

CHAPTER - IV

RESULT

4.1 MARITAL STATUS, AGE, AND JOB-STRESS AND ADJUSTMENT

TABLE -I A gives the summary of ANOVA of the main effects of three variables studied - marital status, age, and job-stress and their bi-variate and tri-variate interactions. Out of the three main effect studied,

TABLE - I A

ANOVA: EFFECT OF MARITAL STATUS, AGE,
AND JOB-STRESS ON ADJUSTMENT

SOURCE	SUM-SQR	DF	MEAN-SUM-SQR	F VALUE	P
1. Marital status(A)	834.16	1	834.16	5.42	.05
2. Age (B)	802.28	2	401.14	2.60	NS
3. Job-stress (C)	1751.19	1	1751.19	11.37	.01
4. A & B	655.50	2	327.75	2.12	NS
5. A & C	56.03	1	56.03	0.36	NS
6. B & C	247.50	2	123.75	0.80	NS
7. A & B & C	294.16	2	147.08	0.95	NS
8. ERROR	%53601.00	348	154.03	1.00	
9. TOTAL	%58241.82	359	162.23	0.00	

Marital Status: F Value : 5.42, P < .05

Age : F Value : 2.60, P NS

Job-stress : F Value : 11.37, P < .01

Marital status and job-stress associate significantly with adjustment of working women in banks. The factor of age does not show any significant relationship with overall adjustment of working women in banks.

As far as the interactive effects of variables are concerned, no significant relationship of marital status and age, marital status and job-stress, age and job-stress, and marital status, age, and job-stress put together have been observed with adjustment of working women in banks.

TABLE - I B

RESPECTIVE MEAN, SD, t AND p FOR THREE MAIN
VARIABLES i.e., MARITAL STATUS, AGE, AND
JOB-STRESS AND ADJUSTMENT

VARIABLE	CRITERION GROUP	MEAN	SD	t	p
1. MARITAL STATUS	MARRIED	27.95	12.11	2.29	.05
	UNMARRIED	31.00	13.13		
	AGE - I	27.37	12.56	1.92	NS
	AGE - II	30.55	13.15		
2. AGE	AGE - I	27.37	12.56	1.97	.05
	AGE - III	30.52	12.16		
	AGE - II	30.55	13.15	0.02	NS
	AGE - III	30.52	12.16		
3. JOB-STRESS	LOW J.ST.	27.27	12.69	3.34	.01
	HIGH J.ST.	31.68	12.36		

MARITAL STATUS : t VALUE : 2.29, p < .05

AGE - I & II : t VALUE : 1.97, p < .05

JOB-STRESS : t VALUE : 3.34, p < .01

TABLE I B shows the respective mean, SD, t, and p for three main variables i.e., marital status, age, and job-stress. The results show that the unmarried working women in banks possess better adjustment as compared to the 'unmarried' working women in banks. Their mean adjustment scores have been 27.95 and 31.00 respectively.

In the age variable, it is to be noted that the working women in banks in the age group I (20 years to 32 years) show better adjustment than the women in the higher age groups, in the age group II and III (33 years to 45 years and 46 years to 58 years respectively). Their mean scores have been 27.37, 30.55 and 30.52 respectively for age group I, II, III.

It is interesting to note that the amount of job-stress felt by the working women in banks also affects their overall adjustment as the low job-stressed working women in banks tend to score less than their high job-stressed working women in banks in that area. Their mean adjustment scores have been 27.27 and 31.68 respectively for the low stressed and high stressed working women in banks.

Results are graphically presented in FIGURES 4.1.1, 4.1.2, and 4.1.3 respectively.

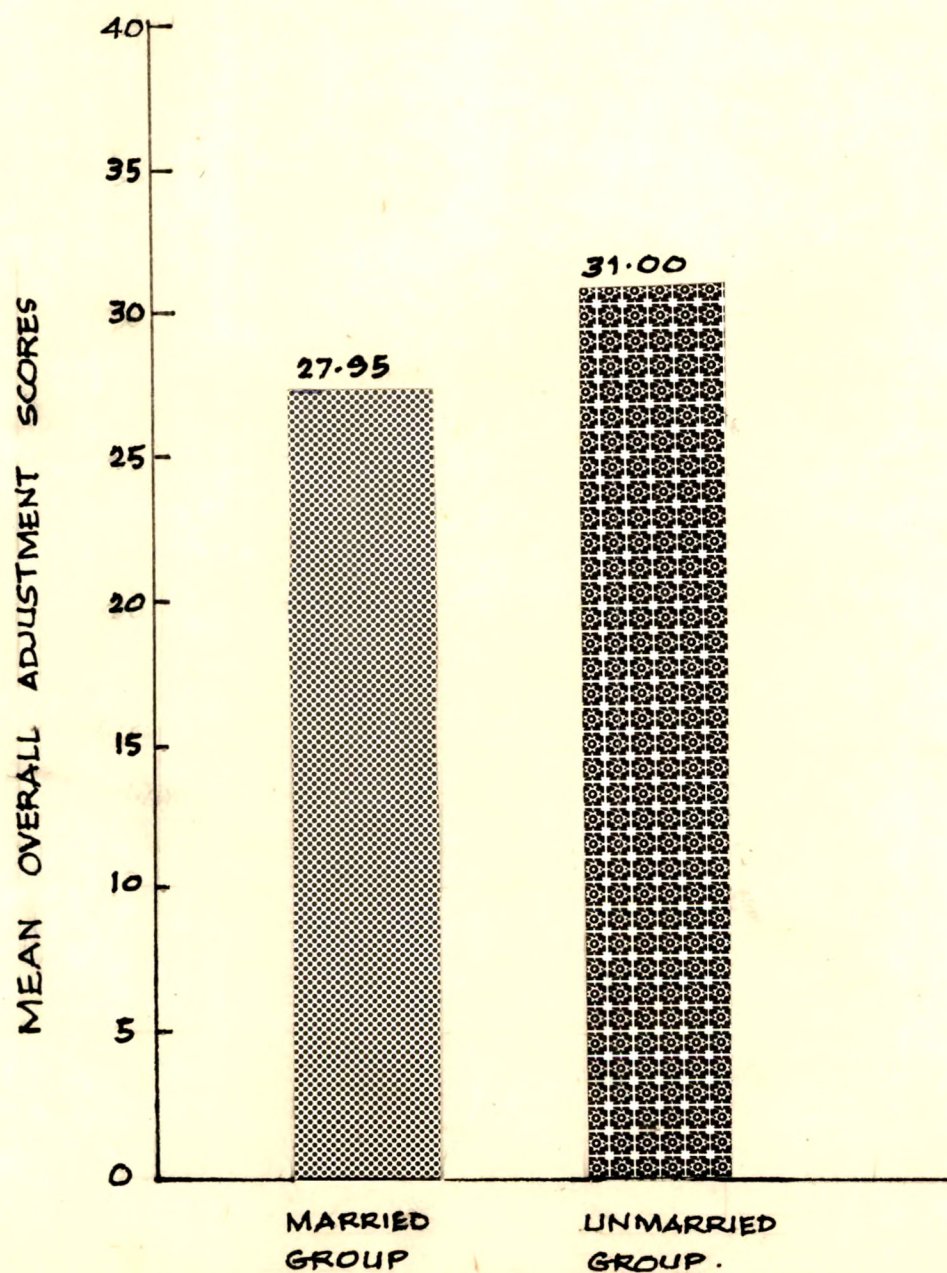


FIG. 4.1.1 MARITAL STATUS AND ADJUSTMENT

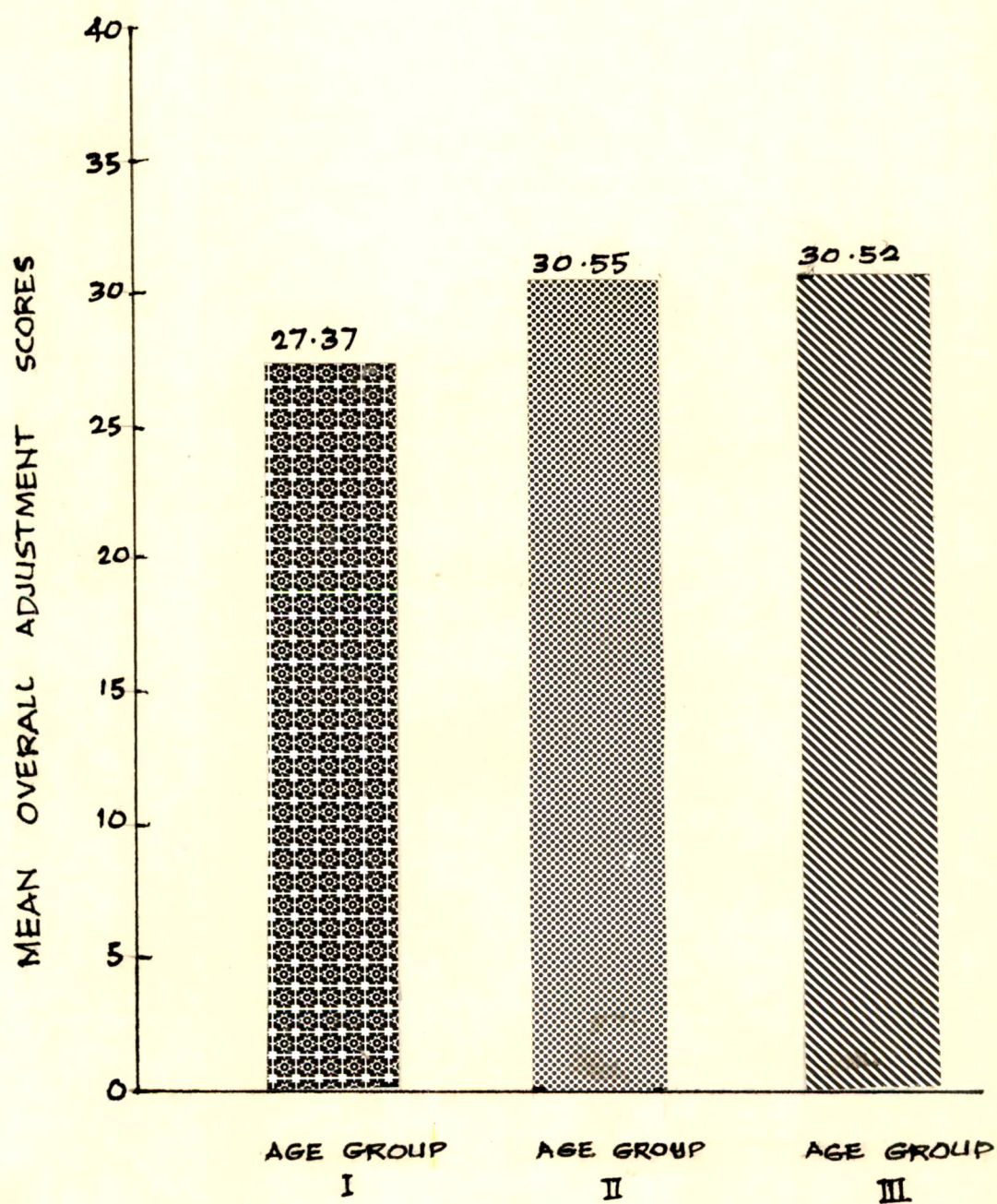


FIG. 4.1.2 AGE AND ADJUSTMENT

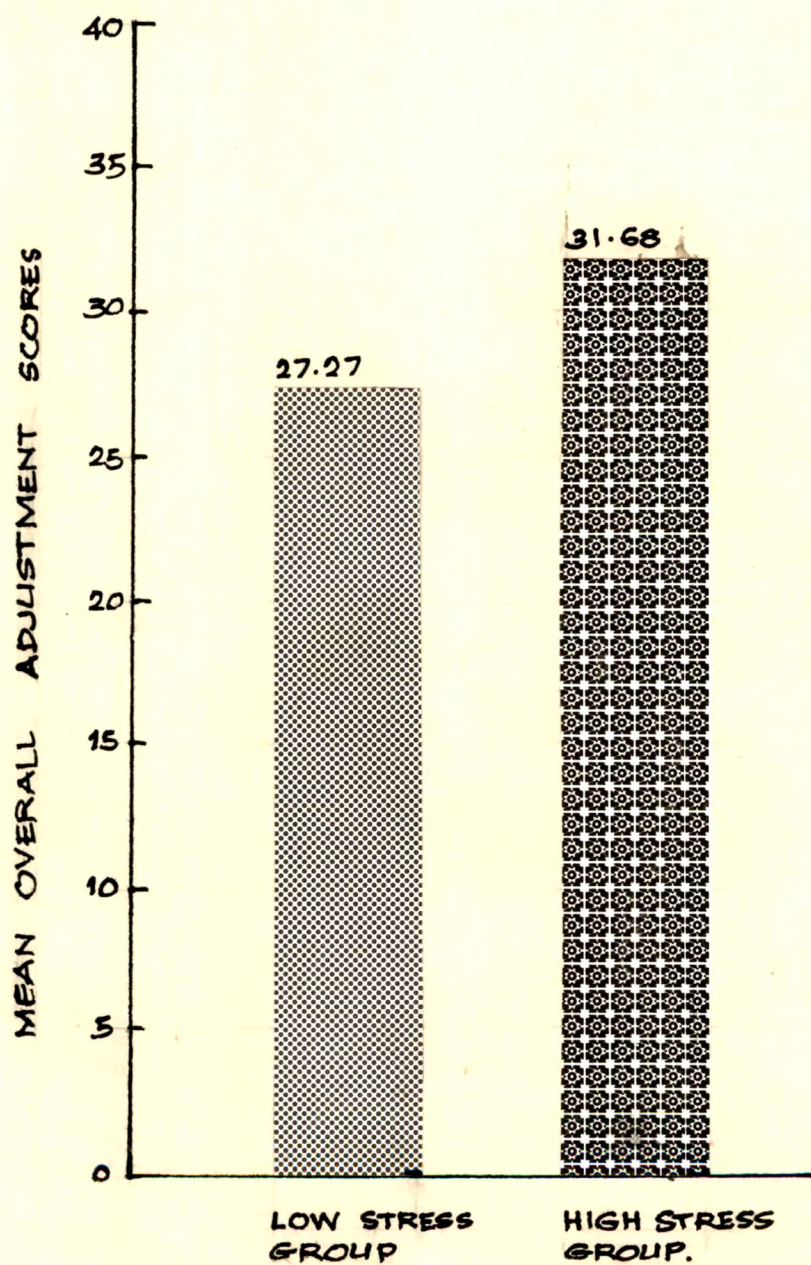


FIG 4.1.3. JOB STRESS
AND ADJUSTMENT.

4.2 MARITAL STATUS, AGE, AND JOB-STRESS AND HEALTH ADJUSTMENT

TABLE II A gives the summary of ANOVA of the main effects of three variables studied - marital status, age, and job-stress on health adjustment of working women in banks and their bi-variate and tri-variate interactions. Out of the three main effects studied,

TABLE II A

ANOVA: EFFECT OF MARITAL STATUS, AGE, AND
JOB-STRESS ON HEALTH ADJUSTMENT

SOURCE	SUM-SQR	DF	MEAN-SUM-SQR	F VALUE	p
1. Marital Status (A)	138.14	1	138.14	11.12	.01
2. Age (B)	255.61	2	127.80	10.29	.01
3. Job-stress (C)	53.67	1	53.67	4.32	.05
4. A & B	48.44	2	24.22	1.95	NS
5. A & C	2.67	1	2.67	0.21	NS
6. B & C	17.71	2	8.85	0.71	NS
7. A & B & C	17.32	2	8.67	0.70	NS
8. ERROR	4323.37	348	12.42	1.00	
9. TOTAL	4856.93	359	13.53	0.00	

Marital Status : F Value : 11.12, p < .01

Age : F Value : 10.29, p < .01

Job-stress : F Value : 4.32, p < .05

Marital status, age and job-stress associate significantly with health adjustment of working women in banks.

As far as the interactive effects of variables are concerned, no significant relationship of marital status and age, marital status and job-stress, age and job-stress, and marital status, age, and job-stress put together have been observed with health adjustment of working women in banks.

TABLE - II B

RESPECTIVE MEAN, SD, t AND p FOR THREE MAIN VARIABLES
i.e., MARITAL STATUS, AGE, AND JOB-STRESS AND HEALTH
ADJUSTMENT

VARIABLE	CRITARION GROUP	MEAN	SD	t	p
1. MARITAL STATUS	MARRIED	4.37	3.32	3.25	.01
	UNMARRIED	5.61	3.90		
2. AGE	AGE - I	3.86	2.91	3.20	.01
	AGE - II	5.22	3.62		
	AGE - I	3.86	2.91	4.42	.01
	AGE - III	5.88	4.10		
	AGE - II	5.22	3.62	1.34	NS
	AGE - III	5.88	4.10		
3. JOB-STRESS	LOW J.ST.	5.37	3.74	2.01	.05
	HIGH J.ST.	4.60	3.57		

MARITAL STATUS : t VALUE : 3.25, p < .01

AGE I & II : t VALUE : 3.20, p < .01

AGE I & III : t VALUE : 4.42, p < .01

JOB-STRESS : t VALUE : 2.01, p < .05

TABLE II B shows the respective mean, SD, t and p for three main variables i.e., marital status, age and job-stress. The results show that the married working women in banks possess better health adjustment as compared to the unmarried working women in banks. Their mean health adjustment scores have been 4.37 and 5.61 respectively.

In the age variable, it is to be noted that the working women in banks in the younger age group, in age group I (20 years to 32 years) show better health adjustment than to women in the higher age groups, in the age groups II and III (33 years to 45 years and 46 years to 58 years respectively). Their mean scores have been 3.86, 5.22 and 5.88 respectively for the age group I, II, and III.

It is interesting to note that the amount of job-stress felt by the working women in banks also affects their health adjustment as the low job-stressed working women in banks tend to score significantly higher in that area than their high job-stressed working women in banks. High job-stressed working women in banks show better health adjustment compared to low job-stressed working women in banks. Their mean health adjustment scores have been 5.37 and 4.60 respectively for the low and high job-stressed working women in banks.

Results are graphically presented in FIGURES 4.2.1, 4.2.2, and 4.2.3 respectively.

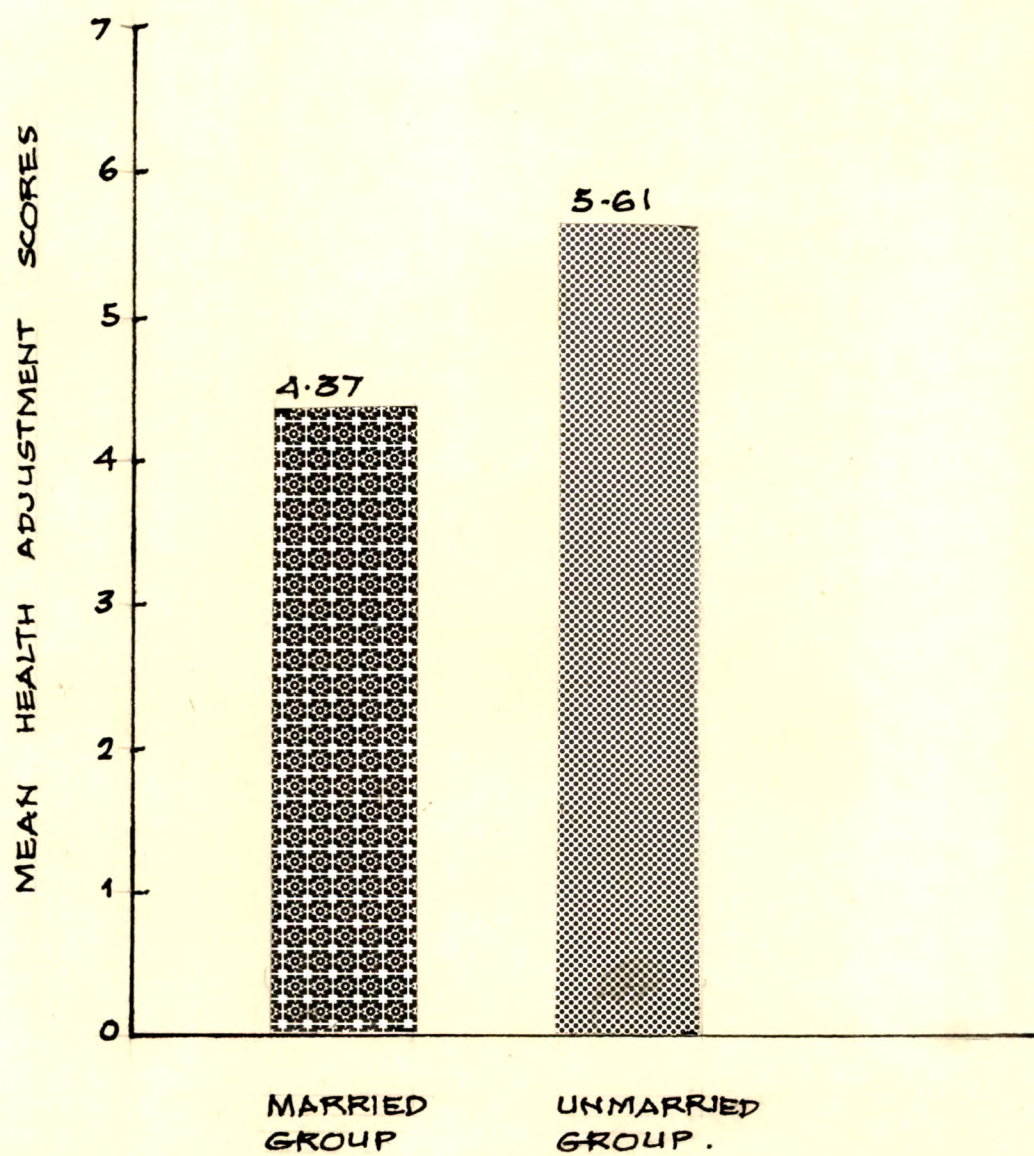


FIG 4.2.1 MARITAL STATUS AND HEALTH ADJUSTMENT.

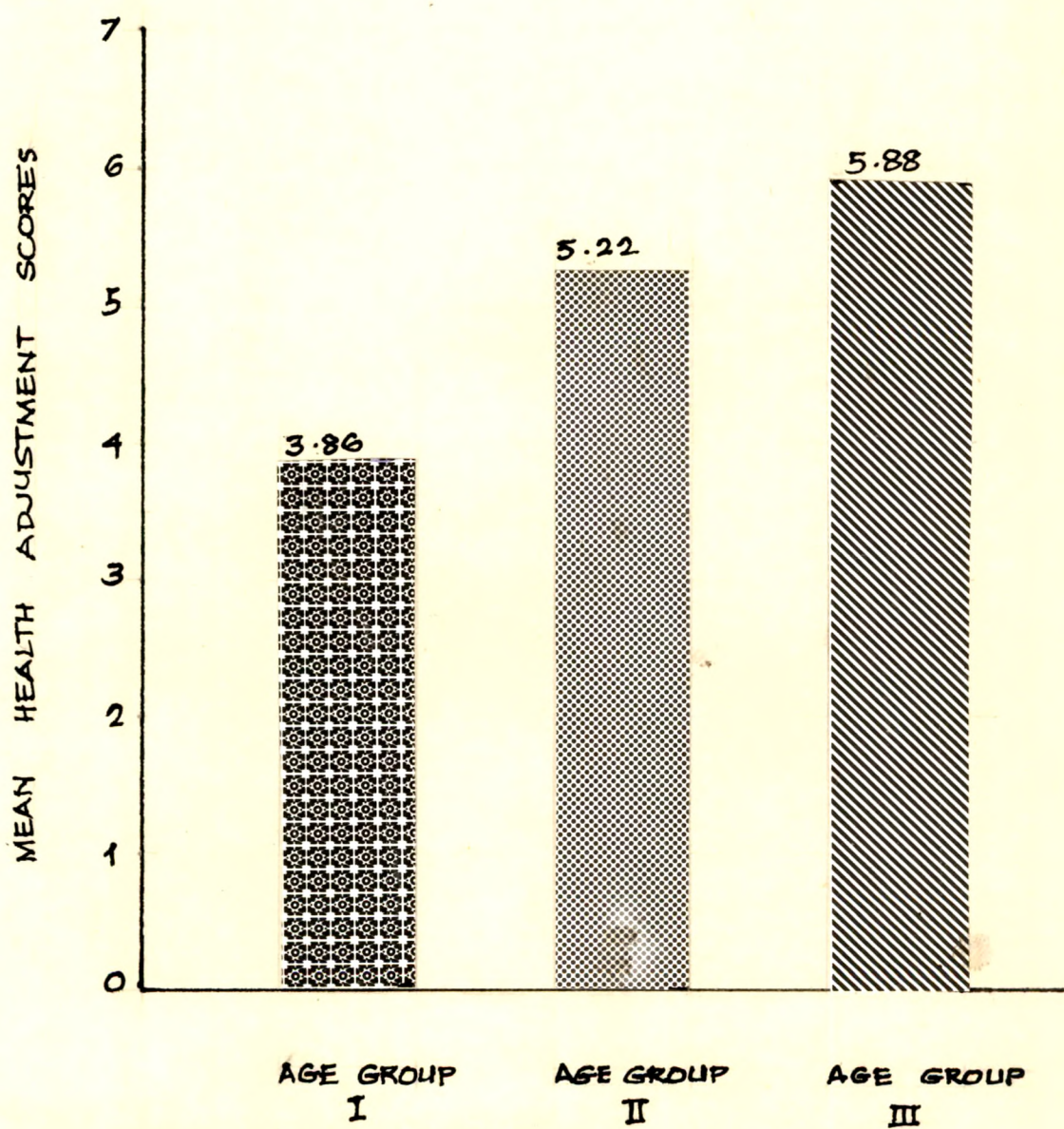


FIG 4.2.2. AGE AND HEALTH ADJUSTMENT.

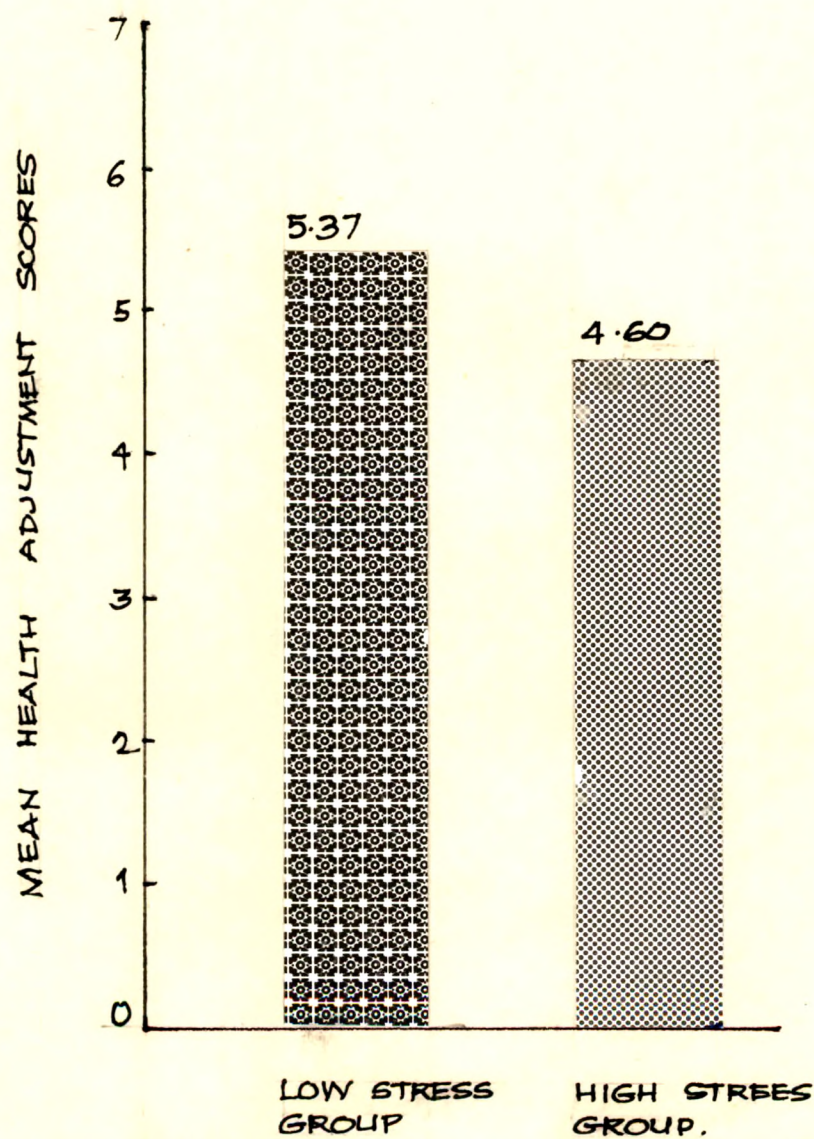


FIG 4.2.3 JOB STRESS AND
HEALTH ADJUSTMENT

4.3 MARITAL STATUS, AGE, AND JOB-STRESS AND EMOTIONAL ADJUSTMENT

TABLE III A gives the summary of ANOVA of the main effects of three variables studied - marital status, age, and job-stress and their bi-variate and tri-variate interactions. Out of the three main effect studied,

TABLE - III A

ANOVA: EFFECT OF MARITAL STATUS, AGE, AND
JOB-STRESS ON EMOTIONAL ADJUSTMENT

SOURCE	SUM-SQR	DF	MEAN-SUM-SQR	F VALUE	P
1. Marital status(A)	17.78	1	17.78	1.25	NS
2. Age (B)	48.51	2	24.25	1.70	NS
3. Job-stress (C)	54.44	1	54.44	3.82	NS
4. A & B	36.94	2	18.47	1.29	NS
5. A & C	42.71	1	42.71	2.90	NS
6. B & C	36.11	2	18.05	1.27	NS
7. A & B & C	56.07	2	28.04	1.97	NS
8. ERROR	4959.40	348	14.25	1.00	
9. TOTAL	5251.96	359	14.63	0.00	

Marital status : F Value : 1.25, p NS

Age : F Value : 1.70, p NS

Job-stress : F Value : 3.82, p NS

not a single variable shows significant association with emotional adjustment of working women in banks.

As far as the interactive effects of variables are concerned, no significant relationship of marital status and age, marital status and job-stress, age and job-stress, and marital status, age and job-stress put together have been observed with emotional adjustment of working women in banks.

TABLE - III B

RESPECTIVE MEAN, SD, t AND p FOR THREE MAIN VARIABLES
i.e., MARITAL STATUS, AGE AND JOB-STRESS AND EMOTIONAL
ADJUSTMENT

VARIABLE	CRITARION GROUP	MEAN	SD	t	p
1. MARITAL STATUS	MARRIED	6.79	3.94	1.11	NS
	UNMARRIED	7.23	3.68		
	AGE - I	6.63	3.83	1.72	NS
	AGE - II	7.51	4.05		
2. AGE	AGE - I	6.63	3.83	0.55	NS
	AGE - III	6.89	3.50		
	AGE - II	7.51	4.05	1.26	NS
	AGE - III	6.89	3.50		
3. JOB-STRESS	Low.J.ST	6.62	3.79	1.94	NS
	HIGH J.ST.	7.40	3.80		

MARITAL STATUS : t VALUE : 1.11, p NS

AGE : t VALUE : 1.72; 0.55; 1.26, p NS respectively.

JOB-STRESS : t VALUE : 1.94, p NS

TABLE III B shows the respective mean, SD, t and p for three main variables i.e., marital status, age and job-stress. The results show that the married working women in banks possess better emotional adjustment as compared to the unmarried working women in the banks. Their mean emotional adjustment scores have been 6.29 and 7.23 respectively.

In the age variable, it is to be noted that the working women in banks in the higher and younger age groups i.e., I and III (20 years to 32 years and 46 years to 58 years respectively) show better emotional adjustment than to women in middle age group II (33 years to 45 years). Their mean scores have been 6.63, 7.51, and 6.69 respectively. It is to be observed that the age group II of working women in banks have been emotionally maladjusted than the other age groups.

It is interesting to note that the low job-stressed working women in banks tend to score lower on emotional adjustment than the high stressed working women in banks. Their mean emotional adjustment scores have been 6.62 and 7.40 respectively. However, it is to be noted that these trends of relationships between variables and emotional adjustment have failed to reach the statistical criterion of significance.

Results are graphically presented in FIGURES 4.3.1, 4.3.2, 4.3.3 respectively.

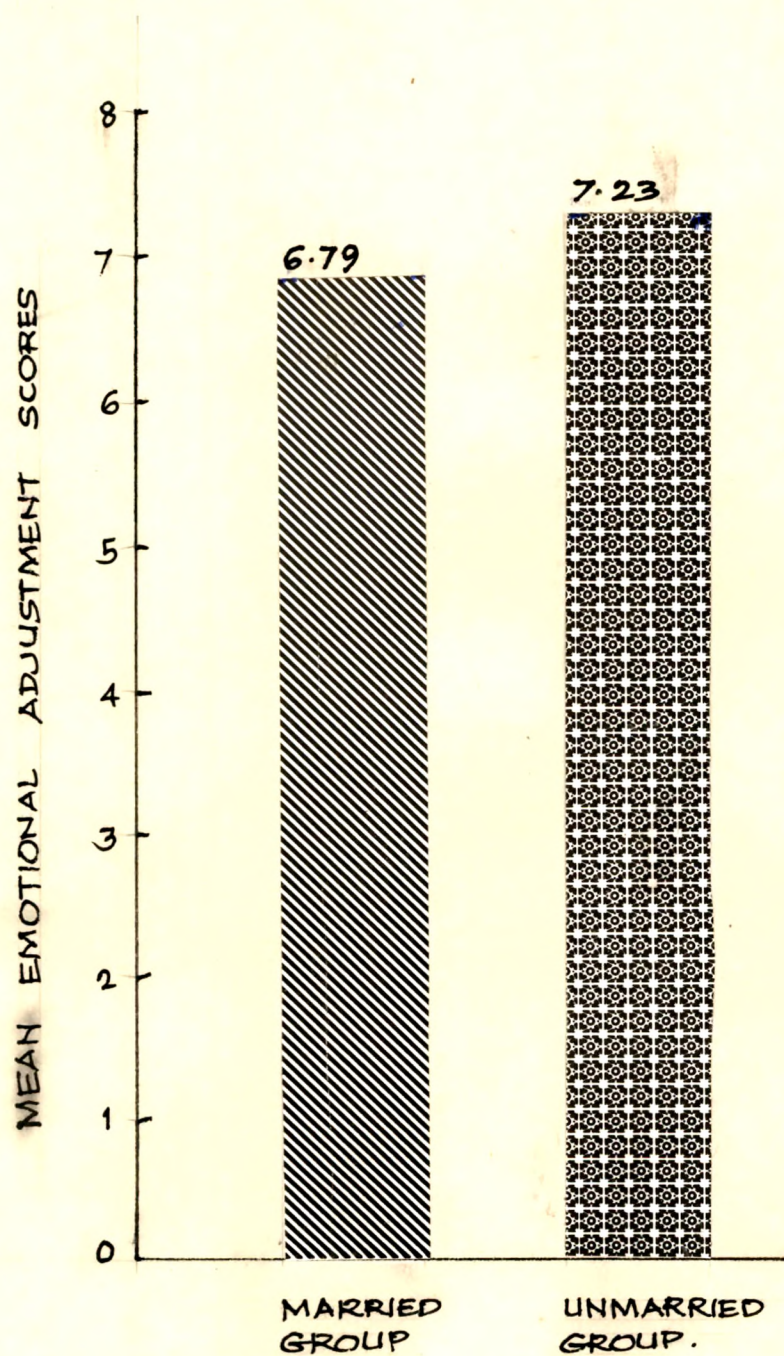


FIG. 4.3.1 MARITAL STATUS AND EMOTIONAL ADJUSTMENT

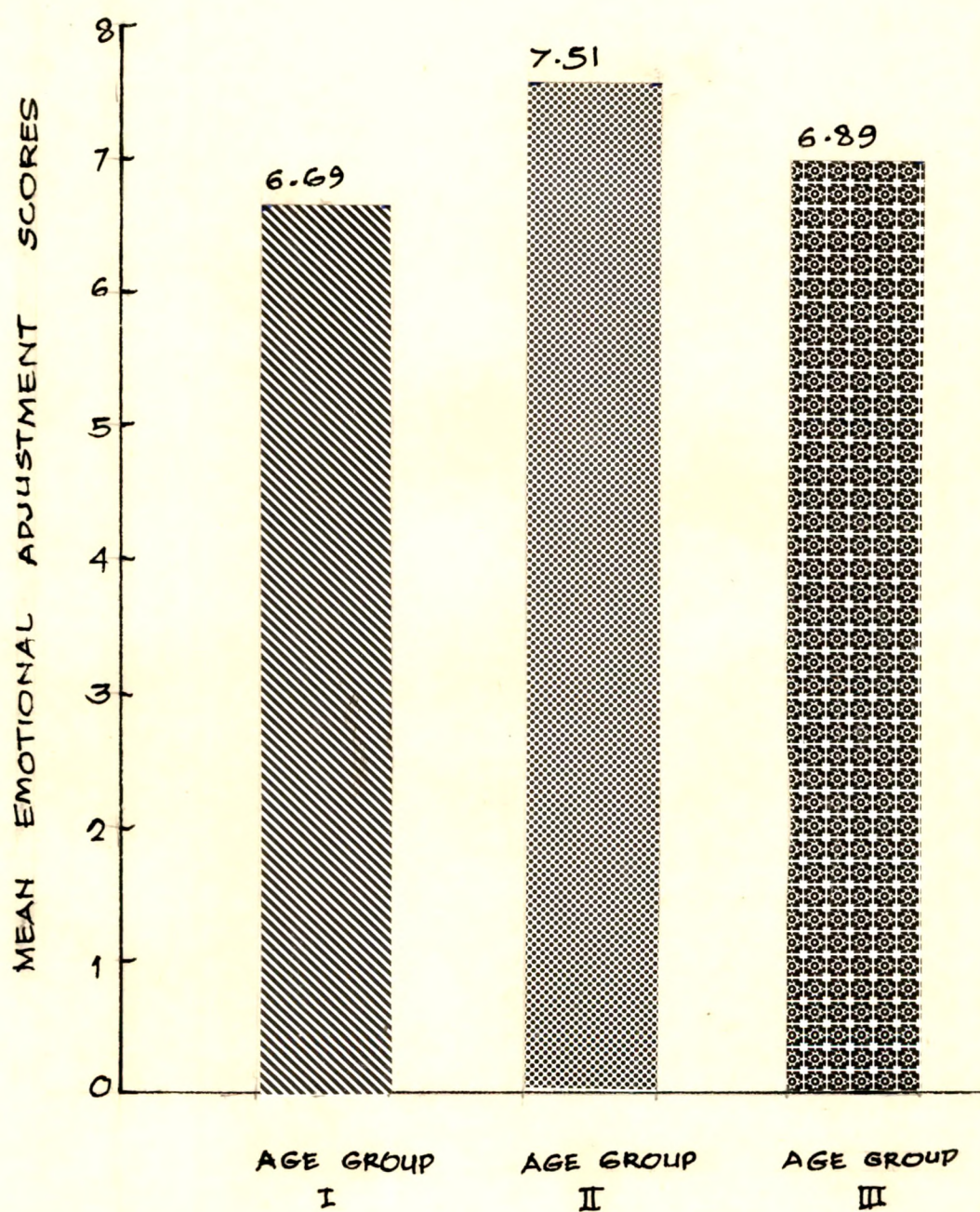


FIG 4.3.2. AGE AND EMOTIONAL ADJUSTMENT.

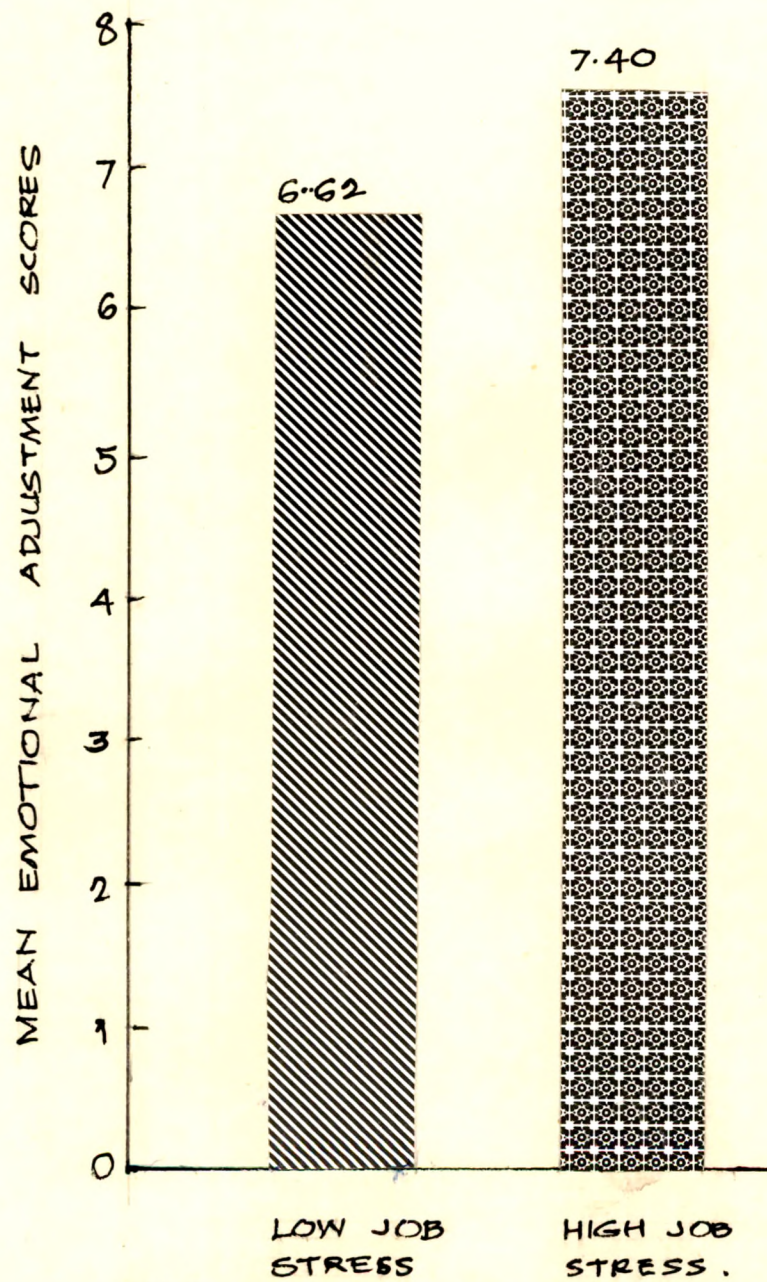


FIG 4.3.3. JOB STRESS AND EMOTIONAL ADJUSTMENT

4.4 MARITAL STATUS, AGE, AND JOB-STRESS AND SELF ADJUSTMENT

TABLE IV A gives the summary of ANOVA of the main effects of three main variables studied - marital status, age and job-stress and their bi-variate and tri-variate interactions. Out of three main effect studied,

TABLE - IV A

ANOVA: EFFECT OF MARITAL STATUS, AGE, AND
JOB-STRESS ON SELF ADJUSTMENT

SOURCE	SUM-SQR	DF	MEAN-SUM-SQR	F VALUE	p
1. Marital status(A)	32.40	1	32.40	4.01	.05
2. Age (B)	16.04	2	8.02	0.99	NS
3. Job-stress (C)	23.51	1	23.51	2.91	NS
4. A & B	33.12	2	16.56	2.05	NS
5. A & C	4.01	1	4.01	0.50	NS
6. B & C	11.01	2	5.50	0.68	NS
7. A & B & C	48.51	2	24.25	3.00	NS
8. ERROR	2810.87	348	8.08	1.00	
9. TOTAL	2979.46	359	8.30	0.00	

Marital status : F Value : 4.01, $p < .05$

Age : F Value : 0.99, p NS

Job-stress : F Value : 2.91, p NS

Marital status associates significantly with self adjustment of working women in banks. The factor of age and job-stress does not show any significant relationship with self adjustment of working women in banks.

As far as the interactive effects of variables are concerned, no significant relationship of marital status and age, marital status and job-stress, age and job-stress, and marital status, age, and job-stress put together have been observed with self adjustment of working women in banks.

TABLE IV B

RESPECTIVE MEAN, SD, t AND p FOR THREE MAIN VARIABLES
i.e., MARITAL STATUS, AGE, AND JOB-STRESS AND SELF
ADJUSTMENT

VARIABLE	CRITARION GROUP	MEAN	SD	t	p
1. MARITAL STATUS	MARRIED	5.96	2.74	1.99	.05
	UNMARRIED	6.56	2.98		
	AGE - I	6.01	2.56	1.43	NS
	AGE - II	6.52	3.01		
2. AGE	AGE - I	6.01	2.56	0.67	NS
	AGE - III	6.25	3.02		
	AGE - II	6.52	3.01	0.71	NS
	AGE - III	6.25	3.02		
3. JOB-STRESS	LOW J.ST.	6.01	2.89	1.69	NS
	HIGH J.ST.	6.52	2.84		

MARITAL STATUS : t VALUE : 1.99, p < .05

AGE : t VALUE : 1.43, 0.67, 0.71 respectively, p NS

JOB-STRESS : t VALUE : 1.69, p NS

TABLE IV B shows the respective mean, SD, t and p for three main variables i.e, marital status, age and job-stress. The results show that the married working women of banks possess better self adjustment as compared to the unmarried working women in banks. Their mean self adjustment scores have been 5.96 and 6.56 respectively.

In the age variable, it is to be noted that the working women in banks in the age group II show poor self adjustment than the worker of other age groups. Their mean scores have been 6.01, 6.52 and 6.25 respectively.

In the job-stress variable also it is to be seen that the high job-stressed working women in banks tend to score better on self adjustment than the low job-stressed working women in banks. Their mean self adjustment scores have been 6.52 and 6.01 respectively. However, it may be noted that these trends of relationship have failed to reach the statistical criterion of significance.

Results are graphically presented in FIGURES 4.4.1, 4.4.2, 4.4.3 respectively.

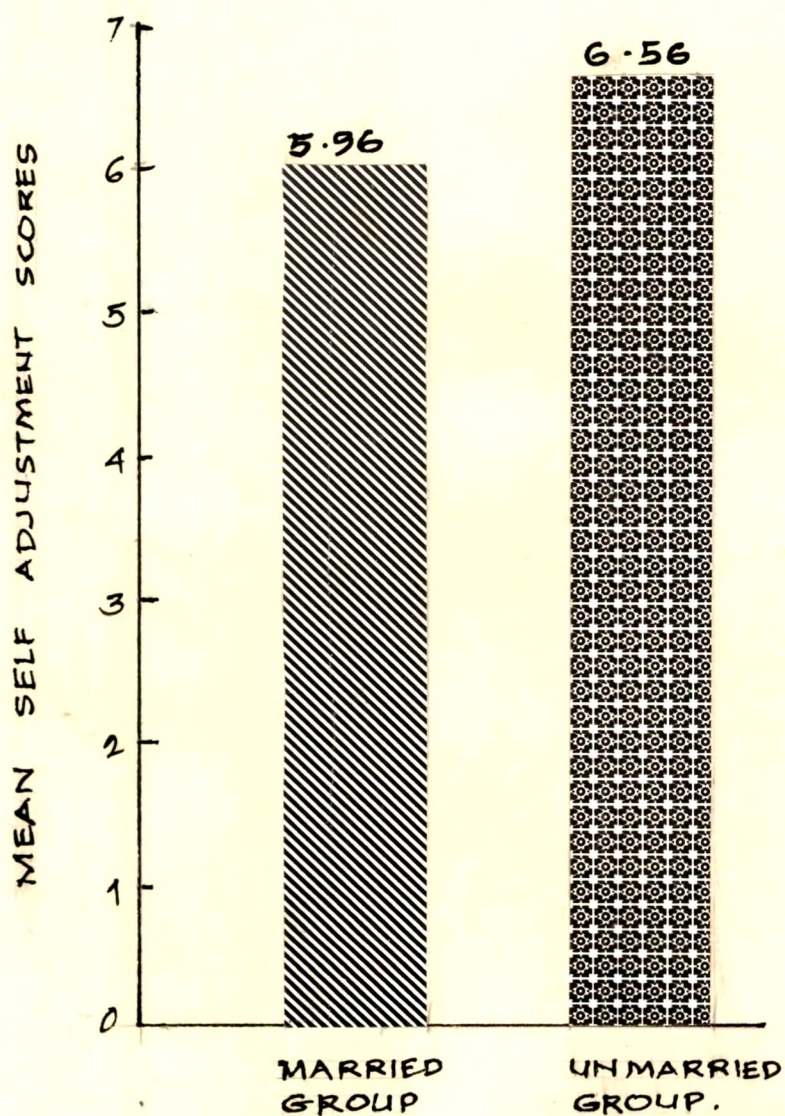


FIG. 4.4.1 MARITAL STATUS AND SELF ADJUSTMENT.

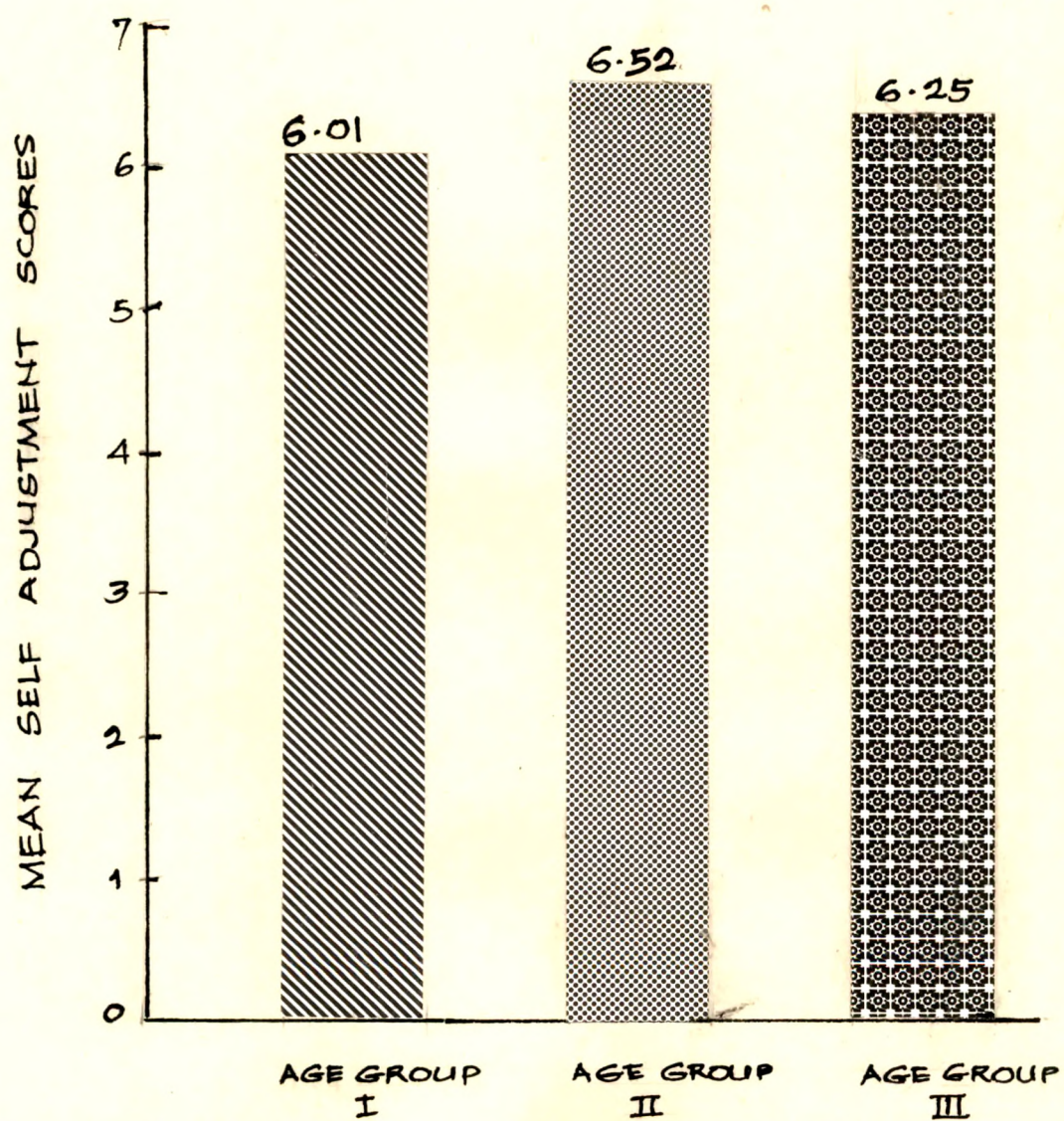


FIG 4.4.2 AGE AND SELF ADJUSTMENT.

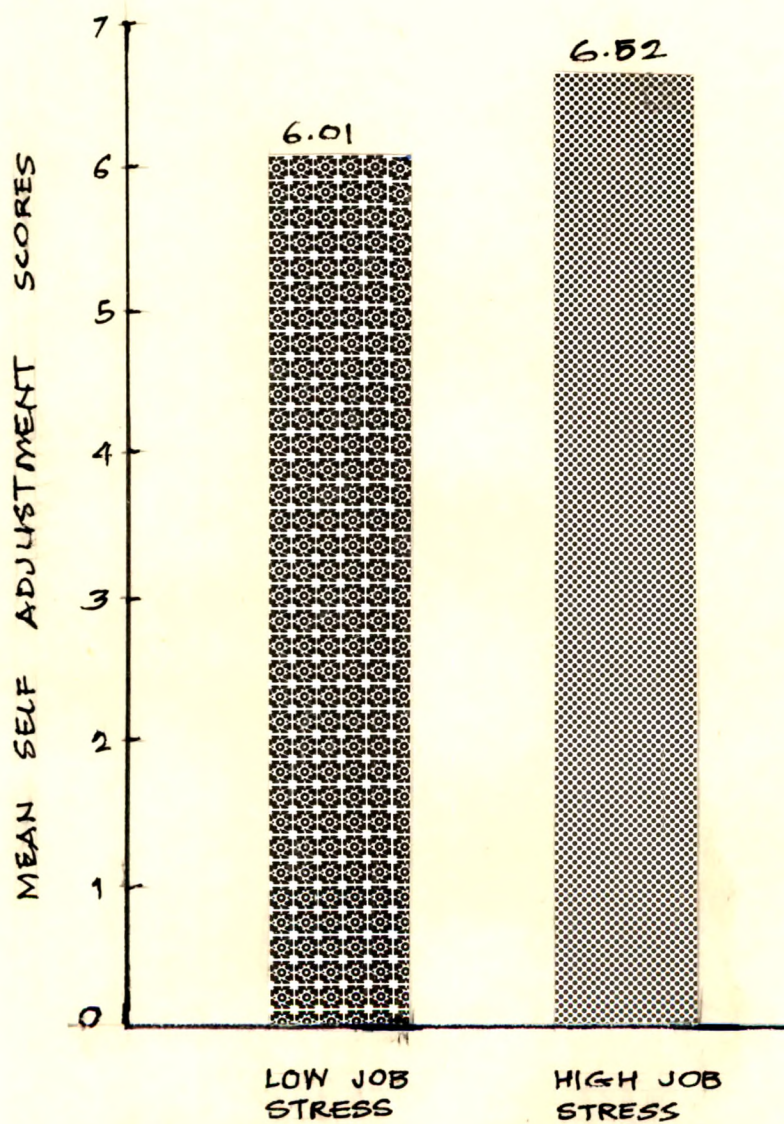


FIG.4.4.3. JOB STRESS AND SELF ADJUSTMENT.

4.5 MARITAL STATUS, AGE, AND JOB-STRESS AND HOME ADJUSTMENT

TABLE V A gives the summary of ANOVA of the main effects of three main variables studied - marital status, age and job-stress and their bi-variate and tri-variate interactions. Out of the three main effect studied,

TABLE - V A

ANOVA: EFFECT OF MARITAL STATUS, AGE AND
JOB-STRESS ON HOME ADJUSTMENT

SOURCE	SUM-SQR	DF	MEAN-SUM-SQR	F VALUE	p
1. Marital Status (A)	124.84	1	124.84	9.92	.01
2. Age (B)	162.57	2	81.29	6.46	.01
3. Job-stress (C)	160.00	1	160.00	12.71	.01
4. A & B	40.82	2	20.44	1.62	NS
5. A & C	10.68	1	10.68	0.85	NS
6. B & C	47.62	2	23.81	1.89	NS
7. A & B & C	9.61	2	4.80	0.38	NS
8. ERROR	4380.60	348	12.59	1.00	
9. TOTAL	4936.79	359	13.75	0.00	

Marital status : F Value : 9.92, $p < .01$

Age : F Value : 6.46, $p < .01$

Job-stress : F Value : 12.71, $p < .01$

Marital status, age and job stress associate significantly with home adjustment of working women of banks.

As far as the interactive effects of variables are concerned, no significant relationship of marital status and age, marital status and job-stress, age and job-stress, and marital status, age and job-stress put together have been observed with home adjustment of working women in banks.

TABLE - V B

RESPECTIVE MEAN, SD, t AND p FOR THREE MAIN VARIABLES
i.e., MARITAL STATUS, AGE, AND JOB-STRESS AND HOME
ADJUSTMENT

VARIABLE	CRITARION GROUP	MEAN	SD	t	p
1. MARITAL STATUS	MARRIED	4.62	3.79	3.06	.01
	UNMARRIED	5.79	3.52		
	AGE - I	4.35	3.57	1.99	.05
	AGE - II	5.28	3.60		
2. AGE	AGE - I	4.35	3.57	3.47	.01
	AGE - III	5.99	3.76		
	AGE - II	5.28	3.60	1.51	NS
	AGE - III	5.99	3.76		
3. JOB-STRESS	LOW.J.ST.	4.54	3.65	3.47	.01
	HIGH J.ST.	5.87	3.64		

MARITAL STATUS : t VALUE : 3.06, p < .01

AGE I & II : t VALUE : 1.99, p < .05

AGE I & III : t VALUE : 3.47, p < .01

JOB-STRESS : t VALUE : 3.47, p < .01

TABLE V B shows the respective means, SD, t and p for three main variables i.e., marital status, age and job-stress. The results show that the married working women in banks possess better home adjustment as compared to the unmarried working women in banks. Their mean home adjustment scores have been 4.62 and 5.79 respectively.

In the age variable, it is to^{be} noted that the working women in banks in the younger age group, age group I (20 yrs. to 32 yrs) show better home adjustment than ~~to~~ women in the higher age groups, II & III (33 years to 45 years and 46 years to 58 years respectively). Their mean scores have been 4.35, 5.28 and 5.99 respectively.

It is interesting to note that the amount of job-stress felt by the working women in banks, also affects their home adjustment as the low-job-stressed working women in banks tend to score significantly higher for home adjustment than their high job-stressed working women in banks. Their mean home adjustment scores have been 4.54 and 5.87 respectively.

Results are graphically presented in FIGURES 4.5.1, 4.5.2, 4.5.3 respectively.

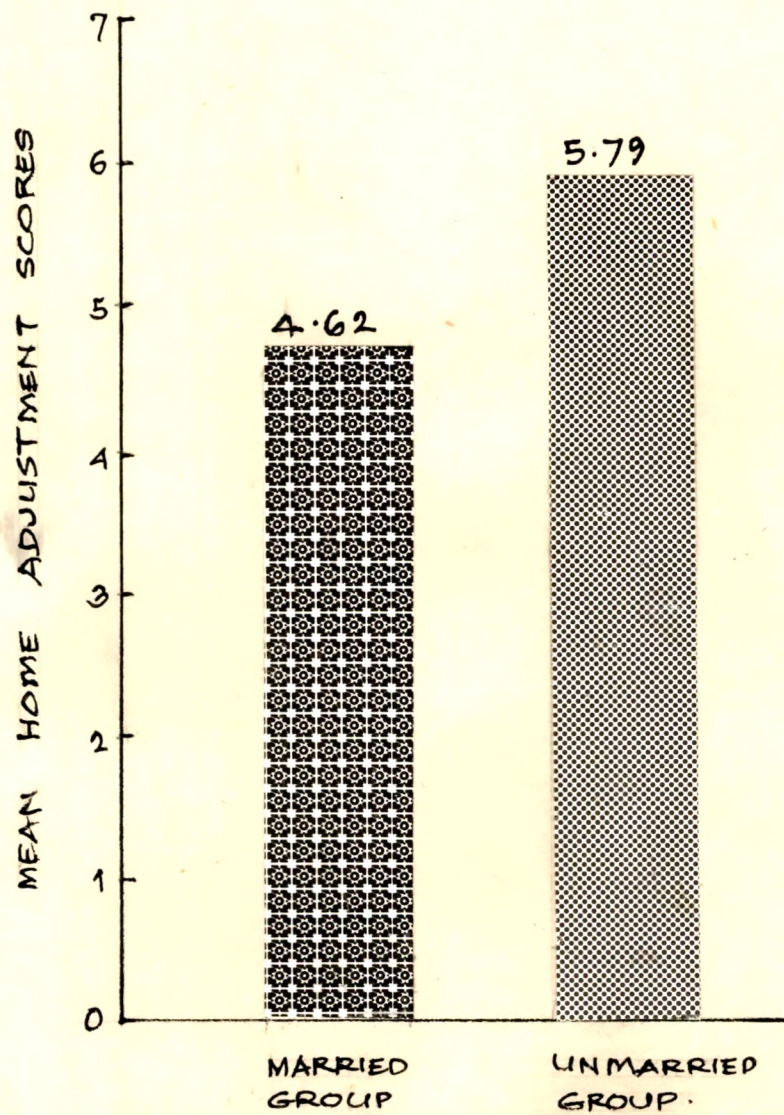


FIG 4.5.1. MARITAL STATUS AND HOME ADJUSTMENT

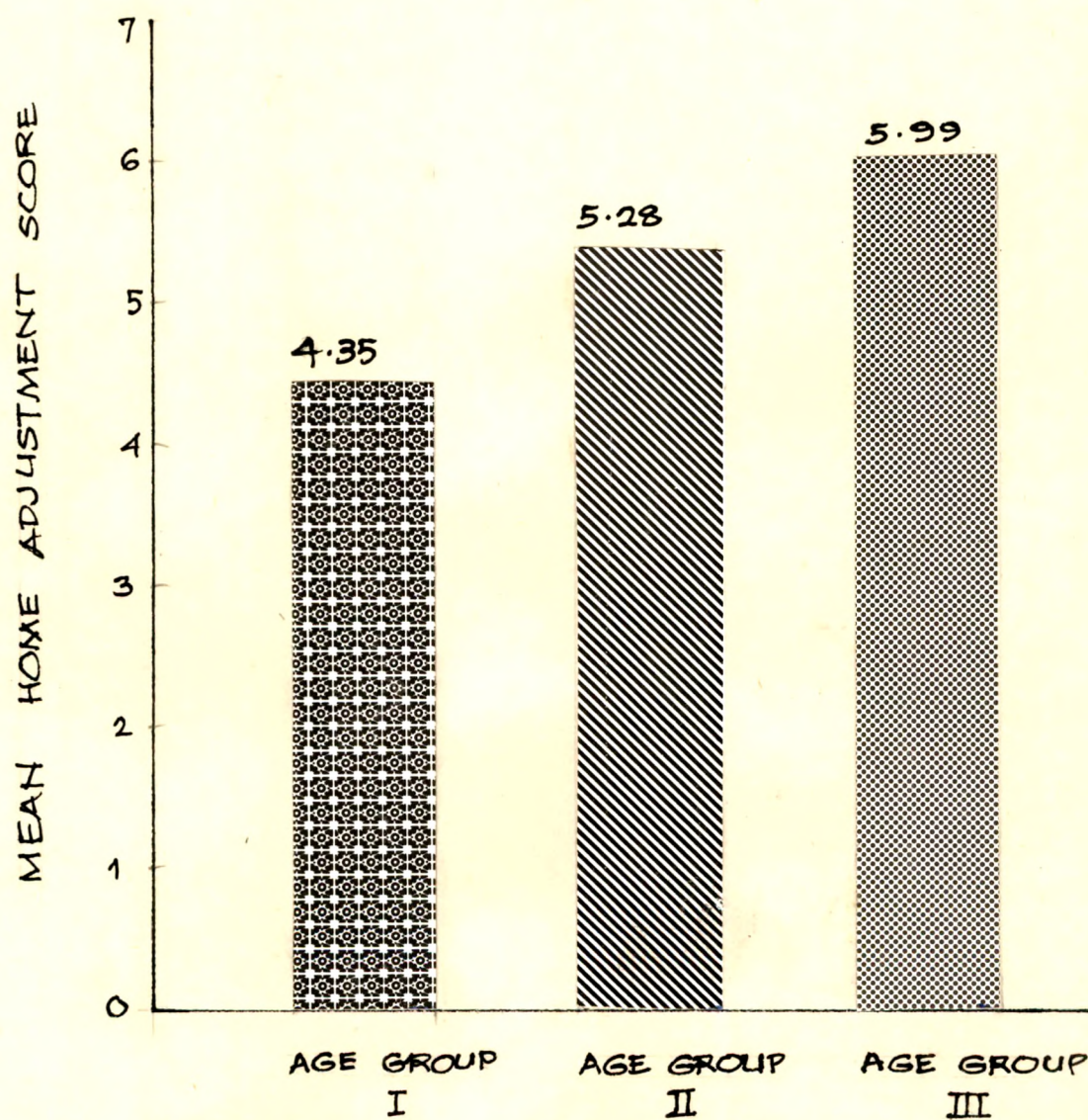


FIG. 4.5.2. AGE AND HOME ADJUSTMENT

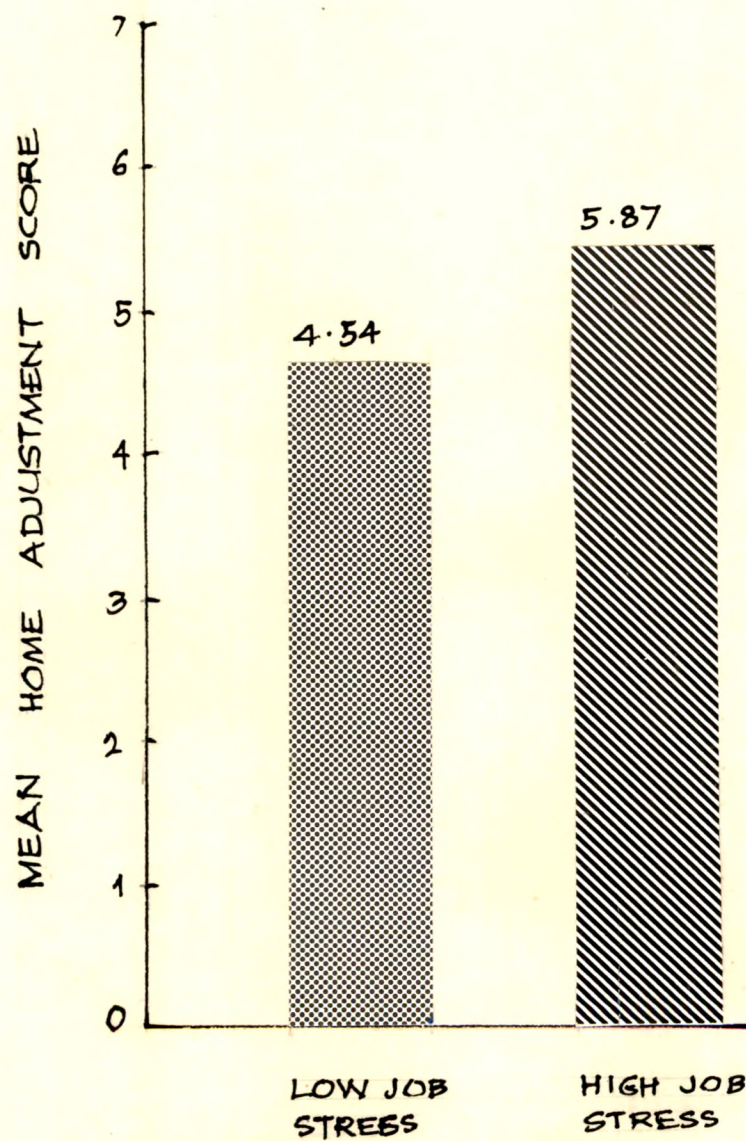


FIG. 4.5.3. JOB STRESS AND HOME ADJUSTMENT

4.6 MARITAL STATUS, AGE, AND JOB-STRESS AND SOCIAL ADJUSTMENT

TABLE VI A gives the summary of ANOVA of the main effects of three variables studied - marital status, age and job-stress and their bi-variate and tri-variate interactions. Out of the three main effect studied,

TABLE - VI A

ANOVA: EFFECT OF MARITAL STATUS, AGE AND
JOB-STRESS ON SOCIAL ADJUSTMENT

SOURCE	SUM-SQR	DF	MEAN-SUM-SQR	F VALUE	p
1. Marital status (A)	10.68	1	10.68	1.25	NS
2. Age (B)	76.11	2	38.05	4.44	.05
3. Job-stress (C)	86.04	1	86.04	10.05	.01
4. A & B	31.24	2	15.62	1.82	NS
5. A & C	1.60	1	1.60	0.19	NS
6. B & C	16.61	2	8.30	0.97	NS
7. A & B & C	1.25	2	0.63	0.07	NS
8. ERROR	2980.47	348	8.56	1.00	
9. TOTAL	3203.99	359	8.92	0.00	

Marital status : F Value : 1.25, p NS

Age : F Value : 4.44, p <.05

Job-stress : F Value :10.05, p <.01

Age and job-stress associate significantly with social adjustment of working women in banks. The factor of marital-status does not show any significant relationship with social adjustment of working women in banks.

As far as the interactive effects of variables are concerned, no significant relationship of marital status and age, marital status and job-stress, age and job-stress and marital status, age, and job-stress put together have been observed with social adjustment of working women in banks.

TABLE - VI A

RESPECTIVE MEAN, SD, t AND p FOR THREE MAIN VARIABLES
i.e., MARITAL STATUS, AGE, AND JOB-STRESS AND SOCIAL
ADJUSTMENT

VARIABLE	CRITATION GROUP	MEAN	SD	t	p
1. MARITAL STATUS	MARRIED	6.17	2.99	1.09	NS
	UNMARRIED	5.82	2.96		
	AGE - I	6.54	3.09	1.36	NS
	AGE - II	6.03	2.79		
2. AGE	AGE - I	6.54	3.09	2.88	.01
	AGE - III	5.42	2.95		
	AGE - II	6.03	2.79	1.64	NS
	AGE - III	5.42	2.95		
3. JOB-STRESS	LOW J.ST.	5.51	3.00	3.15	.01
	HIGH J.ST.	6.48	2.88		

MARITAL STATUS : t VALUE : 1.09, p NS

AGE I & III : t VALUE : 2.88, p <.01

JOB-STRESS : t VALUE : 3.15, p <.01

TABLE VI B shows the respective mean, SD, t and p for three main variables i.e., marital status, age, and job-stress. The results show that the unmarried working women in banks possess better social adjustment as compared to the married working women in banks, though statistically not significant. Their mean social adjustment scores have been 5.82 and 6.17 respectively.

In the age variable, it is to be noted that the working women in banks of age group III (46 years to 58 years) show better social adjustment than women of younger and middle age groups I, II (20 years to 32 years and 33 years to 45 years respectively). Their mean scores have been 6.54, 6.03 and 5.42 respectively.

It is interesting to note that the amount of job-stress felt by the working women in banks also affects their social adjustment as the low job stressed working women in banks tend to score significantly higher than their high job-stress group for social adjustment. Their mean social adjustment scores have been 5.51 and 6.48 respectively.

Results are graphically presented in FIGURES 4.6.1, 4.6.2, and 4.6.3 respectively.

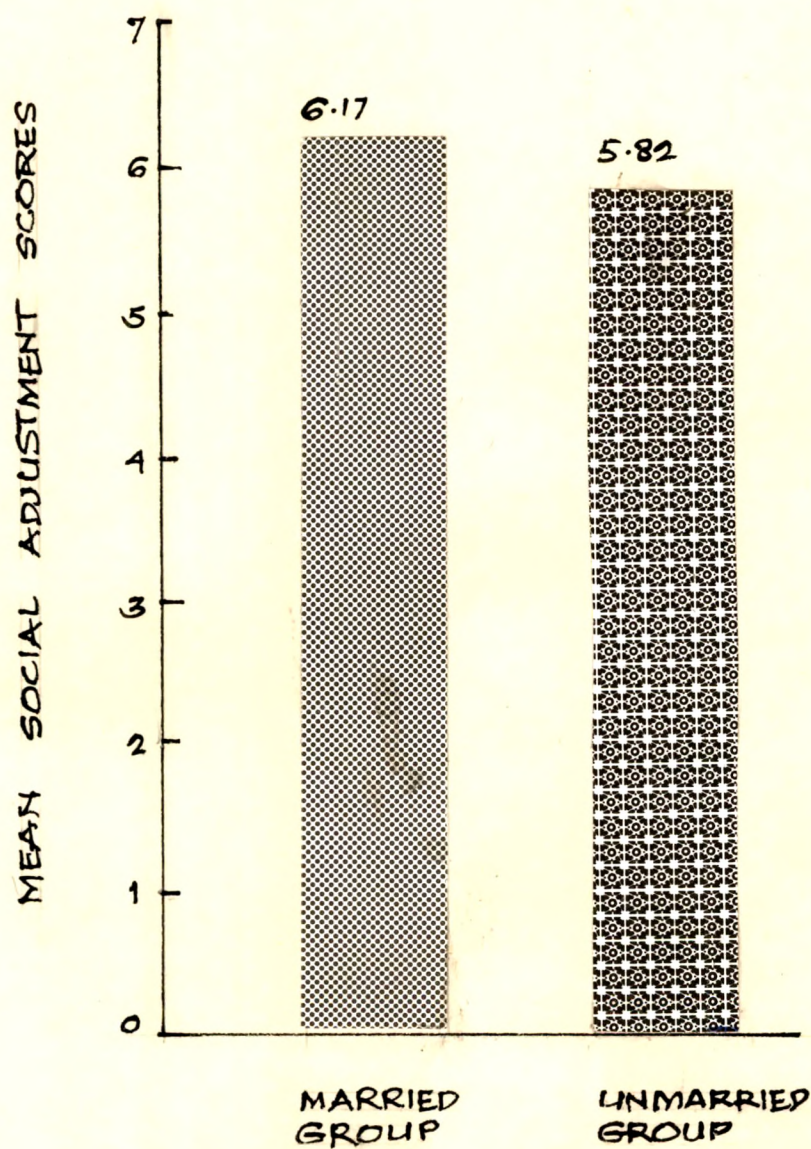


FIG. 4.6.1. MARITAL STATUS AND SOCIAL ADJUSTMENT.

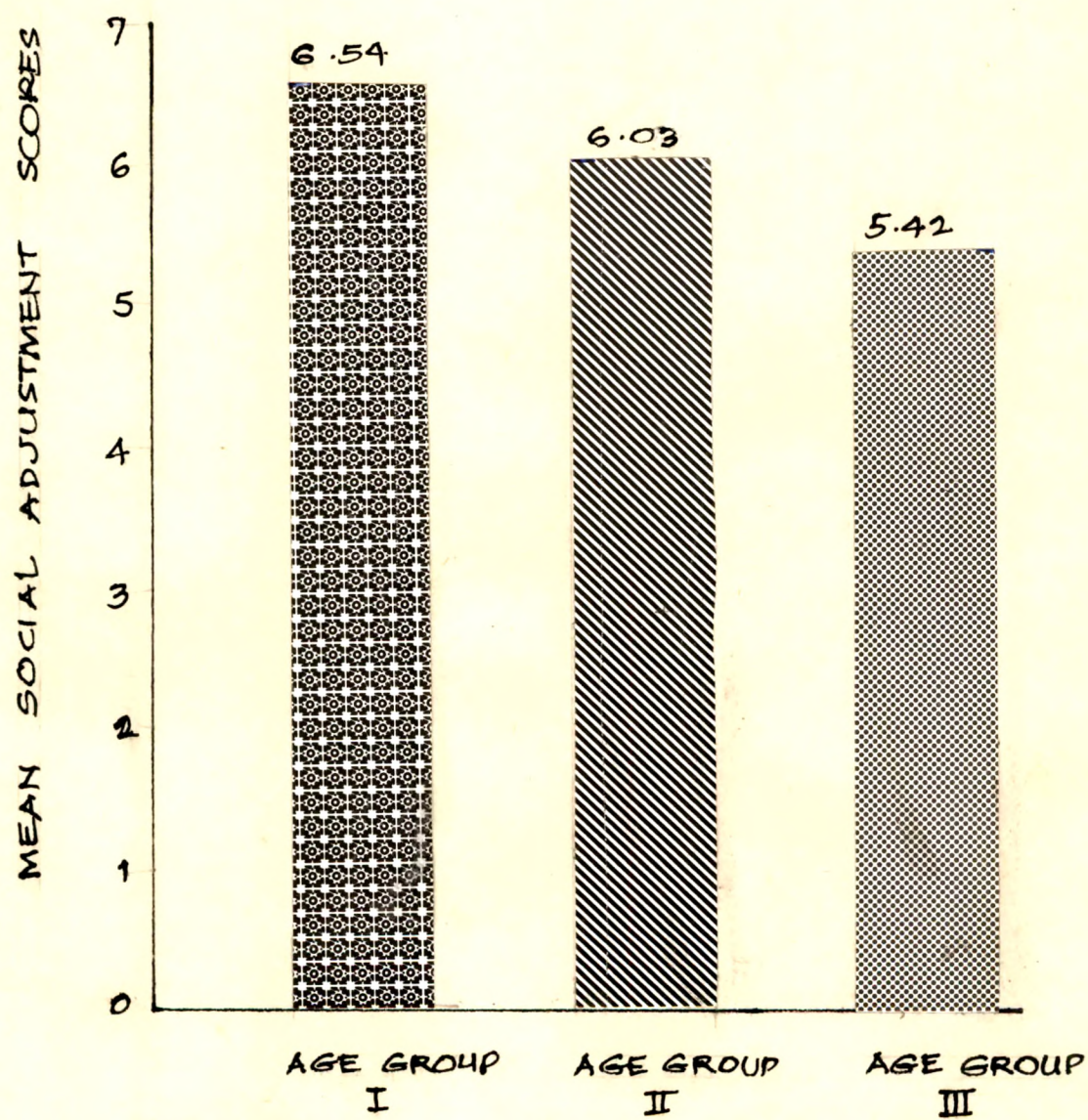


FIG. 4.6.2. AGE AND SOCIAL ADJUSTMENT.

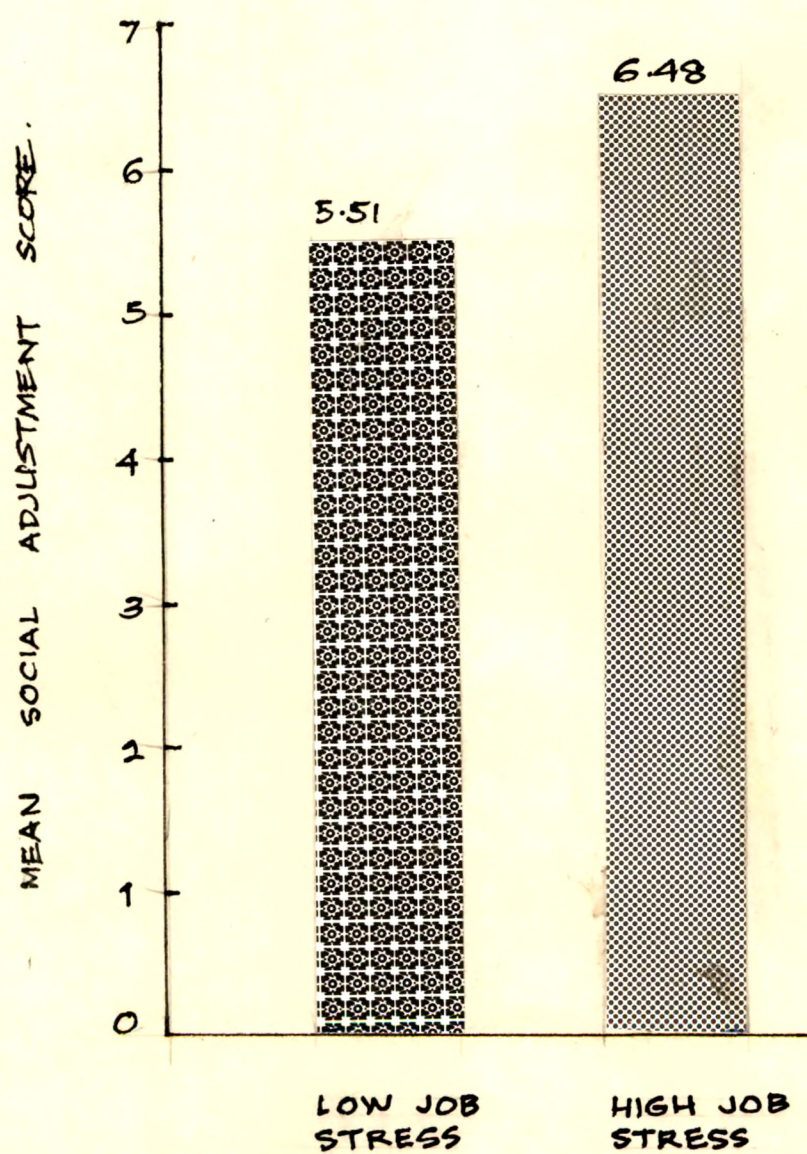


FIG. 4.6.3. JOB STRESS AND
SOCIAL ADJUSTMENT.