

CHAPTER - III

M E T H O D O L O G Y

A research starts with curiosities and questions about a given phenomenon or a set of phenomena. Systematic attempts are made to explore, analyse and understand the issues under question through suitable conceptual and methodological tools. The process of inquiry and the analytical tools are to a great extent relative to the specific domain of concern, and the conceptual, methodological, heuristic and pragmatic goals of the research (Gon-1980).

Having appraised available literature and reviewed past studies on adjustment, the next step was to plan the present study in terms of formulating the problem, determining the objectives, arriving at the decision regarding suitable sample and research tools, collecting and processing the data and finally presenting the analysis in report form.

The present investigation, as such, has focused on a critical issue of adjustment of working women in Banking Services. The main objectives have emerged from the need to evaluate the degree of adjustment experienced by working women in Banking Services. As the past researches have not shown any clear-cut relationship of Marital status, Age and job-stress with adjustment of working women, it was felt necessary to formulate certain major objectives to understand the problem, with special reference to Banking Services in the Indian setting.

### 3.1 OBJECTIVES

The objectives of this investigation have been two fold;

1. Its prime aim has been to measure adjustment of working women in Banking Services of major Cities of Gujarat State like Ahmedabad, Baroda and Surat.
2. The second objective has been to determine the relationship if any, between the adjustment and marital status, adjustment and age, adjustment and job-stress of working women in Banking Services.

### 3.2 THE SPECIFIC PROBLEM UNDER INVESTIGATION

The specific problem of the present investigation has been to study the effects of marital status, age, and job-stress on adjustment of working women in Banking Services in the State of Gujarat.

" MARITAL STATUS, AGE, AND JOB-STRESS AS FACTORS IN ADJUSTMENT: A STUDY OF WORKING WOMEN IN BANKING SERVICES".

### 3.3 THE VARIABLES

#### 1. INDEPENDENT VARIABLES

The major independent variables under investigation have been as follow:

- A. Marital status
- B. Age
- C. Job-stress

#### A. MARITAL STATUS

For the study, marital status has been divided in two levels as shown below:

SR.NO.	M A R I T A L   S T A T U S
1	MARRIED   WORKING   WOMEN
2	UNMARRIED   WORKING   WOMEN

B. AGE

For the study, age has been divided in three levels as shown below:

SR.NO.	A G E
1	20 Years to 32 Years Age Group
2	33 Years to 45 Years Age Group
3	46 Years to 58 Years Age Group

C. JOB-STRESS

For the study, job-stress has been divided in two levels on the basis of Ss scores on Occupational Stress Index as shown below:

SR.No.	J O B - S T R E S S
1	LOW JOB STRESSED WORKING WOMEN
2	HIGH JOB STRESSED WORKING WOMEN

## 2. DEPENDENT VARIABLE

The dependent variable under investigation has been adjustment.

### Nature of Adjustment

In the present study, adjustment level in five different areas as given below, was taken as the dependent variable:

1. Overall Adjustment
2. Health Adjustment
3. Emotional Adjustment
4. Self Adjustment
5. Home Adjustment
6. Social Adjustment

## 3.4 THE SAMPLE

As the interest of the investigation was to know adjustment of married and unmarried working women in Banking Services, and to analyse in detail, the factors affecting adjustment, the sample has been selected as per procedure given below:

As it was not possible to secure a classified list of all educated married and unmarried working women employed in Banking Services in Gujarat State, certain predetermined characteristics and conditions were laid down for determining the selection of sample units. A working woman in order to be eligible for inclusion in the sample, was required to satisfy following requirements:

1. Subject should have been either clerk, officer or cashier.
2. Subject should have been married for not less than two years.
3. Subject should have been passed as her minimum educational qualification, either S.S.C, or Graduation.
4. Subject should have been in service for not less than one year.
5. Subject should be drawing a minimum salary of Rs.1,000/- per month.
6. Subject should have matched in the three age group categories as stated earlier for both married and unmarried groups.

The sample for the study consisted of 360 working women from the three major occupational categories, namely clerks, officers and cashiers, of which half were married and half were unmarried.

Each married and unmarried group included equal number of subjects belonging to the three age groups, i.e., age less than 32 years, 33 years to 45 years and 46 years to 58 years and showing low and high job-stress respectively. The details of the sample are given in TABLE - 1.

TABLE - 1

M A R I T A L   S T A T U S					
AGE GROUP.	M A R R I E D		U N M A R R I E D		TOTAL NO.OF Ss.
	LOW JOB-STRESS Ss.	HIGH JOB-STRESS Ss.	LOW JOB-STRESS Ss.	HIGH JOB-STRESS Ss.	
20 Yrs. to 32 Yrs.	30	30	30	30	120
33 Yrs. to 45 Yrs.	30	30	30	30	120
46 Yrs. to 58 Yrs.	30	30	30	30	120
TOTAL Ss.	90	90	90	90	360

In the selection of the sample, adequate care was taken to control the socio-demographic factors which could affect the results.

### 3.5 DESIGN

The design of this study has been a factorial one:

$$2 \times 3 \times 2 = 12 \text{ (Cells)}$$

Marital status X Age X Job-stress

M A R R I E D			U N M A R R I E D		TOTAL NO.OF Ss.
AGE Group	LOW Job-stress Ss.	HIGH Job-stress Ss.	LOW Job-stress SS.	HIGH Job-stress Ss.	
1	30	30	30	30	120
2	30	30	30	30	120
3	30	30	30	30	120
TOTAL	90	90	90	90	360

In this design, there have been 12 cells in all and each cell contained 30 working women with a total of 360 Ss. as stated below:

1. Married working women with low job-stress and of 20 years to 32 years age group.
2. Married working women with high job-stress and of 20 years to 32 years age group.
3. Unmarried working women with low job-stress and of 20 years to 32 years age group.

4. Unmarried working women with high job-stress and of 20 years to 32 years age group.
5. Married working women with low job-stress and of 33 years to 45 years age group.
6. Married working women with high job-stress and of 33 years to 45 years age group.
7. Unmarried working women with low job-stress and of 33 years to 45 years age group.
8. Unmarried working women with high job-stress and of 33 years to 45 years age group.
9. Married working women with low job-stress and of 46 years to 58 years age group.
10. Married working women with high job-stress and of 46 years to 58 years age group.
11. Unmarried working women with low job-stress and of 46 years to 58 years age group.
12. Unmarried working women with high job-stress and of 46 years to 58 years age group.

### 3.6 TOOLS

The following tools were used for the study:

1. Adjustment Inventory for older people: Ramamurti.
2. Occupational Stress Index: Srivastava and Singh.

# 1. Adjustment Inventory for Older People

This Inventory (has) been prepared by Dr.P.V.Ramamurti,  
Department of Psychology, S.V. University College, Tirupati.  
This Inventory consists of 100 questions relating to different  
areas of adjustment like, Health, Emotion, Self, Home and  
Social.

Each area of adjustment consists of 20 questions and  
these are arranged in a manner that every fifth question  
represents the same area of adjustment.

Subjects are ins<sup>t</sup>ructed as follow:

" Below are given a number of questions relating to how older  
people feel and act in their day to day lives. You are  
requested to go through them one by one and answer them as  
"YES" or "NO" as these apply to you. You are to indicate  
your answer by checking (✓) either "YES" or "NO" as the  
case may be. Please note that there are no 'right' or 'wrong'  
answers to these questions. The true answer is what you feel  
applies to you. Answer all the questions".

## 2. Occupational Stress Index (O.S.I.)

This questionnaire has been prepared by Dr.A.K.Srivatava and Dr.A.P.Singh, of Department of Psychology, Banaras Hindu University, Varanasi.

### Purpose:

The occupational stress Index purports to measure the extent of employees' perceived stress arising from various constituents and conditions of their job. The tool may conveniently be administered to the employees of every level operating in context of industries or other non-production organizations. But it would prove more suitable for the employees of supervisory level and above.

### Main feature of the tool

The scale consists of 46 items with 5 alternative responses. Out of 46 items, 28 are "TRUE-KEYED" and 18 are "FALSE-KEYED". The items relate to almost all relevant components of the job life which cause stress in some way or the other, such as role-overload, role ambiguity, role conflict, group and political pressures, responsibility for persons, underparticipation, powerlessness, poor peer relations, intrinsic impoverishment, low status, strenuous working conditions and unprofitability.

The following Table gives an account of the items constituting various sub-scales of O.S.I., alongwith their indices of internal consistency.

Sub-scale (Occupational Stressors)	Serial Number of the items in the schedule	Range of r bis
1. Role Over load	1,13,25,36,44,46	.30- .46
2. Role Ambiguity	2,14*,26,37	.20- .48
3. Role Conflict	3,15*,27,38*,45	.36- .53
4. Unreasonable group & Political pressures	4,16,28,39	.21- .52
5. Responsibility for persons	5,17,29	.30- .57
6. Underparticipation	6*,18*,30*,40*	
7. Powerlessness	7*,19*,31*	.44- .62
8. Poor peer Relations	8*,20,32*,41*	.24- .49
9. Intrinsic impoverish- ment	9,21*,33*,42	.32- .64
10. Low status	10*,22*,34	.48- .63
11. Strenuous working conditions	12,24,35,43*	.40- .62
12. Unprofitability	11,23	.48- .51

\* \* FALSE KEYED ITEMS.

## RELIABILITY

The reliability index ascertained by split half (odd-even) method and Cronbach's alpha-Coefficient for the scale were found to be .935 and .90, respectively. The reliability index of the 12 subscale were also computed. The following Table records the obtained indices:

SUB-SCALES	RELIABILITY INDEX
1. Role Overload	.684
2. Role Ambiguity	.554
3. Role Conflict	.696
4. Unreasonable group political pressure	.454
5. Responsibility for persons	.84
6. Underparticipation	.63
7. Powerlessness	.809
8. Poor peer relations	.549
9. Intrinsic Impoverishment	.556
10. Low Status	.789
11. Strenuous Working condition	.734
12. Unprofitability	.767

## VALIDITY

The employee's scores on the Occupational Stress Index negatively correlate with their scores on the measures of certain attitudinal, motivational and personality variables, which have been proved lowering or moderating the level of stress. The Coefficients of correlation between the scores on the Occupational Stress Index and the measures of JOB-INVOLVEMENT, EGO STRENGTH and EMPLOYEES' MOTIVATION were found to be  $-.80$  ( $n = 120$ ),  $-.40$  ( $n = 120$ ),  $-.44$  ( $n = 200$ ), respectively.

The employees' scores on the O.S.I., have been found to be positively correlated with their scores on the measures of ILL MENTAL HEALTH standardized by Dr.O.N. Srivastava (Prof. of Psychiatry). The following Table presents the indices of ill mental health of the high and low occupational stress groups of the employees:

SR.No.	Symptoms of Ill Mental Health	High Occupational Stress group (N=103)		Low Occupational stress group (N=9)		CR
		MEAN	SD	MEAN	SD	
1.	Free Floating Anxiety	6.17	3.46	4.12	3.55	4.1**
2.	Obsessive traits and symptoms	7.86	3.09	7.69	3.24	0.47
3.	Phobic Anxiety	6.13	3.62	4.43	3.15	3.54**
4.	Somatic concomitant Anxiety	6.50	3.77	4.35	3.39	4.23**
5.	Neurotic separation	5.35	3.30	4.29	3.60	4.90**
6.	Hysterical traits and symptoms	5.24	2.88	4.44	2.78	2.00**

### SCORING

Since the questionnaire consists of both "TRUE KEYED" and "FALSE KEYED" items, two different patterns of scoring have to be adopted for two types of items. The following Table provides guide line to score the responses given to two categories of items:

CATEGORIES OF RESPONSES	S C O R E	
	FOR TRUE KEYED	FOR FALSE KEYED
A. Strongly Disagree	1	5
B. Disagree	2	4
C. Undecided	3	3
D. Agree	4	2
E. Strongly Agree	5	1

### 3.7 THE PROCEDURE

The following procedure was followed in the conduct of the study:

1. Permission from the concerned Branch Manager or concerned manager.
2. Selection of the sample for the group study from different banks located in three major cities of Gujarat State i.e, Ahmedabad, Surat and Baroda.

### 3. Collection of the data by administering the psychological tests.

The psychological tests were also individually administered to the subjects at their residence as well as at their office. Every effort was made to see that the subjects give genuine responses only. They were fully assured that their responses would be kept strictly confidential and used only for research purpose.

#### 3.8 ANALYSIS OF RESULT

The responses given by the subjects for the two psychological tests were scored as per the instructions given in respective manuals. Once the responses were scored, the master chart was prepared and Mean, Sd, and t values were calculated to see if the three variables, i.e Marital status, age, and job-stress affected the adjustment of the working women of banks independently. To study the bi-variate and tri-variate effects of three variables, ANOVA was also used.