They never treat me as a humah. I am not getting equal status in the family, nor able to take valuable decision. I am treated better when they require my money. My husband can move with other girls and I can not even talk as a co-worker to colleague at job. All this spoils my happiness".

It seems to be that if a woman is forced to take up a job or continue with a job and also not treated with dignity by her husband or in-laws, she can not realize a satisfactory home adjustment. And this becomes even more difficult to do if she finds her job quite stressful as the present study has shown.

In addition to it, Orden & Bradburn, (1968) have reported that there is less happiness in marriage if the wife participates in the labour market for economic necessity than if she participates by choice. They have also found that married working women have to face conflict with their husbands because of their job. This seems to be true in case also.

CASE-5: Married working woman: " My husband feel inferiority complex as he earns less than me. He continues to say that it is better to have an uneducated wife than to have a one like you. Irrespective of the work I do, he is used to order me and always says that your job has got no value to me. This gives me deep frustration. I know that I am neither happy at home nor at job".

The findings also indicate that felt job-stress significantly affects the social adjustment of working women in banks ($F = 10.05$, $p = .01$; $t = 3.15$, $p = .01$). The mean scores have been 6.46 and 5.51 respectively for high and low job-stressed women, showing that high job-stressed women realize poor social adjustment than low job-stressed women.

The greater incidence of poor social adjustment among high job-stressed women may be due to perceived job demands and overburden preventing them from participating in social activities as such. Previous studies have shown that occupational conflict arises if there are occupational demands in the husband's or wife's career that might interfere with wife's moving out to community activities (Nevill, 1975; Smith, 1977).

CASE-2: Married working woman: " At office I am not happy with work and with the attitude of colleagues and their behaviour in general towards me. I have to keep distance with my colleagues because of their cheap mentality and avoid socializing with them on my part".

It is obvious that major hazards to good personal and social adjustment relate to sex roles, stereotypes, role overload, work overload, incapacities, home atmosphere, need for career achievement, attitude of superiors and co-workers towards a working woman, all together influencing her social adjustment. Micheal & Lois, (1966) have observed that job fluctuations and change as well as labour market failure tend to reduce pace of social life as measured by the frequency of social interaction with relatives, friends and co-workers.

CASE-5: Married working woman: " I do not like to mix with my superiors and colleagues as they are used to comment very badly even if they are old". She has further expressed that: " It is good to be reserve with office members, as always they twist the matter in dirty way and play politics for giving me more work and make me foolish".

The woman who are high job-stressed and also do not get emotional support from their husbands or other members of the family have every likelihood of failing in realizing a satisfactory social relationship in life as the study has shown.

BI-VARIATE ANALYSIS

5.2 Effect of marital status and age, marital status and job-stress and age and job-stress jointly on overall, health, emotion, self, home and social adjustment of working women in banks.

The findings indicate that there is no significant bi-variate effect of marital status and age, marital status and job-stress and age and job-stress jointly on any of the areas of adjustment and also on overall adjustment of working women in banks. So the proposed hypotheses stand rejected.

Mrkides & Martin, (1979) have found that income is indirectly and positively related to life satisfaction. In regard to employment status, Elwell & Maltibie-Crannell, (1981) have reported that role satisfaction has direct effect on life satisfaction. Maddox & Eisdorfer, (1962); and Zibbell, (1971) have reported a positive relationship between activity level and life satisfaction of elderly women. They also say that there is a link between recreational activity pursuits and adjustment.

Similarly, Furnham & Rosemary Schacffe, (1984) have found that the level of jobsatisfaction enjoyed by the subjects increases with age. While Usha Talwar, (1970) has found that

irrespective of age, working women mention financial reasons as more important for them for doing job than non-financial ones.

Simone, (1971) has observed that American women of middle years reporting her mortality statistics illness and use of health services. This differential seems to be the out come of social rather than biological processes.

Devanandam & Thomas, (1966) have observed that new ideas of equality and self respect, the value attached to the development of individual personality, and the desire for economic and social freedom are some of the main factors, which are affecting the pattern of marriage and family life and drawing women away from their hitherto major field of responsibility i.e., management of the home and create happiness. Dube, (1963) has said that the new opportunities for education and employment, the emergence of new socio-economic patterns and the privileges of new and equal legal and political rights to women, are slowly changing the traditional conceptions of the role and status of women in contemporary Indian society. The attitudes of educated women have certainly undergone a considerable change regarding their role and status in society, affecting their social freedom and happiness.

Rapaport & Rapaport, (1973) have found that high levels of involvement with careers might reduce the enabling process, i.e. support in the family and can affect job-satisfaction directly, and family dynamics and life satisfaction indirectly. Christopher, (1974) has said that relationship between job-satisfaction and personal adjustment is not uniformly high.

Not only that the employed women have been found to report less illness than house wives (Baetjer, 1946; Feld, 1963; Nathanson, 1980; Rivkin, 1972; Welch & Booth, 1977).

Jacobson, (1974) has found that social contact for working women gives them satisfaction for life, and may affect their overall adjustment. Streib & Schneider, (1971) have found that highly educated and high income persons, as compared to men report a sharper increase in feelings of uselessness without job. So in this study women may be getting satisfaction for life.

However, the present study fails to support any of the bi-variate joint effects affecting adjustment of working women in banks. May be, more research is needed to understand the intricate nature of the relationship of the bi-variate factors and adjustment in the case of working women specifically in banks.

TRI-VARIATE ANALYSIS

5.3 Effect of marital status, age and job-stress jointly on overall, health, emotion, self, home and social adjustment of working women in banks.

The findings indicate that there is no significant tri-variate effect of marital status, age and job-stress on any of the five areas including overall adjustment of working women in banks. So the proposed hypothesis is rejected.

David & Vera, (1970) say that radical changes that are taking place in the spheres of civic, social, economic and cultural life, are the leading factors affecting ones happiness in family life. Anthony, (1980) has found that the Indian family, inspite of resistance to change over the centuries, is slowly undergoing a progress of change of some significance. Family has got great impact on adjustment and its change may have direct effect on any area of adjustment.

Recently published Encyclopedia of social work in India has pointed out that currently families in India are exposed to hazards arising out of marital conflicts, divorce, absence of the father-mother from the home, death of the bread winner, ill-health, poverty, unemployment, indebtedness, infidelity,

conflicts arising out of inter-caste and inter-communal marriages and general family disharmony. As all these situations are marked by social and emotional problems, it points out that families need help as they feel inadequate to meet the situations satisfactorily themselves.

It is also argued that ordinary working woman of middle class is likely to get on reasonably well with her family and share her values (Jeffery, 1976; Khan, 1976; Sharpe, 1976). The area of conflict mentioned by Ward, (1975) which inevitably include going out, coming in late, clothes and make-up friendship with opposite sex and house work may also have direct or indirect effect on adjustment.

However, the study fails to provide support to any tri-variate effect of variable under study on adjustment in the case of banking women. Some more intensive research may help to understand the dynamics of the variables and how they interact in relation to adjustment of these women.