

CHAPTER-I
INTRODUCTION

WOMEN IN INDIA - A GENERAL VIEW

1.1 STATUS OF WOMEN IN INDIA

A historical study of women in India reveals that there were distinct stages of rise and fall in women's status. Women in Vedic times enjoyed a very high status; they had as much rights to enjoy life as men had. They were treated as men's friend, their co-worker and never their inferior. They had enjoyed the property rights and access to the property of her father and husband. Women in the field of intellect were men's equal. They used to share political and social problems freely with men. They composed and chanted vedic hymns at the holly sacrifices. In matters of selecting their partners in marriage women enjoyed equal rights. Prepuberty marriages were unknown and there are references made to 'Swayamvara', marriages where, women were given free choice of selecting their partners; widow marriages were also in existence. Women had the previlage of adoption.

In Vedic period (2500 - 1500 BC) degradation started in Brahmic period (1500 - 500 BC) and it was during the period of Sutras and Epics (500 BC - 500 AD) that position of women deteriorated to a great extent due to various socio-political

factors, foreign invasions and misrepresentation of the old religious texts, which continued in the period of later Smritis (500 AD - 1800 AD) (Kaur Malkit, 1988).

Lack of education, child marriages, polygamy, seclusion, purdah, prohibition of widow marriages and practice of sathi brought about tremendous deterioration in women's position at home and in society in general.

Even after the Vedic period, the position of women continued to deteriorate unchecked. Hindu Law giver 'Manu' had made woman entirely dependent on man and subjected her to the authority of father, husband, and son in the different periods of her life as a daughter, wife and mother. His dictum was that 'for woman there can be no freedom at any stage in life'. This position of women continued throughout the Hindu period and was reinforced by Muslim masters whose customs and traditions were known for the complete subordination of women by men, considering them as inferior to men.

Women went down very much in social status when British people entered India and were trying to administer the country. Women had to lead a cloistered life. They moved within the narrow sphere of looking after the daily family

chores which comprised their work, life and activity. They had practically no ideas of the busy world outside except what they learnt from their menfolk.

The Indian woman was treated as an appendage of men with a distinct and meekly accepted conception of her family duties and obligations. She had not even the haziest awareness of her rights in the early years of British rule in India. The decline in Indian women's status was reflected in the customs relating to marriage, religion, and property, widowhood, dowry, role in the family, basic attitudes with respect to the social image of women etc.

The various Hindu revivalist organizations, such as the Arya Samaj and the Brhmo Samaj gave a great impetus to the awakening of womanhood. Educated women came forward, demanding equal rights with men. Ramabai Ranade, Pandit Ramabai, Saraladevi, Chanda Rani, Sreemati Saroj Nalini and a lots of others are known for their valuable service for uplifting the position of women during this period.

After 1800 AD, various socio-cultural and politico-economic circumstances, protest movements, social reformers, reform movements and freedom movement and call of Gandhiji

during freedom struggle in 1920's brought about great change in the position of women through education, socio-economic and legislative measures.

In the middle of the 19th century, the practice of 'Sati' was abolished by law. In the 20th century, the Mahila Samiti and women's organizations took steps to abolish the purdah and child marriage and encouraged widow marriage. They enlightened the public regarding the health and pleaded for equal rights for women in franchise and education. As a result of their services an awareness was created in society about the low status of women and the need for lifting them up from this position. The women leaders found warm sympathisers and active supporters among men also.

The Indian Reforms Act 1921 enfranchised a small section of Indian population for the first time and women were also included in this. Wifehood was made a qualification for voting and some seats were specially reserved for women. After the first World War, Mahatma Gandhi set the pace for the progress of Indian women in all spheres of life. He advised women to emancipate themselves from drudgery of the kitchen. Adhering to Gandhi's appeal, women came out in thousands and took part in the National movement.

After Independence, the status of Indian women got a real shot in the arm as the constitution makers considered it a major target to be achieved in creating a new India.

In cities and villages, women today are breaking the social and psychological barriers and are assuming new responsibilities. Women's economic horizon once confined to domestic servanthood or labour on the farm has expanded considerably. Women from all shades of life started working in other fields. They are now employed as teachers, doctors, lawyers, nurses, engineers, journalists, photographers, and officers in Government department and in commercial houses and also doing their independent business.

However, Kapur (1972), Hate (1969), Dube (1963), Kapadia (1958), and Desai (1975) have observed that though many changes have occurred in traditional conceptions of role and status of Indian women through new opportunities for education and employment, the pressure of traditional customs and norms continue to affect the society's attitude towards them.

The Committee on Status of Women (1974) has found that almost all the liberal provisions made so far have affected the life styles and status of only minority of female population of the country. It has also found that while the changes

have been considerable in urban areas, the problem continues to remain virtually unchanged in most rural areas where low level of literacy, lack of mobility and skills, lack of access to various services and the force of tradition and custom still characterise the status of women and make her a tool for doing work with no right of her own.

Though the introduction of various kinds of technology has improved the status of women in so far as it has increased their knowledge, awareness and participation in outside world and power of allocation of resources, it has also deprived them from jobs which they were traditionally doing, thus having adverse effects on their position. The women especially from the poor socio-economic background seems to have become victims of new technology. (Vardappan, 1975; Mullings, 1976; Boserup, 1977; Lindsey, 1980; Draft Sixth Plan, 1981). However, Kalarani (1976) derives that although Indian society has been largely characterised by an attachment to pastness of things, women's status and role have witnessed rapid transformation in recent years. Desai (1957) points out that the real advance which has been made during this period is actually in the revolution that has been brought about in the outlook with regard to the conception of the status of women and her role in society. Now woman is no longer looked upon as a child-bearing machine and harlot in the home. She has acquired a new status and social stature.

1.2 WOMEN IN LABOUR MARKET IN INDIA

Lowie (1947), Gough (1971) and Deckaral (1979) have observed that with the invention of metallurgy after 4000 BC, a great progress was made in lifting the burden off women. As a result, the technique of agriculture was totally changed with the advent of plough and it became primarily a male occupation.

Similarly, transport and pottery was taken over by males with the invention of the animals pulling wheeled vehicles, Gough (1971) and Socks (1974). These technologies relieved women from some of the hardest labour but these also ended their control of food supply and reduced their socio-economic status.

The working woman, is not a new addition to the Indian scene. Women in the labour field have been working since long for wages in factories as menial servants or as unskilled labourers and on construction sites. It is only the women of middle or upper classes who were confined to homes and taking up jobs was considered derogatory for them. Various socio-economic and politico-legal factors have brought about a newly emerging middle class of working women in India. With

the passage of time, society's attitude towards them also changed. No longer does the smug middle class look down upon a woman doing a job, whether it is to express herself or to utilise her talents or be economically independent, at least on extent, or just, to earn pin-money.

It has been found by Kalarani (1974) that for women, work is more usually viewed as an option. Sen Gupta Padmini (1958) says that a significant change has taken place after India became free in 1947. As the Constitution of Independent India declared that there should be no ^cdes[^]rimination against the employment of women; an increase in the employment status was seen more particularly among educated and upper caste women. This is somewhat a recent phenomenon; women have been coming out of their seclusion and are entering in those occupations which were considered as the monopoly of men. This is a very significant development and is characteristic of Independent India.

The growing participation of women in the economic development of the country is reflected from the fact that in organized sector, the number of women employ~~ees~~ has increased considerably from 13.7 lakhs in 1962 to 24.4 lakhs in 1975 and more than that in recent years. As per Census

record of 1981, out of total population of India, 14% of women have been participating in work force and getting their wages. There are only 6% of working women in the organized sector where conditions of work are little better than in the unorganized so called informal sector. However in most of the cases, women get casual, temporary, extremely insecure, tedious and tiring work with precarious wages.

In Gujarat, hardly 12% of women have been working on the wage level, while 52% of men are working outside. On the basis of working women, Gujarat stands on 16th rank in comparison to other states of India. Out of the working women in India, 94% are working in unorganized field, while 6% are working in organized field. On an average, out of every six women we can see only one woman working, rather than farming.

In one of the ILO (International Labour Office) studies dealing with women's employment, it was presumed that motives differed with marital status both objectively and subjectively as far as women employment was concerned. They mentioned two reasons underlying women's employment:

1. Women's economic need, and
2. National necessity for increased production.

However, Zweig (1952) has found loneliness as a powerful motive for women to seek employment outside their home. The Ministry of Labour, Government of India has however pointed out that there are five factors to join working force:

1. the inadequate income of the principal earner which forces a woman to work and supplement the income,
2. Mishaps, such as incapacity of the bread winner,
3. Death of the bread winner,
4. a woman's desire for economic independence or for securing higher standard of living, and
5. there is also the desire on the part of the woman to give expression to their own talents and skills.

Klan, (1965) has reported that 73% women work for money whereas Usha Talwar (1984) has found that there are personality traits like career orientation, need for accomplishment, need to obtain recognition by proving themselves able to complete successfully with men in activities, as a national duty, personal independence, uncertainty of future etc., are main motivation for work. The Women's Bureau, U.S.A., has shown that 98% of widow working women work to support themselves

and others. Usha Talwar (1984) has also found that nature of family, size of family, number of children, number of dependents, number of earners and many such reasons also force women to work. Promila Kapur (1970) has reported that educated women take up jobs not out of sheer economic necessity but also out of various other socio-psycho-situational reasons.

1.3 WOMEN IN BANKING SERVICES

Though banking has made tremendous progress in India, increasing employment of women in banks is a recent phenomenon. Although women occupy positions in different cadres in banks, majority of them belong to the lower rung of the ladder. In general, men hold senior positions, set policies and control bank operations; women mainly handle clerical jobs at the counter or in the interior as typists or in junior officer cadre. Despite their sizable number, women do not exert any organized influence on banking operations, nor do they influence policies as a block.

Notwithstanding differences in cadres, women employees in banks have to combat job inequalities. Young women have to decide whether to raise a family at home or pursue a career outside, where men already have an edge. The main disadvantages that women encounter in a 'men's world' are: they have to take the primary responsibility for the care of children and looking after the home the inbuilt bias in the implementation of the personnel policies, and the traditional perceptions about women as prevailing amongst senior bank executives.

In 1981, the percentage of women employed in banks increased to 6.12% of total staff strength. It has been found

from the records that percentage of women employment in banks is steadily increasing in comparison to men. In the banking tests like B.S.R.B, aptitude tests, women are outranking the men and getting more jobs now a days. Cadre-wise rise is also recorded as more and more women are getting officer cadre as compared to previous years in terms of total women staff strength, but it is still not that significant. For example, in the Bank of Baroda at the executive level there are only three women and two at A.G.M., level. It is negligible in comparison to men.

On the basis of the study done by Kiran Lamba and Tripathi (1984), they have found that working efficiency of women in banks both with regard to internal operations of the banks, branches and external i.e dealing with customers and the varied clientele of the banks/branches is as good as the male staff, and in some cases it is comparatively better.

Women as such tend to consider themselves more conscious and efficient for work and the male perceptions and impressions strengthen this viewpoint as well. Women cashiers are reported to be more efficient and successful than men because they are careful and do not normally like to take risk. It has been found that women in banks are more prone to stick to rules, regulations and banks business ethics than their male counterpart.

Further, it has been observed that women who are appropriately joboriented are more courteous, helpful and obliging to the customers. They are more inovative, wasteless time and are more helpful and forthcoming in case such a need arises. However, there is a category of women working in banks, though their number is small, who have taken up job to overcome boredom. They are perpetually on leave. There are some instances where such women have been on leave for almost more than one year but they would not resign and give another needy or interested person a chance as they want to keep their job.

There is another category of women who are working in banks because of their pressing economic needs. This category forms a considerable portion of women working in banks. They work as well as any other man but they are not ready to take pains at all and to serve the customers out of their way or to do any task without being rewarded for the same. But if they are given encouragement and motivation they become the most efficient and painstaking employees.

One important reason which hampers the efficiency of married women in banks is that they have to take full responsibility on the domestic front in addition to their job.

As bank jobs are quite cumbersome and monotonous in nature and require long working hours, housewives who work in banks, in the absence of supportive husbands, find this additional job burden quite strenuous.

Also it has been observed that women in banks generally face job inequalities and discrimination on the training, promotion and other career advancement fronts. They are not given field jobs as it is believed that 'women can not make a success of a field job'. Due to traditional role and social reaction, they have to face much more difficulties than men if at all they occupy such a post. Not only that women in banks are not normally sponsored for management training or any other form of training to equip them to become senior executives, they are not given opportunities to work in overseas branches as bankers assume that if a woman employee is not ready to leave hometown on a transfer, how can she go abroad.

Generally, women in banks rise upto the managerial level of hierarchy. There are hardly few women holding top executive positions in banks because of job inequalities and also domestic responsibilities. Senior officers when contacted, normally refute the charge of discrimination and maintain that most of women employees, whether at officer or clerical level do not want to be away from their homes for outside assignments.

The bank trade unions are covered under the Trade Union Act 1926. However, it has been observed that women working in banks do not normally join them. There are many women employees in the S.B.I who are not the members of their trade union organization, where as there is cent percent unionization among male bank employees.

The trade union leadership generally comprise of men as they feel that women are not interested in union activities as such as they rarely take part in the activities/demonstrations of the unions. Despite the fact that trade union takes the responsibilities of helping out women members in solving their problems of transfer and victimisation, they, on the other hand, feel that they are not given due importance in the trade unions and if in exceptional or extreme cases they have refused to participate in a demonstration, the leaders take this opportunity to block their entry in the unions. As a result most of women employees feel the need of a separate organization for women employees as they constitute a considerable number of bank's workforce. While some have suggested separate cells for women bank employees in the existing trade unions to look after their interest specifically women employees feel that they are given to play a secondary role. They also feel that since they are mostly in the clerical cadre, their voices are not heard.

However, in banking services, women are given equal wages and other benefits as given to their male counterparts; in addition they get special pay for their maternity and also the maternity leave of three months duration up to two children. Another main advantage in almost all the banks is that if any women's husband while working in the bank expires, she gets a chance to get the job in his post. Also, it may be noted that more than 80% of banks provide all amenities that are needed to make the working condition fairly satisfying for women.

1.4 THE PRESENT STUDY

The present study attempts to examine the relationship of marital status, age and job-stress with adjustment of women working in the public sector banks located in the State of Gujarat.

1.5 SIGNIFICANCE OF THE STUDY

For the last fifty years or so, India has witnessed profound changes in almost every aspect of her life. Since the advent of independence, the pace of change has greatly accelerated. One of the major consequences of the varied processes of change operating in the country has been the emancipation of women from their tradition-bound ethos. In free India, women have been entering salaried, remunerative occupations and professions in increasing number. The numerical growth of women taking up employment in various capacities can be witnessed in a busy area of any of the large cities of India. Women from the lower strata of society have always worked for wages in this country, but those from upper classes were mostly confined to their homes. In independent India women have started coming out of their seclusion and are entering vocations that were largely the preserves of men.

Many factors and forces have contributed to this growth of the newly emerging middle class working women in India. The socio-economic emancipation of Indian women has itself been a product of, and an instrument in, the changes in their lives. Now, not only those women who are economically hard-pressed get engaged in paid jobs but also those who wish to live a sociable useful life and add to the family income. They realise that work gives them personal status and an independent social standing. With the change in woman's personal status and social stature has come a change in her way of thinking and feeling. Wright (1978) rightly argues out that, work is described as an alienating force in the lives of 'men', but it is somehow transformed into a liberating force in the lives of 'women'. It is assumed that any sort of paid employment is preferable to full time housewifery.

Women in India have also began to realise that the supreme goal of woman's life is not circumscribed to merely love making, husband earning, child rearing and domestic work. They have began to realise that a woman's life has a higher and more serious objectives. They as a result wish to commit themselves to the world of work as well as that of the family. It has been discovered that highly qualified women develop different kind of orientations to their careers.

Ross (1961) observes that wife's being gainfully employed is no more considered undesirable by the society. She writes: "Indeed, the main reason that so many married Hindu middle class women work without reproach is because every one understands the economic problem of the middle class, and that a wife's income is often essential to the family's standard of living".

Women, especially those who are married have to perform sixteen hours duty with their family responsibilities and office work. They become just like a living machine, from morning till evening they may remain bound to fixed schedule of work. They have to satisfy their social role given by our traditionbased society; they have to interact with their immediate boss and subordinate and with colleagues, and have to maintain good terms with every one working around. With this newly added responsibility the role of women in our society has changed a lot. As a result, they are subjected to many stresses and strains in their lives. This change in situation justifies an attempt to examine issues relating to the adjustment of working women specially in banks.

It has been found from previous studies that scholars have mostly studied marital problems, status problems and dowry problems and such others for working women in different jobs.

However no one has done any work on adjustment of working women specially in banks in relation to their marital status, age and job-stress.

With the increasing number of involvement of married women in banking services and their successful appearance in the same, also justify such a study. This emerging social trend for work has given rise to much speculation regarding its effects on adjustment - health, emotion, self, home and social adjustment of working women . The present study attempts to fill that gap.

This study as such aims at discovering and analysing factors i.e., marital status, age and job-stress that contribute in adjustment of married and unmarried educated working women of banks from three major cities of the Gujarat State, like, Ahmedabād, Surat and Baroda, and also the combined effect of above stated factors in adjustment of working women in banking services.

1.6 MAIN VARIABLES OF THE STUDY

1.6.1 JOB STRESS

Stress is the bane of the twentieth century - an inevitable fact of life, the world over. Compared to a generation or two ago, our life styles today may be richer in material terms, but whether this has meant a concomitant increase in happiness and well being is a moot point.

Stress starts early in the life of the individual. A three year old child is under stress to do his homework, so that he can get through the admission test for a regular school. For the older school student it is no better mugging for tests so that he can get into a good college, or perhaps qualify in the 'joint entrance' examination for professional colleges. Stress of a career and profession, in which, like Alice in Wonderland, every one has to keep running even to stay in place (that is the jet-age-ethos); if he is successful, the unremitting pressures of staying ahead keeps him on the run, and if he is not, the stresses are more often than not worse trying to cope with so many things. Increased awareness and education have also added to the stresses faced by the present day woman; for now she is not content with just cooking and embroidering. If she is a working woman, the hassles of coping

with the house work (domestic servants, being a gradually vanishing breed) and her job add to the demands and pressures on her.

All of us use the word 'Stress' fairly on easy terms. What is stress? Stress has been defined as the body's own non specific response to an excessive demand placed on it. It is impossible to be more specific about this because every one has his or her own particular stresses and breaking points. Physical stresses are the least likely ones to manifest themselves as illness; social-psychological stresses have more serious repercussions. Stress induced health problems have been found to be commonest between adolescence and middle age; women are more affected than men (puberty and menstruation, marriage, child birth and menopause, with the corresponding hormonal changes act as a series of stress) and urban dwellers more than rural ones. According to Selye (1956) there are two kinds of people: the 'race horse' types, who like to lead a vigorous and fast paced life, and in fact thrive on stress; and the 'turtles' type who demand a peaceful and tranquil environment and fall apart under the least stress.

The hypothalamus in the brain controls the autonomic nervous system which again controls the functioning of our viscera and smooth muscles. The hypothalamus is sensitive to physical as well as mental stresses. Stresses bring in to play the appropriate self-correcting mechanisms; when these become ineffective on account of the intensity of the stress, a pathological condition surfaces and many lead to various illnesses.

The subject of work-related stress has received increasing attention on several fronts. Policymakers are recognizing the negative aspects of work stress on human resource. Researchers in the areas of organizational behaviour and social psychologists are amassing a credible body of empirical evidence about the effects of stress on the organization, work output, and the physical and emotional well-being of the worker and his/her family. Counsellors and therapists are reviewing effects from work stress. Majority of these studies have been confined to industrial organizations. There is, however, increasing speculation that stress may be particularly prevalent among the human service professions. (Cherniss 1980; Cooper and Marshall, 1980).

Although the term job-stress or occupational stress has been widely used, there appears to be little consensus as to how the term should be defined.

Selyes (1976) defines 'stress' as a nonspecific bodily response to environmental stimuli, and that environmental stimuli may have a direct impact on a person's physiological responses without any subjective assessment of those stimuli. Caplan and Jones, (1975), and Eden, (1982) have shown agreement with Selyes' definition of stress.

Lazarus and McGrath (1976) say that 'stress is the result of the interaction between the person and the environment and may be associated with psychological, behavioural and physiological outcomes'. They suggest that stress occurs when the environment imposes demands which are perceived as being substantially out of balance with the focal person's capabilities. The imbalance can occur when the, environmental demands exceeds the person's capabilities or the person's capacities exceed the environmental demands.

Both the psychological and the physiological perceptives appear to take the position that 'stress' is the result of some environmental stimuli or demands on the person. However, while the physiological perceptives suggests that

stress is a direct function of environmental stimuli, the psychological perspective suggests that stress is more a result of an interaction between environmental demands and the person's subjective assessment of those demands.

Mist and Hitt (1981) have defined stress as a force that creates physiological or psychological strain. Beehr and Newman (1978), Brief, Schuler, and Van Sell (1981), Caplan, Cobb, French, Van Harrison, and Pinneall (1975), Margalis, Kroes, and Quinn (1974), and Schuler (1980) say that occupational stress may be defined as disruptions in individual's psychological and/or physiological homeostasis that force them to deviate from normal functioning in interactions with their jobs and work environments. Basically stress is related to the person-Environment (P-E) fit.

Gardner and Taylor (1975) have defined stress as an individual phenomenon, which is subjective in nature, and can occur in any one who feels that he or she is under pressure.

Lazarus and Launier (1978) claim that stress should be treated as a relational or transactional concept describing certain kinds of adaptive commerce between any system (e.g.

a person) and an environment. A similar viewpoint has been expressed by Newman & Beer (1979) with regard to occupational stress and by Kyriacou and Sutcliffe with regard to teacher stress (1977a, 1978b).

For Beehr and Newman (1978) stress is due to some disruption of and equilibrium or a constant source of pressure.

Lazarus (1981) argues that stress itself is seen as a relational concept depicting the whole process from stimuli to reactions, where as strain refers to a state of the individual. In this process, various coping mechanisms are supposed to mitigate the effects of the stressors. Social support, for instance, may prevent potential stressors from becoming actual stressors. The personality of the individual is probably important in determining whether actual stressors will accumulate to a state of general strain or not. After all, it takes both a demanding environmental situation and susceptible person to produce a stress reaction. General strain may or may not lead to mental disorders or psychosomatic symptoms. Compensatory coping mechanism at this point of the process can be leisure activities, exercise, sleep and sound nutrition.

Blau (1981) a social science researcher has said that 'occupational stress can be said to arise from misfit between the individual and his work demands'. This definition is most readily adopted by social science researchers.

For Randall(1980), Stress is a dynamic condition in which an individual is confronted with an opportunity, constraint, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important.

Wolff (1953) has considered stress as the internal or resisting force brought into action by external forces or loads. The change in size or shape of an entity as a result of the application of external force is called strain or deformation. Stimuli or external environmental agents are loads; they may be static and sustained, repeated or of brief impact with high intensity. The interaction between external environment and organism is stress. Strain is the alteration or deformation in the organism that ensues. The magnitude of the deformation and the capacity of the organism to withstand the strain determine whether or not there will be re-establishment of homeostasis or a breakdown, with disruption, disorder disease, and finally death.

Buck (1972), Kahn et.al.(1964), House and Rizzo (1972), and Sales (1970) view occupational stress as dysfunctional both for the organization and its members. On the other hand Burke (1976), Hall and Lawler (1971), Lazarus (1966), Selye (1967) and Shontz (1975) contend that occupational stress may have functional as well as dysfunctional qualities.

However, stress does not necessarily follow from stressors. Whether a potential stressor actually provokes a stress condition depends in large measure on the personality of the individual exposed to it. Individual differences tend to moderate the relationship between a potential stress condition and the reaction to it (Bernard and Robert, 1981).

Cox (1975), distinguishes three common usages of the term 'stress' itself. The engineering model conceptualises stress as a negative pressure exerted by the environment on the individual. This model defining occupational stress as a negative environmental stressor like work overload, role conflict/ambiguity, poor working conditions associated with a particular job, has been widely employed (Kahn et.al.,1964; Cooper and Marshall, 1976).

Selye (1956), says that the physiological model conceptualises stress as something that happens within the individual. The identification and qualification of the state of individual as stress was initially carried out with response to the physiological response pattern of the individual.

Lazarus (1960) and McGrath (1970) using the transactional model conceptualise stress as the result of an imbalance or discrepancy between the demands made by the environment upon the individual and his ability to meet or cope with these demands.

However, it is felt that the term 'stress' should simply be used to denote an area of investigation rather than a scientific concept with hypothelico-deductive power. For that purpose, it has been operationalised as a response of negative affect, e.g. anger, depression, tension, anxiety resulting from an imbalance or discrepancy between the demands made by certain aspects of the job and his/her ability to meet or cope with these demands.

1.6.2 ADJUSTMENT

Problems of adjustment usually are approached in one of the two ways. The first is to deal with specific life situations, such as dating, sexual relationship, vocational choice, and the like hoping to derive general principles of behaviour. Another approach is to present research findings on generally accepted concepts about human behaviour, and leave it to the instructor and his students to make the personal applications.

Wheelis (1958) says that as we move toward the twenty first century on a wave of accelerating technological and scientific development, it becomes increasingly important to ask what is happening to man's ability to cope with the new environment he is creating. There are evidences of emotional instability and anxiety so widespread that Wheelis has labeled this as the 'age of anxiety'.

Current emotional stresses are more subtle, more intagible and more pervasive. They provide no easy targets to attack, no savages to conquer, no plagues to fight or no places to hide. Instead, man is faced with an increasingly complex world which taxes his adjustive capacities and makes it difficult for him to order his environment and achieve a sense of harmony with it.

Hunt (1960) and Lundemann (1953) says that 'adjustment is commonly conceived to be vague state of well-being or happiness'. Needless to say, this popular notion is not consistent with what is known about human behaviour. The human organism is a living, reacting being which is constantly striving to achieve a balance between his internal demands and the requirements of his environment. Since there is virtually continuous fluctuation of internal psychological forces and external conditions, adjustment must be an active system of behaviour. It is not a condition but a process in which changing forces call for the adaptive reactions which have certain elements of consistency that lead to stability in behaviour.

Rogers (1961), the mental hygienist, takes a more personal view of adjustment process and speaks of the need for a person's adjusting to himself, understanding his strengths and weaknesses, facing up to reality and achieving a harmony within himself. In that much emphasis is placed on the achievement of self acceptance, on freedom from internal conflicts, on self realization and on developing a unifying set of values which give life purpose and meaning.

Fromm (1941) say that there is also a social aspect adjustment which requires the individual to achieve a reasonable compromise between his drive for selfrealization and the demands of society. The culture exerts powerful influences for conformity and offers to conforming individuals its security and support. However, this subordination of individuality to the group may become an escape from adjustment. The person who compromises his self-integrity for the sake of becoming exactly like others submerges himself in the group instead of building his own internal strengths. These people can survive only in an environment which provides a steady, safe existence. They can not tolerate the uncertainty and challanges of competitive life. On the other hand, the individual who disengages himself from society may be equally out of balance with environment. A necessary component of human adjustment is the selective development of one's potentialities along culturally appropriate lines.

These interpretations of adjustment process illustrate that adjustment is not a condition of happiness or contentment which can be earned and, once earned, retained for life, like a college degree. Adjustment is a dynamic process, that has many facets.

Kaplan (1965) says that the process of adjustment is not one of merely fitting into established patterns of living. Adjustment requires individual effort and attainment. Each individual must become a person in his own right by attaining a reasonable balance among all the forces which affect him. Since there is a continuous emergence of new requirements within and without the individual, he must exert constant effort to maintain an equilibrium among these forces. This process of adjustment is never ended while life goes on. There is no perfect adjustment, no complete state of well-being, happiness, or satisfaction. The best an individual can hope for is to meet life's requirements as well as to attain a degree of relative emotional well-being which, while sort of perfection will enable him to function within the broad range of normality.

Kaplan (1965) explains adjustment as a dynamic process which requires individual effort and attainment. Though the society may assist ^a on individual by reducing the stresses which tax his adaptive capacities, it is the individual himself who has to develop his effectiveness as a human being. While no one can expect to attain a perfect state of adjustment, most people happen to acquire enough understanding of themselves and of others to function within the broad limits of normality. To do this, a person needs a unifying

set of values, realistic self perceptions, a reasonable level of emotional maturity, social sensitivity and a flexible pattern of behaviour that enable him to adapt to change.

These qualities can be expected to emerge in the process of growth and development if conditions are favourable and if the individual applies his intelligence to shaping his own life.

Alexander (1958) has defined adjustment from the strictly psychological point of view. For him, it implies the wholesome reduction of the ^spressure of needs, reasonable skill in dealing with frustrations, the development of psychological mechanisms by which difficulties can be circumvented or overcome, the formation of symptoms, the adoption of patterns of behaviour required by varying situations, peace of mind or tranquility, the efficient resolution of conflict, and learning how to get along successfully with other people. These are only a few of the qualities by which adjustment can be identified. Further he says that adjustment by itself is neither good nor bad; it is simply an organism's individual, particular way of reacting to inner demands or external situations. In some instances, this reaction is 'efficient', 'wholesome', 'satisfying', and so on and we say that it is a good adjustment. In other words, he opines that adjustment

is a process, involving both mental and behavioural responses, by which an individual strives to cope successfully with inner needs, tensions, frustrations, and conflicts, and to effect a degree of harmony between these inner demands and those imposed on him by the object world in which he lives.

Anderson (1949) has argued that adjustment so defined is relative, not absolute in character. There is no such thing as a perfectly adjusted person. Adjustment is relative, first of all, because it must be judged or evaluated in terms of a person's capacities to change and to meet the demands imposed on him. These capacities vary with his personality and with his developmental level. Further he says that good adjustment can not be defined once and for all in any simple or complete fashion. It must be defined in terms of meeting the problem appropriate to the level of development. What is good adjustment at one age level may be poor adjustment at another. Viewed in this way, growing up is a process of meeting stresses and strains in succession and thus building the capacity to meet the problems of the next higher level.

1.6.3 STATEMENT OF THE PROBLEM

Being a factorial study (using a 2 x 3 x 2 factorial design) the following hypotheses as well null hypotheses have been generated for the study.

1. The degree of adjustment is a function of marital status, i.e married and unmarried group of working women of banking service will differ in their adjustment. Therefore, the null hypothesis to be tested would be: Marital status would not affect the adjustment of working women of banking service.
2. The degree of adjustment is a function of age, i.e the different age groups of working women will differ in their adjustment. Therefore, the null hypothesis to be tested would be: Age would not affect the adjustment of working women of banking service.
3. The degree of adjustment is a function of job-stress, i.e low job-stressed working women and high job-stressed working women will differ in their adjustment. Therefore, the null hypothesis to be tested would be: Job-stress would not affect the adjustment of working women of banking service.

4. The degree of adjustment is a function of marital status and age jointly, i.e married and unmarried working women of different age groups of banking service will differ in their adjustment. Therefore, the null hypothesis to be tested would be: Marital status and age jointly would not affect the adjustment of working women of banking service.

5. The degree of adjustment is a function of marital status and job-stress jointly, i.e married and unmarried working women with different job-stress levels of banking service will differ in their adjustment. Therefore, the null hypothesis to be tested would be: Marital status and job-stress jointly would not affect the adjustment of working women of banking service.

6. The degree of adjustment is a function of age and job-stress jointly, i.e working women of different age groups with different job-stress levels of banking service will differ in their adjustment. Therefore, the null hypothesis to be tested would be: Age and job-stress jointly, would not affect the adjustment of working women of banking service.

7. The degree of adjustment is a function of marital status, age and job-stress jointly i.e., married and unmarried working women of different age groups of low and high job-stress of banking service will differ in their adjustment. Therefore, the null hypothesis to be tested would be: Marital status, age and job-stress jointly would not affect the adjustment of working women of banking service.