

“Socio-Psychological Problems of Working Women in  
Service Sector: Field Study of Mansa and Sri Muktsar  
Sahib Districts of Punjab”

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BY

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August, 2019

## DECLARATION CERTIFICATE

I declare that the thesis/ dissertation entitled “**Socio-Psychological Problems of Working Women in Service Sector: Field Study of Mansa and Sri Muksar Sahib Districts of Punjab**” has been prepared by me under the guidance of Dr. Nishtha Kaushiki, Assistant Professor, Centre for South and Central Asian Studies, School of Global Relations, Central University of Punjab. No part of this thesis/ dissertation has formed the basis for the award of any degree or fellowship previously.

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## **ABSTRACT**

### **“Socio-Psychological Problems of Working Women in Service Sector: Field Study of Mansa and Sri Muktsar Sahib Districts of Punjab”**

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#### **Abstract**

The growth and progress of any society is not possible without the equal participation of women in familial, social and economic activities. In developing countries, like India, women are playing traditional roles and dependent upon their spouses for their economic necessity. By getting the higher education they are coming out and participating in the world of professions. They are participating in organized or service sectors. In the present research work, problems of working women in familial, social, psychological, and economical spheres have been identified through primary data collection. To identify their social-psychological problems in service sector, primary data have been collected from women, who are working in education, health and banking sectors. Data have been collected from working women from two districts Mansa and Sri Muktsar Sahib of Punjab, through the medium of well-structured interview schedule and questionnaire. Results of the primary work revealed that working women from these two districts are facing socio-psychological problems while balancing the dual (work and family) life. Their problems are the result of the dual expectations (one side by family and other side by office sphere) and dual responsibilities. At some point of their life, they faced a disturbed, stressful mental and physical status. Unmarried Working women are playing the role of financial supporter for their families. Working

mothers are facing childcare issues. They felt bad for avoiding families for work and avoiding work assignment due to family responsibilities. By getting proper co-operation from family and colleagues working women can easily avoid the socio-psychological stresses.

Manpreet Kaur

Dr. Nishtha Kaushiki

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## LIST OF ABBREVIATIONS

Sr. no	Full form	Abbreviation
1.	Global Gender Gap	GGG
2.	World Economic Forum	WEF
3.	South Asian Association for Regional Co-operation	SAARC
4.	University Grants Commission	UGC
5.	International Labour Organization	ILO
6.	Gross Domestic Product	GDP
7.	Human Development Index	HDI
8.	Gender Inequality Index	GII
9.	Centre for Monitoring Indian Economy	CMIE
10.	Workforce Participation rate	WPR
11.	United Nations Development Programme	UNDP
12.	All India Survey on Higher Education	AISHE
13.	District Information System for Education	DISE
14.	World Health Organization	WHO
15.	Labor Force Participation Rate	LFPR
16.	Parents-Teacher Meetings	PTM
17.	Mental Health Management	MHM
18.	National Rural Employment Guarantee Act	NREGA
19.	Married Working Women	MWW
20.	Unmarried Working Women	UWW
21.	Sri Muktsar Sahib	SMS
22.	Socio-psychological Problems	SPP
23.	Working Women	WW
24.	United Nations Educational, Scientific and Cultural Organization	UNESCO
25.	Intensive care unit	ICU
26.	Operation Theatre	OT
27.	Chief Executive Officer	CEO
28.	Director General of Police	DGP

# Chapter 1

## Introduction

Women are an important part of society and play a significant role in the well-being of their families and society as a whole. The advancement of any society is not possible without the equal participation of women in familial, social and economic activities. The headway of any society largely depends on women; therefore, they need to be considered as an integral pillar, not only in domestic life but also in social life.

The above is true even in the context of the Indian society- women have a certain set of responsibilities related to household chores, nurturing of children, taking care of the elderly etc. The contribution made by women within the family has been productive but unpaid with primarily men dominating the economic roles. In the patriarchal setup of Indian society, they are viewed and treated as inferior to men. The influence of men within the family structure has made women economically dependent. They had fewer choices related to education, occupation and life course. The power of decision-making has always rested with the men. So, women had primarily been associated with the home and men with the world of outside home sphere works (Nisa, 2013). Women were largely confined to the domestic sphere of activities and have been traditionally involved in household chores. In the household, women are assigned work related to cooking, cleaning and raising children. They are involved in in-door work activities; however, they are engaged in some outdoor works as fetching water, gathering food, shopping etc. All of these activities are unpaid and hardly considered as the work. This work is generally taken for granted by the male as well as other female members in the family. This is considered as “no work” in the house, however, as soon as the female is unable to do it or refuses to do it, it becomes an issue in the house. Thus, the involvement of women in household and family affairs is the subject of invisibility and non-recognition. Thus, the roles for women are culturally set and socially constructed. Women performing household activities have been traditionally known as house-wives, though they are now being recognized as home-makers.

The situation of the women is slightly changing with substantial changes and advancement within the society. The traditional family model consisting of man as the breadwinner, and woman as homemaker has undergone significant changes. The women are getting formal jobs outside the home and contribute positively for the economic welfare of the family. The phenomenon of women working outside home is thus an indicator of the significant changes taking place in Indian society.

### 1.1 Higher Education and Employment

Formal higher education is one of the most important factor of change. It is a passport for the entry of women in the economic world and ensures their economic independence. Education, socio-economic awareness, technical and skilful knowledge are important to provide employment outside home sphere. Without formal higher qualification it is highly impossible to participate in any organized or service sector, thus higher education provides credentials to get formal employment outside the home.

Men mostly preferred higher education previously however, there has been an increasing trend of women opting for the same. As education opportunities for women have increased, they are expanding their economic horizon and bringing considerable positive changes in their socio-economic standards.

The University Grants Commission (UGC) report (2010-11) reveals that, in India, women enrolment in higher education that was less than 10% of the total enrolment in 1947 has risen to 41.5% in the academic year 2010-11. Out of 169.75 lakh students enrolled in higher education, almost 70.49 lakh were women as compared to just about 47.08 lakh women enrolled in 2006-07 (Nair, 2012).

**Table: 1.1  
Improvement in the literacy rate in Punjab**

Census year	Punjab (Literacy)	Male literacy	Female literacy	Gender gap(literacy)	Gender gap literacy(urban)	Gender gap literacy(rural)
2001	69.65%	75.23%	63.36%	11.87%	8.5%	13.3%
2011	75.84%	80.44%	70.73%	9.7%	7.5%	10.9%

Source: Punjab population Census data 2011

In the state of Punjab, the literacy rate of females has improved and stood at 70.7% as compared to the past figures of 63.3% during census 2001. Table indicates that the gender gap of literacy rate has also reduced and reached from 11.87% (Census, 2001) to 9.7% (Census, 2011). The male-female literacy gaps in rural areas have also reduced from 13.3% to 10.9%. The gender gap in literacy at an urban level slightly decreased from 8.5% to 7.5% (Malik, 2013).

## **1.2 Gender division of labour**

In every society within a family or social structure, there are certain set-roles and responsibilities for every individual. Genetic dissimilarities, gender socialization and culture of any society determine the household activities, roles and accountabilities of every man and woman within the social and family system. It is assumed that by performing various gender roles one can move towards the advancement of our social and familial system. **Work** is a central activity in the lives of most people. The job that holds by the people and the work that they do will provide a sense of personal identity, a way of organizing the day, connection to a social network, a reason to get out of the house, a chance to use and develop skills and of course a steady income. **Work** has been traditionally based on the division of labour within a family and household. Birth decides the identification and association of men and women with their activities. It is a common belief that housework is an expected duty of women.

When the work is divided between men and women according to their gender, it is termed as '**gender division of labour**'. The gender division of labour is not only concerned to paid employment but also includes the work, tasks, and responsibilities of men and women in their daily lives. Gender division of labour is never fixed in any society or culture. It can change with the passage of time or in response to socio-economic and political changes within a society or culture (GLOPP, ILO, 2008).

In the changing scenario, women are contributing in the workforce in all spheres, whether it is the primary sector, secondary sector or service sector. Now they have also started to work for pre-determined hours in the service sector.



Women may enter into the workforce because of multiple reasons, It may be the necessity, when women feel the burden of family expenditure therefore they share this responsibility with their husband and many women may work because changes in the economy have made it necessary for them to earn. Living costs such as housing and food prices have risen. It is necessary to have more than one source of income to maintain a good standard of living. The income from one person is not enough to support the family. Thus, it has become an economic necessity that both the partners are participating in gainful employment and contributing to the gross household income. At times, there are unforeseen circumstances such as critical illness or death. In such cases too, the wages of working women may provide the much-needed support and financial stability. In the process, she proves her merit in a traditionally patriarchal society.

The participation of women in the economy of any country can make the developing countries into developed one, by lifting up the GDP (Gross Domestic Product), HDI (Human Development Index) and GII (Gender Inequality Index) of the country. The contribution of women to the economy and their participation in income-generated activities are also the foundation to bring sustainable economic growth of the country. According to the report by McKinsey Global Institute in 2015, if women participated in the economy equally India could increase GDP by up to 60% by 2025. At present, women contribute merely 17% of the country's GDP, well below the global average of 37%. Women's earnings are not only linked to their personal and familial well-being but also related to the economic prosperity of the nation.

### **1.3 Women Workforce Participation**

According to a 2016 report of *India Spend* in South Asian countries, India has been positioned at the second lowest place after Pakistan. Merely 27% of Indian women are in the labour force. In India, Punjab has the lowest female work-participation rate. As compared to a national workforce participation rate, Punjab ranked as 24<sup>th</sup> among states and Union territories (Bhandare, 2017). The female workforce participation rate was over four times lower than their male counterparts in the state and nearly two times lower than female work participation rate at National level (Gender Statistic of Punjab, 2012). The workforce rate of male and

female in Punjab from 1961 to 2001 shows that women work participation rate in the organized sector is increasing rapidly. According to Punjab government's Government and Semi-Government Employees 2011 report, out of 322607 Government employees as on 31.03.2011, there were 101517 (31.47%) female employees (Census of Punjab, 2011).

Higher education is unsubstantiated where women are not getting equal employment opportunities. There are various reasons that may keep educated women away from employment. Every woman who wants to be part of any economic activity may need permission from her family members especially from male members such her father, brothers or husband, because Indian society is patriarchal in nature. After getting permission from the family, it is not simple for any educated women to get employment as soon as they want. A woman who wants to share the financial burdens of the family have to face many situations like, the safety at workplace, close proximity of workplace from her home, duration of working hours etc. Their interest area, educational qualification, skills, and vacancy also play an important role in this direction. The majorities of the professions are male-dominated and captured by male employers, even it is not easy to get a job in the public sector these days. In India banking, financial and insurance services are mainly male-dominated areas, and some industrial sectors like oil, gas, minerals and steels overlook for men (India Skill Reports 2017).

#### **1.4 Women in Services and Professions**

The service sector focused upon the productions of services. The Tourism, telecommunication, education, financial services, health care are the examples of service or tertiary sector. Service sector plays an important source of creating employment opportunities for women in developing countries. In a majority of countries, relatively more women are employed in the service sector. Gender segregation within the service sector is quite widespread. Personal and social services are primarily female-dominated activities, while producer and distributive services are male-dominated (Rozgers, 2001). In India 20.5% women were employed in the organized sector in 2011 with 18.1% working in the public sector and 24.3% in the private sector (Kispotta et al., 2016).

### **(i) Women in the education sector**

Teaching is a profession of training, carrier building and skill development. It is known as a noble profession and has the highest percentage of women in India. 44.83% of female teachers are placed in Indian schools as per District Information System for Education (DISE) 2010-11. As per All India Survey on Higher Education (AISHE) 2015-16, the total number of teachers are 15,18,813, out of which merely 39% are females. At all-India level, as per 100 male teachers, females are just 64 and at University level, only 32.88% females are placed. Gender stereotypes and inequality affects every profession.

### **(ii) Women in the health sector**

In health sector, there are 38% female health workers and more female nurses/midwives as compared to male nurses. Female nurses are more than 80 % in the health sector of India, and it is 30 % of all health workers (Anand and Fan, 2016). Kerala has the highest share of female health workers (64.5%) followed by Meghalaya (64.2%). Health sector provides a lucrative job for women who are doctors and publically administrated job facilities for other women (Divina kumar et al., 2014).

Nursing and health care profession requires mental, emotional and physical strength to provide care to others. Women who are working in public and private health care institutions are facing various types of issues. They are victims of stress, strain and anxiety. Freudenberg proposed 'burnout 'as a term in 1974 to describe a state of emotional exhaustion among people working in human service and health care. Healthcare profession is an extremely stressful profession, where workload, the interpersonal relationship at work, relationship with patient and families, work organization and management of work, concerns of knowledge and technical skills related to patient care and treatment affects workers.

The health sector is considered as a complex hierarchy of authority of doctors, matrons, families, caretakers and administrators. There are three main conditions that affect the young girls to opt the profession. These are (1) the set role model from the family or society, (2) the helping nature to serve the poor through medical profession, and (3) the high pay scale and position in the society. Sometimes the

desire to improve the economic conditions of the family also motivates the young girls towards the medical profession.

### **(iii) Women in the banking sector**

The banking sector is the largest sector that provides economic opportunities in the country. Increase in number of banks has created job opportunities for women in India. The privatizations of banking also boost up the work opportunities for women. In public sector banking, women constitute 1,96,374 in number, that is 24% of the total workforce. Among these women, 72,625 women are officers, 1,02,354 are clerks and 20,475 are at sub staff level in banking workforce till September 2014 (the Hindu, 2015)<sup>1</sup>.

## **1.5 Push and pull factors in women employment**

The reasons that prompt women to enter into employment are as complex as those influencing other choices that affect their way of life. It is generally believed that socio-cultural changes play a significant role in creating a situation in which women would like to seek employment. There are other several factors also which lead one to take individual decision to work or not to work. In a particular cultural sphere, the woman was in a position to get employment but the fulfilment of her wishes depended upon the consent of her immediate family members with whom she has been staying (Nisa, 2009).

As Indian women are gaining access to education opportunities, many are opting for higher education; however, women workforce rate is very low in India. No direct link has been able to establish between education and employment. United Nations Development Programme (UNDP) 2015 report titled as “Women’s Voices, Employment and Entrepreneurship in India” highlights that in India, above 68% urban girls are graduates but they have not employment. Some 67% of girls from rural India, who are graduates, do not work. The major barrier behind the lowest employment rate is the patriarchal nature of society. Socialization, as well as familial pressure, is still the main concerns for their decisions with regard finding gainful employment. Still, families are of the view that home is the only safest

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<sup>1</sup><https://www.thehindubusinessline.com/money-and-banking/make-15-of-public-sector-bank-branches-allwomen-units/article7518728.ece>

place for women and household chores, childcare is the primary duties of a woman. Thus, the very purpose of women getting into higher education became self-defeated when the social changes were almost negligible. Lately, a good education is being seen as an important consideration for finding a “good match”. Thus, education is being promoted for the purpose of marriage and not specifically for permitting them into professional roles. Compared to the urban areas of the country, women in rural areas more women are engaged in agrarian economies- primarily working in the unorganized sector.

Due to globalization and inflation, the society has been forced to look forward to women to play an important financial role for the family. This has led to an increasing number of working women in India. Today the perception is that the contribution of half part of our society (women) should be essential for appropriate development and progress of the country. However, another stark reality of our society is that in the urban areas, although women are getting equal education and employment opportunities, still after having marriage and children, they usually quit their respective jobs (Surie MD, 2016)<sup>2</sup>. It is for this reason, that despite attaining good education and jobs, yet they are not considered as a sincere professional worker thereby compelling the companies to have differential policies towards men and women, and hence , they are often taken as a woman first and a worker later (Manas and Reddy, 2012). Additionally, the feeling of guilt of not performing the full-time responsibilities of the household as well as children does affect the work life of working mothers. Thus, they attempt to juggle between three or four set roles which often create an imbalance thereby leading to various psychological issues.

Push factors are the factors that encourage women to be in employment. Education, skills and technological advancement support women to participate in the paid economy. Push factors can play a positive role in the participation of women in any economy. On the other hand, the conditions that discourage women participation in the paid economy are the push factors. Nature of the work, inflexible work hours, the behaviour of colleagues, pull them from the work sector or create a situation where women want to quit or drop out from the economic

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<sup>2</sup><https://asiafoundation.org/2016/03/09/where-are-indias-working-women/>

sphere. Various social, economic, cultural and individual factors are responsible for the positive and negative effect on women participation in the economic sphere. These factors can vary within the different social, economic and cultural circumstances of women.

(a) **Social factors:** Division of labour within the family, biological and social roles determine the responsibilities of women at home. Traditionally they are connected to home and household spheres. Their role is connected to housekeeping and childcare. The recruitment of women in outside work affects the lives of children. The stereotypical household roles of women can easily create a situation where women want to quit or drop out from work sector. In the work sector biases, fewer wages, gender inequality, sexual abuse are the reasons behind less participation of women in employment.

(b) **Economic factors:** Economic necessities at home encourage women to go out and participate in the paid work sector. At the home sphere, they work without any economic benefit and outside the home, they are getting a lesser amount of salary as compared to male members. Although they are capable enough to work from 12 to 15 hours, yet they are economically deprived.

(c) **Cultural factors:** Upbringing of the girl child and their socialization portrays them as the weaker section of society. Girls are trained to be a good cook and good homemaker from their early socialization years. The cultural dominance and pre-determined roles of women at home sphere bind them at household. Lack of awareness, unequal opportunities and sex discrimination creates an environment where women deteriorate themselves. Sometimes advanced cultural ideologies push them towards equal economic opportunities.

(d) **Individual factors:** Lack of motivation, personality and individual traits are obstacles in the progressive way of women. Lack of self-confidence, lower self-esteem and demographic reasons can pull them from the work sphere.

Besides this, women participate in the work sphere due to economic independence, to gain social status, to engage them, and to keep updating within the society. Sometimes sudden crisis, emergency or dissatisfied work environment

pull them from the work sectors. Individual factors also play a significant role to be in the paid work environment.

### **1.6 Origin of the problem**

Women in the Indian society have been culturally wrapped under the threads of patriarchy, which have been both open as well as hidden. It is not easy for women to get the freedom to work outside the home. Without getting the education they have traditionally been involved in the unorganized sector of the economy. After getting equal education they are getting opportunities to do work in the organized sector, they are increasingly being employed in services, industries, offices, technical and professional occupations. However, they are getting a job outside the home still they have to perform the household responsibilities. In addition to the reproductive roles to perform, they have financial responsibilities too, thereby making their conditions deplorable. They have to manage both the household and office. The new roles of working women as workers or professionals have changed their entire life. They have to juggle between home and profession. Whether a working woman or a housewife, both are equally important but when a woman has to manage both the roles at the same time then she agonizes at both fronts.

The entries of working women in the economic fronts have changed their socio-economic conditioning. In the patriarchal system, they are managing the household and work spheres despite having different role demands. Despite having a job they are socio-economically dependent upon their families. They are facing challenges in balancing their household and office work.

A culture's dominant ideologies also have a keen effect on women's education and work facilities. However, women are gaining higher education and taking up jobs in various sectors still, they are far behind from primary roles in their respective professional lives. They are still performing secondary roles by managing both work and family sphere, economic power as well as decision-making power retain with men in the patriarchal setup of Indian society.

Economic dependence of women upon men makes them vulnerable in the social scenario. Due to rapid growth, development and technological advancement, now office jobs acquire the place of heavy labor jobs. By getting higher and

professional education women are now increasingly acquiring better compensated lower term careers rather than lower skilled, shorter term jobs (Taing, 2014).

### **1.7 Problems of Working Women: Focus area of present research**

Working women as professional workers have to handle multiple role demands. They have to balance the professional and household roles at the same time. The problems of working women have been highlighted under the various aspects as;

#### **Familial Problems**

Working women are facing various problems after joining the workforce outside home sphere. The lack of family support generates problems in the way of working women. Married working women are facing the challenges in their **marital relationships, child care** and household responsibilities. They are facing the changing behavior of family members and don't have proper time for self-care.

Despite providing financial support to their families yet they have not any equal participation in decision-making. Role conflict also affects the lives of working women, when there are incompatible demands placed upon an employee such that compliance with both would be difficult. Working women experience role conflict when they find themselves pulled in various directions as they try to respond to the many statutes they hold (Pandit and Upadhaya, 2012). Now working women find themselves in another dilemma, they always feel that home is their original domain, which they have to sustain in all circumstances. Women generally prefer to stay at home, and normally, do not opt for job out of choice, but out of necessity. They always have a feeling of guilt for sparing less time for family and maternal responsibilities. This dual responsibility proves the double burden on them, and resultantly, they have to fight simultaneously on two fronts.

In spite of working day long in offices they still have to take care of domestic affairs. This is not good for their physical and mental health. Many times even the family forces her to leave her flourishing career for kids. Working plus looking your house gets difficult at a point of time. It could get difficult to co-ordinate and shuffling between the roles in that possible since she alone has to look after everything. Besides the mindset of peoples for such working women is not good,



according to them being career oriented is something wrong and is not meant for women.

The power of **decision-making** was in the hands of head of the family that was usually a male member. The access to economic resources affects the power sharing and decision making within the family. In patriarchal set up of Indian families, the economic participation of woman was always neglected and looked down upon. Although, they participate in agricultural sector, laborer in industries and factories; still they had not any economic decision making power in their hands.

Although in India and Punjab state, women opted for higher education. They have been entering into service sector of work but still lagging behind in economic, social, political and cultural perceptions. Even today a woman's status depends entirely on the man, who is either her father/husband/son. After getting modern education, women are still lagging behind and do not enjoy equal rights in society. Women are still under the pressure of male dominated society where they are expected to marry early. Most of the women who have received higher education or professional education wish to become financially independent but unfortunately, they are made to conform to their parent's wishes of a "marriage at a right time". Upon marriage they are again made to comply to the wishes of their in-laws who strictly associate their daughter-in-law's job with their false family honor and pride. Thus, a well-educated married woman has to lead the life as per the wishes of others and is unable to participate in economic activities without their permission.

### **Social problems**

The social problems are emerging due to the outside work; these problems are related to travelling, public transport issues, teasing, and abusive behavior of co-passengers. Besides this they have no time to be present at social gathering like functions and festivals. They are not getting proper support from their neighbor and relatives. They have no time to attend guests and relatives at home. They have no proper time attend PTM (Parents-Teacher Meeting) due to their work hours.

There are many factors that discourage them from getting employment. Motherhood, maternal mortality, violence against women, gender inequality at workplace, biasness, sexual harassment at workplace are the main reasons behind the lowest participation of women in workforce. It is not easy for married working women to work during pregnancy and after the birth of baby. Majority of working women prefer to quit jobs after pregnancy. The increasing number of nuclear families and urbanization also give rise to the tensions of working mothers.

### **Work related problems**

These problems are related to work environment, strict timings, behavior of male and female colleagues, and hectic work hours. Lack of facilities at workplace also affects the life of working women at workplace.

**Child care facilities:** In offices, married working women need child care facilities. The unavailability of child care facilities affects when working women join after child birth. It is not easy for working mothers to manage work hours when their children are less than one year, and need look after from their mothers.

**Drop out:** since last twenty years, in India tens of millions women have dropped out of the workforce (Dixon and Qian, 2018). From 2004-05 to 2011-12, near about 20 million working women quit from job. The labor force participation rate (LFPR) of working age women declined from 42% (1993-94) to 31% (2011-12) in India. From rural areas female LFPR has declined from 49% (2004-05) to 37.8% (2009-10) (Bhambhani, 2017)<sup>3</sup>.

**Sexual harassment at workplace:** The work places must have policies followed by gender equalities and non-discriminatory environment. In every work sector there should be internal complain committees to sort out the issues related to sexual abuse/harassment.

### **Psychological problems**

These are related to the emotional, psychological, and social well-being of human. It affects the way of thinking, feeling and doing activity. It also helps in shaping any

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<sup>3</sup><https://www.deccanchronicle.com/discourse/110617/why-are-millions-of-indian-women-quitting-jobs.html>

one to handle the situation of stress while making decisions. In patriarchal Indian society the life of working women is not easy, they have to balance the domestic as well as official work load. Working women whether they are married or unmarried, have to fulfill the demand at work followed by the various demands at home. The dual roles affect the social as well as psychological status of working women whether they are married and unmarried. The dual role and dual expectations become the reason of mental issues. Mental and psychological health is affected due to varied reasons such as stress, anxiety, tension, tiredness and fatigue. The dual burden of household and work sector creates mental health problems in working women that affects their working capacity, thinking level, mood and behavior. Mental health is a combination of natal factors, experience and family history (WHO, 2016). **Anxiety** alludes to a state of being anxious about past, present and future. Anxiety is not usually linked to a specific person, situation or experience. It is tense feeling that cannot be easily defined and difficult to control. **Stress** is related to the expectation versus unreasonable demand. It is related to the reaction of human beings physically as well as mentally. Stress is usually linked to a specific person, situation or experience; it can be positive and negative. **Tension**, refers to mental strain. It can be the result of a strained relationship. It is related to the nervousness before any essential and difficult situation (the hello doctor team, 2016). **Tiredness** negatively affects the performance at work, family life, and social relationships. Fatigue has a reputation as a vague and difficult problem for doctors to investigate; mostly people with fatigue do not consider it seriously (McGill, 2017).

The march of women towards paid economy with limited time-hours is going to create a change in social institutions like as marriage, child-bearing and rearing, life-styles, food habits and health of the family. The problem has been formulated by analyzing the present situation of women, who are in gainful employment. By playing dual roles within the present scenario, they are facing long-list of problems. These problems are the beginning of the bigger problems at their primary level and after sometime, it affects the whole life of the working women. As a dual role performer women are playing dual responsibilities. Whether they are teachers, lecturers, doctors, nurses, bankers, but firstly they are considered as a homemaker to fulfill all the responsibilities related to their respective families. As married

working women, they have more pressure to fulfill their responsibilities. On the other hand, if they are married and have child/children, then they have different type of role demands. They are care takers of their children at their home and home makers and at the same time, they are teachers/doctors/bankers in their office. Substantial research on the changing role of women from household to recognized work had highlighted their family and workplace issues.

## **1.11 Operational Definitions**

### **Socio-Psychological Problems**

'Problem' refers to the contradictory situation that arises due to the opposition in any given phenomenon and the situation that requires a solution. **Socio-psychology** is an area of sociology that focuses on social actions and inter-relations of personality, values and mind with social structure and culture. Socio-psychological problems are the situations that arise due to the contradictory situation in the socio-psychological sphere of human beings. In the lives of working women social psychological problems may be the result of dual responsibilities played by them. Dual work responsibilities either at home or at office may affect the personal, family and societal life of working women. The emergence of working women in the service sector is a phenomenon where they are facing problems due to two factors; one is the inner conflict due to dual commitment and concern, and the other is the practical difficulty of combining the dual commitment (Mishra, 1994). The present study has tried to analyses the changing social roles of working women within social structure and culture and their effects on the personality of the working women, their families and children.

### **Working Women**

Working Women refer to those women who are in paid employment, who earn salaries through regular employment usually outside the home. In the present research, working women are the women, who are graduate or more than that and sharing income-earning activity by participating in paid employment activities such as working into a service sector specifically in education, health and banking sector. These working women are working in rural as well as urban areas of

Mansa and Sri Muktsar Sahib Districts of Punjab, they are either graduate or upper-graduate, married or unmarried.

### **Service sector**

Service sector consists of the “soft parts of the economy”, and the main feature of this sector is the production of services instead of end products. It is also known as the tertiary sector, it is an important part of the economy that is entirely based on the activities as education, health, banking, real estate, recreation, media, computer services, etc. Service sector constitute a large part of the Indian economy both in terms of employment potential and in terms of its contribution to national income. This study has attempted to highlight the problems of working women in the service sector, especially in education, health and banking sectors. These are the main three sectors where the highest numbers of higher educated women are getting opportunities to work in India.

### **Field Study**

Field study involves the collection of data from natural settings, outside of an experiment or lab-settings. These studies are significant because of original or unconventional data through the medium of various methods like as face-to-face interview, surveys, direct observation etc. This research revolves around the field study of Mansa and Sri Muktsar Sahib Districts of Punjab. Primary data from the field had collected through the medium of interview schedule in 2016-17.

### **Life satisfaction**

Haybron (2008) defines, “Life satisfaction is the way a person evaluates his or her life and how he or she feels about where it is going in the future.” Life satisfaction can be accessed through the mood, satisfaction from relations with others, related to achievement of goals in life, self-perceived ability to cope up with daily life. It cannot be easily examined by the current feelings of someone; it is related to the attitude of one’s whole life. In the present research, the Life satisfaction level of working women has been measured through their economic independence, experiences, family life satisfaction, work-life satisfaction, and decision-making power. To measure the life satisfaction level among working women scaling techniques have been followed during analysis.

## **1.9 Population of the study**

The population of the research is only educated working women, who are working in service sector and getting paid employment. Working women are women who earn salaries through regular employment usually outside the home. In the present research, working women are the women, who are upper graduate or more than that and sharing income-earning activity by participating in paid employment activities like as working in a service sector specifically in education, health and banking sector. These working women are from Mansa and Sri Muktsar Sahib Districts of Punjab. Working women from rural as well as urban backgrounds who are working in both districts, who are either graduate or upper-graduate, married or unmarried, workers in public or private sectors were identified and taken as respondents in the present research. The population of the research involves school teachers, lecturers, college teachers, assistant professors, associate professors, doctors, nurses, bankers, as well as clerical staff from education health and banking sectors who are working in the year 2016-17.

## **1.10 Research design**

Research design is simply a plan to answer the research questions. In the present study, an exploratory research design was prepared. The present research tried to explore the socio-psychological problems of working women in service sector in the year 2016-17. Working women employed in education, health and banking sectors from both districts have been selected as a sample and it was proposed to collect the data through primary and secondary sources. The research has been undertaken in **Mansa and Sri Muktsar Sahib (SMS)** districts of Punjab. Their socio-psychological problems have been identified with the help of well-structured interview schedule. There are few studies available on the socio-psychological problems of working women in service sector. The present study is an attempt to find out these problems.

## **1.11 Sampling and sample size**

The present research deals with the **purposive method** of the sampling. During sampling, attention has been paid in selecting respondents from diverse educational, economic, social, ethnic, and cultural backgrounds.

There are 1,79,523 female literates in Mansa and 2,28,482 female literates in Sri Muktsar Sahib District. By using 95% confidence level with 5% error, sample size was 384 from each district. **Confidence level** is the amount of tolerable uncertainty and margin of error is the tolerable amount of error (5% is a common choice).

Therefore, in this study, the **sample size** was seven hundred sixty-eight (768) from both districts taking up three hundred eighty-four (384) respondents from each district. The appendix (A) shows the sample size for Mansa and Sri Muktsar Sahib Districts of Punjab. The number in orange Square (768) explains the total number of respondents from the districts respectively.

### **1.12 Research Questions**

This research is a humble attempt to answer the following research questions:

1. What types of Socio-psychological problems are working women facing in the service sector in Mansa and Sri Muktsar Sahib Districts of Punjab?
2. How do the nature and the quantum of the issues faced by the working women affect a woman's behaviour in her family as well as at her workplace?
3. Is there any comparison between the situations of working women in education, health and banking sectors in Mansa and Sri Muktsar Sahib Districts of Punjab?
4. Are there any differences between the satisfaction level of working women in the service sector in Mansa and Sri Muktsar Sahib Districts of Punjab?

### **1.13 Research tools and techniques**

The present research deals with the primary as well as secondary sources. For primary purposes, data has been collected from working women who are in service sector in the year 2016-17 by the researcher through field study with the help of interview schedule.

Interview schedule has been prepared by collecting information from various secondary sources as books, journals and research papers. Before going into the field, the tool has been pre-used. For pre-testing the tool, a pilot study was

conducted in both districts. The pre-testing visit cleared all the doubts related to the feasibility, time, fulfillment of objectives, and improves the quality of the tool.

The interview schedule has been divided into four sections. First section contains the personal information of the respondents. Second section titled as social issues has been sub divided into social sphere, household chores and work sphere. Third section titled as psychological issues. Fourth section has been labeled as the level of satisfaction and is based upon the scaling techniques. Schedule has been prepared in two languages (Punjabi and English).

The interview schedule has been combination of open-ended and close-ended questions. Fourth section of the schedule has been totally based upon the five level scaling (Always, often, sometimes, seldom, never). The researcher personally met to the respondents either at their workplace or at their living place. The interview schedule has been well structured and filled up by researcher. While explaining the qualitative data narratives also used to highlight the problems of working women.

#### **1.14 Objectives of the study**

1. To identify the social-psychological problems of working women and to ascertain their causes.
2. To compare the social-psychological problems of working women in Mansa and Sri Muktsar Sahib Districts of Punjab, with respect to the following variables:
  - (a) Area
  - (b) Marital status
  - (c) Family type
  - (d) Sectoral differences
  - (e) Life-Satisfaction level
3. To study the differences and similarities amongst the situations of working women in education, health and banking sectors in Mansa and Sri Muktsar Sahib, Districts of Punjab.



### **1.15 Hypotheses of the study**

The present research tries to verify the following assumptions;

1. There are no significant differences between the socio-psychological problems of working women of the service sector in Mansa and Sri Muktsar Sahib Districts of Punjab.
2. There are no significant differences between the socio-psychological problems of rural and urban working women in the service sector in Mansa and Sri Muktsar Sahib Districts of Punjab.
3. There are no significant differences between the socio-psychological problems of working women in education, health and banking sectors in Mansa and Sri Muktsar Sahib Districts of Punjab.
4. There are no significant differences between the socio-psychological problems of married and unmarried working women in education, health and banking sectors in Mansa and Sri Muktsar Sahib Districts of Punjab.
5. There are no significant differences between the socio-psychological problems of working women in public and private sectors of education, health and banking sectors of Mansa and Sri Muktsar Sahib Districts of Punjab.
6. There are no significant differences between the life satisfaction level of working women in the service sector in Mansa and Sri Muktsar Sahib Districts of Punjab.

### **1.16 Data Analysis**

After data collection, the raw data has been tabulated. The percentage distribution and mean values has been explained through tabulation. By the use of *t* test and ANOVA, data have been analyzed.

(a) The *t* test is an investigation between the differences of averages. The *t* test can be used with independent and dependent variables. The result produces through the *t* test known as *t* value. High *t* value indicates that there is large difference exists between the sample sets. If there is lower *t* value then there is more similarity between the sample sets. The *t* test also tells the significant differences between the variables. The alpha level (selected by researcher  $p < .01$  or  $p < .05$ ) explains the differences between the means. In the *t* test the directional

(one-tailed) and non-directional (two tailed) hypothesis can be tested easily (Siegle, 2018). In the present study, by using the *t* test, the differences between the means of the same number of population can easily be examined with the help of equal variance *t* test type.

(b) Analysis of variance abbreviated as ANOVA has been used to examine the significance of differences amongst more than two samples means at the same time. "The basic principle of the ANOVA is to test for differences among the means of populations by examining the amount of variation within each of these samples, relative to the amount of variation between the samples" (Kothari and Garg, 2014). In the present study, the socio-psychological problems of working women in three occupations (education, health and banking) have been compared with the medium of two-way ANOVA technique.

### **1.17 Significance of the Study**

The said topic has been understudied. Ample research has been done on the problems of housewives, and other important gender issues such as dowry, harassment, human rights violation, sexual abuse and education of the girls etc. An exclusive research inter-linking the social fabric of Punjab with the problems of the working women has been lacking. Thus, this study was a humble attempt to bridge the gap of the working women with their social fabric. This research is also novel in nature, because of its connectivity with socio-psychological problems of educated working women in the service sector (Education, Health and Banking) in Punjab.

This study explores the social-psychological problems of educated, economically efficient working women. This also included sensitive issues such as sexual & reproductive rights of women, inter-linkages between financial independence and freedom in decision making at home, household work, the issue of child care along with the care of the old etc., which overall ascertains to a large extent their marital relations with their respective spouses.

This study is also significant due to the selection of the study areas. This study compares and differentiates the socio-psychological problems of working women from Mansa and Sri Muktsar Sahib (SMS). It is easy to compare two study areas

having huge differences however, it is difficult to make comparisons where the situations are almost similar. Finally, as the study make sincere attempt to highlight the problems mentioned above, it is extremely relevant and might make a substantial contribution by highlighting the plight of the working women who are higher educated, who are economically efficient, who are enough aware about their legal rights, may facing the problems. Hopefully, this research might make society more considerate towards such women.

### **1.1 8 Structure of the Thesis**

To achieving the already set objectives, the thesis has been organised in seven chapters as

#### **Chapter 1: Introduction**

The First chapter is a detailed discussion about the topic, the operational definitions of the terms used, hypotheses, and research questions have finalised in this chapter. Besides this, the chapter also discuss the detailed methodology, including the sample size, sampling methods, research tools and techniques, and variables used in the study.

#### **Chapter 2: Review of related literature**

Before conducting any research, it is essential to the review the available literature. To fill up the gap between these studies present research has undertaken. This chapter also explains the theoretical introduction of the problem. Hence, the different social, sociological and psychological perspectives related to the problem have been discussed in this chapter.

#### **Chapter 3: Socio-Demographic profile of working women in the selected districts**

The chapter is a division of two sections; the first section is a brief profile of the selected districts. The distributions of respondents based on age, demography, work sector, marital status, family type, and other independent variables of the study.

#### **Chapter 4: Socio-Psychological Problems of Married Working Women**

The present research based upon the socio-psychological problems of working women in the service sector, there is need to know the family and work conditions of working women in selected districts. To fulfil this purpose this chapter explores the socio-psychological problems of married working women in both districts. This chapter is totally based upon the primary study.

#### **Chapter 5: Socio-Psychological Problems of Unmarried Working Women**

This chapter explores the socio-psychological problems of unmarried working women in both districts. To find out the causes and reasons of these problems among unmarried working women field study has conducted among Mansa and Sri Muktsar Sahib districts. This chapter is also totally based upon the primary study.

#### **Chapter 6: Data Analysis and interpretation**

The chapter is based upon the analysis and interpretation of the raw data, collected from the field study. After tabulation of raw data, it has been analysed, interpreted in the sixth chapter. Data have been analysed through the medium of graphical representation, percentage distributions, and various statistical techniques.

#### **Chapter 7: Summary, findings and Conclusion**

On the basis of the analysis, the social and realistic interpretation has been highlighted in this chapter. The chapter also tries to summarises all the chapter and findings of the study. Apart from the above chapter scheme, appendices and list of references also attached at the end of the thesis. The structured interview schedules in two languages (English and Punjabi) have been attached before references. The list of references included web sources, reports, and other secondary sources (books, journal articles, working papers, and published-unpublished thesis).

## Chapter 2

### Review of Related Literature

It is essential to find out the research gap in the available sources of information. Review of available sources related to the problem provides a critical analysis of the available sources help to identify the research gaps. By reviewing the related literature, one can easily find out the significance of further research. It is also important for giving the new directions to future research.

Due to dual roles, work outside home, patriarchal setup and male dominance in each sphere creates an environment where women are facing continuous social issues, biasness, inequality and discrimination. It is a well-known fact that women want to perform their role sincerely and honestly. Still they are not getting equal attention like men. They are still sitting into the last row of progress. In our Indian society, it is just like a surprise when we see women as a bus conductor, driver and petrol pump workers. Women suffer greater subordination and deprivation both at workplace and in the society. Below mentioned empirical findings of various studies, throw light on the problems of working women.

#### I. Studies conducted outside India

**Mavric, Alp & Kunt (2017)** in their study titled as “Depression and Life Satisfaction among Employed and Unemployed Married Woman in Turkey: A Gender Based Research Conducted in a Traditional Society” that on the basis of gender roles women are discriminated in the division of labor that affects the mental health of women. The study tries to find out the level of depression and life satisfaction among married employed and unemployed women. This research has been conducted in Turkey by using quantitative methodology to find out the reasons of depression among employed and unemployed women. By using Satisfaction with Life Scale, and Beck Depression Inventory, the research revealed that there is a statistically significant relationship between depression and life satisfaction, and the level of depression among employed and unemployed women was significantly different.

**Temitope (2015)** in “Effect of stress and anxiety on general life satisfaction among working mothers in Ado-Ekiti, Ekiti State Nigeria” study examined the relationship

between stress, anxiety and life satisfaction among working mothers with the help of survey research. The results have been carried out with the help Perceived Stress Scale PSS, Hamilton Anxiety Rating Scale (HAM-A), The Satisfaction with Life Scale (SWLS) among one hundred working mothers working within Ado Ekiti, in Ekiti State. Results of the research revealed that there is a significant relationship between perceived stress and life satisfaction. The study concluded that due to dual roles working women have faced stress related issues. However, anxiety and life satisfaction among working women vary from individual to individual irrespective to their status.

A report published by **International Labor Organization** (2015) titled as “Women and the future of Work- Beijing +20 beyond” has been emphasized upon the negative repercussions of violence on the world of work. The report explained that in some cultures, threat of violence has been reason for limiting women to the home sphere. Violence in some service sector like as health, education and tourism has been a cause for concern in protecting these workers.

**Sultana et al. (2014)** examined the challenges women teachers are facing in balancing their profession and family responsibilities in the study titled as 'Women in the Teaching Profession: Impacts and Challenges'. Working women are contributing economically for improving the conditions of their families. Despite having a significant role towards the overall development of the family, women are facing number of challenges in balancing their professional and family life in Malaysia. Results revealed that working women are stressful due to imbalance among work, family and social life. Women teachers are facing the challenges as inability to spend quality time with family, heavy workload, stress, and work-family conflicts. The study recommended that workplace should implement family friendly policies that can supports working women in Malaysia.

**Sadiq and Ali** (2014) examine the psychological ill-being in married working women as a consequence of the dual responsibilities they pay at home and workplace in their study titled as “Dual Responsibility: A Contributing factor to contributing Psychological ill-being in married working women”. Sample of fifty married working women and fifty married non-working women in Karachi, Pakistan was compared for this purpose. Finding of the study reveals that owing to dual

responsibility married working women significantly reported more somatic complaints, social dysfunction, anger and hostility than married non-working women because of over-burden of dual responsibilities. Managing workplace and family problems, taking care of children, husbands and in-laws in the absence of insufficient time for taking rest are major issues of married working women with middle class socio-economic status. All these factors are playing dismal role in making them psychologically ill. Besides, psychological issues of married non-working women must be addressed in the context of household responsibilities they pay from dawn to dusk.

**Avais, Wassen and Shah (2014)** in their study titled as “A Case Study on Problems of Working Women in City Sukkur” find out the various types of problems related to their official and domestic sphere. The study was explorative in nature to investigate the problems of working women in city Sukkur. They identified maximum number of problems of working women they face from morning to evening. The study mainly highlighted that sexual harassment is a ground reality in working women of Sukkur and there is need for implementation of the legislation passed by government.

**Nawaz, Afzal & Shehzadi (2013)** in their study “Problems of formally employed women: a case study of Bahawalnagar, Pakistan” highlights the problems faced by working women in formal sector in Bahawalnagar. By using stratified random sampling method, data collected from four public sector departments like as police, nursing, teaching and college lecturers. The study also used a descriptive analysis method. The study mainly examines the social and domestic problems of formally employed women as well as verifies the behavior of family members and social circle of formally employed women towards their job in focused area. The study is limited to 100 sample size and formal sector only.

**Zhang (2010)** studied the sources of work stress among women academics in research universities of China. She examined that women academician faced more difficulties in fulfilling both academic work and family role.

**Zarra et al. (2010)**, this is another study, titled as “Occupational stress and family difficulties of working women” explored that there are many facets in working mother’s lives that subject to stresses. They deal with home and family issues as

well as job stress on a daily basis. Imbalance between work and family life arises due to a number of factors. Various factors appear to strengthen the brunt of pressure on women. Using correlation and regression analysis, results suggested that there was significant positive relationship between levels of occupational stress and family difficulties in working women.

A study by **Araki et al** (1999) "Psychosomatic Symptoms of Japanese Working Women and their need for Stress Management" has discovered that Japanese female workers reported high rates of complaints of eye discomfort, fatigue, headache and menstrual pain. These symptoms were the result of depression or irritability. Female workers in the above 30 years' age group found their children in determine their health status. Only 22% respondents demand for mental health management (MHM) from doctors and nurses. The study revealed that majority of Japanese female worker's health status was good and the disease rate among female workers was low.

## **II. Studies conducted in India**

**Manisha and Singh** (2016) in their study titled as "problems faced by working women in banking sector" examined and compared the situations of working women in government and private banking sector. The empirical research on 71 respondents from Sonepat district revealed that unmarried working women are facing less number of problems as compared to married working women. More number of working women are working in the private banking sector as compared to government sector in the said district.

**Kumar** (2016) in his study "Health and Well Being of Working Women: A Socio-psychological Study" carried a primary survey of 600-700 working women of organized sector and 600-700 working women of unorganized sector of Hyderabad-Karnataka region. The primary objectives of the study were to highlight the working conditions of working women that may create the ill health of working women. The awareness among working women for regular medical check-up, to find out the particular psychological and physical health problems of working women is lacking. The study discovered that even though working women are economically secured but they are negligent towards their own health due to lack of time for self at different ages.



**Kundaragi and Kadakol (2015)** in their study “Work stress of women employee: A literature review” revealed the theoretical form of stress. Eustress and distress are the two types of stress. If someone views a situation positively he or she can cope with any situation. Stress in negative sense becomes the reason of distress. The environment, social physiological stressors and thoughts are the main sources of stress. Women employee can do the work enthusiastically when they take stress positively. The unreasonable demands of others can create a situation where women employee take stress in negative manners, and the distress among them affects their mood, activity and daily routine.

**Suman and Chatterjee (2015)** in their research article titled as “psychological and physical well-being in working women” compared the health status of working and non-working women by using standard short form SF-36 questionnaire. The study highlights that if the work pressure on working women reduces then it will be automatically good for psychological well-being of working women. The study compared the housewives with working women and revealed that because of less physical functioning and role limitations, housewives faced less number of problems as compared to working women.

**Maurya and Agarwal (2015)** in their study “factors affecting stress and well-being of women employee” proposed a theoretical formation that encourages the well-being of women employees. The research explored the literature and pointed out that the well-being of female workers at work should not be neglected. The work conditions should be according to the wellness of female employees. The overall performance and quality of work of the employee demonstrates the well-being of the employee. The good well-being of female employees increased the turnover and performance of the institutions.

**Krishnan (2014)** tries to analyses the mental and physical stress among working women and the various factors that contribute to stress in the study titled as “Factors causing stress among working women and strategies to cope up”. The study was conducted among 100 working women from different sectors in Bangalore city on the basis of stratified random sampling methods. The study reveals that multiple role demands and conflicting expectations create an environment of work pressure. Multitasking creates an environment of stress for

women where they have to perform extra economic roles as well as the same household roles and responsibilities.

**Joshi et al. (2014)** examine the stress of working women in education field in their study “stress due to dual role of working women”. The study utilizes the sample of 50 Assistant Professors of different streams of Bhilai Mahila Mahavidyalaya Hospital Sector, Bhilai. By using self-designed questionnaire, the study revealed that excessive work was the main reason for the increasing rate of stress among working women. Over expectations and over burden of responsibilities made them anxious and depressed. They have to act, react and perform according to the role demands, they cannot say no to their families and office authorities.

**Nagaich and Sharma (2014)** in their study titled as “Is Literacy a Cause of increase in Women Work Participation in Punjab (India): A Regional Analysis?” studied education as a determiner of work participation rate of women in Indian Punjab. The study is based on the hypothesis of increasing women work participation rate with increase in literacy rate. The correlation matrix between Work Participation and Literacy rate improvement does not show significant relation. The major finding of this study was that the work participation rate of women is not increasing with the rise in level of education. There was no single district in Punjab with higher work participation rate of women as compared to the male. The study recommended that increase in high-level education and vocational training is necessary for women workers. Women should be given autonomy and freedom to move to join self-help groups that affect their ability to access resources and improve productivity. It is necessary to recognize the productive work done by the women. The reduction of the discrimination against them can be possible when legislations on equal pay and equal job opportunities can easily available for them.

**Babu& Vembu (2014)** in their work “occupational stress experienced by women employees in banking sector” explained the effect of stress over the experience of working women in banking sector in Thiruvavarur district of Tamilnadu. The physical and psychological stress among the workers not only affects their health but also affects the performance and financial growth of the institutions. Stresses among the employees create an environment where their progress is stunned by

absenteeism and they lose their focus on work. Employees under stress faced immediate challenges in their psychological health as irritation, bad mood, less interest in work, tension, troublesome relationship with colleagues etc. The study highlighted the three level workplace stress as individual level, group level and organizational level. The researchers concluded that in public sector for the bank employees, the main stress elements are poor work conditions, work overload, lack of social support, poor work relationship and less participation in decision-making and technological changes in the organization.

**Gupta** (2014) in her study “Socio-Economic Conditions of Working Women in India- with special references to Muzzaffarnagar district, U.P.” explored the socio-economic conditions of urban working women in India. The study points out that woman face various type of harassment created by men either at home or in the work place. The urban working women emerging as an indication of development in the country still much has needed to do in this regard. Although working women earns for their natal before marriage and for their in-law’s family after marriage, yet they did not have any power to decision making or allowed for taking any decision independently. Some major issues that working women are facing like transportation problem, not getting a job of their own interest, wages discrimination and inferiority complex faced by Muzzaffarnagar district have been focused through this study.

**Rani** (2013) in her study titled “Marital Adjustment Problems of Working and Non-Working Women in contrast to their Husband” aimed at finding out marital adjustment problems faced by non-working women and working women teachers of Bahadurgarh city. A sample of 80 women (40 working and 40 non-working women) collected for this purpose through randomly selection. The result revealed that non-working wives face more marital adjustment problems in comparisons to their partners. Working women teachers faced marital adjustment problems in a greater degree to that of non-working women. Working women because of added responsibilities of job may suffer from more severe causes of maladjustment at home or in the office. They cannot give proper attention to their marital lives and this cause marital mal adjustment.

**Priya (2013)** in her study titled as “a study on job stress of women employees in IT and ITeS industries, Tamilnadu” utilized the sample of 384 respondents to analyze the impact of job stress on physical and psychological well-being of women employees. Job insecurity, unreasonable demands, less inter-personal communication between employer and employees, long work hours, not adequate time for family, role demands at home and work sphere are the causes behind work place stress among working women. The study revealed that meeting deadlines and job insecurity are the main reason of stress among working women. Working women in IT and ITeS industries are facing more psychological stress. By getting support from management working women can reduce their job stress.

**Nagaraju and Nandini (2013)** in their study “Stress in women employees: a study on influence of age (with reference to insurance sector)” analyses the occupational stress among women employees of insurance industry. The study tries to measure the influence of age factor on occupational stress. With the use of random sampling method, data has been collected from 100 respondents who are working in the insurance sector. The questionnaire prepared for measuring the stress and satisfaction level of working women in insurance industry. Results discovered that role isolation, some demographic variables influence the level of stress among working women. In the insurance industry, targets are unrealistic and unattainable, and demands long hours. The long hours of fieldwork pressurized the employees to do over time that affects their family life, mental health and work capacity. By the use of meditation, physical work, exercise and morning walk employees can manage their mental health status.

**Gobalakrishnan and Gandhi (2013)** in their study “Working Women and their problems in daily life: A Sociological Analysis” conducted a survey on the women who are working in the colleges in Triuvannamalai District to find out their daily life’s problems. The study conducted on 50 respondents selected by using purposive sampling methods and their responses collected with the help of interview schedule. Even though most (72%) of the respondent are living in the joint family but they are expressing the problems like anxiety, depression and inferiority complex in their daily life. The economic condition of the family pushes them to go for work but nobody supports them in the family matters.

In another study, **Nisa (2013)** highlighted the triple role of working women, as house-wives, mothers and workers. This study titled as “Time constraint of Working Mothers- a Sociological study” attempts to examine the relationship between working mothers work status and family environment and its consequential effects on the adjustment of their children. Majority of the respondents (96%) confessed that they did not get sufficient time to spend with their children, even when they returned from their office majority of respondents (94%) were not in a position to attend their children. The analysis revealed that mother’s presence is necessary for child’s physical as well as mental development and in her absence the problems are inevitable.

**Dashora (2013)** in her study “Problems faced by Working Women in India” highlighted the various problems faced by working women in India. Working women are subject to mental and sexual harassment at the workplace, face biasness in salary, skills and technical efficiency. Public transport system, unwanted attention of the colleagues and boss attribute to sexual favors. The psychological pressure created from all this leads a situation where working women are unable to pursue her job. The traditional way of thinking men as the breadwinner and women as exclusively meant for household tasks, continuously creates hurdles for the working women.

**Kwatra, Kaur, & Raghubansi (2012)** in their study titled as “Psycho-Physiological Problems among dual career women: A cause of stress” examined the physical and psychological stress among the working women. Working women have to bear double pressure created by multiple roles, which may badly affect their job performance too. The study focuses upon the role stress created by conflict between work and non-work activities. The study had been examined parameters like as blood pressure, pulse pressure, heart rate, respiration rate and temperature to measure the psychological and physical condition of the population. The study concluded that stress depends a lot upon the perception of a situation. There is need of a sense of confidence and awareness among the people so that they improve their work efficiency.

**Raghunath (2012)** in his work titled as “Mental health of middle aged working women” assessed the mental health of middle-aged working women. In the middle

age, social, psychological and biological changes affect the dual roles of working women. The middle age brings fear, tension, anxiety, menopause, loss of memory with it. The study consisted sample size of 60 women with the help of quota sampling method. Results revealed that 92% of middle-aged working women are facing mental health related issues. The study suggested that coping strategies should be modified for the welfare of the middle-aged working women.

**Mankani & Yenagi (2012)** in their work “comparative study of mental health of working and non-working women” conducted a primary survey to assess the mental health of working women. The study consisted to 90 working and 90 non-working women from Dharwad district of Karnataka. The results revealed that the working women had better mental health as compared to non-working women. Housewives in rural areas had better mental health as compared to farm women. The demographic factors have a positive and significant relationship with the mental health of working women.

**Dudhatra and Jogsan (2012)** in their work “Mental Health and Depression among Working and Non-Working Women” found out the mean differences between working and non-working women in mental health and depression. For this purpose, data had been collected from 80 women. The study concluded that there is a significant difference between the mental health and depression among working and non-working women. The study indicates that working women are more depressed and mentally disturbed as compare to non-working women. They have more work pressure and more responsibilities as compared to non-working women.

**Tripathi and Bhattacharjee (2012)** in their study titled as “A Study on Psychological Stress of Working Women” examined the root causes of the existing problems faced by the working women. It also aimed at finding feasible solutions that have been practiced elsewhere and needs to be adopted at other forms. The study is based upon the explorative research on the concerned areas related to working women and the stress levels that are constantly being felt by them. The research reveals that the impact of full time working mothers on children’s education are similar to the growing up in a single parent family. The findings of the study are Working Women feel more stress than working men.

**Goyal and Parkash (2011)** examined the problems of women entrepreneurship in their study “Women Entrepreneurship in India- Problems and prospects”. The study highlights that the educated women of India have to go a long run for achieving their equality in Indian society. The study evaluates the factors that are responsible for the encouragement of women to become entrepreneurs. Major reasons as Male-Chauvinism, patriarchal thinking and lack of confidence are the main obstacles in the path of women. The out dated thinking and social pressure discourage women to go forward in the field of entrepreneurship. Indian women give more emphasis to family ties and responsibilities. Besides this, Indian Constitution provides the equal rights to women. The governmental sponsored activities have only benefited just a small section of educated women and the need of the hour is to bring awareness among all the other sections too. Highly educated, professionally qualified and technically sound should be encouraged for managing their own business.

**Poduval & Poduval (2009)** in their study “Working Mothers: How Much Working, How Much Mothers, And Where is the Womanhood?” has revealed that a working mother with good fortune can balance her motherhood with her career. With balancing work and motherhood, she can get economic independence while raising a child. With the help of society and family a woman can easily balance the work with motherhood. The study focuses upon the idea that there are many stressors and many rewards a working mother can get by while balancing career with motherhood. Lack of time, strained sexual relationships, a feeling of guilt, and fatigue are the major stressors of working mothers.

**Narayanan (2008)** in her work titled as “Employment Guarantee, Women’s Work and Child Care” highlights the need of childcare facilities at the work sphere for working women. The study covered 11 villages of Viluppuram district of Tamil Nadu. Despite the beneficial role of NREGA in the life of working women from these villages, working mothers of younger children are facing problems related to childcare. 70% working women said that they are facing problems due to lack of childcare facilities at worksites. Given the rise in crimes against children and with little or no support from in laws, working mothers want to keep an eye on their children; they want to bring their children with them at worksites. In most cases,

their siblings, relatives, neighbors, looked after children. There were even cases where babies under one-year-old were left at home unattended.

**Aujla & Aujla (2006)** in the study titled as “Physiological and Psychological Stressors among Working and NonWorking Women” examined the problems of working women in Ludhiana city of Punjab. For this purpose had been data collected from 75 working and 75 non-working women. Results indicated that common factors of stress both in categories were unfinished tasks, compulsion of doing disliked activities, death of close relative, improper sleep. In working women, “stressors were pleasing others and over burden of work, whereas in non-working women stressors were wrong working posture and non-involvement in decision making by family”. The study indicates that working women were more stressed as compared to non-working women in Ludhiana city.

**Pandey & Singh (2005)** in their work titled as “Women in Call Centres” explained the conditions of working women in call centres. In call centres, working women are participating at odd work hours (night shifts). These odd work timings affect the social as well as psychological life of working women from call centres. Odd work hours at call centres affect the mental and physical health of working women. Working hours of call centres are not suitable for working women from the safety point of view. To find out the work and familial issues, data had been collected from 100 respondents. The results of the study revealed that there was no balance between the work and family life of working women from call centres. Families of these working women are adjusting with their odd work hours.

**Kaur et al. (1997)** in their study “Psycho-Social Problems of Women Teachers in Schools and Colleges of Punjab” find out the psychological and social problems with the help of variables named institution, age and area in the state of Punjab. Out of the sample of 1000 respondents, results revealed that there is a significant difference between the psycho-social problems of school and college women teachers in Punjab, but there is not any significance difference between rural and urban college teachers. By the passage of time, women have better understanding of one’s family life career and aging parents. This is because the more one stays at a position, the more one grows older, and the better one learns to cope up with the psycho-social problems.



**Mani (1987)** in "Working Mothers in Madras city" studied the problems of working women of varied socio-economic and cultural backgrounds. The study highlighted that majority (80%) husbands expected their wives to handover the complete salary to them. 62 % husbands insisted that their wives should be at home between 5:30 and 6:00 p.m. Further the study revealed that 49 % women also felt that their first priority was only home and they did not like to stay in the office after 5:00 p.m., at any cost.

**Gupta (1979)** examined the job satisfaction among women employees, by carried out a study titled as "a study of job satisfaction among women workers". The study highlighted the attitude of women employee towards job, and the problems they encountered in their working life. She conducted a study on 300 educated working women from four professions as; teaching, clerical, medical and nursing from Visakhapatnam district. Results of this study revealed that 66.66 (more than 60 %) respondents were satisfied from their present jobs. Less than 10 % working women are not satisfied from their jobs. Same number of respondents as more than 60% enjoyed doing their work, and less than 10% did not enjoy their work. However, 29.33% expressed a desire to leave the job if they had enough money. 31.33% said they would definitely not change their employment, 26.67% said they would change their employment if the new job generated more salary.

**Cooke and Rousseau (1984)** explained the relationship between family role and work role expectations and stress and strain. For this purpose, data had been collected through the medium of questionnaire and interview method from 200 elementary and high school teachers (21-55 years). Results are consistent with role theory's prediction that multiple could lead to stressors and family role were related to strain by interaction with work role expectations so that the relation between these expectations and work overload is progressively greater for single teachers, those who were married and those who have children. Several studies have shown that work and family workload impose negative effect on individual mentality and physiology. Studies have shown that women report higher level of stress as compare to their counterparts.

**Carole K. Holahan (1983)** in the "Relationship between Information Search in the Childbearing Decision and Life Satisfaction for Parents and Nonparents" article

reveals that childless women have much higher life satisfaction than women with children. Women who consciously decided not to have children overall had very high life satisfaction. From the study, it was found that most of the life satisfaction came from careers instead of children. On the other hand, women who did have children had high life satisfaction, which depended on the reasons and decision making for having children. These are just generalizations and life satisfaction comes from many different sources, which are unique and different for every person. Life satisfaction can shift all of the time from events, situations, family and friend implications and many different things that all must be taken into consideration.

### **Work and Family Life Balance:**

**Lakshmi &Gopinath (2013)** in their study “Work-Life Balance of women Employees with reference to teaching faculties” analyzed that work and family life balance for women employees have become an important issue because of changed situation in the family from single earner to double earner. For the betterment of family, women share the responsibility of earning. They have to perform as professionals and are expected to be excellent care providers in their personal life. Work life and family life balance means the capacity to schedule the hours of professional and personal life so as to lead a healthy and peaceful life. When a woman achieves a successful work-life balance, she has job satisfaction, becomes highly committed and productive, and succeeds in her career. They are being challenged by the demands of their institutions versus the commitment of their home. Family and work conflicts are more likely to apply negative influences in the family domain, resulting in lower life satisfaction and greater internal conflict within the family. Work and family have increasingly become adversary spheres; both are equally demanding energy and time; both are equally responsible for work-life and family life conflicts

**Shiva (2013)** in “A Study on work Balance and challenges faced by Working Women in India” explained the challenges faced by working women to balance their work and family life. The study has been based upon the primary survey collected from the 200 career-working women in Kerala, India. The study reveals that there is work-family conflict and organizational dissatisfaction among working

women in Kerala. The overall conclusion is that long-term exposure of workers to excessive work hours and high levels of work-to-family interference elevates their risk of mental and physical health problems. Moreover, it is clear from the research that solutions to these potential problems must address workload and job demands, employee choice and flexibility in work hours and arrangements, organizational cultures, and the behaviors of managers at all levels. From this research, it is understood that women faced several challenges to balance work and family. Both private and public sector has to reframe the policies in order to balance family life and work life of working women.

**Kumari K.T. and Devi V.R.** (2015) in their study titled as “A study on work-life balance of women employees in selected service sectors” examined the work-life balance of women employees in various sectors like banking, insurance, IT, BPO, health care and education sector in Bangalore city. The study aimed to examine the work-life balance of women employees and analyzed various factors affecting work-life balance. Study had drawn sample of 360 women from various sectors. Data was collected with the help of structured questionnaire and data revealed that the levels of work life balance of women employees in selected service sectors of the study are significantly different. It is the joint responsibility of the employer and the employees to ensure strong work-life balance that can bring in fruitful results to organization as well as employees also.

The study of **Yadav and Dabhade** (2014) was aimed to study the working environment and women’s perception about the work life balance and job satisfaction, who were working in banking and education sector in Bhopal. The study titled as “Work Life Balance and Job Satisfaction among the Working Women of Banking and Education Sector-A Comparative Study” suggested that work life balance could be achieved by the factors responsible for job satisfaction such as supportive colleagues, supportive working conditions, mentally challenging work, equitable rewards and employee oriented policies etc. Utilization management skills will enable you to job satisfaction and balance between work and home life.

**Delina and Raya** (2013) in their study “A study of work life balance in working women” explained that achievement of work life balance is a necessity for working

women to have a good quality of life. This study is basically for assessing the prevalence of work life among married working women and to discuss the problems married working women faced these days to balance their work and family life. The study was conducted among the married working women of Pondicherry. Sample of 180 married working women was selected from academic, IT and Health care sectors. Data revealed that majority of the respondents are not successful in striking balance between their personal and professional life.

**Bhandari and Soni (2015)** in the study “Impact of Gender, Age and Work Experience on Satisfaction towards Work Life Balance” examined the impact of gender, age and work experience on satisfaction towards work life balance. The purpose of the study was to analyze the impact of demographic variables on work life balance, for this purpose data had been collected from Bank of Baroda, Udaipur. Study revealed that demographic variable like gender has significant impact on satisfaction towards work life balance so work life balance policy should be impoverished for betterment of employees and employers.

**Gary L. Bowen (1988)** discussed family life satisfaction in his study, "Family Life Satisfaction: A Value Based Approach". The study revealed that family life satisfaction is empowers by the competency of family members through mutual realization of their family related values. In family life, one can easily get satisfaction through the medium of communication with each other's. Family provides the ideal outlook and understanding each other's importance. “Greater life satisfaction within a family increases through communication and understanding each member's attitudes and perceptions.” Decision making process within family affects the satisfaction level of the family members.

### **Conclusion drawn from literature review**

The empirical studies conducted outside India as a study by Yoko Araki et al (2007), Sadiq and Ali (2014), Zhang (2010), Zarra et.al (2010), Avais, Wassen and Shah (2014), Mavric, Alp & Kunt (2017), Temitope (2015), Sultana et al. (2014), Nawaz, Afzal and Shehzadi (2013) highlighted the psychological aspect of the problems of working women. These empirical studies also analyzed the life satisfaction level of working women. The empirical studies conducted in India

focused on the stress level among working women, work roles issues of working women, and dual role challenges.

### **Research Gap**

After reviewing the available literature, it is found that various studies have been conducted on working women, however, their focus is on the working conditions and covers issues such as sexual harassment at workplace, problems to manage household and office responsibilities, wage discrimination and women's situation in labor sector etc. Still there are various types of issues that woman have to face throughout her work life and home life. These issues create an environment of pressure for working women. A married working woman has to perform the role of a care provider to the children and the aged which predominantly requires physical labor. Balancing acts as a working woman and a wife, means they have to perform a dual responsibility. On the other hand, single or unmarried working women have to cope-up with the societal and cultural pressure. To balance the dual pressure of work at home and work sphere, women faced various psychological, social and physical problems. It is from here that various social, physical and psychological problems emerge and affect the working capacities of women in household as well as in workplace. Modern women have the dual responsibilities of concentrating on the family as well as at work, balancing between home and workplace. Therefore, the problems of the working women are manifold and multidimensional.

From a psychological perspective, there are limited studies that emphasis upon the tension, stress, anxiety, overburdens, maternity issues and mental problems of working women. The present study is a humble attempt to find out the socio-psychological problems of educated working women who are working in service sector either in public or private, either in rural areas or urban areas in Mansa and Sri Muktsar Sahib Districts of Punjab.

### **THEORETICAL ORIENTATION OF THE PROBLEM**

There are various theoretical approaches from sociological, physiological and psychological subjects that examine the reasons behind the problems of working women in different ways. These perspectives are directly and indirectly related to work and family life. There are various studies that examined the linkages between

work and family experiences and the psychological dynamics that influence these links.

### **1. Functional Perspective:**

This perspective is mainly based on the works of Emile Durkheim, Talcott Parsons, Robert Merton, and Herbert Spencer. According to this perspective, society is a system of interconnected parts. These parts work together in harmony to maintain a state of balance as well as social equilibrium for the whole. Each part of the society interconnected with each other's and influence each other's. Work provides an important functional role. Work provides the incomes that fulfil their essential needs. It also provides an overall identity to human beings. If one can enjoy his or her work role, the job/work can give a sense of self-esteem, self-confidence and self-fulfilment. The good work environment can also play a role of a better friendship sphere among workers. "Many people have friends and acquaintances whom they met at their workplaces or at least through their work" (McGuire, 2007). Structural functionalism believes in the idea of parting productive and emotional life, the theory believes in fundamental separation between family and work life.

### **2. Conflict perspectives:**

Karl Marx has given this perspective through the economic development of society. This perspective has been divided into have's and have-not's. Conflict theorists point out that sometimes workplace provides the setting for sexual harassment. Work can bring on the basis of distress to those workers who are the victims of sexual harassment at the workplace. Although work provides many economic and social benefits to the workers as functionalist's perception, yet work alienated the workers having job dissatisfaction. The workplace environment and the treatment at workplace affect the workers. This perspective was totally contradicted to the functional perception. Studies by Greenhaus and Beutall (1985) identified the work-family conflicts and explained three types of work-family conflict as time-based, strain based and behaviour based. The conflict also occurs when the professional work demands make it difficult for the women to give more time i.e. beyond the office hours. The conflict perspective proposes the idea that

high level of demands from both domains as work and family made some overload and conflicts among individuals (Guest, 2002).

### **3. Spillover perspective:**

It refers to the effects of work and family life on one another that generate similarities between the two domains. These similarities among workers affect their work and family life, values, skills and their overt behaviour. There are two versions of spillover as positive and negative. The first version of spillover explained the positive association between job and family satisfaction, and between work and family values. Satisfaction in one domain may bring along satisfaction in another domain. The second version of spillover refers that problems in one domain may bring along the same emotion into another domain. Various studies have examined the spillover of mood, behaviour, values, and skills from one role to another (Edwards & Rothbard 2000). William and Alliger (1994) in their study of mood-related spillover on a daily basis revealed that working parents were more likely to bring work-related emotions home more than they were to transfer family related emotions to the workplace. Spillover in one domain can influence the other domain in either a positive or a negative way. Positive spill-over brings the satisfaction and achievement of one domain in another domain; in negative spill-over difficulties and depression of one domain may bring the same emotions in another domain (Edwards and Rothbard, 2000; Xu, 2009; Kumar and Janakiram, 2017).

### **4. Compensation theory:**

It proposes that the worker tries to compensate for lack of satisfaction in one role by trying to find more satisfaction in another role (Lambert, 1990; Rincy and Panchanatham, 2014). The theory also proposed that the workplace and family are part of the same environment. Work and family life have a compensating effect on each other. Two forms of compensation have been distinguished; firstly, a person may decrease his/her involvement from the dissatisfying domain (work/family) and increase his/her involvement in the satisfying domain. Involvement here denotes as perceived importance, time spent and attention devoted. Hence, in this type of compensation, a worker (he/she) can reallocate the importance, time and attention from a dissatisfying domain to satisfying domain.

Secondly, a person can respond to dissatisfaction in one domain by pursuing rewards in other domain. Rewards here denote the experiences that can fulfil the desires of a person and by doing so he/she can increase satisfaction. This form of compensation has been divided into two types - supplement and reactive compensation. Supplemental compensation occurs when positive experiences are insufficient in one domain and are sought in other domain. Reactive compensation occurs when undesirable experiences in one domain are redressed by an individual's seeking contrasting experiences in another domain (Edwards and Rothbard, 2000).

### **5. Segmentation:**

It refers to the separation of work and family domains. This perspective is based upon the idea of natural division of work and family, and these two domains do not affect one another. Work and family both are separate entities, have not any interference and influence on each other's (Edwards and Rothbard, 2000; Lambert, 1990). Piotrkowski (1979) explained that segmentation is a process where a worker (he/she) suppresses his/her thoughts, feelings and behaviour of one domain while participating in another domain. This process is also viewed as a method of coping stress where one can easily and actively maintain a boundary between work and family. Boundary theory (Ashforth et. Al, 2000) and border theory (Clark, 2000) also defined as a way to create and maintain a boundary/border for maintaining the work and family life separately. These theories demarcate the work and family life in the form of physical, temporal and psychological boundaries (Pradhan, 2016).

### **6. Social Identity theory**

The theory is based on the idea of self-concept and group behaviour. Social institutions and social structure is based on the roles, relationships and responsibilities. People work according to their roles within institutions and social setup. As a social being, everyone plays multiple roles at the same time. Social identity and expectations are directly related to these roles. "Identities are differentiated according to their importance for defining oneself. There is an assumption that roles and identities are hierarchically organized. According to the importance, identities are hierarchically organized from top to the bottom level. On



the basis of these identities, every individual conceptualizes self as well as his/her behaviour towards others (Burke and Reitzes, 1981; Rincy and Panchanatham, 2014).

## **7. Role Theory:**

Role theory is one of the most interesting theories linking individual behaviour with social structure. The founders of this theory are Ralph Linton in Sociology and George Herbert Mead in Social Psychology. According to this perspective, individuals as members of society have different social positions (status) and they take different roles associated with position to perform social actions (Linton 1936). Role theory emphasizes that most of the observable day to day social behaviour is simply people carrying out their roles.

Social roles have been understood through various sociological approaches including functional, symbolic interactionist, structural, organizational and Cognitive role theory (Biddle 1986). Some of the approaches are as follows:

1. Functional approach: This approach emphasises role as an essential part of social system. Individuals while taking social action assumes a role which is culturally oriented (Parsons 1951). Culture defines what is an appropriate behaviour for a particular social position. Individuals assuming a social role are constrained into following the expected behaviour through the system of rewards and sanctions. It is through this system, individual behaviour is regulated and society functions optimally as individuals know what to expect from a particular social role.
2. Interactionist approach: This approach does not take roles as fixed or pre-prescribed but something that is negotiated during the social interactions. Individuals take up and act social roles during interaction similar to the actors on the Stage (Goffman, 1959). Moreover individuals also take the role of others to anticipate the actions of others in interaction (Turner, 1956).

## **Summary**

After going through the existing literature and theories on the problems of working women, it is clear that these researchers have either ignored the all aspects

related to the problems of working women or considered these problems from only limited perspectives. The problems of working women are familial, social, psychological as well as physiological that affects their family, life and work relationships. The present research tries to highlight the familial, social, psychological and work related problems in the selected districts of Punjab. The next chapter explains the universe of the study while focusing on the socio-demographic profiles of the respondents.

## **Chapter 3**

### **Socio-Demographic Profile of Working Women in the Selected Districts**

#### **Universe of the Study**

India, as an important part of south Asian region, is the 2<sup>nd</sup> populous and 7<sup>th</sup> largest country of the world India comprises 29 states and 6 union territories, in which Punjab is one among the northern states. As per census 1971, Punjab state has 11 districts that are now double in number (22) after census 2011. As per census 2011, the literacy rate of Punjab state has improved and figured as 75.8%.

The present research revolves around the two districts of Punjab state: Mansa and Sri Muktsar Sahib. Both the districts are from Malwa region of Punjab. The population is mainly Punjabi speaking with Malwai dialect. These districts are at the lowest (Mansa) and Second lowest level (Sri Muktsar Sahib) in literacy rate of Punjab state. Both the districts have agrarian type of economy.

Due to increasing number of educational and technical institutions, population is increasingly getting formal education. Women from the both districts are newly entering to the world of paid economy. They are just second or third generation employer of paid economy. As they are newly entered into the world of paid work economy, they have lot more challenges, issues and problems as compared to the other parts of the state. They are juggling between work, family and economy.

#### **1. District Mansa**

Mansa is a part of Malwa region, located at southern part of Punjab. The present area of Mansa was formally the part of Bathinda district. Mansa became as a district of Punjab state in 1992. The district shares its boundary with Sangrur, Barnala and Bathinda. The district is located in the cotton belt area and placed at the lowest ladder in the literacy rate. The district has the largest Thermal Power Plant of Punjab; this plant has capacity to produce 1980 MW of electricity. Although the district has a long list of schools, colleges, hospitals, dispensaries, technical colleges but still the area required more attention and progress in

education field. Mansa district has an average literacy rate of 61.83%, in which male literacy contributed to 67.31% and female literacy is 55.68 % (Data fact book Mansa, 2017, p.6).

Although, women from the area are less aware about their educational rights, still girls from urban area and educated families are getting higher and technical knowledge. Working women who are working in private sectors of education, health and banking are mostly from the Mansa area. In public sector banking, women from other states of India are also working in the district.

**Table: 3.1 (a)**  
**Administrative setup of Mansa district**

<b>Tehsils</b>	<b>No of Villages</b>	<b>Blocks</b>	<b>Population</b>
I. Mansa	83	I. Mansa	82,956
		II. Bhikhi	15,078
II. Budhlada	87	I. Budhlada	26,172
II. Sardulgarh	70	I. Sardulgarh	16,315
		II. Jhunir	6,289

Source: District Census handbook, Mansa

Above mentioned table depicts the picture of administrative setup of the district based on tehsils, blocks, villages and population-wise data (compiled through administrative setup). Although, Mansa is least developed district of Punjab, yet the record number of development plans and policies are contributing in the continuous progress of the district. The female literacy rate in Mansa (block-wise) explains the status of women within the district. In Punjab, on the basis of area, Mansa district has placed at 13<sup>th</sup> rank and on the basis of population the district has 15<sup>th</sup> rank. The district has 7, 69,751 populations in total, out of which 3, 61,019 are females. On the basis of population, Mansa tehsil is the most populous and Sardulgarh is the least populous tehsil of the district. Only 21.3% population of Mansa is urban, the sex-ratio of the district is lower than Punjab state. As per census 2011, the district has 77.7% Sikhs, 20.3% Hindus, 0.6% Christians, 1.3% Muslims, 0.2% Jains and 0.1% other religions (District Census handbook Mansa, 2016, p.41).

- **Bhikhi**, a block in the Mansa district, has an average 53% of male literacy rate and 48% female literacy rate.
- **Sardulgarh**: Sardulgarh earlier known as Rori Dhudal, this tehsil was the favorite hunting spot for prince of Patiala Sardul Singh, later this place has named as Sardulgarh. This block and town has an average male literacy rate of 65% and female literacy in the area is 61%.
- **Jhunir**: Male literacy rate in Jhunir block is 50%, female literacy rate in the block is 44%.
- **Budhlada**: Budhlada town in the district was the part of Kaithal state. The town got its name from two Khatri brothers named as Budha and Ladha (Punjab district fact book Mansa district, 2017). This block of Mansa has the highest literacy rate among all blocks, it has 80.2% literacy rate with female literacy rate 75.1%.

## 2 District Sri Muktsar Sahib

Sri Muktsar Sahib, earlier known as “*Khidraane Di Dhaab*”, an area related to the Sikh history. Sri Muktsar Sahib formed as a district in 1995 and named as Muktsar (Census of India 2011, p.3). In 2012, the district as well as city was renamed as Sri Muktsar Sahib (Punjab District Fact book Muktsar, 2017, p.5). Among the 22 districts of Indian Punjab, Sri Muktsar Sahib is also a part of Malwa region, in terms of population the district has 14<sup>th</sup> largest place in the state. The district shares its boundary with Fazilka, Faridkot, Abohar and Bathinda.

According to the Census 2011, Sri Muktsar Sahib has 902702 populations from which 70.81% of Sikh, 28.26% of Hindu and 0.93 % others are living in the district (Census of India, 2011). The district has 895:1000 sex-ratio and 65.81% literacy rate (Census of India, 2011). Sri Muktsar Sahib has a long list of colleges including educational, engineering and dental colleges, regional Centre of Punjab University and a number of schools. The district has 65.81% literacy rate that includes 71.76% literate males and 59.24% literate females (Punjab District Fact book Muktsar, 2017, p.6). The district is dependent heavily on agricultural economy. On the basis of area, the district placed at 11<sup>th</sup> position in the state. The district is

connected with Sikh history and division of 3 tehsils, 4 sub-tehsils, 234 villages, 4 blocks and, 4 Municipal councils.

**Table: 3.1 (b)**  
**Administrative setup of Sri Muktsar Sahib District**

Tehsils	Population	No of Villages	Sub-Tehsils	Blocks
Malout	3,02,424	101	Lambi	Malout
				Lambi
Sri Muktsar Sahib	2,69,951	89	Lakhewali	Sri Muktsar Sahib
			Bariwala	
Gidderbaha	2,05,118	44	Doda	Kotbhai

Source: Sri Muktsar Sahib District Administration

- **Malout:** The literacy rate of Malout is 77.2% that is higher as compared to 65.8% of Muktsar district. The female literacy rate is 63.2% in Malout.
- **Gidderbaha:** The literacy rate of Gidderbaha is 75.2% and the female literacy rate is 61.2%.

Primary data has been collected block-wise from both districts. The urban areas include the tehsils, cities and towns of the said districts. Data collected from these urban areas on the basis of the availability of educational, health and banking institutions. The rural areas have been decided according to the blocks and population size of the area. During data collection primarily the attention has been paid on the availability of Banks, Educational and Health institutions in the visited rural areas. The distribution of data from urban areas have been described in the following table;

**Table 3.1 (c)**  
**District & Block-wise distribution of respondents (Urban)**

<b>Mansa</b>				
<b>Blocks</b>	<b>Education</b>	<b>Health</b>	<b>Banking</b>	<b>Total</b>
Mansa	24 (37%)	30(47%)	40(63%)	94
Sardulgarh	17 (27%)	19(30%)	14(22%)	50
Bhikhi	5 (8%)	6(9%)	6(9%)	17
Jhunir	7 (11%)	2(3%)	4(6%)	13
Budhlada	11 (17%)	7(11%)	0	18
<b>Total</b>	<b>64</b>	<b>64</b>	<b>64</b>	<b>192</b>
<b>Sri Muktsar Sahib</b>				
<b>Blocks</b>	<b>Education</b>	<b>Health</b>	<b>Banking</b>	<b>Total</b>
Muktsar	39 (61%)	39(61%)	35(55%)	113
Malout	18 (28%)	13(20%)	13(20%)	44
Gidderbaha	7(11%)	12(19%)	16(25%)	35
<b>Total</b>	<b>64</b>	<b>64</b>	<b>64</b>	<b>192</b>
<b>Grand total</b>				<b>384</b>

Source: primary survey 2016-17

Table 3.1 (c) clarifies the data collected from each block in urban sphere. Mansa is a division of 5 blocks on the other hand Sri Muktsar sahib is a division of 3 blocks. These blocks represent the urban areas of districts. Besides this, small towns are also the part of urban distribution of data. The data given in the table clarifies the distribution of total number of married as well as unmarried women with percentage from both districts.

**Table 3.1 (d)**  
**District & Block wise distribution of respondents (Rural)**

<b>Mansa</b>				
<b>Blocks</b>	<b>Education</b>	<b>Health</b>	<b>Banking</b>	<b>Total</b>
Bhikhi	4(6%)	6(9%)	10(16%)	20
Budhlada	17(27%)	7(11%)	16(25%)	40
Jhunir	14(22%)	7(11%)	11(17%)	32
Mansa	20(31%)	21(33%)	16(25%)	57
Sardulgarh	9(14%)	23(36%)	11(17%)	43
<b>Total</b>	<b>64</b>	<b>64</b>	<b>64</b>	<b>192</b>
<b>Sri Muktsar Sahib</b>				
<b>Blocks</b>	<b>Education</b>	<b>Health</b>	<b>Banking</b>	<b>Total</b>
Gidderbaha	19(30%)	10(16%)	15(23%)	44
Muktsar	4 (6%)	19(30%)	14(22%)	37
Malout	12(20%)	13(20%)	11(17%)	36
Lambi	29(34%)	22(34%)	24(38%)	75
<b>Total</b>	<b>64</b>	<b>64</b>	<b>64</b>	<b>192</b>
<b>Grand total</b>				<b>384</b>

Source: primary survey 2016-17

In the rural areas, data has been collected from the working women who are working in village level banks, educational, and health institutes. The table 3.1(d) describes the distribution of respondents sector and block wise from rural areas.

### **3.2 Socio-demographic distribution of Respondents**

The socio-economic indicators in the present study based upon the demographic features as social, economic and educational status of the respondents. These social, economic and educational indicators decide the situations of the respondents within the districts.

#### **3.2.1. Work sector**

The work sectors where women are working play a significant role. Equal number of working women have been selected from education, health and banking sectors for the primary survey. The below table describes work sector distribution of respondents;



Table 3.2.1  
Distribution of the respondents on the basis of work sector

<b>Sr.no</b>	<b>Work Sector</b>	<b>Number</b>	<b>%</b>
1.	Education	256	33.33
2.	Health	256	33.33
3.	Banking	256	33.33
	<b>Total</b>	<b>768</b>	<b>100.00</b>

Source: primary survey 2016-17

Working women education, health and banking sectors, have been selected on the basis of their professions, their work roles, and their education level.

### 3.2.2. Nativity

Nativity is a place from where the respondent belongs. In the present study nativity indicates the places where working women are working. On the basis of the working places the equal number of respondents are selected for primary survey and distributed in the below table.

Table 3.2.2  
Distribution of the respondents on the basis of nativity

<b>Sr. No</b>	<b>Nativity</b>	<b>Number</b>	<b>%</b>
1.	Rural	384	50.00
2.	Urban	384	50.00
	<b>Total</b>	<b>768</b>	<b>100.00</b>

Source: primary survey 2016-17

In the present study, equal number of working women from rural 384(50%) and urban 384(50%) have been selected as a sample. These women are equally representative of their work places from both selected districts.

### 3.2.3. Age

It is important to know the age of respondents because age may affect the work role, experience and conditions of working women. Since the youngest respondent was 21 years of age and the eldest respondent was 58 years. The following table describes the age distribution of the selected respondents;

Table 3.2.3

Distribution of the respondents on the basis of age

<b>Sr. No</b>	<b>Age</b>	<b>Number</b>	<b>%</b>
1.	20-30 years	500	65.10
2.	31- 40 years	211	27.48
3.	41-50 years	49	06.38
4.	Above 50 years	8	01.04
	<b>Total</b>	<b>768</b>	<b>100.00</b>

Source: primary survey 2016-17

Table mentioned above shows that majority (65.10%) of working women fall in the age group of 20 to 30 years. In the age group of 31 to 40 years 211 (27.48%) respondents, 49 (6.38%) in the age group of 41-50 years, and 8(1.04%) from above 50 years age. Thus, the majority of younger generation represents the sample of the study.

### 3.2.4. Educational qualification

The present study based upon the problems of educated working women. The following table describes the educational qualification of these respondents from the selected districts. It shows that the majority 392(51.04%) respondents studied graduation, 271 (35.29%) respondents had education up to upper-graduations, there are 105(13.67%) working women had diplomas and certificate courses.

Table 3.2.4

Distribution of respondents on the basis of Education qualification

<b>Sr.no</b>	<b>Education</b>	<b>Number</b>	<b>%</b>
1.	Graduates	392	51.04
2.	Upper-graduates	271	35.29
3.	Others	105	13.67
	<b>Total</b>	<b>768</b>	<b>100.00</b>

Source: primary survey 2016-17

### 3.2.5. Type of the structure of family

It is important to know the type of family structure of working women. The family structure helps to know the situation of working women. They are getting support from their particular types of structure of families or not.

Table 3.2.5  
Distribution of respondents on the basis of family structure

<b>Sr.no</b>	<b>Family</b>	<b>Number</b>	<b>%</b>
1.	Joint	402	52.34
2.	Nuclear	366	47.66
	<b>Total</b>	<b>768</b>	<b>100.00</b>

Source: primary survey 2016-17

Above table shows that majority 402(52.34%) working women had joint families and 366(47.66%) working women had nuclear families. This shows that respondents from joint as well as nuclear families are working.

### 3.2.6. Marital status

Below mentioned table describes the marital status of working women. There are equal numbers of married and unmarried working women, selected for primary survey. Marital status affects the life of working women. It may also affect the situation of working woman at familial level as well as at work sphere.

Table 3.2.6  
Distribution of the respondents on the basis of Marital status

<b>Sr.no</b>	<b>Marital status</b>	<b>Number</b>	<b>%</b>
1.	Married	384	50.00
2.	Unmarried	384	50.00
	<b>Total</b>	<b>768</b>	<b>100.00</b>

Source: primary survey 2016-17

### 3.2.7. Number of children

It is important to know the number of children of the married working women. To understand the situation of working mother it is essential to know the number of children.

Table 3.2.7  
Distribution of the respondents on the basis of number of children

Sr.no	No of children	Number	%
1.	No child	29	07.56
2.	Only child	230	59.89
3.	Two children	125	32.55
	<b>Total</b>	<b>384</b>	<b>100.00</b>

Source: primary survey 2016-17

Above table show that out of 384 married working women 29(7.56%) working women have no child, out of these 29 working women, 5 working women are pregnant or on maternity leave. 230(59.89%) married working women have one child and 125(32.55%) working women have two children. Working mothers have one more extra duty of look after of their children. Working mothers having children of one year and less than year have different situations as compared to working mothers having younger children.

### 3.2.8. Caste-wise distribution

Table 3.2.8  
Distribution of the respondents on the basis of Caste

Sr.no	Caste	Number	%
1.	General	449	58.46
2.	SC	227	29.56
3.	OBC	92	11.98
	<b>Total</b>	<b>768</b>	<b>100.00</b>

Source: primary survey 2016-17

The table shows the caste-wise distribution of working women. Majority 449 (58.46%) working women belong to general caste, 227(29.56%) working women belong to schedule caste, and 92(11.98%) working women belong to other

backward caste. It is important to know the caste of the working women as caste play an important role in their conditioning as well as their situations at workplace.

### 3.2.9. Religion-wise distribution

Table 3.2.9

Distribution of the respondents on the basis of Religion

Sr.no	Religion	Number	%
1.	Sikh	389	50.65
2.	Hindu	350	45.58
3.	Others	29	03.77
	<b>Total</b>	<b>768</b>	<b>100.00</b>

Source: primary survey 2016-17

It is important to know the religion of working women. Majority 389(50.65%) respondents belong to Sikh religion, 350(45.58%) belong to Hindu religion, and 29(3.77%) respondents belong to Muslim religion and Christianity.

### 3.2.10. Economic status of the respondents

Income is an important factor directing the life style and status of the respondents. It is helpful to determine the standard of life of working women. Whether there is any affect of the rise and fall of income in the lives of working women.

Table 3.2.10

Distribution of the respondents on the basis of economic status

Sr.no	Economic categorization	Number	%
1.	Upper	242	31.51
2.	Middle	327	42.58
3.	Lower	199	25.91
	<b>Total</b>	<b>768</b>	<b>100.00</b>

As the table shown, the 242(31.51%) working women belong to the upper economic category, having income above 40,000 rupees income per month. In the middle category 327(42.58%) working women having more than 20,000 rupees

income per month income are categorized. At the lower level 199(25.91%) women are categorized, having less than 20,000 rupees income per month.

### **Summary**

The chapter explains the distribution of the respondents based on their selection from rural and urban areas of both districts of Punjab. Besides this, the social, demographic and economic distribution have also described and tabulated in the chapter. The next chapter highlights the socio-psychological problems of married working women from both districts through tabulated data, collected from the field.

## Chapter 4

### SOCIO-PSYCHOLOGICAL PROBLEMS OF MARRIED WORKING WOMEN

The chapter deals with the socio-psychological problems (SPP) of married working women (MWW) in Mansa and Sri Muktsar Sahib (SMS) districts of the Punjab state. The chapter is entirely based upon the data and facts collected from the field. To test the set hypotheses and to find out the connection within the variables, data has been collected through the medium of well-structured interview schedule. On the basis of interview schedule socio-psychological problems of married working women from the districts of Mansa and Sri Muktsar Sahib have been highlighted in the chapter.

**Socio-psychological Problems** are the consequences of familial, social and work spheres of married working women. In balancing these three fronts MWW are facing problems. These problems have direct impact on their mental, physical and social life. These problems of married working women from both districts are directly related with the area where they are working. Urban and rural work sectors have different type of environment that affects the work and family life of married working women.

As respondents of the study, MWW explained their socio-psychological problems. These problems are the outcome of dual roles, balancing the dual responsibilities, dual pressure and dual expectations. Working women as housewives have to shoulder the load of household chores. The typecast role model<sup>4</sup> set obstacles before them. These dual roles, responsibilities, expectations and pressure can easily create an environment where MWW are facing continuous socio-psychological problems. These problems start to crop up before the entry of working women into workforce till the retirement from the job as they have to maintain equilibrium in their dual responsibilities. These problems of MWW are related to the family, neighbors, relatives, friends, colleagues, subordinates, superiors, household chores, economic independence, and travelling. These problems are mentioned in four sections; first section is an explanation of the

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<sup>4</sup> Where women are considered as house-keeper, child bearer and rearer

social environmental problems of MWW. Second section is an explanation of the work environment related problems of the MWW. Third section is an outcome of the first two sections and related to the psychological problems of MWW in Mansa and Sri Muktsar sahib districts, and fourth section is about the satisfaction level of MWW.

### Social Environment related Problems

#### **4.1 Participation in paid economy**

The participation in the economy of any society is an important decision for every educated woman. For working women, the decision to take up a job depends on the vacancy, work role and equivalent degree. On the other side, based upon the circumstances women are forced to go out and work in paid economy. All the married respondents of the present study joined the workforce after getting the permission from their respective families. It is not easy for them to convince their families where they want to join economy for non-financial reasons as personality traits, utilizing leisure time, attaining recognition, and self-independence.

MWW from both the districts are working for economic and social expansion of their families. They prefer to work outside the home. 20% of MWW are working for economic necessity. Their job provides the basic necessities to their families. There are working women (8%) who are single earners in their families and for them job is like an advantage.

#### **4.2 Living separately or with family**

The type of work outside home for a woman significantly affects her residential priorities. Working women, who are working near to their living places, prefer to live with their in-law's families. In public sector, the placements of working women are dependent upon the decisions of the government. Promotion and transfer both are important indicators in the decision of living place of working women. In private sector institutions, women are working near their living places, for them it is easy to live with their in-law's family.

In urban areas, education sector have less number of respondents who are living separately as compared to banking and private health sector. In banking sector,



urban areas have 75% of respondents who are living separately as compared to more than 60% respondents from rural areas. Besides this more than 75% respondents from rural education and health sectors are living with their in-law families. In rural public education sector of SMS district, all the respondents are living separately. In banking sector of SMS district, less than 25 % respondents are living separately.

The living place has both positive as well as negative influence on working women. In case of MWW, if they are living with their in-laws where support is less, they have to fulfill all the household responsibilities including household chores, children and elderly care. While living with supportive in-laws, working women can meet co-operation in chores and child care and the burden is less. MWW who are living separately are facing over work-load, like handling their children alone and other development issues. Thus, MWW who are living with families should get family support and those who are living separately demand spousal cooperation.

#### **4.3 Household chores**

MWW as an individual member of family have a different role at home sphere as they have to shoulder all the household tasks. They have to handle the household responsibilities including cooking, cleaning, dusting, washing clothes, take care of children and other elderly members in the family etc. If they invest less time in carrying out all these tasks except childcare, the chances are more that their contribution is considered as nil towards the family.

Married working women whether they are living with their in-law's family or separately with partner and children, the work load increases as they need to set the home affairs of the whole day so that they can prepare for the job. They get up early in the morning to finish the house work and make it possible for her to leave for the job on time. 80 % MWW from education sector, 65% from health sector and 75% MWW from banking sector, get up early in the morning to do the household chores. Before leaving home in the early morning they have long list of works including preparation of breakfast, tea and lunch, cleaning, dusting etc. The percentage distribution related to the household contribution of MWW in the morning hours mentioned in the below tables.

**Table: 4.3(a)**  
**Morning Household chores**

Urban (Mansa)							
Household Work	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
All work	6(37.5%)	14(87.5%)	3(18.75%)	4(25%)	4(25%)	2(12.5%)	<b>33</b>
Some work	9(56.25%)	2(12.5%)	12(75%)	5(31.25%)	10(62.5%)	10(62.5%)	<b>48</b>
Nothing	1(6.25%)	0	1(6.25%)	7(43.75%)	2(12.5%)	4(25%)	<b>14</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Mansa)							
All work	7(43.75%)	4(25.00%)	4(25.00%)	6(37.50%)	4(25.00%)	5(31.25%)	<b>30</b>
Some work	6(37.50%)	9(56.25%)	7(43.75%)	5(31.25%)	9(56.25%)	9(56.25%)	<b>45</b>
Nothing	3(18.75%)	3(18.75%)	5(31.25%)	5(31.25%)	3(18.75%)	2(12.50%)	<b>21</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Urban (Sri Muktsar Sahib)							
All work	6(37.50%)	5(31.25%)	2(12.5%)	0	6(37.50%)	7(43.75%)	<b>26</b>
Some work	10(62.50%)	11(68.75%)	7(43.75%)	9(56.25%)	9(56.25%)	9(56.25%)	<b>55</b>
Nothing	0	0	7(43.75%)	7(43.75%)	1(6.25%)	0	<b>15</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Sri Muktsar Sahib)							
All work	6(37.50%)	8(50.00%)	7(43.75%)	7(43.75%)	6(37.50%)	7(43.75%)	<b>41</b>
Some work	5(31.25%)	8(50.00%)	4(25.00%)	7(43.75%)	5(31.25%)	3(18.75%)	<b>32</b>
Nothing	5(31.25%)	0	5(31.25%)	2(12.50%)	5(31.25%)	6(37.50%)	<b>23</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

Majority of the MWW from education sector are contributing in all household tasks as compared to health and banking sectors in the said districts. 50% total respondents from education sector (public and private) are contributing in some household works in the early morning hours in both districts. There are respondents from the education sector (12 in number), who are not contributing in the early morning household tasks in the selected districts. More than 25% (17 in number) MWW from health sector are performing all household works in the morning hours in Mansa district. In SMS district, 25% (16 in number) of MWW from health sector are contributing in all household chores in the morning time. More than 40% MWW from health sector are helping in some household tasks in both districts. More than 28% (18 in number) MWW are not contributing in any household task in morning time in Mansa district as compared to more than 32% MWW from health sector of SMS district. In banking sector, more than 20% respondents from Mansa district are contributing fully in household tasks of morning hours. In SMS district, more than 40% MWW from banking sector are contributing fully in household tasks in morning. There are 59% MWW who are performing some household works in Mansa district as compared to 40% respondents from SMS district. There are 21% MWW from both districts who are not performing any morning household task in banking sector. In the evening hours after arriving back from the job, MWW also have a number of household related works. They have to look after their children, help them in doing homework, prepare evening snacks, dinner etc. Below mentioned table 4.3(b) explains the contribution of MWW in evening hours. These works are related to their after office contribution towards family members.

**Table: 4.3 (b)**  
**Evening Household chores**

Urban (Mansa)							
Household works	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
All work	8(50.00%)	14(87.50%)	8(50.00%)	0	2(12.50%)	1(6.25%)	<b>33</b>
Some work	7(43.75%)	2(12.50%)	8(50.00%)	8(50.00%)	12(75.00%)	10(62.50%)	<b>47</b>
Noting	1(6.25%)	0	0	8(50.00%)	1(6.25%)	3(18.75%)	<b>13</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>14(87.50%)</b>	<b>93</b>
Rural (Mansa)							
All work	9(56.25%)	3(18.75%)	3(18.75%)	8(50.00%)	3(18.75%)	8(50.00%)	<b>34</b>
Some work	5(31.25%)	9(56.25%)	4(25.00%)	8(50.00%)	12(75.00%)	6(37.50%)	<b>44</b>
Noting	2(12.50%)	4(25.00%)	9(56.25%)	0	1(6.25%)	1(6.25%)	<b>17</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>95</b>
Urban (Sri Muktsar Sahib)							
All work	8(50.00%)	9(56.25%)	5(31.25%)	3(18.75%)	13(81.25%)	8(50.00%)	<b>46</b>
Some work	8(50.00%)	6(43.75%)	7(43.75%)	6(37.50%)	2(12.50%)	8(50.00%)	<b>37</b>
Noting	0	1(6.25%)	4(25.00%)	7(43.75%)	1(6.25%)	0	<b>13</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Sri Muktsar Sahib)							
All work	6(37.50%)	7(43.75%)	9(56.25%)	3(18.75%)	6(37.50%)	6(37.50%)	<b>37</b>
Some work	6(37.50%)	9(56.25%)	6(37.50%)	10(62.50%)	6(37.50%)	8(50.00%)	<b>45</b>
Noting	4(25.00%)	0	1(6.25%)	3(18.75%)	4(25.00%)	2(12.50%)	<b>14</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

Above table highlights, that majority of the MWW from education sector of Mansa district are participating fully in evening household tasks as compared to health and banking sectors. Majority of the respondents from education and banking sectors of SMS district are contributing fully in evening household tasks as compared to MWW from health sector. In health sector, mostly the respondents are working in shifts (day and night). In evening after these work shifts, due to

tiredness and hectic work schedule they cannot contribute to household tasks as sincerely as non-working women can contribute.

**4.4 Social support:** Social environment of the living place affects the situation of every working woman in the said districts. Social environment denotes here related to the relationship of working women with their social system including their family members, neighbors, relatives as well as friends has been taken into account in the present study. A working woman who is coming out from her stereotypical shelter has to work to maintain her status in the family as well as in society. Therefore, the family, relatives, neighbors, friends and colleagues have direct and indirect relationship with working women and it affects their daily life. The social relationship can be positively affected through cooperation, understanding, adjustment and balancing. On the other hand, competition, jealous, obstruction and hindrance can affect it negatively.

#### **(a) Family support**

A co-operative, understanding, and supportive family can create a golden road for working women towards their financial and social independence. When working women are married they need particular support and cooperation from their families to carry on their employment. Family support at first stage enables the educated women to go out and pursue her work in a smooth way. With the help of family, an educated married working woman can perform her dual roles and responsibilities easily, on time, and honestly. So far as maintaining a balance between her work and family, the support from the family of in-laws plays an essential role in the life of MWW especially while having children who demand a special and proper care. Family supports increase the performance at work as well as job satisfaction and diminish the stress level among working women. In both selected districts, MWW in government education and health sector institutions have long list of state holidays, less working hours, good amount of salary and consequently earn much family support. On the other hand, in banking sector MWW having long work hours; comparatively get less support from their families. Majority of working women who are working in government sector are getting proper support from their families as compared to private sector working women.

Data reveals that in Mansa, working women are not getting full support from their families'. In health sector more than 80 % working women are getting proper support from their in-laws. In rural private banking sector of Mansa only 50 % working women are getting support from their in-law's families. In urban education sector of SMS district more than 80 % working women are getting support from their families. In urban public health 81.25 % working women are getting support as compared to 75 % from rural public health sector. In rural public banking sector only 50 % working women are getting support from their in-laws as compared to 68.75 % from private rural banking sector of SMS district.

After passed out from teacher training course, I got an offer from private school for a job. I want to join the job as soon as possible. My in-law's family suggested me there was no need to work outside and especially in private sector. They said we have a big house, cars, and everything that will enough for us to survive. This job is like a small contribution for them, but for me it is an opportunity to prove myself. My husband said, "I will provide you everything so no need to go so far for too little amount."

**Private school Teacher, Mansa**

"I am working as a bank employee and working in this sector from 5 years, for me getting permission to join this job was challenge. After joining no one co-operates with me properly from my in-law's family including my spouse. My mother-in-law show me irritation and anger every time. They don't like my long-work hours. They want housewife for their son who will take care of household chores properly, they don't like my outside work".

**Bank employee, Mansa**

### **(b) Support of neighbors and relatives**

Working women are spending a life of dual roles and dual pressure. In the life of working women, neighbors and relatives have important place. Neighbors have an important role as an immediate helper and supportive in the life of working women. Relatives have their own important place during emergency or urgent situation. Working women need full support during pregnancy, small kids and absence of elder person. The over interrupting nature of neighbors and relatives sometimes create hurdle in the lives of working women. In the present study below table

highlights the social support for working women in the form of help by neighbors and relatives;

**Table: 4.4**  
**Support of neighbors and relatives**

Urban (Mansa)							
Support of neighbors and relatives	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	4(25.00%)	1(6.25%)	3(18.75%)	4(25.00%)	1(6.25%)	3(18.75%)	<b>16</b>
No	9(56.25%)	14(87.5%)	10(62.50%)	12 (75.00%)	13(81.25%)	12(75.00%)	<b>70</b>
Sometimes	3(18.75%)	1(6.25%)	3(18.75%)	0	2(12.50%)	1 (6.25%)	<b>10</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Mansa)							
Yes	10(62.50%)	6(37.50%)	4(25.00%)	2(12.50%)	1(6.25%)	4(25.00%)	<b>27</b>
No	3(18.75%)	10(62.50%)	12(75.00%)	13(81.25%)	14 (87.50%)	8(50.00%)	<b>60</b>
Sometimes	3(18.75%)	0	0	1 (6.25%)	1 (6.25%)	4(25.00%)	<b>09</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Urban (Sri Muktsar Sahib)							
Yes	6(37.50%)	7(43.75%)	2(12.50%)	3(18.75%)	4(25.00%)	6(37.50%)	<b>28</b>
No	8(50.00%)	7(43.75%)	13(81.25%)	13(81.25%)	9(56.25%)	8(50.00%)	<b>58</b>
Sometimes	2(12.50%)	2(12.50%)	1(6.25%)	0	3(18.75%)	2(12.50%)	<b>10</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Sri Muktsar Sahib)							
Yes	8(50.00%)	8(50.00%)	7(43.75%)	5(31.25%)	8(50.00%)	7(43.75%)	<b>43</b>
No	4(25.00%)	7(43.75%)	4(25.00%)	8(50.00%)	4(25.00%)	5(31.25%)	<b>32</b>
Sometimes	4(25.00%)	1(6.25%)	5(31.25%)	3(18.75%)	4(25.00%)	4(25.00%)	<b>21</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

Working women whether they are living separately or with their families, role of neighbors and relatives in their life is important in every situation. Less than 30% respondents from education, health and banking sectors are getting support from

their neighbors and relatives as compared to 25% of respondents from three sectors who sometimes need the support of neighbors and relatives.

- In Mansa district, MWW from banking sector are getting less support from their neighbours and relatives as compared to MWW from education and health sectors.
- In SMS district less than 50 % respondents from education sector are getting support from their neighbours and relatives.
- In urban health sector less than 20 % respondents are getting support as compared to less than 45 % from rural areas.
- In urban banking sector of SMS district less than 40 % respondents get the support from neighbours and relatives as compared to less than 50 % respondents from rural areas.

#### **4.5 Social Connectivity**

##### **(i) Presence in social gathering**

The work role, work timings and work environment duly affect the performance of MWW towards their family affairs. So, the contribution of MWW in family matters, family functions, social gatherings and social surroundings are decided by their work roles to a larger degree. Social function here denotes the marriages, birthday parties, social celebration, social gathering etc. WW as important members of the family are playing equal important role as non-working women did in the past. MWW have different types of set-roles towards family during a function or social gathering. Below table explains the presence of MWW in social functions and festivals.



**Table: 4.5 (a)**  
**Presence in Social Functions**

<b>Urban (Mansa)</b>							
Presence in social functions	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	7(43.75%)	3(18.75%)	1(6.25%)	2 (12.50%)	3(18.75%)	1 (6.25%)	<b>17</b>
No	2 (12.50%)	0	1(6.25%)	0	4 (25.00%)	4 (25.00%)	<b>11</b>
Sometimes	7(43.75%)	13(81.25%)	14(87.50%)	14(87.50%)	9(56.25%)	9(56.25%)	<b>66</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>14(87.50%)</b>	<b>94</b>
<b>Rural (Mansa)</b>							
Yes	5(31.25%)	6 (37.50%)	1 (6.25%)	1 (6.25%)	4 (25.00%)	3(18.75%)	<b>20</b>
No	5(31.25%)	4 (25.00%)	2 (12.50%)	0	5(31.25%)	4(25.00%)	<b>20</b>
Sometimes	6 (37.50%)	6 (37.50%)	13(81.25%)	15(93.75%)	7(43.75%)	9(56.25%)	<b>56</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Urban (Sri Muktsar Sahib)</b>							
Yes	6(37.50%)	1(6.25%)	5(31.25%)	4(25.00%)	7(43.75%)	6(37.50%)	<b>29</b>
No	4(25.00%)	5(31.25%)	4(25.00%)	3(18.75%)	4(25.00%)	4(25.00%)	<b>24</b>
Sometimes	6(37.50%)	9(56.25%)	7(43.75%)	9(56.25%)	5(31.25%)	6(37.50%)	<b>42</b>
<b>Total</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>95</b>
<b>Rural (Sri Muktsar Sahib)</b>							
Yes	1(6.25%)	3(18.75%)	2(12.5%)	1(6.25%)	3(18.75%)	3(18.75%)	<b>13</b>
No	10(62.5%)	5(31.25%)	8(50%)	1(6.25%)	10(62.5%)	8(50%)	<b>42</b>
Sometimes	5(31.25%)	7(43.75%)	6(37.5%)	14(87.5%)	3(18.75%)	5(31.25%)	<b>40</b>
<b>Total</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>95</b>

Source: primary survey 2016-17

Table 4.5(a) explains the presence of MWW in social and family functions. In Mansa district majority of the respondents from the education sector are present during family and social functions as compared to MWW from health and banking sectors. In SMS district majority of MWW, who are working in public sector in urban areas are attending social and family functions as compared to MWW who

are working in private urban sector institutions. There are MWW, who according to them want to attend the social and family functions, but most of the time, less number of available holidays, tough process to get a leave, and work demand in the institution force their absence from these functions. Sometimes they manage to take leave for these social functions and festivals just because of the family compulsions.

**(ii) Relatives/guests at home**

In spite of having large family responsibilities for MWW, the entry of guests and relatives also affect and add a burden to their already busy schedule. Due to their busy work and family related roles, MWW have not much time for attending guests and relatives. The entry of guests and relatives on week-ends and holidays upset their schedules MWW. Working women from education sector explained that relatives/guests mostly arrived on holidays and weekends. Sometimes married working women have time to attend guests/relatives in week days. Working women from private sector have less time to attend guests/relatives as compared to public sector MWW.

**Table: 4.5 (b)**  
**Able to attend relatives/guests**

Urban (Mansa)							
Attend relatives	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	9(56.25%)	10(62.50%)	0	2(12.50%)	3(18.75%)	1(6.25%)	<b>25</b>
No	0	0	2 (12.50%)	2(12.50%)	2 (12.50%)	4(25.00%)	<b>10</b>
Sometimes	7(43.75%)	6(37.50%)	14 (87.50%)	12(75.00%)	10(62.50%)	8(50.00%)	<b>57</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>13(81.25%)</b>	<b>92</b>
Rural (Mansa)							
Yes	4 (25.00%)	7 (43.75%)	2 (12.50%)	0	3(18.75%)	4(25.00%)	<b>20</b>
No	4 (25.00%)	3 (18.75%)	2(12.50%)	2(12.50%)	1(6.25%)	5(31.25%)	<b>17</b>
Sometimes	8 (50.00%)	6 (37.50%)	12 (75.00%)	14(87.50%)	12(75.00%)	7(43.75%)	<b>59</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Urban (Sri Muktsar Sahib)							
Yes	1(6.25%)	3(18.75%)	0	6(37.5%)	7(43.75%)	1(6.25%)	<b>18</b>
No	10(62.50%)	4(25.00%)	11(68.75%)	5(31.25%)	1(6.25%)	10(62.50%)	<b>41</b>
Sometimes	5(31.25%)	8(50.00%)	5(31.25%)	5(31.25%)	8(50.00%)	5(31.25%)	<b>36</b>
<b>Total</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>95</b>
Rural (Sri Muktsar Sahib)							
Yes	1(6.25%)	2(12.5%)	3(18.75%)	1(6.25%)	1(6.25%)	0	<b>08</b>
No	8(50%)	3(18.75%)	7(43.75%)	0	8(50%)	10(62.5%)	<b>36</b>
Sometimes	7(43.75%)	11(68.75%)	6(37.5%)	15(93.75%)	7(43.75%)	6(37.5%)	<b>52</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

Table 4.5(b) explains that MWW from education sector of Mansa district are able to attend relatives at home. MWW from the education sector said that their relatives and guests are aware about their holidays and weekends, they mostly come on these days when they are at home. In health and banking sector, MWW have not proper time to attend guests and relatives due to their busy work schedules. In SMS district MWW from education and health sectors have not proper time to attend relatives and guests at home, but in public banking sector of

urban areas have 40 % MWW who can easily attend relatives and guests at their home sphere.

“I am working in health sector from 10 years, it is not easy for me to balance the home and work simultaneously. I am a member of joint family, where I have long list of household duties from morning to evening. I have to juggle between marital relationship, children, neighbors, relatives, colleagues, work environment, and long list of work duties. Yes, I am working women..... I am playing dual role as earner as care taker....I am happy but not satisfied. Sometimes sudden entry of guests at home, make me worried, they know very well about my holidays, they always came on weekends and holidays. Moreover, it always affects me negatively. I want to spend some time with my children and spouse, but every time I have to face this type of situation”.

“You know, we are living in a Punjabi society, and in this society people want to welcome guests as God, but I really do not like this thing. I want to escape from these situations where I have to waste my time for others. I have no time to waste. I have my plans, my family and moreover my children”.

**Assistant Health sector, SMS**

#### **4.6 Attitude of family towards working women**

Primarily women are involved into home sphere. Their participation to work outside the home has continuously changed their family life. Women who have been considered merely as housewives are also now workers outside the home sphere. So, it is obvious that they cannot pay the same amount of attention to their families. Behavior of the family members directly affects the life of working women. The positive behavior of family members gives impetus to the working women to handle out the dual burden. Positive behavior of family here denotes the happy, exciting, supportive and coordinated nature of the family. With passage of the time, from getting education or professional degree to the selection of partner, from pregnancy to child care and nurturing of children, every woman goes through different phases of life, and every phase highlighted the attitude of family towards working women whether they are married or unmarried. As the time passes, the behavior of family shows both positive and negative attitude towards WW. Negative changes in the behavior here indicate less supportive, unhappy and ungratified nature of the family members. Married working women with children

need a positive behavior from their in-laws. Positive behavior of the family makes them feel enthusiastic to handle out the dual pressure. Negative behavior of the family makes them worrisome and discouraged at every point of life. Below mentioned table highlights the behavior of in-law family towards MWW after getting employment.

**Table: 4.6 (a)**  
**Changes in the behavior of in-laws**

<b>Urban (Mansa)</b>							
Behavioral changes	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Positive	13(81.25%)	9 (56.25%)	10(62.50%)	12(75.00%)	9 (56.25%)	9(56.25%)	<b>62</b>
Negative	3(18.75%)	7 (43.75%)	6 (37.50%)	4 (25.00%)	7 (43.75%)	7(43.75%)	<b>34</b>
Nothing	0	0	0	0	0	0	<b>0</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Rural (Mansa)</b>							
Positive	9 (56.25%)	11(68.75%)	10(62.50%)	13(81.25%)	8(50.00%)	9(56.25%)	<b>60</b>
Negative	7(43.75%)	5(31.25%)	6(37.50%)	3(18.75%)	8(50.00%)	5(31.25%)	<b>34</b>
Nothing	0	0	0	0	0	2(12.50%)	<b>02</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Urban (Sri Muktsar Sahib)</b>							
positive	9(56.25%)	11(68.75%)	11(68.75%)	12(75.00%)	13(81.25%)	9(56.25%)	<b>65</b>
negative	7(43.75%)	5(31.25%)	5(31.25%)	4(25.00%)	3(18.75%)	7(43.75%)	<b>31</b>
Nothing	0	0	0	0	0	0	<b>0</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Rural (Sri Muktsar Sahib)</b>							
positive	9(56.25%)	9(56.25%)	7(43.75%)	11(68.75%)	11(68.75%)	9(56.25%)	<b>56</b>
negative	7(43.75%)	7(43.75%)	9(56.25%)	5(31.25%)	4(25.00%)	5(31.25%)	<b>37</b>
Nothing	0	0	0	0	1(6.25%)	2(12.50%)	<b>03</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

In the government educational sector, MWW are getting more positive behavior of in-laws as compared to private sector in urban Mansa. In private education (38%), health (33%) and banking (36%) sectors, working women are also getting negative behavior from their families. The negative behavior of families creates an immediate hurdle in the way of working women. There are respondents who faced discriminative behavior of mother-in-law during their pregnancy and child care. There are also respondents, who prefer to live separately from their in-laws just because of their negative attitude towards them and some prefer to live with their parents during pregnancy and offspring's. There are MWW, who said that their in-laws discriminate against them because of their temporary employment, less salary and long working hours. On the other hand, there are working women who have not seen any change in the behavior of in-laws during their employment phase. While the negative behavior of the in-laws and spouse immediately has negative effects over the working women but the employment and financial independence on the other side have positive effects over them. Below mentioned table 4.6(b) explains the appreciative nature of the family towards married working women. In the table appreciation denotes the praising, recognition, admiration and cherishing nature of the family towards working women.

**Table: 4.6 (b)**  
**Appreciation by in-laws**

<b>Urban (Mansa)</b>							
Appreciation by in-laws	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	14(87.50%)	4 (25.00%)	13(81.25%)	15(93.75%)	11(68.75%)	11(68.75%)	<b>68</b>
No	2 (12.50%)	3(18.75%)	1 (6.25%)	0	1 (6.25%)	1 (6.25%)	<b>8</b>
Sometimes	0	9(56.25%)	2 (12.50%)	1 (6.25%)	3 (18.75%)	2 (12.50%)	<b>17</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>14(87.50%)</b>	<b>93</b>
<b>Rural (Mansa)</b>							
Yes	7(43.75%)	5(31.25%)	14 (87.50%)	15(93.75%)	12 (75.00%)	5 (31.25%)	<b>58</b>
No	2 (12.50%)	3(18.75%)	2 (12.50%)	1 (6.25%)	3 (18.75%)	6 (37.50%)	<b>17</b>
Sometimes	7(43.75%)	7(43.75%)	0	0	1(6.25%)	4 (25.00%)	<b>19</b>
<b>Total</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>94</b>
<b>Urban (Sri Muktsar Sahib)</b>							
Yes	8(50.00%)	7(43.75%)	6(37.50%)	11(68.75%)	14(87.50%)	8(50.00%)	<b>54</b>
No	5(31.25%)	1(6.25%)	6(37.50%)	0	2(12.50%)	5(31.25%)	<b>19</b>
Sometimes	3(18.75%)	8(50.00%)	4(25.00%)	5(31.25%)	0	3(18.75%)	<b>23</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Rural (Sri Muktsar Sahib)</b>							
Yes	2(12.50%)	10(62.50%)	2(12.50%)	14(87.50%)	2(12.50%)	3(18.75%)	<b>33</b>
No	8(50.00%)	3(18.75%)	9(56.25%)	0	8(50.00%)	6(37.50%)	<b>34</b>
Sometimes	6(37.50%)	3(18.75%)	5(31.25%)	2(12.50%)	6(37.50%)	7(43.75%)	<b>29</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

In Mansa district, MWW from health sector and public education sector are getting more appreciation from their in-laws as compared to the MWW from private education and private banking sectors. In SMS district MWW from rural public education and health sector are not getting proper appreciation from their in-law's family. They know they are contributing socially as well as economically for the welfare of their families but still their families do not appreciate them. There are respondents who want appreciation from their families but due to comparison with non-working women they felt disappointment. There are respondents who are getting full appreciation because of government job and financial support to the family. WW are getting appreciation in the form of praise in front of relatives and neighbors. The family members of WW are contented with their economic roles; they are satisfied with their social roles too. If they do not get any kind of appreciation being symbolized by the behavior of family members towards working women, they face adjustment issues at home sphere.

The situations of working women are totally determined by the level of the relationship with their family members. In the state of good relationship with family members, working women can easily cope up with the adverse conditions in other spheres of life. So working women demand easy, relax and peaceful connection with family members. MWW need a warm relationship with their life partner too. If they meet this type of situations they can easily share their issues with their spouse.



**Table: 4.6 (c)**  
**Freely discuss job issues with spouse**

<b>Urban (Mansa)</b>							
Discussion with partner	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	1 (6.25%)	0	0	6 (37.50%)	6(37.50%)	4(25.00%)	<b>17</b>
No	12(75.00%)	9 (56.25%)	1 (6.25%)	5 (31.25%)	2(12.50%)	2(12.50%)	<b>31</b>
Sometimes	3 (18.75%)	7 (43.75%)	14 (87.50%)	5 (31.25%)	8(50.00%)	8 (50.00%)	<b>45</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>14(87.50%)</b>	<b>93</b>
<b>Rural (Mansa)</b>							
Yes	10(62.50%)	5 (31.25%)	0	5 (31.25%)	7 (43.75%)	4 (25.00%)	<b>31</b>
No	3 (18.75%)	9 (56.25%)	4 (25.00%)	5 (31.25%)	2 (12.50%)	6(37.50%)	<b>29</b>
Sometimes	1 (6.25%)	2 (12.50%)	12 (75.00%)	6 (37.50%)	7 (43.75%)	6(37.50%)	<b>34</b>
<b>Total</b>	<b>14(87.50%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>94</b>
<b>Urban (Sri Muktsar Sahib)</b>							
Yes	12(75.00%)	8(50.00%)	11(68.75%)	9(56.25%)	12(75.00%)	12(75.00%)	<b>64</b>
No	1(6.25%)	3(18.75%)	2(12.50%)	0	0	1(6.25%)	<b>07</b>
Sometimes	3(18.75%)	5(31.25%)	3(18.75%)	7(43.75%)	4(25.00%)	3(18.75%)	<b>25</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Rural (Sri Muktsar Sahib)</b>							
Yes	10(62.50%)	11(68.75%)	13(81.25%)	7(43.75%)	10(62.50%)	11(68.75%)	<b>62</b>
No	3(18.75%)	1(6.25%)	1(6.25%)	0	2(12.50%)	3(18.75%)	<b>10</b>
Sometimes	3(18.75%)	3(18.75%)	2(12.50%)	9(56.25%)	4(25.00%)	2(12.50%)	<b>23</b>
<b>Total</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>95</b>

Source: primary survey 2016-17

MWW in service sector whether from public or private one, have different job issues. They want to share these work issues with their spouse, but due to lack of quality time, due to household chores, they have not discussed. Sometimes, they want to avoid the situation where they have to discuss job issues with their husbands, because they do not like any interference of their spouse in their profession.

#### 4.7 Late entry at home

Working women living with their families have to manage the dual roles differently. Families of working women are concerned about their late arrival in the home. They are known to the work timings, but still sometimes they asked about the late entry.

**Table: 4.7**  
**Asked for late coming by in-laws**

<b>Urban (Mansa)</b>							
Asked reason	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	8(50.00%)	6 (37.50%)	8 (50.00%)	1 (6.25%)	2 (12.5%)	4 (25.00%)	<b>29</b>
No	7 (43.75%)	9 (56.25%)	4 (25.00%)	13(81.25%)	12(75%)	10(62.50%)	<b>55</b>
Sometimes	1 (6.25%)	1 (6.25%)	4 (25.00%)	2 (12.50%)	2 (12.50%)	2(12.50%)	<b>12</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Rural (Mansa)</b>							
Yes	8 (50.00%)	3 (18.75%)	5 (31.25%)	0	2 (12.50%)	4 (25.00%)	<b>22</b>
No	6 (37.50%)	13(81.25%)	11(68.75%)	13(81.25%)	13(81.25%)	8 (50.00%)	<b>64</b>
Sometimes	2 (12.50%)	0	0	3 (18.75%)	1 (6.25%)	4 (25.00%)	<b>10</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Urban (Sri Muksar Sahib)</b>							
Yes	6(37.50%)	3(18.75%)	5(31.25%)	1(6.25%)	8(50.00%)	6(37.50%)	<b>29</b>
No	7(43.75%)	11(68.75%)	9(56.25%)	15(93.75%)	7(43.75%)	7(43.75%)	<b>56</b>
Sometimes	3(18.75%)	2(12.50%)	2(12.50%)	0	1(6.25%)	3(18.75%)	<b>11</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Rural (Sri Muksar Sahib)</b>							
Yes	11(68.75%)	6(37.50%)	10(62.50%)	5(31.25%)	9(56.25%)	9(56.25%)	<b>50</b>
No	4(25.00%)	9(56.25%)	5(31.25%)	8(50.00%)	6(37.50%)	6(37.50%)	<b>38</b>
Sometimes	1(6.25%)	1(6.25%)	1(6.25%)	3(18.75%)	1(6.25%)	1(6.25%)	<b>08</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

The above table 4.7 explains the families concern about the entry of working women in home. Majority of the working women from education and banking sectors explained that their families raise questions about their late coming at home. In health sector as compared to banking and education sectors, families are aware about the work timings and shift works of working women. In health sector, work timings are heavily dependent upon the pre-decided duties of administrative committees. Due to the rapid technological and use of social media, WW can easily inform their families about their work timings.

#### **4.8 Marital relationship**

Co-operative, supportive and helpful nature of partner determines the successful marital life of married working woman. A smooth married life demands an equal contribution from both partners. When working women are equally participating in socio-economic progress of the family then they want their husbands should equally participate with them in household affairs. In the absence of fair contribution of husband towards household and family affairs, marital lives of working women get affected. Married working women demand support not even inside the home but also outside the home sphere. On the other hand, husbands of working women want same amount of energy, excitement and enthusiasm in their marital relations. Dual work roles and responsibilities affect the energy and enthusiasm level of working women. Table mentioned below explains the assessment of marital life of MWW of Mansa and Sri Muktsar Sahib Districts.

**Table: 4.8 (a)**  
**Assessment of marital life**

<b>Urban (Mansa)</b>							
Married life	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Good/smooth	13(81.25%)	12(75.00%)	11(68.75%)	14 (87.50%)	12(75.00%)	9 (56.25%)	<b>71</b>
Average	3(18.75%)	4(25.00%)	4 (25.00%)	2 (12.50%)	4(25.00%)	7 (43.75%)	<b>24</b>
Not normal	0	0	1 (6.25%)	0	0	0	<b>01</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Rural (Mansa)</b>							
Good/smooth	8 (50.00%)	12(75.00%)	15(93.75%)	12 (75%)	13(81.25%)	8(50.00%)	<b>68</b>
Average	5 (31.25%)	2 (12.50%)	1 (6.25%)	4 (25.00%)	3 (18.75%)	7 (43.75%)	<b>22</b>
Not normal	2 (12.50%)	2 (12.50%)	0	0	0	1 (6.25%)	<b>05</b>
<b>Total</b>	<b>15(93.75%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>95</b>
<b>Urban (Sri Muktsar Sahib)</b>							
Good/smooth	10(62.50%)	10(62.50%)	9(56.25%)	12(75.00%)	14(87.50%)	11(68.75%)	<b>66</b>
Average	5(31.25%)	4(25.00%)	7(43.75%)	4(25.00%)	2(12.50%)	4(25.00%)	<b>26</b>
Not normal	1(6.25%)	2(12.50%)	0	0	0	1(6.25%)	<b>04</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Rural (Sri Muktsar Sahib)</b>							
Good/smooth	14(87.50%)	10(62.50%)	14(87.50%)	11(68.75%)	8(50.00%)	10(62.50%)	<b>67</b>
Average	2(12.50%)	5(31.25%)	1(6.25%)	5(31.25%)	7(43.75%)	6(37.50%)	<b>26</b>
Not normal	0	1(6.25%)	0	0	1(6.25%)	0	<b>02</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>95</b>

Source: primary survey 2016-17

Above table explains that in the Mansa district, majority of MWW from education and health sector are living smooth marital lives with their partners as compared to banking sector. In rural education sector of Mansa district, there are married working women who have not normal relationship with their spouses. In urban education sector, more than 60% MWW have smooth relationship with their partners in SMS district. On the other side more than 25% respondents from urban education sector have average relationship with their partners, less than 10% respondents have not normal relationship with their partners. Majority of the respondents from health and banking sectors have smooth relationship with their partners.

“As a married working women I am thinking my employment status have a very negative impact on marital relationship. I have not proper time for my spouse. The small fights between us sometimes reached at worst point, where I feel bad for getting employment. As a permanent bank employee, I have lot of work pressure. The hectic work environment made me too tired. I have no time for wealthy interaction with my spouse. We are living separately from in-law’s family. In evening I have no time to attend my spouse. I have list of household responsibilities. One side I am not getting enough cooperation from my spouse, another side my spouse has not satisfaction from my contribution towards marital relationship”.

**Bank employee, SMS**

### **Spousal Help**

A contribution made by partner plays an important role in the growth and progress of working women. MWW, who are playing their roles at three fronts: home, office and child care, have to balance the home and office spheres. With the help of spouse, they can easily manage and balance the dual sphere. MWW, who are living with families and partners have enough responsibilities towards in-law’s family. On other side, they have innumerable responsibilities at office sphere. With the help of family and specially the help from spouse, they can easily manage their home sphere roles and responsibilities. Working women need not only help related to household chores but also they strongly demand support in child care and development issues.

**Table: 4.8 (b)**  
**Help by Spouse**

Urban (Mansa)							
Help	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
All	9(56.25%)	6(37.50%)	5(31.25%)	9(56.25%)	3 (18.75%)	3(18.75%)	<b>35</b>
Little	6(37.50%)	9(56.25%)	10(62.50%)	6(37.50%)	10(62.50%)	8(50.00%)	<b>49</b>
Nothing	0	1(6.25%)	1(6.25%)	1(6.25%)	3(18.75%)	3(18.75%)	<b>09</b>
<b>Total</b>	<b>15(93.75%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>14(87.50%)</b>	<b>93</b>
Rural (Mansa)							
All	2(12.50%)	7 (43.75%)	3 (18.75%)	11(68.75%)	6 (37.5%)	5(31.25%)	<b>34</b>
Little	12(75.00%)	7 (43.75%)	4 (25.00%)	3 (18.75%)	8 (50.00%)	9(56.25%)	<b>43</b>
Nothing	0	1 (6.25%)	4 (25.00%)	2 (12.50%)	2 (12.50%)	2 (12.50%)	<b>11</b>
<b>Total</b>	<b>14(87.50%)</b>	<b>15(93.75%)</b>	<b>11(68.75%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>88</b>
Urban (Sri Muktsar Sahib)							
All	7(43.75%)	5(31.25%)	8(50.00%)	10(62.50%)	8(50.00%)	7(43.75%)	<b>45</b>
Little	6(37.50%)	9(56.25%)	8(50.00%)	4(25.00%)	7(43.75%)	7(43.75%)	<b>41</b>
Nothing	2(12.50%)	2(12.50%)	0	2(12.50%)	0	2(12.50%)	<b>08</b>
<b>Total</b>	<b>15(93.75%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>16(100%)</b>	<b>94</b>
Rural (Sri Muktsar Sahib)							
All	1(6.25%)	3(18.75%)	5(31.25%)	7(43.75%)	0	1(6.25%)	<b>17</b>
little	9(56.25%)	9(56.25%)	8(50.00%)	7(43.75%)	11(68.75%)	10(62.50%)	<b>54</b>
Nothing	6(37.50%)	4(25.00%)	3(18.75%)	2(12.50%)	5(31.25%)	5(31.25%)	<b>25</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

The table explains the help given by spouses to the working women in education, health and banking sectors. All help denotes the contribution of spouse in all the household tasks including cooking, outdoor work (shopping etc.), mental, physical, social and economic help etc. Above table highlights that in urban government education sector of Mansa district, more than 50% MWW are getting all help from their spouse as compared to less than 40% MWW from urban private education sector. In urban banking sector less than 20% respondents are getting all help

from their spouses. In rural Mansa public education and public sector MWW are in less numbers, are getting all help from their spouses as compared to private education and health sectors. In rural banking sector of Mansa majority of the public sector employees are getting all help from their spouses as compared to private banking sector employees. In SMS district majority of MWW are getting all help from their spouses in urban education, health and banking sectors. In rural SMS district majority of MWW from health sector are getting all help from their spouses as compared to education and banking sectors.

#### **4.9 Child care**

Childcare demands time, attention and mental closeness. From the beginning, child care responsibilities are the primary duty of women. As housewives, they can easily perform the child care duties. They have enough time to look after their children. After the entry of working women in paid economy, it is not possible for them to pay the same amount of attention, care and time to their children. From birth to adult age, every child needs different type of care, attention and mental support. In the absence of mothers, it is the duty of father and other family members to look after the children. In the present study, child care is primarily associated to mothers, but in the absence of mothers, it has been performed by the in-law's family and the spouse. When the working women are living separately from in-laws (with the spouse and children) then in the absence of working mothers, their spouse is primarily associated with the child care responsibilities. In the absence of mother as well as father, neighbors, relatives and parents of mother play an important role in child care.

“Being a mother of two children, it is not easy for me to properly look after both children. I am a mother of school going boy and 8 months' baby girl. It is not easy for me to ignore my little angel every morning. Lack of child care facilities in my institution made me worried. I want to be with her whole day, but my maternity leave had already been completed. Being a mother of eight months' baby, it is a worst feeling for me to avoid her whole day. I do not get enough time to check my school-going baby. I have missed his PTM (parent-teacher meeting) most of the times. I am happy as I am working woman in a government sector where I got good amount of salary. I am satisfied for my family with all their support and co-operation. I am not satisfied for my role as a mother. I am also not satisfied for lack

of facilities in my office for working mothers. As a mother, I realized, I have felt anxiety, feel of guilt and tension. At the end of the day, I regret for having a job in education sector where I have to handle a lot of pressures. I want to quit, but I cannot. Though I am getting economic support but this job is like an open challenge for me. In these days having a permanent job is like a dream come true. I have to adjust according to the situations and I am doing so. Sometimes when I heard something from my relatives related to my work and child care, then I felt very bad for myself. As a mother I am doing my best by providing them economic as well as social security, for their betterment I am avoiding them for few hours in a day. My job is just not my challenge I want to get satisfaction from it, which I am not getting because of dilemma within dual roles”.

**Renu Bala, Government School Teacher, Mansa**

**Table: 4.9  
Look after of children in the absence of Working Mothers**

<b>Urban (Mansa)</b>							
Child care	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
In-laws	8(50.00%)	11(68.75%)	12(75.00%)	7(43.75%)	11(68.75%)	9(56.25%)	<b>58</b>
Spouse	0	1(6.25%)	1(6.25%)	2(12.50%)	1(6.25%)	3(18.75%)	<b>08</b>
Servants	1(6.25%)	1(6.25%)	2(12.50%)	5(31.25%)	0	0	<b>09</b>
Others	5(31.25%)	1(6.25%)	0	0	0	0	<b>06</b>
<b>Rural (Mansa)</b>							
In-laws	7(43.75%)	9(56.25%)	7(43.75%)	5(31.25%)	9(56.25%)	11(68.75%)	<b>48</b>
Spouse	2(12.50%)	3(18.75%)	0	4(25.00%)	2(12.50%)	2(12.50%)	<b>13</b>
Servants	1(6.25%)	0	3(18.75%)	4(25.00%)	2(12.50%)	3(18.75%)	<b>13</b>
Others	1(6.25%)	2(12.50%)	4(25.00%)	0	0	0	<b>07</b>
<b>Urban (Sri Muktsar Sahib)</b>							
In-laws	10(62.50%)	12(75.00%)	10(62.50%)	7(43.75%)	13(81.25%)	9(56.25%)	<b>61</b>
Spouse	2(12.50%)	0	6(37.5%)	0	0	2(12.50%)	<b>10</b>
Neighbors	2(12.50%)	0	0	0	0	2(12.50%)	<b>04</b>
Servants	0	2(12.50%)	0	6(37.50%)	1(6.25%)	0	<b>09</b>
Others	1(6.25%)	1(6.25%)	0	3(18.75%)	0	2(12.50%)	<b>07</b>



Rural (Sri Muktsar Sahib)							
In-laws	12(75.00%)	11(68.75%)	11(68.75%)	11(68.75%)	11(68.75%)	12(75.00%)	<b>68</b>
Spouse	1(6.25%)	1(6.25%)	1(6.25%)	4(25.00%)	2(12.50%)	1(6.25%)	<b>10</b>
Neighbors	2(12.50%)	2(12.50%)	1(6.25%)	0	1(6.25%)	1(6.25%)	<b>07</b>
Servants	0	0	1(6.25%)	0	0	1(6.25%)	<b>02</b>
Others	1(6.25%)	2(12.50%)	1(6.25%)	0	2(12.50%)	1(6.25%)	<b>07</b>

Source: primary survey 2016-17

In the traditional society, women are merely known as house-wives. They have set roles and responsibilities. These roles and responsibilities are transforming from one generation to another. Women were the medium of transformation of cultural values and traditions. They are the ones who teach their coming generations about the values and morals. Due to dual roles, working women have not enough time to impart good values among their children. They strongly demand family support to look after their children in their absence. Below mentioned table clarifies the look after of children in the absence of working mothers in both districts.

Data clarifies that majority of the in-law's family take care of the small children of working mothers in both districts. From in-law's family, majority of the mother in-laws take care of their grandchildren in the absence of working mothers. Less than 20 % spouses of the working women look after their children in the absence of working women in education and banking sectors of Mansa and SMS districts. In health sector less than 40 % servants/maid look after the children of working mothers in SMS district. There are working mothers who have sent their children in crèche, day care centers', neighbor's house or parent's house, when they have long work hours.

#### **4.10 Participation in Decision-making**

The decision making at home sphere examined the contribution of working women in decisions related to family matters including family planning, child care and development, use of own earnings, financial decisions of family. Family planning related decisions are totally taken by the mutual understanding.

**Table: 4.10 (a)**  
**Contribution in Decision making at Familial level**

<b>Urban (Mansa)</b>							
Contribution in Decision making	Education		Health		Banking		<b>Total</b>
	Public	Private	Public	Private	Public	Private	
Yes	7(43.75%)	14(87.50%)	13(81.25%)	11(68.75%)	7(43.75%)	6 (37.5%)	<b>58</b>
No	5(31.25%)	0	2 (12.50%)	1 (6.25%)	2(12.50%)	2(12.50%)	<b>12</b>
Sometimes	4 (25.00%)	2(12.50%)	1 (6.25%)	4 (25.00%)	7(43.75%)	8(50.00%)	<b>26</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Rural (Mansa)</b>							
Yes	14(87.50%)	9 (56.25%)	12(75.00%)	10(62.50%)	6(37.50%)	8(50.00%)	<b>59</b>
No	1 (6.25%)	2 (12.50%)	1 (6.25%)	0	3(18.75%)	0	<b>07</b>
Sometimes	1 (6.25%)	5(31.25%)	3 (18.75%)	6(37.50%)	7(43.75%)	8(50.00%)	<b>30</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Urban (Sri Muktsar Sahib)</b>							
Yes	10(62.50%)	13(81.25%)	10(62.50%)	10(62.50%)	6(37.50%)	7(43.75%)	<b>56</b>
No	3(18.75%)	0	4(25.00%)	3(18.75%)	4(25.00%)	1(6.25%)	<b>15</b>
Sometimes	3(18.75%)	3(18.75%)	2(12.50%)	3(18.75%)	6(37.50%)	8(50.00%)	<b>25</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Rural (Sri Muktsar Sahib)</b>							
Yes	6(37.50%)	11(68.75%)	7(43.75%)	8(50.00%)	6(37.50%)	7(43.75%)	<b>45</b>
No	1(6.25%)	2(12.50%)	4(25.00%)	4(25.00%)	1(6.25%)	4(25.00%)	<b>16</b>
Sometimes	9(56.25%)	3(18.75%)	5(31.25%)	4(25.00%)	9(56.25%)	5(31.25%)	<b>35</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

Data collected from the field highlights that majority of MWW have not adequate participation in the financial decisions of family. Merely 20 % respondents from education, 46 % respondents from health and 48 % respondents from banking sectors have contributed in the financial decisions of family. As far as the decisions of child care and development are concerned (schooling, financial plans for children), mostly decisions are taken by the male members of the family. Below

mentioned table is an overview of the participation of married working women in familial decisions mainly child care, family planning and financial.

**Table: 4.10 (b)**  
**Decision making in sexual and reproductive matters**

Urban (Mansa)							
Decision making	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	10(62.50%)	13(81.25%)	14(87.50%)	14(87.50%)	14(87.50%)	13(81.25%)	<b>78</b>
No	2(12.50%)	1(6.25%)	1(6.25%)	2(12.50%)	0	1(6.25%)	<b>07</b>
Sometimes	4(25.00%)	2(12.50%)	1(6.25%)	0	2(12.50%)	2(12.50%)	<b>11</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Mansa)							
Yes	14(87.5%)	11(68.75%)	15(93.75%)	14(87.5%)	13(81.25%)	10(62.5%)	<b>77</b>
No	1(6.25%)	3(18.75%)	1(6.25%)	2(12.50%)	0	2(12.50%)	<b>09</b>
Sometimes	1(6.25%)	2(12.50%)	0	0	3(18.75%)	3(18.75%)	<b>09</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>95</b>
Urban (Sri Muktsar Sahib)							
Yes	15(93.75%)	12(75.00%)	12(75.00%)	13(81.25%)	15(93.75%)	10(62.50%)	<b>77</b>
No	0	1(6.25%)	1(6.25%)	0	0	2(12.50%)	<b>04</b>
Sometimes	1(6.25%)	3(18.75%)	3(18.75%)	3(18.75%)	1(6.25%)	3(18.75%)	<b>14</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>95</b>
Rural (Sri Muktsar Sahib)							
Yes	10(62.50%)	12(75.00%)	8(50.00%)	15(93.75%)	10(62.5%)	10(62.5%)	<b>65</b>
No	4(25.00%)	1(6.25%)	4(25.00%)	0	1(6.25%)	2(12.50%)	<b>12</b>
Sometimes	2(12.50%)	3(18.75%)	4(25.00%)	1(6.25%)	5(31.25%)	4(25.00%)	<b>19</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

Less than 20% MWW from education sector of Mansa district as compared to less than 10% MWW from education sector of SMS district do not have any contribution in family planning related matters. There are working women who said they have not any contribution in reproductive rights, they said most of the times these decisions have imposed by their families on them.

## Work Environment related Problems

### 4.11 Travelling issues

Work sphere problems start from the exact departure of women from home up to the office. Majority of the working women from private education sectors have special facility of transport at their door-step-in Mansa and SMS districts and face negligible problems while travelling to their job place. In health and banking sectors there is lack of special transport facilities for working women. Majority of the working women from these sectors, who are coming from long distance to work sphere, chose public transport facilities. The public transport system is usually unsatisfactory because most of the time working women have to wait for long hours for buses. Over-loading in buses, eve-teasing, misconduct by co-passengers are the major problems faced by working women in the selected districts during their travel. Though there are reserved seats for women in public transport vehicles, but most of the time these reserved seats are occupied by the male passengers. Mode of travelling (vehicle), travelling time (hours/minutes spent), distance of workplace (long/short) and non-co-operation of family during travelling have negative affects over the psychology of working women.

**Table: 4.11**  
**Travelling issues**

Urban (Mansa)							
Travelling issues	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	7 (43.75%)	5 (31.25%)	2 (12.50%)	2 (12.50%)	1 (6.25%)	5 (31.25%)	<b>22</b>
No	9 (56.25%)	9 (56.25%)	5(31.25%)	9 (56.25%)	12(75.00%)	6 (37.50%)	<b>50</b>
Sometimes	0	2(12.50%)	9 (56.25%)	5 (31.25%)	3 (18.75%)	5 (31.25%)	<b>24</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Mansa)							
Yes	6(37.50%)	8 (50.00%)	8 (50.00%)	1 (6.25%)	5 (31.25%)	2 (12.50%)	<b>30</b>
No	0	4 (25.00%)	6(37.50%)	14(87.50%)	5 (31.25%)	10 (62.5%)	<b>39</b>
Sometimes	10 (62.50%)	4 (25.00%)	2 (12.50%)	1 (6.25%)	6 (37.50%)	4 (25.00%)	<b>27</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

<b>Urban (Sri Muktsar Sahib)</b>							
Yes	6(37.50%)	1(6.25%)	4(25.00%)	4(25.00%)	9 (56.25%)	3(18.75%)	<b>27</b>
No	7(43.75%)	14(87.50%)	7(43.75%)	7(43.75%)	5 (31.25%)	9(56.25%)	<b>49</b>
Sometimes	3(18.75%)	1(6.25%)	5(31.25%)	5(31.25%)	2(12.50%)	4(25.00%)	<b>20</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Rural (Sri Muktsar Sahib)</b>							
Yes	8(50.00%)	3(18.75%)	6(37.50%)	4(25.00%)	1(6.25%)	2(12.50%)	<b>24</b>
No	5(31.25%)	9(56.25%)	7(43.75%)	6(37.50%)	10(62.50%)	9(56.25%)	<b>46</b>
Sometimes	3(18.75%)	4(25.00%)	3(18.75%)	6(37.50%)	5(31.25%)	5(31.25%)	<b>26</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

In Mansa district less than 50% of MWW from education sector, less than 20% MWW from urban health sector have faced travelling problems. In banking sector less than 35% MWW have faced the transport issues in Mansa district. In SMS district majority of MWW have faced travelling issues in public sector as compared to private sector. In rural banking sector of SMS district less than 15% MWW have faced travelling issues.

#### **4.12 Work Environment**

Work environment within office is determined by the facilities provided by the institutions to the workers. It is combination of physical and social setup of an institution. When workers get all the facilities including necessities at the office, then the work environment is considered as favorable. So, a combination of well managed social and physical setup with an institution makes up the suitable environment for a workplace. Below mentioned table explains the favorable and unfavorable work conditions within the institutions of Mansa and SMS districts.

**Table: 4.12**  
**Work environment**

<b>Urban (Mansa)</b>							
Work environment	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Favorable	15(93.75%)	10(62.50%)	8 (50.00%)	12(75.00%)	12(75.00%)	11(68.75%)	<b>68</b>
Unfavorable	0	0	1 (6.25%)	2 (12.50%)	0	0	<b>03</b>
Sometimes favorable	1 (6.25%)	6 (37.50%)	7 (43.75%)	2 (12.50%)	4 (25.00%)	5(31.25%)	<b>25</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Rural (Mansa)</b>							
Favorable	15(93.75%)	13(81.25%)	9 (56.25%)	15(93.75%)	14(87.50%)	9(56.25%)	<b>75</b>
Unfavorable	0	0	0	0	0	4 (25.00%)	<b>04</b>
Sometimes favorable	1 (6.25%)	3 (18.75%)	7 (43.75%)	1 (6.25%)	2 (12.50%)	3 (18.75%)	<b>17</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Urban (Sri Muktsar Sahib)</b>							
Favorable	12(75.00%)	13(81.25%)	14(87.50%)	8(50.00%)	15(93.75%)	12(75.00%)	<b>74</b>
Unfavorable	1(6.25%)	1(6.25%)	0	4(25.00%)	0	1(6.25%)	<b>07</b>
Sometimes favorable	3(18.75%)	2(12.50%)	2(12.50%)	4(25.00%)	1(6.25%)	3(18.75%)	<b>15</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Rural (Sri Muktsar Sahib)</b>							
Favorable	13(81.25%)	14(87.50%)	15(93.75%)	9(56.25%)	11(68.75%)	12(75.00%)	<b>74</b>
Unfavorable	0	0	0	3(18.75%)	1(6.25%)	1(6.25%)	<b>05</b>
Sometimes favorable	3(18.75%)	2(12.50%)	1(6.25%)	4(25.00%)	4(25.00%)	3(18.75%)	<b>17</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

In Mansa district, majority of MWW from public education and banking sectors are getting favorable work conditions as compared to private education and banking sectors. In private health sector of Mansa district, majority of MWW are getting favorable work conditions as compared to public health sector

### **(a) Work roles**

Maximum problems of working women are related to their work roles. The designation of working women in specific profession and institutions decide their work roles. Working women from education, health and banking sectors have different type of work roles. As a clerk, teacher, lecturer, professor, working women have academic roles. They have long list of curricular and co-curricular duties. As a nurse, assistant, lab attendant, medical officer, gynecologist, dentist and specialist (skin, eye, and ear), working women have different roles and responsibilities as compared to the role in education sector. In banking sector, as a clerk, field officer, helper, manager, cashier, teller, working women also have completely different roles and responsibilities to deliver. Thus, the designations of each profession determine the role of working women in their professional setup. In public/government sector, these roles decided and managed by the administrative body setup by the government. In private sector, these roles are decided by the private authority being set up by locally. The problems associated with these work roles are heavy workload, long hour, duties, hectic fieldwork etc.

### **(b) Infrastructural issues**

In Mansa and SMS districts, lack of infrastructure also affects the situation of working women within the institutions. In selected districts, private education and health sector institutions have adequate infrastructure for the women employees. The public education, health and banking sector institutions are struggling with the lack of adequate infrastructure for women working over there. Majority of the government schools, colleges, hospitals have not enough infrastructures in both districts. Lack of basic necessities in these institutions make working women worried. Working women from public health sector are facing unhygienic work conditions. In every institution (banks, education and health), there is **not any child care center** for working mothers. Lack of proper sitting arrangements, common rooms, mess/canteen, and separate washrooms for women employees generate problems for working women. In rural institutions, there are no proper arrangements of clean drinking water, hygienic washrooms which give rise to the problems such as infections and other health related issues for working women in selected districts.

“I do not want to reveal, but I am telling you my problem. I have faced many problems due to lack of infrastructure. There is no one in my family who can attend my baby girl when she was just six months old. I always prefer to bring her with me at my workplace, what can I do?... I had no option, I have to feed her”. (She requested, please do not mention my name)

**Government School Teacher, Mansa**

#### **4.13 Behavior of Colleagues**

The social setup of work place is determined by the relationship of working women with their colleagues whether males or females. The behavior of co-workers, superiors, subordinates also influences the working women in both positive and negative manner. The co-operative, understanding and adjustable nature of colleagues has a positive effect over the working women. Rude, strict and competitive nature influences them negatively. Sometimes jealousy, leg-pulling and spoon-feeding nature of colleagues becomes the reason of negative effect. Positive and co-operative behavior of colleagues is always helpful to overcome the problems of working women at office level. Negative and jealous behavior of the colleagues doubles the problems of working women. The table mentioned below is an over-view of the behavior of male colleagues with working women in education, health and banking sectors.



**Table: 4.13**  
**Behavior of male colleagues**

Urban (Mansa)							
Behavior of colleagues	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Positive	15 (93.75%)	15(93.75%)	12 (75.00%)	12(75.00%)	11(68.75%)	11(68.75%)	<b>76</b>
Average	1 (6.25%)	0	1 (6.25%)	1(6.25%)	3 (18.75%)	4 (25.00%)	<b>10</b>
Negative	0	1 (6.25%)	3 (18.75%)	3(18.75%)	2 (12.50%)	1 (6.25%)	<b>10</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Mansa)							
Positive	15(93.75%)	11(68.75%)	11(68.75%)	9(56.25%)	13 (81.25%)	5 (31.25%)	<b>64</b>
Average	0	2 (12.50%)	1 (6.25%)	4 (25.00%)	2 (12.50%)	9 (56.25%)	<b>18</b>
Negative	1 (6.25%)	2 (12.50%)	4 (25.00%)	3(18.75%)	1 (6.25%)	2 (12.50%)	<b>13</b>
<b>Total</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>95</b>
Urban (Sri Muktsar Sahib)							
Positive	13(81.25%)	11(68.75%)	14(87.50%)	12(75.00%)	15(93.75%)	13(81.25%)	<b>78</b>
Average	3(18.75%)	2(12.50%)	2(12.50%)	1(6.25%)	1(6.25%)	3(18.75%)	<b>12</b>
Negative	0	3(18.75%)	0	3(18.75%)	0	0	<b>06</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Sri Muktsar Sahib)							
Positive	12(75.00%)	11(68.75%)	11(68.75%)	15(93.75%)	13(81.25%)	13(81.25%)	<b>75</b>
Average	1(6.25%)	3(18.75%)	4(25.00%)	1(6.25%)	1(6.25%)	3(18.75%)	<b>13</b>
Negative	3(18.75%)	1(6.25%)	1(6.25%)	0	2(12.50%)	0	<b>07</b>
<b>Total</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>95</b>

Source: primary survey 2016-17

Above table explains that majority of MWW from public education sector are getting positive behavior from male colleagues in Mansa district. In rural private education sector less than 70% MWW are getting positive behavior from male colleagues. In public health sector less than 75% MWW are getting positive behavior from male colleagues. In rural private banking sector 30% respondents are getting positive response from male colleagues. In the public education sectors of SMS district, MWW are getting more positive behavior as compared to private education sector. Majority of the MWW from private health sector are

getting positive behavior as compared to private health sector in SMS district. In banking sector of SMS district majority of MWW are getting positive response from male colleagues.

As Married working women mentioned and also the findings explore an interesting point to the forefront. Problems of sexual harassment at workplace are totally absent in the findings from the field experiences. The social inter-mixing of the two genders at the workplace is virtually absent. There are separate sitting arrangements and two genders voluntarily do not mingle with each other as this is literally seen as 'social sin'. In this context, there is no attempt by the male colleagues to cross the limits as this can invite social backlash. However, in banking sector there is no segregation of sitting arrangements and despite this the field study did not witness any mental and sexual harassment due to social setup.

#### **4.14 (a) Work load**

Work load or hectic work environment are also the main problems of working women at office level. The problems of work load are related to the work timings and kind of work. Working women who are working in education, health and banking sectors in both districts have to follow the pre-decided work hours. Working women from education sector, who are placed in public sphere, have to work 6-7 hours in a day. In private educational institutions, working women have to work long hours as compared to public sector. In health sector working women are facing work load problems because women who are playing the role of assistant and supportive staffs in the medical field have long working hours. In case of emergency and urgency, they have to work more than the normal set of hours. In banking sector, working women have limited work hours; and mainly they have to work 7-8 hours in a day. During demonetization period (2016-2017), banking sector workers have to work 12-13 hours in a day. The hectic work environment in banking sector affects the life of working women.

#### **4.14 (b) Kind of work**

Working women who are placed in education, health and banking sectors have different type of duties in both districts. There are four divisions of working women in education sector: school teachers, college lecturers, professors and clerical

staff. In education sector WW have academic roles related to curricular and co-curricular activities. In public education sector, they have extra duties to perform related to polio vaccines, census and election duties. School teachers have to perform their duties in Centre and state government launched schemes such as mid-day meal scheme etc. College lecturers and professors have set schedule of working. In health sector there are two main divisions of workers; doctors and nurses. Women doctors are specialized in their fields and practice medicine. As compared to doctors, nurses have long duty hours in ICU and OT during emergency. They have to work both in day and night shifts. In banking sector working women are tellers, cashiers, data entry operators and field officers. With their distinguished job title, working women track their fixed roles at office level.

#### 4.14 (c) Freedom regarding field work

Married working women from education, health and banking sectors have set duties in the field (field trip, vaccination, field survey). They are independent to take decisions in their work related roles. In some cases, it is essential for working women to take permission for field visit from their families. Below mentioned table is an overview about the freedom of working women regarding fieldwork.

**Table: 4.14**  
**Freedom regarding Fieldwork**

Urban (Mansa)							
Freedom for field work	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	12 (75%)	5 (31.25%)	3 (18.75%)	13(81.25%)	5 (31.25%)	6(37.5%)	<b>44</b>
No	4 (25%)	11(68.75%)	13(81.25%)	2 (12.5%)	11(68.75%)	9(56.25%)	<b>50</b>
Sometimes	0	0	0	1 (6.25%)	0	0	<b>01</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>95</b>
Rural (Mansa)							
Yes	8(50.00%)	5 (31.25%)	13(81.25%)	14(87.50%)	6 (37.50%)	2 (12.50%)	<b>48</b>
No	5(31.25%)	9 (56.25%)	3 (18.75%)	2 (12.50%)	10(62.50%)	11(68.75%)	<b>40</b>
Sometimes	3(18.75%)	1 (6.25%)	0	0	0	3 (18.75%)	<b>07</b>
<b>Total</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>95</b>

Urban (Sri Muktsar Sahib)							
Yes	6(37.50%)	8(50.00%)	7(43.75%)	14(87.50%)	12(75.00%)	6(37.50%)	<b>53</b>
No	7(43.75%)	4(25.00%)	6(37.50%)	2(12.50%)	4(25.00%)	7(43.75%)	<b>30</b>
Sometimes	3(18.75%)	4(25.00%)	3(18.75%)	0	0	3(18.75%)	<b>13</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Sri Muktsar Sahib)							
Yes	8(50.00%)	9(56.25%)	9(56.25%)	7(43.75%)	7(43.75%)	8(50.00%)	<b>48</b>
No	7(43.75%)	5(31.25%)	7(43.75%)	8(50.00%)	7(43.75%)	5(31.25%)	<b>39</b>
Sometimes	1(6.25%)	2(12.50%)	0	1(6.25%)	2(12.50%)	3(18.75%)	<b>09</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

Above table explains that in Mansa district, majority of MWW in public education sector (75 and 50% respectively) have freedom for fieldwork as compared to private education sector MWW (merely 30%). In health sector, majority of MWW (80% respectively) have freedom to go out for fieldwork as compared to less than 20 % respondents from urban public health sector. In banking sector of Mansa district, less than 40 % respondents have freedom to go out for work in field. In SMS district, less than 50% MWW from urban education sector have freedom to go for fieldwork as compared to less than 60% respondents from rural education sector. In health sector of SMS district, less than 50% MWW have freedom to go for fieldwork as compared to more than 80% respondents from private health sector in urban sphere. In rural SMS district, more than 50% MWW from public health sector have freedom to go for field work as compared to less than 50% MWW from private sector. In urban public banking sector of SMS district 75% MWW have freedom to go to field as compared to less than 40% MWW from urban private banking sector. In rural public banking sector of SMS district less than 50% MWW have freedom to go to field work as compared to more than 50% MWW from rural private banking sector.

#### 4.15 Financial independence

The entry of working women in paid economy gives them financial independence. This empowers their decision making to spend their own income. Majority of

working women from service sector expressed that they thought that after getting employment; they enter to a new world of freedom, where they can free to do as per their own wishes. However, there are working women, who are not at all free to spend their own income, means less financial independence. Majority of working women said they have not much interest in financial planning matters.

**Table: 4.15**  
**Free to spend income**

<b>Urban (Mansa)</b>							
Economic freedom	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	13(81.25%)	9(56.25%)	12(75.00%)	14(87.50%)	14(87.50%)	14(87.50%)	<b>76</b>
No	3 (18.75%)	6(37.50%)	3 (18.75%)	1 (6.25%)	1 (6.25%)	0	<b>14</b>
Sometimes	0	1 (6.25%)	1 (6.25%)	1 (6.25%)	1 (6.25%)	1 (6.25%)	<b>05</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>95</b>
<b>Rural (Mansa)</b>							
Yes	13(81.25%)	10(62.50%)	14(87.50%)	12(75.00%)	15(93.75%)	11(68.75%)	<b>75</b>
No	1 (6.25%)	5(31.25%)	0	2 (12.50%)	1 (6.25%)	3 (18.75%)	<b>12</b>
Sometimes	2 (12.50%)	1 (6.25%)	2 (12.50%)	2 (12.50%)	0	2 (12.50%)	<b>09</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Urban (Sri Muktsar Sahib)</b>							
Yes	5(31.25%)	10(62.50%)	11(68.75%)	15(93.75%)	13(81.25%)	5(31.25%)	<b>59</b>
No	6(37.50%)	3(18.75%)	3(18.75%)	1(6.25%)	3(18.75%)	6(37.50%)	<b>22</b>
Sometimes	5(31.25%)	3(18.75%)	2(12.50%)	0	0	5(31.25%)	<b>15</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Rural (Sri Muktsar Sahib)</b>							
Yes	14(87.50%)	10(62.5%)	13(81.25%)	11(68.75%)	12(75.00%)	11(68.75%)	<b>71</b>
No	2(12.50%)	4(25.00%)	2(12.50%)	3(18.75%)	2(12.50%)	3(18.75%)	<b>16</b>
Sometimes	0	2(12.50%)	1(6.25%)	2(12.50%)	2(12.50%)	2(12.50%)	<b>09</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

- In urban private education sector of Mansa district more than 50% MWW have economic freedom as compared to more than 80% MWW from urban public education sector.
- In rural private education sector of Mansa district, more than 60% MWW have economic freedom as compared to more than 80% MWW from rural public education sector of Mansa.
- Less than 20% of MWW have no financial freedom in health and banking sectors of Mansa district.
- In SMS district, less than 40% MWW from education sector have no any economic freedom.
- In health sector of SMS district, less than 20% MWW do not have any financial freedom.
- In urban private banking sector of SMS district, less than 40% MWW have not any economic freedom.

#### Psychological problems of MWW

The psychological health of working women determined by their physical, social, emotional and mental health status. Participation of women in workplace has changed their life tremendously. Their entry in the workplace introduces new a social and economic choice on one side but on the other side, work outside home required more adjustment in the matters of social, economic and familial responsibilities. Family and work-life come along with many social, demographic and economic problems. These problems contribute in the psychological and mental vulnerability of working women. Psychological problems among working women are the outcomes of social and economic problems faced by them in family and work sphere.

#### **4.16 Physical Health issues**

Physical health is a balanced health status that exposes the overall well-being of human body. It is based upon the social, emotional and family environment. Proper sleep, balanced/nutritious diet, healthy way of living decides the good physical health of women. Besides this, good infrastructure, less workload, proper work management positively affects the physical health of working women in service sector. The issues as fatigue, back pain, weakness, headache/migraines,

and menstrual issues have determined physical health issues of working women. These issues are the outcome of long work hours, double burden such as work load at home and outside work sphere. Sometimes prolong sitting on chair during office work hours, kitchen and other household chores become the cause of following physical issues among working women from selected districts of Punjab.

**Table: 4.16**  
**Physical Health issues of Married Working Women**

Urban (Mansa)						
Health issues	Education		Health		Banking	
	Public	Private	Public	Private	Public	Private
Fatigue	12(75%)	14(87.5%)	15(93.75%)	13(81.25%)	13(81.25%)	15(93.75%)
Back pain	11(68.75%)	12(75%)	14(87.5%)	14(87.5%)	12(75%)	14(87.5%)
Headache/ migraines	11(68.75%)	13(81.25%)	11(68.75%)	12(75%)	10(62.5%)	13(81.25%)
Menstrual issues	6(37.5%)	7(43.75%)	13(81.25%)	2(12.5%)	6(37.5%)	7(43.75%)
Restlessness	11(68.75%)	14(87.5%)	12(75%)	11(68.75%)	11(68.75%)	10(62.5%)
Rural (Mansa)						
Fatigue	13(81.25%)	11(68.75%)	13(81.25%)	14(87.5%)	14(87.5%)	13(81.25%)
Back pain	12(75%)	14(87.5%)	12(75%)	10(62.5%)	13(81.25%)	11(68.75%)
Headache/ migraines	11(68.75%)	10(62.5%)	11(68.75%)	12(75%)	10(62.5%)	14(87.5%)
Menstrual issues	4(25%)	5(31.25%)	5(31.25%)	8(50%)	5(31.25%)	10(62.5%)
Restlessness	10(62.5%)	11(68.75%)	10(62.5%)	11(68.75%)	11(68.75%)	12(75%)
Urban (Sri Muktsar Sahib)						
Fatigue	11(68.75%)	12(75%)	14(87.5%)	13(81.25%)	12(75%)	13(81.25%)
Back pain	7(43.75%)	9(56.25%)	13(81.25%)	11(68.75%)	12(75%)	12(75%)
Headache/ migraines	4(25%)	8(50%)	10(62.5%)	9(56.25%)	10(62.5%)	13(81.25%)
Menstrual issues	6(37.5%)	8(50%)	7(43.75%)	4(25%)	11(68.75%)	12(75%)
Restlessness	8(50%)	8(50%)	12(75%)	11(68.75%)	12(75%)	11(68.75%)
Rural (Sri Muktsar Sahib)						
Fatigue	12(75%)	10(62.5%)	14(87.5%)	11(68.75%)	11(68.75%)	10(62.5%)
Back pain	11(68.75%)	12(75%)	11(68.75%)	12(75%)	12(75%)	14(87.5%)
Headache/ migraines	14(87.5%)	13(81.25%)	10(62.5%)	11(68.75%)	14(87.5%)	12(75%)
Menstrual issues	6(37.5%)	8(50%)	9(56.25%)	7(43.75%)	10(62.5%)	10(62.5%)
Restlessness	7(43.75%)	10(62.5%)	12(75%)	14(87.5%)	13(81.25%)	11(68.75%)

Source: primary survey 2016-17

**Fatigue:** Over tiredness, workload, dual pressure and double role challenges contribute in creating fatigue among MWW. Less than 90% MWW from urban private education sector are facing fatigue issues due to overwork as compared to 75% MWW from urban public education sector of Mansa district. 80% MWW from urban public education sector of Mansa district and less than 70% MWW from rural private education sector also face fatigue. In health and banking sectors of Mansa, more than 80% MWW are facing the problem of fatigue. In SMS district, more than 60% MWW from urban public and rural private education sector are facing fatigue due to over burden of work. More than 80% MWW from urban health sector of SMS district are facing fatigue as a physical problem as compared to less than 70% MWW from rural private health sector of SMS district. 75% MWW from urban sphere are facing fatigue as compared to 60%MWW in rural sphere banking sector of SMS district.

**Back pain:** the long hours sitting, chair job, long work duration are the main reasons of back pain among MWW. They have chair jobs in education as well as banking sectors. In health sector they have long work duties, most of the time MWW who are working as assistant and nurses, have to do work in shifts. Majority of MWW from education, health and banking sectors are facing the problems of back pain. In education sector of SMS district more than 40-60%working women are facing back pain due to long work hours. Majority of MWW agreed that after job they have to do household chores in morning as well as evening time due which their health gets affected.

**Headache/migraines:** in education, health and banking sectors of Mansa district, majority of MWW are complaint about having headache or migraines due to dual roles. In education sector of SMS district 25% MWW from urban public and 50% MWW from urban private sector are facing the problem of headache and migraine. Primarily child care, household chores and nature of in-laws are the reasons behind those issues.

**Menstrual issues:** Long hour sittings and long work duties have direct effect on the health of MWW. Continuous tension, stress and worries among MWW become the reason behind hormonal imbalance. Menopause, irregular or abnormal uterine bleeding (AUB), and continuous menstrual pain are the main problems MWW are



facing in selected districts. These problems are the outcome of tension, stress and anxiety among MWW. It is tough to manage menstrual issues at workplace. Less than 50% MWW from education sector of both districts are facing the menstrual issues. In urban public health sector more than 80% MWW are facing the problems related to menstruation cycle. More than 60% MWW from banking sector of SMS as well as Mansa district are facing these issues; only 30% MWW from rural private banking sector are facing these problems in Mansa.

**Restlessness:** It is the result of less time for relaxation, sleepiness, lack of nutritious diet. MWW from both districts have no proper time for relax, after coming home from job, they have long list of duties towards family, children and spouse. In private urban educational sector of Mansa, more than 80% MWW are facing restlessness. More than 50% MWW from education sector of SMS are facing restlessness as compared to more than 50% MWW from rural education sector of Mansa. In health and banking sectors of Mansa and SMS districts, 60% to 80% MWW are facing the restlessness due to dual responsibilities.

#### **4.17 Mental Health issues**

Mental health is a combination of emotional, social, and psychological well-being of an individual. This is directly related to the way of thinking, acting, feeling, and behaving. It also decides how one can handle a situation, make decisions and choices in certain set of circumstances. On one side, emotional health is a vital part of overall health of human beings. Emotional healthy people have control over their thoughts, feelings and behavior. They are able to handle their life's challenges. On the other side, social health decided by the ability to form satisfied interpersonal relationships with others. It is related to social adaptability and situational inflexibility. It is determined through the physical, emotional and social well-being of an individual.

**Table: 4.17(a)**  
**Mental health status of Married Working Women**

Urban (Mansa)							
MH issues	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	10(62.5%)	8(50%)	6(37.5%)	5(31.25%)	9(56.25%)	10(62.5%)	<b>48</b>
No	4(25%)	5(31.25%)	7(43.75%)	8(50%)	5(31.25%)	3(18.75%)	<b>32</b>
Sometimes	2(12.5%)	3(18.75%)	3(18.75%)	3(18.75%)	2(12.5%)	3(18.75%)	<b>16</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Mansa)							
Yes	11(68.75%)	14(87.5%)	7(43.75%)	6(37.5%)	9(56.25%)	12(75%)	<b>59</b>
No	2(12.5%)	0	8(50%)	8(50%)	3(18.75%)	2(12.5%)	<b>23</b>
Sometimes	3(18.75%)	2(12.5%)	1(6.25%)	2(12.5%)	4(25%)	2(12.5%)	<b>14</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Urban (Sri Muktsar Sahib)							
Yes	13(81.25%)	12(75%)	9(56.25%)	7(43.75%)	8(50%)	10(62.5%)	<b>59</b>
No	2(12.5%)	3(18.75%)	3(18.75%)	3(18.75%)	4(25%)	2(12.5%)	<b>17</b>
Sometimes	1(6.25%)	1(6.25%)	4(25%)	6(37.5%)	4(25%)	4(25%)	<b>20</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Sri Muktsar Sahib)							
Yes	11(68.75%)	10(62.5%)	6(37.5%)	6(37.5%)	9(56.25%)	8(50%)	<b>50</b>
No	3(18.75%)	3(18.75%)	6(37.5%)	8(50%)	4(25%)	5(31.25%)	<b>29</b>
Sometimes	2(12.5%)	3(18.75%)	4(25%)	2(12.5%)	3(18.75%)	3(18.75%)	<b>17</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

In Mansa 30% MWW from urban private education sector and 25% MWW from urban public education sector are facing mental health issues. In health sector of Mansa district 50% MWW are facing mental health issues. These issues are related to the mental health degradation. In banking sector of Mansa district 30% MWW are facing mental health issues. In education sector of SMS district, some 20% MWW are facing mental health issues. 50% rural health sector working women are facing mental health issues as compared to 20% MWW from urban

health sector of SMS. In banking sector of SMS district 30% MWW are facing mental health issues.

**Emotional health** is an outcome of physical health and social environment. The nature of work, work-timings, work burden, dual tension, over expectations, and over workload affects the emotional health of working women. As mothers, they have one extra role where they have regret not to attend their role perfectly as a mother. As partner, they have different type of roles and role demands. As married working women, they have to fulfill every demand and expectations at time. Below mentioned table highlights the emotional health related issues of married working women being faced in selected districts.

**Table: 4.17 (b)**  
**Emotional Health Status of Married Working Women**

Urban (Mansa)							
Emotional health	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Mood variations	12(75%)	12(75%)	10(62.5%)	6(37.5%)	12(75%)	13(81.25%)	65
Exhaustion	11(68.75%)	11(68.75%)	11(68.75%)	8(50%)	11(68.75%)	10(62.5%)	62
Anxiety	9(56.25%)	10(62.5%)	9(56.25%)	4(25%)	10(62.5%)	11(68.75%)	53
Depression	8(50%)	11(68.75%)	6(37.5%)	8(50%)	12(75%)	9(56.25%)	54
Stress	9(56.25%)	8(50%)	6(37.5%)	9(56.25%)	11(68.75%)	11(68.75%)	54
Rural (Mansa)							
Mood variations	10(62.5%)	9(56.25%)	10(62.5%)	9(56.25%)	10(62.5%)	11(68.75%)	59
Exhaustion	9(56.25%)	8(50%)	9(56.25%)	10(62.5%)	9(56.25%)	12(75%)	57
Anxiety	8(50%)	10(62.5%)	6(37.5%)	8(50%)	11(68.75%)	10(62.5%)	53
Depression	11(68.75%)	11(68.75%)	9(56.25%)	9(56.25%)	11(68.75%)	12(75%)	63
Stress	10(62.5%)	12(75%)	8(50%)	6(37.5%)	10(62.5%)	10(62.5%)	56
Urban (Sri Muktsar Sahib)							
Mood variations	11(68.75%)	11(68.75%)	9(56.25%)	7(43.75%)	9(56.25%)	5(31.25%)	52
Exhaustion	12(75%)	10(62.5%)	8(50%)	9(56.25%)	11(68.75%)	11(68.75%)	61
Anxiety	10(62.5%)	9(56.25%)	9(56.25%)	10(62.5%)	13(81.25%)	10(62.5%)	61
Depression	9(56.25%)	8(50%)	8(50%)	9(56.25%)	10(62.5%)	11(68.75%)	55
Stress	8(50%)	10(62.5%)	10(62.5%)	10(62.5%)	12(75%)	8(50%)	58

Rural (Sri Muktsar Sahib)							
Mood variations	10(62.5%)	13(81.25%)	11(68.75%)	9(56.25%)	11(68.75%)	9(56.25%)	63
Exhaustion	9(56.25%)	12(75%)	10(62.5%)	8(50%)	10(62.5%)	11(68.75%)	60
Anxiety	8(50%)	10(62.5%)	9(56.25%)	11(68.75%)	10(62.5%)	10(62.5%)	58
Depression	11(68.75%)	9(56.25%)	9(56.25%)	12(75%)	8(50%)	12(75%)	61
Stress	10(62.5%)	10(62.5%)	10(62.5%)	10(62.5%)	9(56.25%)	13(81.25%)	62

Source: primary survey 2016-17

Table mentioned above is an overview about the emotional health of MWW in both districts. Emotional health of MWW is based on the below mentioned indicators in selected districts. The changing moods at home and workplace, exhaustion due to dual pressure, anxiety due to dual commitment, and the total effect of these dual responsibilities result in the form of depression and stress among MWW.

**Mood variations** (swings): Mood variations are results in the form of anger, hoarse, frustration, and annoyed behavior of MWW from selected districts. Around 75% MWW from urban education sector of Mansa as compared to 50 to 60 % MWW from rural education sector MWW have generated this problem. More than 50% MWW from health sector of Mansa and SMS districts have mood variations problems as compared to less than 50% MWW from urban private health sector of these districts. Majority of MWW from banking sector also faced these problems they have mood variations due to hectic work environment, dual expectations at home and work sphere.

**Exhaustion:** Mental and physical tiredness are the main cause behind the exhaustion among MWW. In urban education sector more than 60% MWW have faced exhaustion as compared to more than 50% MWW from rural education sector of Mansa. In SMS district, 75% MWW from urban public and rural private education sector have faced exhaustion. More than 50 to 70% MWW from health sector have faced the problem of exhaustion due to restlessness, less sleep, and long work hours. In banking sector, more than 50 to 70% MWW from Mansa district as compared to more than 60% MWW from SMS district have faced exhaustion. Working women from both district said that dual performance and commitment results in the form of overtiredness and exhaustion.

**Anxiety:** anxiety among MWW comes with the tension and fear. Married working women, who are mothers, are anxious about their children in both districts at work time. They have guilt as they have to neglect their children due to job. More than 50 to 60% MWW from education sector of Mansa as well as SMS have anxiety due to dual role. In health sector more than 50 to 60% MWW from both districts are anxious as compared to only 25% MWW from rural public health sector of Mansa. In banking sector of both districts more than 60 to 80% MWW are anxious.

**Depression:** Depression in MWW is outcome of the same daily routine, hasty life, no time for personal care and no proper time for family especially children and spouse. They are dealing with the feeling of sadness and guilt daily. Working women from health and banking sectors have more distress due to lack of enthusiasm and excitement in their life. In education sector working women have some sort of pleasure and happiness in their life. 50 to 70% MWW from education sector are facing depression in Mansa and SMS districts. In health sector, less than 50% MWW from urban public health sector and more than 50% MWW from all over health sector are facing the problem of depression. They are happy after getting employment but they are not fully satisfied by their performance towards family. In banking sector more than 60% MWW from Mansa and 50 to 80 % MWW from SMS district have faced depression due to dual commitments.

**Stress:** 50 to 75% MWW from education sectors are facing stress in their daily life. In urban public and rural private health sector of Mansa more than 30% MWW and in urban private and rural public health sector more than 50% MWW have faced stress. More than 60% MWW from health sector of SMS have faced stress. More than 60% MWW from banking sector of Mansa have faced stress.

#### **4.18 Overall Psychological health status of MWW**

Working women have faced large amount of pressure from household chores to office work, and child care to decision making. These pressures are the result of familial, societal and work expectations.

**Table: 4.18(a)**  
**Psychological Health Status of MWW (Mansa)**

Urban(Mansa)						
Psychological pressure on MWW	Education		Health		Banking	
	Public	Private	Public	Private	Public	Private
Office work	9(56.25%)	10(62.5%)	4(25%)	3(18.75%)	11(68.75%)	10(62.5%)
Child care	6(37.5%)	11(68.75%)	6(37.5%)	5(31.25%)	8(50%)	7(43.75%)
Decision making	8(50%)	11(68.75%)	5(31.25%)	5(31.25%)	9(56.25%)	6(37.5%)
Identity crisis	6(37.5%)	7(43.75%)	6(37.5%)	6(37.5%)	7(43.75%)	7(43.75%)
Household chores	13(81.25%)	15(93.75%)	7(43.75%)	8(50%)	9(56.25%)	11(68.75%)
Less time for spouse	10(62.5%)	13(81.25%)	9(56.25%)	5(31.25%)	9(56.25%)	10(62.5%)
Less personal care	14(87.5%)	14(87.5%)	9(56.25%)	10(62.5%)	12(75%)	11(68.75%)
Rural(Mansa)						
Office work	10(62.5%)	6(37.5%)	7(43.75%)	5(31.25%)	10(62.5%)	11(68.75%)
Child care	8(50%)	5(31.25%)	6(37.5%)	8(50%)	9(56.25%)	12(75%)
Decision making	8(50%)	8(50%)	6(37.5%)	7(43.75%)	11(68.75%)	10(62.5%)
Identity crisis	6(37.5%)	8(50%)	6(37.5%)	8(50%)	8(50%)	8(50%)
Household chores	11(68.75%)	8(50%)	5(31.25%)	7(43.75%)	11(68.75%)	8(50%)
Less time for spouse	10(62.5%)	9(56.25%)	8(50%)	9(56.25%)	10(62.5%)	9(56.25%)
Less personal care	8(50%)	6(37.5%)	9(56.25%)	10(62.5%)	10(62.5%)	8(50%)

Source: primary survey 2016-17

**Table: 4.18(b)**  
**Psychological Health Status of MWW (SMS)**

Urban(Sri Muktsar Sahib)						
Psychological pressure on MWW	Education		Health		Banking	
	Public	Private	Public	Private	Public	Private
Office work	10(62.5%)	9(56.25%)	8(50%)	10(62.5%)	12(75%)	10(62.5%)
Child care	8(50%)	11(68.75%)	9(56.25%)	9(56.25%)	11(68.75%)	8(50%)
Decision making	7(43.75%)	11(68.75%)	9(56.25%)	6(37.5%)	11(68.75%)	6(37.5%)
Identity crisis	11(68.75%)	7(43.75%)	7(43.75%)	8(50%)	8(50%)	7(43.75%)
Household chores	14(87.5%)	12(75%)	11(68.75%)	9(56.25%)	13(81.25%)	9(56.25%)
Less time for spouse	8(50%)	12(75%)	8(50%)	10(62.5%)	10(62.5%)	9(56.25%)
Less personal care	8(50%)	9(56.25%)	12(75%)	10(62.5%)	11(68.75%)	12(75%)
Rural(Sri Muktsar Sahib)						
Office work pressure	11(68.75%)	11(68.75%)	9(56.25%)	11(68.75%)	13(81.25%)	10(62.5%)
Child care	10(62.5%)	13(81.25%)	11(68.75%)	10(62.5%)	10(62.5%)	11(68.75%)
Decision making	8(50%)	10(62.5%)	5(31.25%)	11(68.75%)	10(62.5%)	6(37.5%)
Identity crisis	7(43.75%)	12(75%)	6(37.5%)	8(50%)	7(43.75%)	9(56.25%)
Household chores	11(68.75%)	13(81.25%)	11(68.75%)	8(50%)	8(50%)	8(50%)
Less time for spouse	8(50%)	10(62.5%)	10(62.5%)	9(56.25%)	9(56.25%)	8(50%)
Less personal care	6(37.5%)	8(50%)	9(56.25%)	11(68.75%)	11(68.75%)	10(62.5%)

Source: primary survey 2016-17

**Office work pressure:** office work demands energy, skill, potentiality and enthusiasm. In education and banking sector, working women have much pressure as compared to health sector. In health sector, working women who are nurses and assistant have shift works. In urban education sector more than 50% MWW have office work pressure and more than 60% urban bankers in Mansa. In health sector of urban Mansa less than 25% MWW have office work pressure. In rural banking and rural public education sectors more than 60% MWW have office work pressure in Mansa. More than 30% MWW from rural

private education and health sector, MWW have office work pressure in Mansa. In rural public health sector, more than 40% MWW have work pressure. More than 60% MWW from urban public and rural education sector of SMS district have office work pressure. In urban private education and public health sector of SMS district more than 50% MWW have office work pressure. More than 60% MWW from private health and banking sector have work pressure. In public banking sector, more than 75% MWW have office work pressure.

**Childcare:** Primarily childcare is associated with maternal responsibility. After the entry of MWW in the work sphere, they felt inner guilt by neglecting their children. They have to choose work as well as family at the same time. Working mothers have maternal leave (that has been extended from 12 weeks to 26 weeks), childcare facilities in office (for 50 employees) and breast feeding time (four times in a day). Still they are psychologically pressurised by childcare responsibilities. More than 30% working mothers from health sector of Mansa are worried about childcare. In urban public and rural private education sector of Mansa more than 30% working mothers have childcare pressures. In urban private education sector, more than 60% working mothers have childcare burdens as compared to 50% rural public education sector working mothers. In banking sector of Mansa district, 50% working mothers from urban banking sector, more than 50% rural public and 75% rural private banking sector working mothers have childcare pressures. In SMS district more than 60% working mothers from urban private and rural public education sector have childcare pressures while more than 80% working mothers from rural private and 50% urban public education sector face this problem. More than 60% working mothers from rural health sector and 50% urban health sector working mothers have childcare issues. In banking sector of SMS district, more than 60% working mothers from urban public and rural banking sectors have childcare pressures as compared to 50% working mothers from urban private banking sector.

**Decision-making:** Both districts from Malwa region of Punjab have male-dominated society. In financial decision of families, majority of MWW have not much contribution in this matter. The power of decision making in joint families is still in the hands of male members. Females have not equal contribution in familial decision making process and it pressurizes working women psychologically. More than 50% MWW from education sector



of Mansa and 30% MWW from health sector of Mansa feel the pressure due to less participation in decision-making. More than 50% MWW from public banking sector as compared to less than 50% MWW from urban private and 75% rural private banking sector MWW have psychological pressure due to less participation in decision-making. In SMS district, more than 60% MWW from private education sector as compared to less than 50% MWW from public education sector have pressure due to less participation in decision-making. More than 50% MWW from urban public health sector have pressure as compared to 30% MWW from urban private health sector of SMS district.

**Identity crisis:** In public education sector of Mansa district less than 40% MWW and 50% MWW from private education sector have faced identity crisis. In SMS district more than 60% MWW from urban public education sector as compared to less than 50% MWW from urban private education sector of SMS district. In rural education sector of SMS district 75% MWW from private education sector have faced identity crisis as compared to less than 50% MWW from public education sector. In health sector of Mansa as well as SMS districts, less than 50% MWW have faced identity crisis. In banking sector, less than 50% MWW from urban Mansa and 50% MWW from rural Mansa have faced identity crisis. In SMS district less than 60% MWW have faced identity crisis in banking sector. MWW from both district said that they had identity as teachers, academicians, doctors, nurses and bankers in their institutions only but at their living places they are mothers, wives and daughter-in-law's only. They are known in their society because of their families, not for their economic and social status.

**Household chores:** In education sector, 90% MWW from urban Mansa experience psychological pressure due to household chores as compared to less than 70% MWW from rural Mansa. In SMS district, more than 80% MWW from urban public education sector have household chores issues. In SMS district, more than 80 % MWW from rural private education sector have household chores issues as compared to less than 70% MWW from rural public education sector. More than 60 % MWW from public health sector of SMS district have psychological pressure of household chores. Less than 50% MWW from health sector of Mansa district and less than 60% MWW from private health sector of SMS district have psychological pressure. In banking sector 50% MWW from rural private banking sector, less than 60% MWW from urban public banking sector and more than

60% MWW from urban private and rural public banking sector of Mansa district have psychological pressure of household chores. More than 80% MWW from urban public banking sector of SMS district as compared to less than 60% MWW from urban private banking sector of SMS district and 50% MWW from rural banking sector have psychological pressure due to household chores.

**Less time for spouse:** In education sector of Mansa district more than more than 80 % MWW from urban private education sector have psychological pressure as compared to 60% MWW from urban public sector because of not much time for spouse. In rural education sector of Mansa district more than 60% MWW from public sector have psychological problems due to less time for spouse as compared to less than 60% MWW from private sector. In SMS district, 75 % MWW from urban private education sector as compared to 50% MWW from public education sector and more than 60% MWW from rural private education sector have psychological problems due to less time for spouse. In health sector, more than 50 % MWW from rural private health sector of Mansa district have psychological pressure due to less time for spouse as compared to 30% MWW from urban private sector. More than 50% MWW from urban public health sector as compared to 50% MWW from rural public health sector have psychological pressure due to less time for spouse in Mansa district. In addition, more than 60 % MWW from urban private health sector of SMS district have psychological pressure due to less time for spouse as compared to 50% MWW from urban public health sector. More than 60% MWW from rural public health sector as compared to more than 50% MWW from rural private health sector of SMS district have psychological pressure due to less time for spouse. In banking sector, less than 65% MWW from Mansa as well as SMS district have psychological pressure due to less time for spouse.

**Less personal care:** In urban education sector of Mansa district around 90% MWW as compared to less than 50% MWW from rural education sector of Mansa have less time for personal care. In SMS district, 60% MWW from urban education sector as compared to less than 50% MWW from rural education sector have no time for personal care that leads to psychological pressures among them. In health sector of Mansa district, more than 60 % MWW from private health sector have no time for self-care as compared to less than 60% MWW from public sector. In SMS district, 75 % MWW from urban public as compared

to around 60% MWW from private sector and less than 60% MWW from rural public health sector have psychological pressures due to no time for personal care. Also, in Mansa district, 75% MWW from urban public banking sector as compared to around 60% MWW from urban private and rural public sector have psychological pressures due to no time for personal care. Some 50% MWW from rural private banking sector of Mansa district have psychological pressures due to no time for personal care.

### Level of satisfaction:

Satisfaction among MWW can easily examine through their dual balancing life. When they are happy and satisfied with their dual contribution, they can happily manage the both fronts. Lack of familial, social and work sphere support can lead to less satisfaction among MWW.

**Table: 4.19 (a)**  
**Satisfaction among MWW (Mansa)**

Urban(Mansa)						
Dissatisfied with	Education		Health		Banking	
	Public	Private	Public	Private	Public	Private
Child care contribution	6(37.5%)	7(43.75%)	13(81.25%)	11(68.75%)	11(68.75%)	11(68.75%)
Contribution towards family	5(31.25%)	7(43.75%)	9(56.25%)	6(37.5%)	12(75%)	10(62.5%)
As a working daughter	7(43.75%)	14(87.5%)	12(75%)	8(50%)	12(75%)	14(87.5%)
Behavior of female colleagues	5(31.25%)	10(62.5%)	9(56.25%)	11(68.75%)	14(87.5%)	13(81.25%)
Economic contribution	4(25%)	12(75%)	8(50%)	8(50%)	9(56.25%)	9(56.25%)
Office facilities	10(62.5%)	6(37.5%)	10(62.5%)	10(62.5%)	9(56.25%)	7(43.75%)
Pay scale	4(25%)	9(56.25%)	11(68.75%)	9(56.25%)	11(68.75%)	12(75%)
Spousal support	3(18.75%)	6(37.5%)	2(12.5%)	7(43.75%)	9(56.25%)	9(56.25%)
Rural(Mansa)						
Child care contribution	4(25%)	3(18.75%)	9(56.25%)	10(62.5%)	12(75%)	12(75%)

Contribution towards family	2(12.5%)	4(25%)	3(18.75%)	7(43.75%)	11(68.75%)	9(56.25%)
As a working daughter	5(31.25%)	4(25%)	8(50%)	8(50%)	12(75%)	13(81.25%)
Behavior of female colleagues	4(25%)	6(37.5%)	12(75%)	12(75%)	9(56.25%)	12(75%)
Economic contribution	2(12.5%)	8(50%)	9(56.25%)	9(56.25%)	9(56.25%)	10(62.5%)
Office facilities	6(37.5%)	9(56.25%)	6(37.5%)	10(62.5%)	13(81.25%)	14(87.5%)
Pay scale	3(18.75%)	4(25%)	2(12.5%)	11(68.75%)	11(68.75%)	9(56.25%)
Spousal support	5(31.25%)	10(62.5%)	3(18.75%)	7(43.75%)	7(43.75%)	10(62.5%)

Source: primary survey 2016-17

**Table: 4.19 (b)**  
**Satisfaction among MWW (SMS)**

Urban(Sri Muktsar Sahib)						
Dissatisfied with	Education		Health		Banking	
	Public	Private	Public	Private	Public	Private
Child care contribution	8(50%)	7(43.75%)	4(25%)	10(62.5%)	9(56.25%)	8(50%)
Contribution towards family	7(43.75%)	6(37.5%)	3(18.75%)	10(62.5%)	8(50%)	6(37.5%)
As a working daughter	3(18.75%)	8(50%)	4(25%)	9(56.25%)	10(62.5%)	3(18.75%)
Behavior of female colleagues	5(31.25%)	10(62.5%)	4(25%)	8(50%)	8(50%)	5(31.25%)
Economic contribution	3(18.75%)	8(50%)	4(25%)	5(31.25%)	8(50%)	3(18.75%)
Office facilities	8(50%)	10(62.5%)	9(56.25%)	4(25%)	10(62.5%)	8(50%)
Pay scale	9(56.25%)	10(62.5%)	9(56.25%)	5(31.25%)	7(43.75%)	9(56.25%)
Spousal support	9(56.25%)	11(68.75%)	8(50%)	6(37.5%)	6(37.5%)	9(56.25%)
Rural(Sri Muktsar Sahib)						
Child care	14(87.5%)	4(25%)	5(31.25%)	12(75%)	6(37.5%)	6(37.5%)

contribution						
Contribution towards family	1(6.25%)	2(12.5%)	4(25%)	8(50%)	5(31.25%)	4(25%)
As a working daughter	2(12.5%)	3(18.75%)	1(6.25%)	10(62.5%)	7(43.75%)	5(31.25%)
Behavior of female colleagues	2(12.5%)	3(18.75%)	1(6.25%)	13(81.25%)	6(37.5%)	5(31.25%)
Economic contribution	2(12.5%)	2(12.5%)	2(12.5%)	11(68.75%)	7(43.75%)	9(56.25%)
Office facilities	2(12.5%)	5(31.25%)	8(50%)	10(62.5%)	8(50%)	7(43.75%)
Pay scale	4(25%)	5(31.25%)	2(12.5%)	14(87.5%)	8(50%)	5(31.25%)
Spousal support	2(12.5%)	10(62.5%)	3(18.75%)	9(56.25%)	7(43.75%)	8(50%)

Source: primary survey 2016-17

Above mentioned table 4.19 (a) and (b) explains the satisfaction level among MWW from both selected districts. MWW from both districts are happy with their economic contribution, and want to manage both fronts. They demand support as well as cooperation from both fronts. Lack of support from even one sphere effect their satisfaction level. Following indicators have been used to find out the satisfaction level among MWW.

**Child care contribution:** Working mothers can never be satisfied, while they know they are neglecting their children. While playing an economic role, they have no appropriate time for child care, it made them totally unsatisfied. Less than 50% MWW from urban education sector of Mansa and SMS district are not satisfied with their contribution towards child care and development. 25% working mothers from rural public education sector of Mansa as compared to less than 20% working mothers from rural private education sector of Mansa have no satisfaction towards their child care contributions. More than 80% working mothers from rural public education sector and 25% working mothers from rural private education sector of SMS district are unsatisfied with their contribution towards child care. In health sector, more than 80% MWW from urban public health sector of Mansa as

compared to only 25% MWW from urban public health sector of SMS district have not satisfaction towards child care contribution. In urban private health sector of both districts more than 60% MWW are not satisfied with their contribution towards child care. In rural public health sector more than 50% MWW and more than 60% MWW from rural private sector of Mansa district have not any satisfaction from their child care contribution. In public health sector of SMS district more than 30% MWW and 75% MWW from rural private health sector of SMS district have not any satisfaction from their child care contribution. In urban banking sector of Mansa less than 75% MWW as compared to 70% MWW from rural banking sector of Mansa have not any satisfaction towards their child care contribution. More than 50% MWW from urban SMS district as compared to less than 40% MWW from rural banking sector of SMS district have not any satisfaction from their child care contributions.

**Contribution towards family:** working women from both districts are not satisfied with their contribution to in-law's family. Less than 50% MWW from education sector of urban Mansa and SMS and less than 25% MWW from education sector of rural Mansa and SMS have not any satisfaction from their contribution towards their families. In public health sector of Mansa, more than 50% MWW and more than 35% MWW from urban private health sector, more than 40% MWW from rural private health sector, and less than 20% MWW from rural public health sector of Mansa do not have any satisfaction towards their contributions to in-law's family. In SMS district, less than 25% MWW from public sector, more than 60% MWW from urban private health sector and 50% MWW from rural private health sector have no satisfaction with their contribution to family. In banking sector 75% MWW from urban public banking sector, more than 60% MWW from urban private and rural public banking sector of Mansa and more than 50% MWW from rural private banking sector of Mansa have no satisfaction of their contribution to family. In banking sector of SMS district, 50% MWW from urban public sector, more than 30% MWW from urban private and rural public sector and 25% MWW from rural private banking sector have no satisfaction with their contribution to family.

**As a working daughter:** Working women as working daughter are not satisfied with their contribution to parents. They have no proper time to visit parents. In Mansa district, more than 40% MWW from urban public education sector, more

than 80% MWW from urban private education sector, more than 30% MWW from rural public education sector and only 25% MWW from rural private education sector have no satisfaction of their contribution as working daughters towards their families. In SMS district, less than 20% MWW from urban public, rural public, rural private education sector have no satisfaction of their contribution to parents. In urban private education sector of Mansa, 50% MWW have no satisfaction with their role as a daughter. In health sector of Mansa district 75 MWW from urban public, 50% MWW from urban private, rural public and private health sector have not satisfaction as their contribution as working daughters. In health sector of SMS district more than 50% MWW from public sector, less than 25% MWW from private sector have no satisfaction with their contribution towards parents. In banking sector, 75% MWW from public sector as compared to more than 80% MWW from private banking sector have no any satisfaction with their contribution towards their parents. In banking sector of SMS district less than 20% MWW from urban region as compared to more than 40% MWW from rural public banking sector and more than 30% MWW from rural private banking sector of SMS district have no satisfaction with their contribution as working daughters.

**Behavior of female colleagues:** In Mansa district, more than 30% MWW from urban public sector and 25% MWW from urban public education sector of SMS district are not satisfied with the behavior of female colleagues. More than 60% MWW from urban private sector of both districts are dissatisfied with the behavior of female colleagues. Less than 20% MWW from education sector of rural SMS as compared to 25% MWW from rural public education sector of Mansa and less than 40% MWW from rural private education sector of Mansa are not satisfied with female colleague's behavior towards them. In health sector of Mansa, 70% MWW from urban private health sector are not satisfied with female colleague's behaviors compared to more than 50% MWW from urban public sector. Almost 75% MWW from health sector of rural Mansa are not satisfied with female colleague's behavior. In SMS, 25% MWW from urban public health sector, 50% MWW from urban private health sector, less than 10% MWW from rural public health sector, and more than 80% MWW from rural private health sector are dissatisfied with the behavior of female colleagues. In banking sector, more than 80% MWW from urban Mansa as compared to more than 50% MWW from rural

public and 75% MWW from rural private banking sector are not satisfied with the behavior of female colleagues. In SMS district, 50% MWW from urban public banking sector as compared to less than 40% MWW from rural banking sector are not satisfied with the behavior of female colleagues.

**Economic contribution:** Around 25% MWW from urban public education sector are not satisfied by their economic contribution to their families as compared to less than 15% MWW from rural public education sector of Mansa district. Also, 75% MWW from urban private education sector as compared to 50% MWW from rural private education sector are not satisfied with their economic contribution to their families. Around 20% MWW from urban public education sector as compared to less than 15% MWW from rural public education sector of SMS district are not satisfied with their economic contribution to their families. In SMS district, 50% MWW from urban private education sector as compared to less than 15% MWW from rural private education sector are not satisfied with their economic contribution to their families. Regarding Mansa district, 50% MWW from urban health sector of Mansa and less than 60% MWW from rural health sector are not satisfied with their economic contribution to their families. In SMS, 25% MWW from urban health sector as compared to more than 30% MWW from urban private health sector are not satisfied with their economic contribution to their families. Less than 15% MWW from rural public health sector as compared to more than 60% MWW from rural private health sector are not satisfied with their economic contribution to their families. More than 50% MWW from urban public, private banking sector and rural public banking sector of Mansa are not satisfied with their economic contribution to their families. More than 60% MWW from rural private banking sector of Mansa are not satisfied from their economic contribution to their families. In SMS district, 50% MWW from urban public sector as compared to less than 50% MWW from rural public banking sector are not satisfied from their economic contribution to their families. Less than 20% MWW from urban private banking sector of SMS district as compared to more than 50% MWW from rural private banking sector are not satisfied from their economic contribution to their families.

**Office facilities:** More than 60% MWW from urban public education sector of Mansa district as compared to more than 50% MWW from rural public education



sector are not satisfied from the facilities provided by office authorities. More than 30% MWW from private education sector of Mansa district are not satisfied from the facilities provided by office authorities. More than 60 % MWW from urban private education sector of SMS district are not satisfied from the facilities provided by office authorities as compared to 50% MWW from urban public education sector of SMS district. Less than 15% MWW from rural public sector as compared to more than 30% MWW from rural private education sector of SMS district are not satisfied from the facilities provided by office authorities. In health sector, more than 60% MWW from urban Mansa as compared to less than 40% MWW from rural public health sector of Mansa are not satisfied from the. More than 50% MWW from urban public health sector of SMS, 25% MWW from urban private health sector of SMS, 50% MWW from rural public health sector of SMS, more than 60% MWW from rural private health of SMS district are not satisfied from the facilities provided by office authorities. In banking sector, more than 50% MWW from urban public sector as compared to less than 50% MWW from urban private sector of Mansa district are not satisfied from the facilities provided by office authorities to working women. 80% MWW from rural banking sector of Mansa district are not satisfied from the facilities provided by office authorities to working women. In SMS district, more than 60% MWW from urban public banking sector, 50% MWW from urban private and rural public banking sectors and less than 50% MWW from rural private banking sectors are not satisfied from the facilities provided by office authorities.

**Pay scale:** In education sector 25% MWW from urban public and rural private, more than 50% MWW from urban private, less than 20% MWW from rural public education sector of Mansa district are not satisfied with their pay scale. In SMS district, more than 50% MWW from urban public education sector as compared to more than 60% MWW from urban private education sector are not satisfied with their pay scale. In rural SMS district, 25% MWW from public education sector as compared to more than 30% MWW from private education sector are not satisfied with their pay scale. In health sector of Mansa, more than 60% MWW from urban public, more than 50% MWW from urban private, less than 15% MWW from rural public and more than 60% MWW from rural private health sector are not satisfied from their pay scale. In health sector of SMS more than 50% MWW from urban

public, more than 30% MWW from urban private less than 15% MWW from rural public and more than 80% MWW from rural private health sector are not satisfied from with pay scale. In banking sector of Mansa more than 60% MWW from urban public, 75% MWW from urban private less than 70% MWW from rural public and less than 60% MWW from rural private banking sector are not satisfied with their pay scale. In banking sector of SMS, more than 40% MWW from urban public, more than 50% MWW from urban private, 50% MWW from rural public and more than 30% MWW from rural private banking sector are not satisfied with their pay scale.

**Spousal support:** In education sector of Mansa, less than 20% married working women from urban public, more than 30% MWW from urban private and rural public education sector and more than 60% MWW from rural private education sector are not satisfied with spousal support. In education sector of SMS more than 50% married working women from urban public, more than 60% MWW from urban private less than 15% MWW from rural public education sector and more than 60% MWW from rural private education sector are getting less spousal support. In Mansa, public health sector, less than 20% MWW as compared to more than 40% MWW from private health sector of Mansa are not satisfied with spousal support. In SMS district 50% MWW from urban public health sector, more than 30% MWW from urban private health sector, less than 20% MWW from rural public health sector and more than 50% MWW from rural private health sector are not satisfied with spousal support. In urban banking sector of Mansa more than 50% MWW are not satisfied from spousal support as compared to less than 50% MWW from rural public and more than 60% MWW from rural private banking sector are not satisfied with spousal support. In SMS, more than 30% MWW from urban banking sector as compared to less than 50% MWW from rural banking sector of Mansa are not satisfied from spousal support.

#### **4.20 Women's own attitude towards employment**

Employment provides lifelong satisfaction to human beings. Women who are traditionally being considered merely as homemakers are now getting employment and economic support, and their lives have continuously changed a lot. There are both positive as well as negative changes with their entry into the public and

private jobs. Employment made their life challenging as well as modified in progressive manners.

**Table: 4.20**  
**Happily managing the dual role**

Urban(Mansa)							
Happily managing	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	5(31.25%)	6(37.50%)	5(31.25%)	5(31.25%)	6(37.50%)	2(12.50%)	<b>29</b>
No	6(37.50%)	3(18.75%)	5(31.25%)	6(37.50%)	0	5(31.25%)	<b>25</b>
Sometimes	5(31.25%)	7(43.75%)	6(37.50%)	5(31.25%)	10(62.50%)	9(56.25%)	<b>42</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural(Mansa)							
Yes	7(43.75%)	9(56.25%)	7(43.75%)	5(31.25%)	6(37.50%)	4(25.00%)	<b>38</b>
No	2(12.50%)	6(37.50%)	3(18.75%)	5(31.25%)	3(18.75%)	5(31.25%)	<b>24</b>
Sometimes	7(43.75%)	1(6.25%)	6(37.50%)	6(37.50%)	7(43.75%)	7(43.75%)	<b>34</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Urban (Sri Muktsar Sahib)							
Yes	14(87.50%)	1(6.25%)	5(31.25%)	1(6.25%)	10(62.50%)	5(31.25%)	<b>36</b>
No	0	14(87.50%)	6(37.50%)	2(12.50%)	4(25.00%)	6(37.50%)	<b>32</b>
Sometimes	2(12.50%)	1(6.25%)	5(31.25%)	13(81.25%)	2(12.50%)	5(31.25%)	<b>28</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Sri Muktsar Sahib)							
Yes	4(25.00%)	6(37.50%)	5(31.25%)	1(6.25%)	4(25.00%)	6(37.50%)	<b>26</b>
No	1(6.25%)	0	0	10(62.50%)	5(31.25%)	4(25.00%)	<b>20</b>
Sometimes	11(68.75%)	10(62.50%)	11(68.75%)	5(31.25%)	7(43.75%)	6(37.50%)	<b>50</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

Majority of the MWW from both districts felt positive changes in their behavior during employment. They said their employment opportunity becomes an advantage for their life. After job, they felt independent, economically boosted and confident. There are MWW who said their job is like a dream come true. There are respondents who have felt that being in a government sector they are economically efficient, satisfied and confident. There are also respondents who

are unhappy and restless having a job under different conditions. There are respondents who felt that their life became too busy, as because of job, they have to handle every task in rush.

I am 41yrs old and working as a teacher in government school. I am from Haryana, I am working as a teacher since 14years in Punjab. My in-laws have not supported me from the beginning of my employment years. I am living with my only child. I am widow and working in another state. For me my job is everything. Just because of my job I am here and alive. In a road accident, I had lost my husband and faced a serious leg injury. It is not easy for me to look after my child, not even my parents nor did my in-laws support me during that situation. I was in trauma after the sudden death of my husband. I need a helping hand and financial support. At that time just because of my B.Ed. degree and widow certificate, help me out from tough time. Now I have a permanent job and sound financial status. The road accident was a trauma for me but after that I have faced many issues that have changed my entire life. The work and family challenges made me stone hearted. After job, I am playing a role of father as well as mother for my child. I am thankful to the government I have enough time for my child after job. Life give me the toughest role to play, I am playing it with full enthusiasm.

**Government School Teacher, Mansa**

Less than 40% MWW from urban public education and rural private education sector of Mansa were not happily managing the dual roles at home and workplace. Less than 20% MWW from urban private and rural public education sector of Mansa were not able to manage their dual roles successfully. More than 80% MWW from urban private education sector of SMS district were not happily managing their dual roles. Less than 40% MWW from urban health sector and rural private health sectors were not happily managing their dual roles in Mansa district. More than 35% MWW from urban health sector of SMS district were not happily managing their dual roles. More than 30% MWW from private banking sectors as compared to less than 20% MWW from rural public banking sector of Mansa district were not happily managing their dual roles at home and workplace. 25% MWW from urban public and rural private banking sector were not happy with their dual commitment in SMS district. More than 30% MWW from urban private and rural public banking sector of SMS were not happy with their dual commitment at home and workplace.

**Felt torn:** Married working women from both districts are felt torn because of family sphere roles and responsibilities. 30% MWW from each sector as education, health and banking sector felt torn for handling both home and work spheres. They felt bad for not spending quality time with family and have no proper time for personal care and hobbies. They have totally lost their individual self in work and home. Sometimes they thought to quit the job. The economic and social compulsions insist them to take up a job for economic and social development.

### **Ever thought to quit**

It is not easy to get a job in competitive world. When married working women have a job either in public or private sector, they have an opportunity to prove their efficiency and skills in work sector. They have dual commitment and dual pressures to handle and they remain steadfast in the job just because of their patience to balance the dual pressures. There are MWW from both districts who want to quit the job. There are MWW who had left their job after pregnancy or child birth. There are MWW, who are in the employment, who are continuously facing discrimination, bias, social-psychological pressures and stress, and still want to be in employment.

Less than 10% MWW from education and health sectors of both districts want to quit the job, due to socio-psychological problems. More than 30% MWW from rural private banking sector of Mansa want to quit the job. Less than 20% MWW from banking sector of SMS district want to quit the job, as they have socio-psychological pressures that continuously contribute in this direction.

In the changing scenario, every role demands different type of responsibilities. A teacher has different role-set as a teacher, timetable manager, class in-charge etc. In every teaching institution, working women have different types of roles and responsibilities. Also, in every family woman have different tasks to perform. Whether other members of institution or family are supportive or not, it is expected that working women should perform their roles on time. The financial support of working women accepted by every family, sometimes no one wants to share the responsibilities of women at familial level. The office roles of working women demand enthusiasm, intelligence, energy, efficiency, independence and competition. The family roles of women demand attention, care, love, affection,

sincerity and time-management. Working women demand co-operation and adjustment. Therefore, the whole situation emerges in the form of exhaustion and over burden for working women. The next highlights the problems of unmarried working women from the selected districts.

## Chapter 5

### **SOCIO-PSYCHOLOGICAL PROBLEMS OF UNMARRIED WORKING WOMEN**

The chapter explores the socio-psychological problems of unmarried working women (UWW) in Mansa and Sri Muktsar Sahib (SMS) districts of Punjab state. The chapter is entirely based upon the data and facts collected from the field. To find out the connection within the variables and to test the set hypotheses, primary data have been collected through the medium of well-structured interview schedule. On the basis of interview schedule socio-psychological problems of unmarried working women from Mansa and Sri Muktsar Sahib have been highlighted in this chapter.

**Socio-psychological Problems:** Unmarried working women from the selected districts have explained their socio-psychological problems during interviews. These problems are related to their social, familial, financial and work sphere. These problems have been started from the very entry of UWW in paid workforce. These problems of UWW are totally different from married working women. Sometimes they have dual commitment and dual pressure. As stated by the UWW, their social and economic status is also challenging one in this patriarchic society. They have faced problems in their job choice, familial and marriage decisions, social and financial matters. By getting higher education and employment, they are enough empowered socially. Still, their situation is same in patriarchal familial setup. These problems of UWW are also related to the social sphere including family, neighbors, relatives, friends and household responsibilities. At work sphere, these problems are related to the behavioral issues with colleagues, subordinates, and superiors. These problems are related to commuting, field work, and decision-making. Before going into the details of socio-psychological problems of UWW from both districts, it is necessary to find out the reasons behind the entry of UWW in employment.

#### **5.1 Participation in paid economy**

For unmarried working women the permission of family, equitant degree, the vacancy of that particular profession are essentials to participate in paid economy.

Besides this, sometime this decision can be based upon the circumstances that forced UWW to go out and work in paid economy. The data collected from the field highlights that sometimes employment for UWW is the only option. There are respondents who are career oriented and have equitant degree to get employment. There are respondents who are single or not married; they preferred to be single because they are the only earner of their families. There are respondents from education and banking sectors, who are compelled by their parents to work in these sectors only. These respondents mentioned that they do not like this profession from the early years of their joining. With the passage of time, they are enjoying their work-roles.

In Mansa urban education sector more than 80% of respondents in public as well as private sphere entered in economy for career oriented purposes. Just 12% respondents worked for economic necessity. In Mansa rural education sector more than 65% respondents in public sector and more than 85% respondents in private sector entered for their career orientation. More than 30% respondents have economic necessity at public sphere and 12% in private sphere.

In urban health sector of Mansa, more than 65% respondents from public and private spheres entered for career orientation. 25% respondents from public sector and more than 30% respondents entered for economic necessity. In rural health sector of Mansa 50% respondents from public and 75% respondents of private sphere entered for career orientation, more than 30% respondents of public sphere had economic necessity and more than 15% worked for out of compulsion. In private health sector 25% respondents worked for economic necessity. In urban public banking sector of Mansa district more than 55% respondents as compared to 35% of rural public sector working women got job because of their self-interest. 25% of UWW as compared to more than 35% of UWW choose job because of economic necessity. In private banking sector more than 30% of UWW from urban as well as rural areas are working because of economic necessity. Besides this, some respondents are working due to out of compulsion and some are working just because their parents compelled them to do job in banking sector. In SMS district, less than 50% of UWW from public education sector are working because of career orientation as compared to more than 50% in private sector. Less than 35% of the working women are working because of economic necessity. Less than



25% are working in education sector because of out of compulsion at home, and less than 15% are working because they are compelled by their parent's and they have to work in education sector. In urban public health sector of SMS district less than 45% of respondents are working because of career orientation as compared to 75% of working women placed in rural areas. Less than 35% of working women are working because of economic necessity at home and 25% respondents are working in health sector just because they have no option left. In banking sector less than 60% respondents are working because of career orientation in SMS district as compared to less than 35% respondents who are working because of economic necessity at home. In banking sector less than 25% of respondents are working because of out of compulsion as compared to 15% of respondents who are working just because they are compelled by their parent's to work in banking sector.

"I am working in public banking sector as permanent employee. Now, I have well settled social and economic status. To get this position I have faced so many issues within my family. As I am an unmarried working woman, I need to get permission from my parents to get this job. My parents said you should refuse this job. For this opportunity I have to go far away from my parents. Basically I am from Jammu state and working in Punjab. For my parents it is not easy for me to live in another state without family. I think parents have a fear of losing their traditional control over children. I know they want our success. Usually they allowed their girls to do job at nearby places only. Although they want to see them empowered and efficient, still they have fear. They are too much concerned about the safety of their girl child. My parents are totally opposite to me for doing this job. I have to convince them. With the help of my near relatives I got their permission".

**Bank employee, SMS**

## **5.2 Living separately or with family**

Workplace of a woman significantly affects her residential priorities. Working women, who are working near to their living places, prefer to be with their families. In public sector, the placements of working women are dependent upon the decisions of the government. Promotion, transfer, and marriage decisions are important indicators in the decision of living place of UWW. Working women, who

are the only financial supporter of their families, they have to work and live according to the circumstances. There are UWW, who are ambitious and career-oriented, they want an independent life, and they have profession of their choice, so they decide to live separately from their families, near their workplace. Below mentioned table is an overview of the living places of UWW in selected districts.

- In rural private education sector of Mansa, more than 50% respondents are living separately from their families. 25% UWW from rural public education sector are living separately.
- In banking sector more than 50% respondents are living separately from their families due to job compulsions. In rural private banking sector of Mansa more than 60% UWW are living separately from their parents.
- In health sector majority of the respondents are living with their respected families in Mansa district. In urban private health sector and rural public health sector more than 30% UWW are living separately from their families.
- In SMS district less than 20 % of working women from education are living separately.
- From urban public health sector of SMS district more than 60% respondents are living separately, less than 45% respondents from rural public and private health sector are living separately.
- In banking sector placement of the workers heavily depended upon the decision of government. More than 60% of respondents are living separately in SMS district from banking sector. In the case of UWW they also demand family support. In the absence of parents, they learn how to handle and manage life according to the circumstances.

### **5.3 Household chores**

The contribution made by UWW in household sphere is also important. UWW who are living separately due to job compulsion have less number of household responsibilities as compared to other UWW, who are living with families.

30% UWW from education sector are contributing in some household tasks, majority of the respondents in education sector are not contributing in household sphere. In health sector more than 40% respondents from Mansa and more than 50 %, respondents from SMS district are contributing in some household tasks. In

banking sector, 29% respondents from Mansa and 18% respondents from SMS districts are contributing in some household tasks in the morning hours. UWW who are living separately, have to do all their works, they have to handle out all cooking, cleaning tasks for themselves. Majority of the respondents from health and education sectors are living with their families, so they have less household responsibilities.

Majority of the respondents from education, health and banking sectors are not contributing fully in household tasks including cooking, cleaning, dusting etc. in the evening timings. There are UWW, who are contributing little in household. In health sector majority of UWW are living separately due to job compulsion, they are living in PG and hostels. In banking sector, the hectic work environment, separated living sphere, long work timings made them distant towards household roles and tasks.

**5.4 Social support:** Social support in the present study revolves around the social relationships and social bonding. An unmarried working woman demands the social support from her family, friends, relatives, neighbors, and colleagues. The relationship and dealing with the social surrounding affects the life of every working woman. It can affect positively through cooperation, understanding, adjustment and balancing. On the other hand, it can affect negatively by competition, jealous, obstruction and hindrance. The social relationship works with the daily dealings, it can positively as well as negatively affects the life of every human being. When an unmarried working daughter put a step towards her empowerment, she demands strong social support from her surroundings.

#### **(a) Family support**

A family is a unit of relationship that ties every human being with affection and care. Without family support, no one can imagine a prosperous and happy life. Family is like as a playground where we can share and discuss our winning and losing battles of life. UWW cannot manage their new challenges of life without the support of their families. Family supports heave the job performance as well as job satisfaction and diminish the stress level among working women.

**Table: 5.4 (a)  
Family Support**

Urban (Mansa)							
Support	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	15(93.75%)	13(81.25)	15(93.75%)	14(87.50%)	11(68.75%)	10(62.50%)	<b>78</b>
No	0	0	0	2(12.50%)	0	1(6.25%)	<b>03</b>
Sometimes	1(6.25%)	3(18.75%)	1(6.25%)	0	5(31.25%)	5(31.25%)	<b>15</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Mansa)							
Yes	15(93.75%)	16(100%)	8(50.00%)	13(81.25%)	10(62.50%)	9(56.25%)	<b>71</b>
No	0	0	1(6.25%)	1(6.25%)	0	0	<b>02</b>
Sometimes	1 (6.25%)	0	7(43.75%)	2(12.50%)	6(37.50%)	7(43.75%)	<b>23</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Urban (Sri Muktsar Sahib)							
Yes	15(93.75%)	13(81.25%)	8(50.00%)	16(100%)	10(62.50%)	9(56.25%)	<b>71</b>
No	0	0	4(25.00%)	0	0	0	<b>04</b>
Sometimes	1(6.25%)	3(18.75%)	4(25.00%)	0	6(37.50%)	7(43.75%)	<b>21</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Sri Muktsar Sahib)							
Yes	15(93.75%)	11(68.75%)	14(87.50%)	14(87.50%)	10(62.50%)	9(56.25%)	<b>73</b>
No	0	2(12.50%)	0	0	0	0	<b>02</b>
Sometimes	1(6.25%)	3(18.75%)	2(12.50%)	2(12.50%)	6(37.50%)	7(43.75%)	<b>21</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

The mentioned table 5.4 (a) explains the supportive behavior of the families towards UWW. Table clearly presents an overview that UWW from education and health sectors are getting proper support as compared to banking sector of Mansa district.

In SMS district 93.5% of respondents from urban as well as rural public education sector are getting support from family members in Mansa and SMS districts. In Mansa urban and rural private education sectors, more than 80% UWW are getting family support. In urban private education sector 68.75% working women are getting support from their families with comparison to 81.25% respondents from SMS district. In urban public health sector 50% of respondents in comparison to 87.5% respondents in the rural areas are getting support from their families. In

private health sector all the respondents are getting support as compared to 87.5% from rural areas. In banking sector more than 60% respondents are getting support as compared to less than 45% of the respondents who are getting family support sometimes. In education and health sectors UWW are getting proper support from their families. In banking sector majority of the respondents are living separately from their families, so they need not any support from their families in their daily life.

## (ii) Support from neighbors and relatives

Working women are spending a life of pressure and tension. When they are living separately, far away from families, they demand the support of relatives and neighbors. Neighbors and relatives play a significant role in the life of UWW. Neighbors have an important role as an immediate helper and supportive in the life of working women. Relatives have their own important place during emergency or urgent situation. The over interrupting nature of neighbors and relatives sometimes create hurdle in the life of UWW.

**Table: 5.4 (b)**  
**Support from neighbors and relatives**

Urban (Mansa)							
Social support	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	1(6.25%)	2(12.50%)	2(12.50%)	0	0	2(12.50%)	<b>07</b>
No	14(87.50%)	11(68.75%)	9 (56.25%)	16 (100%)	11 (68.75%)	10(62.50%)	<b>71</b>
Sometimes	1(6.25%)	3(18.75%)	5 (31.25%)	0	5 (31.25%)	4(25.00%)	<b>18</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Mansa)							
Yes	5(31.25%)	0	0	0	1(6.25%)	13(81.25%)	<b>19</b>
No	9(56.25%)	16(100%)	12(75.00%)	13(81.25%)	14(87.5%)	3(18.75%)	<b>67</b>
Sometimes	2(12.50%)	0	4(25.00%)	3(18.75%)	1(6.25%)	0	<b>10</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Urban (Sri Muktsar Sahib)							
Yes	2(12.50%)	9(56.25%)	2(12.50%)	7(43.75%)	0	0	<b>20</b>
No	13(81.25%)	5(31.25%)	9(56.25%)	9(56.25%)	12(75.00%)	13(81.25%)	<b>61</b>
Sometimes	1(6.25%)	2(12.50%)	5(31.25%)	0	4(25.00%)	3(18.75%)	<b>15</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Rural (Sri Muktsar Sahib)							
Yes	7(43.75%)	0	8(50.00%)	9(56.25%)	0	0	<b>24</b>
No	6(37.50%)	13 (81.25%)	5(31.25%)	7(43.75%)	13(81.25%)	12(75.00%)	<b>56</b>
Sometimes	3(18.75%)	3(18.75%)	3(18.75%)	0	3(18.75%)	4(25.00%)	<b>16</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

Table 5.4 (b) explains the support of neighbors and relatives to UWW from Mansa and SMS districts. UWW who are living separately, far away from their families, they expect support from relatives and neighbors. UWW, who are living near their families or with families have not expected any support from neighbors and relatives;

Less than 15% of working women from urban education and health sectors are getting support from their neighbors and relatives in Mansa district. In urban private banking sector of Mansa more than 80% working women are getting support from their neighbors and relatives. In SMS district from urban public education sector less than 15% and from urban private education sector more than 55% working women are getting support from their neighbors and relatives. In rural public education sector of SMS district less than 45% working women are getting support from neighbors and relatives. In urban public health sector less than 15% and in private less than 45% working women as compared to less than 60% working women from rural areas are getting support from neighbors and relatives. In banking sector of SMS district respondents, need not any support from neighbors and relatives.

### 5.5 Social Connectivity

Social connectivity of working women based upon their social connection with their social surroundings that includes the connection with friends, relatives and neighbors. Social connection can easily find out through the presence of working women in social gathering, functions and festivals.

### (a) Presence in social gathering

Social gathering indicates the functions and festivals that every family and every community celebrate every year in our country. As compared to non-working women, working women have less time to attend social gathering.

**Table: 5.5 (a)**  
**Able to attend social functions and festivals**

Rural (Mansa)							
Presence in social functions	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	9(56.25%)	11(68.75%)	4(25.00%)	4(25.00%)	3(18.75%)	4(25.00%)	<b>35</b>
No	1(6.25%)	0	2(12.50%)	6(37.50%)	2(12.50%)	5(31.25%)	<b>16</b>
Sometimes	6(37.50%)	5(31.25%)	10(62.50%)	6(37.50%)	11(68.75%)	7(43.75%)	<b>45</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Urban (Mansa)							
Yes	8(50.00%)	9(56.25%)	0	4(25.00%)	4(25.00%)	3(18.75%)	<b>28</b>
No	0	1(6.25%)	3(18.75%)	7(43.75%)	7(43.75%)	4(25.00%)	<b>22</b>
Sometimes	8(50.00%)	6(37.50%)	13(81.25%)	5(31.25%)	5(31.25%)	9(56.25%)	<b>46</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Urban (Sri Muktsar Sahib)							
Yes	1(6.25%)	5(31.25%)	6(37.50%)	4(25.00%)	3(18.75%)	4(25.00%)	<b>23</b>
No	8(50.00%)	0	4(25.00%)	4(25.00%)	4(25.00%)	6(37.50%)	<b>26</b>
Sometimes	7(43.75%)	11(68.75%)	6(37.50%)	8(50.00%)	9(56.25%)	6(37.50%)	<b>47</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Sri Muktsar Sahib)							
Yes	3(18.75%)	2(12.50%)	6(37.5%)	2(12.50%)	4(25.00%)	3(18.75%)	<b>20</b>
No	8(50.00%)	5(31.25%)	4(25.00%)	6(37.50%)	7(43.75%)	3(18.75%)	<b>33</b>
Sometimes	5(31.25%)	9(56.25%)	6(37.50%)	8(50.00%)	5(31.25%)	10(62.50%)	<b>43</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

Table 5.5 (a) explains the presence of UWW in social and family gathering. In Mansa district majority of the UWW from education sectors are attending social and family functions as compared to banking and health sectors. In health and banking sectors of Mansa district only 25% UWW are attending social and family gathering due to the availability of less number of holidays as compared to

education sector. In SMS district, education (17%), health (28%) and banking (21%) UWW are attending social and family gathering. In public education sector of SMS district, 50% UWW have no time to attend social functions and festivals. In SMS district, 25% urban public banking sector and less than 50% UWW from rural public banking sector have no time to attend social functions and festivals. There are respondents who said they have less number of responsibilities at home sphere as compared to MWW. Below table explains the ability of UWW to attend guests at home.

**(b) Relatives/guests at home**

The social connections of UWW find out from their relations with relatives. The entry of guests and relatives at UWW place add one more responsibility for them. UWW, who are living with families, have to attend the guests and relatives, in the absence of parents.

**Table: 5.5(b)  
Able to attend relatives/guests at home**

<b>Urban (Mansa)</b>							
Attend relatives	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	4(25.00%)	13(81.25%)	2(12.50%)	1(6.25%)	1(6.25%)	1(6.25%)	<b>22</b>
No	1(6.25%)	0	4(25.00%)	1(6.25%)	1(6.25%)	8(50.00%)	<b>15</b>
Sometimes	10(62.50%)	3(18.75%)	10(62.50%)	14(87.50%)	14(87.50%)	7(43.75%)	<b>58</b>
<b>Total</b>	<b>15(93.75%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>95</b>
<b>Rural (Mansa)</b>							
Yes	10(62.50%)	7(43.75%)	1(6.25%)	1(6.25%)	0	1(6.25%)	<b>20</b>
No	0	1(6.25%)	4(25.00%)	2(12.50%)	11(68.75%)	4(25.00%)	<b>22</b>
Sometimes	6(37.50%)	8(50.00%)	11(68.75%)	13(81.25%)	5(31.25%)	11(68.75%)	<b>54</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Urban (Sri Muktsar Sahib)</b>							
Yes	3(18.75%)	3(18.75%)	7(43.75%)	7(43.75%)	0	0	<b>20</b>
No	2(12.50%)	6(37.50%)	2(12.50%)	1(6.25%)	10(62.50%)	3(18.75%)	<b>24</b>
Sometimes	11(68.75%)	7(43.75%)	7(43.75%)	8(50.00%)	6(37.50%)	13(81.25%)	<b>52</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>



<b>Rural (Sri Muktsar Sahib)</b>							
Yes	2(12.50%)	6(37.50%)	7(43.75%)	4(25.00%)	1(6.25%)	1(6.25%)	<b>21</b>
No	6(37.50%)	5(31.25%)	2(12.50%)	1(6.25%)	2(12.50%)	6(37.50%)	<b>22</b>
Sometimes	8(50.00%)	5(31.25%)	7(43.75%)	11(68.75%)	13(81.25%)	9(56.25%)	<b>53</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

Majority of UWW from education sector of Mansa district have enough time to attend relatives and guests as compared to UWW from health and banking sectors. Majority of the respondents from health and banking sectors said that sometimes they have attended relatives and guests at home. In urban private banking sector of Mansa 50% UWW have no time to attend the relatives and guests at home, as compared to 25% from rural private banking sector. More than 60% UWW from rural public banking sector have no time to attend guest and relatives in Mansa. In SMS district majority of the respondents from health sector have attended their guests and relatives at home as compared to education and banking sectors. Less than 40% UWW from education sector of SMS district have no time to attend guests and relatives at home. In urban public banking sector of SMS more than 60% UWW have no time to attend guests and relatives at home.

### **5.6 Attitude of family towards working women**

Primarily women are involved into home sphere. Their participation to work outside the home has continuously changed their family life. Women, who are working outside home, they have economic role towards family. By playing a role in work sphere, UWW cannot pay the same amount of attention to their families. This can affect the behavior of the family members towards them. The positive behavior of family members gives impetus to the working women to handle out the dual burden. Positive behavior of family here denotes the happy, exciting, supportive and coordinated nature of the family. With passage of the time, from getting education or professional degree to selection of partner, every woman went through different phases of life, and every phase highlighted the attitude of family towards working women whether they are married or unmarried. As the time passed, the behavior of family shows both positive and negative attitude towards

WW. Negative changes in the behavior here indicates the less supportive, unhappy and ungratified nature of the family members.

The behavior of the family indicated through their appreciative nature. Majority of the respondents are getting appreciation occasionally by their parents. The situations of working women are totally determined by the level of the relationship with their family members. In the state of good relationship with family members working women can easily handle up with the opposite conditions in other spheres of life. So working women demand easy, relax and peaceful connection with family members. The next table explains the level of appreciation that UWW are getting from their families (parent's) in selected districts.

**Table: 5.6 (a)**  
**Appreciations by parents**

Urban (Mansa)							
Appreciation by Parent's	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	7 (43.75%)	11(68.75%)	4(25.00%)	5 (31.25%)	14(87.50%)	12(75.00%)	<b>53</b>
No	1 (6.25%)	0	4(25.00%)	1 (6.25%)	1 (6.25%)	1 (6.25%)	<b>08</b>
Sometimes	8 (50.00%)	5 (31.25%)	8(50.00%)	10(62.50%)	1 (6.25%)	3(18.75%)	<b>35</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Mansa)							
Yes	10(62.50%)	12(75.00%)	6 (37.50%)	7(43.75%)	6 (37.50%)	12(75.00%)	<b>53</b>
No	1 (6.25%)	1 (6.25%)	1 (6.25%)	1 (6.25%)	6 (37.50%)	1 (6.25%)	<b>11</b>
Sometimes	5 (31.25%)	3 (18.75%)	9(56.25%)	8(50.00%)	4 (25.00%)	3 (18.75%)	<b>32</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Urban (Sri Muktsar Sahib)							
Yes	12(75.00%)	8(50.00%)	14(87.50%)	11(68.75%)	8(50.00%)	13(81.25%)	<b>66</b>
No	1(6.25%)	3(18.75%)	0	3(18.75%)	2(12.50%)	1(6.25%)	<b>10</b>
Sometimes	3(18.75%)	5(31.25%)	2(12.50%)	2(12.50%)	6(37.50%)	2(12.50%)	<b>20</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Sri Muktsar Sahib)							
Yes	13(81.25%)	11(68.75%)	14(87.50%)	11(68.75%)	12(75.00%)	10(62.50%)	<b>71</b>
No	0	1(6.25%)	0	4(25.00%)	2(12.50%)	3(18.75%)	<b>10</b>
Sometimes	3(18.75%)	3(18.75%)	2(12.50%)	1(6.25%)	2(12.50%)	3(18.75%)	<b>14</b>
<b>Total</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>95</b>

Source: primary survey 2016-17

In education sector of both districts, less than 20% UWW are not getting any appreciation from their families. In health of both districts, less than 25% UWW are not getting any appreciation from their families. In banking sector, less than 20% UWW are not getting any appreciation as compared to less than 40% UWW from urban public banking sector of Mansa. Due to work outside home, dual responsibilities, and dual pressure UWW demand supportive, co-operative and appreciative behavior from their parents. Friendly nature of family members of UWW undoubtedly made them bold enough to share their problems with parents. The next mentioned table defines the number of UWW from the selected districts, who have reciprocal relation with their family members specifically with their parents.

**Table: 5.6 (b)**  
**Freely discuss job issues with parents**

<b>Urban (Mansa)</b>							
Discussion with parents	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	5 (31.25%)	9(56.25%)	5(31.25%)	7(43.75%)	6(37.50%)	4(25.00%)	<b>36</b>
No	9 (56.25%)	6(37.50%)	2(12.50%)	4(25.00%)	7(43.75%)	7(43.75%)	<b>35</b>
Sometimes	2 (12.50%)	1(6.25%)	9(56.25%)	5(31.25%)	3(18.75%)	5(31.25%)	<b>25</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Rural (Mansa)</b>							
Yes	10(62.50%)	7 (43.75%)	6 (37.50%)	5(31.25%)	7(43.75%)	6(37.50%)	<b>41</b>
No	2(12.50%)	5 (31.25%)	4 (25.00%)	2 (12.50%)	3 (18.75%)	4(25.00%)	<b>20</b>
Sometimes	4(25.00%)	4 (25.00%)	6 (37.50%)	9 (56.25%)	6 (37.50%)	6(37.50%)	<b>35</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Urban (Sri Muktsar Sahib)</b>							
Yes	9(56.25%)	11(68.75%)	10(62.50%)	8(50.00%)	9(56.25%)	12(75.00%)	<b>59</b>
No	6(37.50%)	2(12.50%)	1(6.25%)	4(25.00%)	2(12.50%)	0	<b>15</b>
Sometimes	1(6.25%)	3(18.75%)	5(31.25%)	4(25.00%)	5(31.25%)	4(25.00%)	<b>22</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Rural (Sri Muktsar Sahib)</b>							
Yes	10(62.50%)	11(68.75%)	10(62.50%)	8(50.00%)	3(18.75%)	9(56.25%)	<b>51</b>
No	1(6.25%)	5(31.25%)	1(6.25%)	4(25.00%)	9(56.25%)	2(12.50%)	<b>22</b>
Sometimes	5(31.25%)	0	5(31.25%)	4(25.00%)	4(25.00%)	5(31.25%)	<b>23</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

More than 50% UWW from urban public education sector of Mansa districts have not shared their job issues with their parents. Less than 40% UWW from private education sector of Mansa have not shared any job issue with their parents. In health sector of Mansa district less than 25% UWW have not shared job issues with their parents. In urban banking sector less than 50% and rural banking sector less than 25% UWW have not shared job issues with their families. Less than 40% UWW from urban public and rural private education sector of SMS district have not shared their job issues with their parents. In health sector there are working women who could not talk to their parents about their office issues. Less than 25% UWW from health sector have not shared job issues with their families. In banking sector of SMS district, less than 60% UWW from rural public banking sector have not shared any job issues with their parents.

### Co-operation of family to UWW

The family contributes significantly in the life of unmarried working women. The role of mother has been related to the take care activities; on the other hand, father contributes in the outdoor work related help. In the case of unmarried working women they need help and support of family at every step of their work life. The table mentioned below explains the co-operation of family has been given to the UWW in the early morning hours, when they are leaving home for job.

**Table: 5.6 (c)**  
**Co-operation by Family**

Urban (Mansa)							
Cooperative Family	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	15(93.75%)	14(87.50%)	13(81.25%)	11(68.75%)	7(43.75%)	6(37.50%)	<b>66</b>
No	0	0	2 (12.50%)	1 (6.25%)	2 (12.50%)	1 (6.25%)	<b>06</b>
Sometimes	1(6.25%)	2(12.50%)	1 (6.25%)	4 (25.00%)	7 (43.75%)	9(56.25%)	<b>24</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Mansa)							
Yes	14(87.5%)	9(56.25%)	12(75%)	13(81.25%)	8 (50.00%)	8(50.00%)	<b>64</b>
No	0	1 (6.25%)	3 (18.75%)	0	1 (6.25%)	0	<b>05</b>
Sometimes	2 (12.50%)	6 (37.50%)	1 (6.25%)	3 (18.75%)	7 (43.75%)	8(50.00%)	<b>27</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

<b>Urban (Sri Muktsar Sahib)</b>							
Yes	12(75.00%)	13(81.25%)	10(62.50%)	10(62.50%)	6(37.50%)	7(43.75%)	<b>58</b>
No	1(6.25%)	0	4(25.00%)	3(18.75%)	1(6.25%)	1(6.25%)	<b>10</b>
Sometimes	3(18.75%)	3(18.75%)	2(12.50%)	3(18.75%)	9(56.25%)	8(50.00%)	<b>28</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Rural (Sri Muktsar Sahib)</b>							
Yes	10(62.50%)	11(68.75%)	7(43.75%)	8(50.00%)	6(37.50%)	7(43.75%)	<b>49</b>
No	3(18.75%)	2(12.50%)	4(25.00%)	4(25.00%)	1(6.25%)	0	<b>14</b>
Sometimes	3(18.75%)	3(18.75%)	5(31.25%)	4(25.00%)	9(56.25%)	9(56.25%)	<b>33</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

Majority of the respondents from education and health sectors are getting full co-operation from their families in Mansa district. Less than 20% UWW from education and health sectors of Mansa are not getting cooperation from their family. As compared to health and education sectors, UWW from banking sector are not getting enough co-operations from their families in Mansa district. In the case of UWW from banking sector, in majority, they are living separately from their families, due to job compulsions. Therefore, they do not demand and need any co-operation in early morning hours. In SMS district also UWW from education and health sectors are getting proper co-operation from their families as compared to UWW from banking sector. In health sector of SMS district less than 25% UWW are not getting proper cooperation from their families.

### **5.7 Late entry at home**

The late entry of UWW after job, made their parents worried about them. When working women are living with their families, they have to manage the dual roles differently. Families of working women are concerned about their late coming in the home. They are known to their work timings, majority of parents of UWW asked them about their late entry at home. UWW from both selected districts said that whether they are living with their families or separately, they are always concerned about their work timings and entry at home.

**Table: 5.7**  
**Asked for late coming by Parents**

Urban (Mansa)							
Asked reason	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	4 (25.00%)	3 (18.75%)	9(56.25%)	1 (6.25%)	2(12.50%)	2(12.50%)	<b>21</b>
No	12(75.00%)	11(68.75%)	7(43.75%)	13(81.25%)	9(56.25%)	8(50.00%)	<b>60</b>
Sometimes	0	2 (12.50%)	0	2(12.50%)	5(31.25%)	6(37.50%)	<b>15</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Mansa)							
Yes`	5 (31.25%)	1 (6.25%)	4(25.00%)	3(18.75%)	4(25.00%)	2(12.50%)	<b>19</b>
No	11(68.75%)	12(75.00%)	10(62.50%)	11(68.75%)	7(43.75%)	13(81.25%)	<b>64</b>
Sometimes	0	3(18.75%)	2 (12.50%)	2(12.50%)	5(31.25%)	1(6.25%)	<b>13</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Urban (Sri Muksar Sahib)							
Yes	4(25.00%)	5(31.25%)	5(31.25%)	2(12.50%)	1(6.25%)	2(12.50%)	<b>19</b>
No	12(75.00%)	8(50.00%)	7(43.75%)	11(68.75%)	10(62.50%)	11(68.75%)	<b>59</b>
Sometimes	0	3(18.75%)	4(25.00%)	3(18.75%)	5(31.25%)	3(18.75%)	<b>18</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Sri Muksar Sahib)							
Yes	3(18.75%)	3(18.75%)	8(50.00%)	7(43.75%)	2(12.50%)	3(18.75%)	<b>26</b>
No	10(62.5%)	11(68.75%)	6(37.50%)	6(37.50%)	10(62.50%)	9(56.25%)	<b>52</b>
Sometimes	3(18.75%)	2(12.50%)	2(12.50%)	3(18.75%)	4(25.00%)	4(25.00%)	<b>18</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

Table 5.7 indicates that in health sectors parents are much worried about UWW. Specially, mothers are too much concerned about the late entry of their working daughters. With the use of social media and cell phone UWW can inform their worried parents on time. UWW cleared that parents of the daughters are much worried about them; sometimes-public transport service and odd work timings become the reason of the worries of their parents. Less than 40% parents of UWW from education sector of both districts are worried about their late entry. Less than 60% parents of UWW from urban public health sector and 25% parents of UWW from rural health sector of Mansa are worried about their late entry at home. 50% parents of UWW from rural health sector of SMS district are worried about their late entry at home.

## 5.8 Participation in Decision-making

UWW have important place in their family. After getting employment, they are getting financial and social empowerment. Within the family, every member has important place in the decision-making. The head of the family mostly take social and financial planning related decisions.

**Table: 5.8**  
**Contribution in decisions making at home sphere**

Urban (Mansa)							
Contribution in Decision Making	Education		Health		Banking		total
	Public	Private	Public	Private	Public	Private	
Yes	15(93.75%)	10(62.50%)	13(81.25%)	6 (37.50%)	7 (43.75%)	6(37.50%)	<b>57</b>
No	0	5(31.25%)	2 (12.50%)	1 (6.25%)	2 (12.50%)	1 (6.25%)	<b>11</b>
Sometimes	1 (6.25%)	1 (6.25%)	1 (6.25%)	9 (56.25%)	7 (43.75%)	9(56.25%)	<b>28</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Mansa)							
Yes	12(75.00%)	9 (56.25%)	12(75.00%)	7 (43.75%)	8 (50.00%)	8(50.00%)	<b>56</b>
No	2(12.50%)	1 (6.25%)	3 (18.75%)	3 (18.75%)	1 (6.25%)	6(37.50%)	<b>16</b>
Sometimes	2 (12.50%)	6 (37.50%)	1 (6.25%)	6 (37.50%)	7 (43.75%)	2(12.50%)	<b>24</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Urban (Sri Muktsar Sahib)							
Yes	12(75.00%)	10(62.50%)	10(62.50%)	10(62.50%)	6(37.50%)	7(43.75%)	<b>55</b>
No	1(6.25%)	3(18.75%)	4(25.00%)	3(18.75%)	1(6.25%)	1(6.25%)	<b>13</b>
Sometimes	3(18.75%)	3(18.75%)	2(12.50%)	3(18.75%)	9(56.25%)	8(50.00%)	<b>28</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Sri Muktsar Sahib)							
Yes	10(62.50%)	11(68.75%)	7(43.75%)	8(50.00%)	6(37.50%)	7(43.75%)	<b>49</b>
No	3(18.75%)	2(12.50%)	4(25.00%)	4(25.00%)	1(6.25%)	6(37.50%)	<b>20</b>
Sometimes	3(18.75%)	3(18.75%)	5(31.25%)	4(25.00%)	9(56.25%)	3(18.75%)	<b>27</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

Above table highlights the contribution of unmarried working women in familial decision making process. Majority of the UWW from public education, health and banking sectors have contribution in family matters as compared to private sectors UWW. In Mansa district majority of the UWW have full contribution in familial welfare decisions. In the financial matters, they have not much contribution. There are UWW, who are working in public sector, who have social and financial support

still they have not any involvement in the decision related to the selection of partners for themselves.

#### **(a) Selection of Partner**

The data collected from the field highlights that majority of the UWW belongs to the marriage age group (25-30 years). They are socially as well as financially independent. There are families, where they are the only financial supporter of their families. Still, the decision related to the selection of their partners fully based upon the willingness of the male members of the family whether they are fathers or elder brothers of the respondents. Unmarried working women said that they know their families are worried about their future, but they are not enough independent to choose partner. They are worried for not getting a perfect match for them. UWW from health sector assumed that their employment in this sector made their parents worried about the selection of partner. Their night shifts work and long duties in ICU and OT affects their future life decisions.

#### **(b) Decision making at office level**

Data collected from the field explores that UWW, working in Mansa and SMS districts are playing their work-roles sincerely. They have different types of role in educational, health and banking sectors. These work-roles determine their situations within the institutions. There is not any UWW, who have played the role of administrator. They are working under an administrative body, every person within this body called institutions have specific set role and responsibilities. The power of decision-making is totally related to this set role. In education sector working women have curricular and academic roles related powers. In private health sector, UWW have some contribution in decision-making. In banking sector, UWW have not any specific role in decision-making, they can suggest, they cannot take any official decision.

#### Work Environment related Problems

##### **Travelling issues**

Work sphere problems are started from leaving home to go to office. UWW, who are working in private education sectors are getting the transport facilities. In



health and banking sectors, there is lack of transport facilities for working women. There is availability of public and private medical training centers in both districts. In these centre there is accessibility of transport for working women. Working women, who are coming from the long distance, they chose either public or private transport. Sometimes they have not any other possibility than to take public transport. The public transport system is unsatisfactory, most of the time working women have to wait for long hours for buses or other vehicles. In transport system, unmarried working women are facing molestation, abusive remarks, eve-teasing, and misconduct by co-passengers. There are reserved seats for women in public transport vehicles, but most of the time theses reserved seats are occupied by the male passengers. Women have rights to sit on these reserved seats, but they never ask for their rights. Their nature like compromise and adjustment made them the victim of molestation and misconduct during travelling. They can stand in the public vehicles, but cannot demand for their right. Mode of travelling (vehicle), travelling time (hours/minutes spent), distance of workplace (long/short) and lack of co-operation from family during travelling negatively affect the working women. Majority of unmarried working women from health and education sectors are facing these problems as compared to married working women.

**Table: 5.9  
Travelling issues**

<b>Urban (Mansa)</b>							
Travelling issues	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	4(25.00%)	5(31.25%)	9(56.25%)	6(37.50%)	7(43.75%)	5(31.25%)	<b>36</b>
No	5(31.25%)	9(56.25%)	5(31.25%)	5(31.25%)	3(18.75%)	6(37.50%)	<b>33</b>
Sometimes	7(43.75%)	2(12.5%)	2(12.5%)	5(31.25%)	6(37.50%)	5(31.25%)	<b>27</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Rural (Mansa)</b>							
Yes	10(62.50%)	7(43.75%)	8 (50%)	6(37.50%)	5(31.25%)	10(62.50%)	<b>46</b>
No	2(12.50%)	5(31.25%)	6 (37.5%)	6(37.50%)	5(31.25%)	4(25.00%)	<b>28</b>
Sometimes	4 (25.00%)	4 (25%)	2(12.5%)	4(25.00%)	6(37.50%)	2(12.50%)	<b>22</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Urban (Sri Muktsar Sahib)</b>							
Yes	10(62.50%)	7(43.75%)	5(31.25%)	8(50.00%)	8(50.00%)	9(56.25%)	<b>47</b>
No	0	7(43.75%)	4(25.00%)	5(31.25%)	3(18.75%)	3(18.75%)	<b>22</b>
Sometimes	6(37.50%)	2(12.50%)	7(43.75%)	3(18.75%)	5(31.25%)	4(25.00%)	<b>27</b>

<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Rural (Sri Muktsar Sahib)</b>							
Yes	7(43.75%)	13(81.25%)	6(37.50%)	7(43.75%)	10(62.50%)	9(56.25%)	<b>52</b>
No	9(56.25%)	0	6(37.50%)	3(18.75%)	1(6.25%)	2(12.50%)	<b>21</b>
Sometimes	0	3(18.75%)	4(25.00%)	6(37.50%)	5(31.25%)	5(31.25%)	<b>23</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

Above table highlights the travelling issues of UWW in Mansa and SMS districts. Majority of UWW from rural Mansa have faced travelling issues in education sector as compared to urban education sector. In urban public health sector of Mansa district UWW are facing more travelling problems as compared to rural public health sector. In rural private banking sector of Mansa UWW are facing more transport issues as compared to urban banking sector. In SMS district more than 80 % rural private education sector UWW are facing travelling problems. In health sector less than 50 % UWW are facing travelling problems as compared to more than 60 % UWW from banking sector of SMS district.

### **5.10 Work roles**

The problems of working women are also related to their work roles. The designation of working women in specific profession and institutions decide their work roles. Working women from education, health and banking sectors have different type of work roles. They have academicians roles. As academicians, they have long list of curricular and co-curricular duties. As a nurse, assistant, lab attendant, medical officer, gynecologist, dentist and specialist (skin, eye, and ear) working women have different roles and responsibilities. In banking sector as clerk, field officer, helper, manager, cashier, teller working women have different duties. The designations of each profession determine the role of working women in professional setup. In public/government sector the administrative body determines these roles. In private sector the private body decides these roles. Work role determine the contribution of working women at work sphere. The problems associated with these work roles are mainly heavy work load, long hours' duties, hectic field work etc. Due to long work hours, and long duties, working women faced psychological pressures. In health and banking sectors

unmarried working women have majority of work role related problems as compared to education sector.

### 5.11 Work Environment

Work environment within office determined by the conditions provided by the work institutions to the workers whether they are playing the role of academicians, medical officers and bankers. Work environment created by the combination of physical and social setup and facilities provided by an institution. When workers got all the facilities including basic necessities at the office, then the work environment has been considered as favorable work environment.

**Table: 5.11  
Work environment**

Urban (Mansa)							
Work sphere	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Favorable	14 (87.50%)	10(62.50%)	15(93.75%)	16(100%)	8(50.00%)	7(43.75%)	<b>70</b>
Unfavorable	2(12.50%)	4 (25.00%)	0	0	2(12.50%)	6(37.50%)	<b>14</b>
Sometimes favorable	0	2(12.50%)	1(6.25%)	0	6(37.50%)	3(18.75%)	<b>12</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Mansa)							
Favorable	13(81.25%)	11(68.75%)	7(43.75%)	12(75.00%)	5(31.25%)	8(50.00%)	<b>56</b>
Unfavorable	3(18.75%)	2(12.50%)	3(18.75%)	1(6.25%)	5(31.25%)	2(12.50%)	<b>16</b>
Sometimes favorable	0	3(18.75%)	6(37.5%)	3(18.75%)	6(37.50%)	6(37.50%)	<b>24</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Urban (Sri Muktsar Sahib)							
Favorable	14(87.50%)	11(68.75%)	5(31.25%)	11(68.75%)	7(43.75%)	10(62.50%)	<b>58</b>
Unfavorable	1(6.25%)	3(18.75%)	7(43.75%)	2(12.50%)	3(18.75%)	2(12.50%)	<b>18</b>
Sometimes favorable	1(6.25%)	2(12.50%)	4(25.00%)	3(18.75%)	6(31.25%)	4(25.00%)	<b>20</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Sri Muktsar sahib)							
Favorable	11(68.75%)	10(62.50%)	10(62.50%)	9(56.25%)	9(56.25%)	8(50.00%)	<b>57</b>
Unfavorable	2(12.50%)	3(18.75%)	5(31.25%)	4(25.00%)	3(18.75%)	5(31.25%)	<b>22</b>
Sometimes favorable	3(18.75%)	3(18.75%)	1(6.25%)	3(18.75%)	4(25.00%)	3(18.75%)	<b>17</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

Majority of UWW from Mansa district in education and health sector are getting favorable work conditions as compared to 50 % UWW from banking sector. Less than 20 % UWW are facing unfavorable work conditions in rural health sector. More than 30% UWW are not getting favorable work conditions in rural public banking sector of Mansa. In urban private banking sector of Mansa more than 35% UWW are getting unfavorable work conditions. Less than 40% UWW from urban private and rural public sector bankers are not getting favorable work conditions. In SMS district less than 20% UWW are not getting favorable work conditions in education sector. More than 40% UWW from urban public health sector of SMS district are not getting favorable work conditions, more than 30% UWW from rural public health sector and 25% UWW from rural private health sector of SMS district are not getting favorable work conditions.

### **5.12 Infrastructural issues**

Lacks of infrastructural facilities within the institutions also affect the situations of working women in Mansa and SMS districts. In private educational and health institutions have adequate infrastructural facilities in both districts. In public sector of education, health and banking institutions are dealing with the unavailability of infrastructure. They are facing unhygienic work conditions, lack of basic necessities (including no proper drinking water and separate washrooms for ladies). Lack of proper sitting arrangements, common rooms, and mess/canteen generate problems for working women. At rural level institutions one side there are no proper arrangements of mineral water another side unhygienic washrooms give rise to the problems of working women in both districts.

### **5.13 Social work environment**

The social arrangements are based upon the relationships and interconnections between the co-workers, whether they are superiors, subordinates or colleagues. The behavior of colleagues also affects the work life of unmarried working women. The co-operative, understanding and adjustable nature of colleagues affects them in positive sense. Dominancy, strictness and unequal treatment within an institute influence negatively to the unmarried working women. Nature of jealous, leg-pulling and spoon-feeding among co-workers become the reason of unfavorable environment at workplace. The jealous, talkative and suspicious natures of female

colleague's influence working women in negative manners. The co-operative nature of co-workers assists to overcome the problems of working women at office level. Unfavorable work conditions double the problems of working women. The table mentioned below is an over-view of the behavior of male colleagues with unmarried working women in education, health and banking sectors.

**Table: 5.13**  
**Behaviors of male colleagues**

Urban (Mansa)							
Behavior of Colleagues	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Positive	15(93.75%)	12(75.00%)	8(50.00%)	7(43.75%)	12(75.00%)	8(50.00%)	<b>62</b>
Average	1(6.25%)	3(18.75%)	4(25.00%)	4(25.00%)	4(25.00%)	6(37.50%)	<b>22</b>
Negative	0	0	4(25.00%)	5(31.25%)	0	2(12.50%)	<b>11</b>
<b>Total</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>95</b>
Rural (Mansa)							
Positive	10(62.5%)	11(68.75%)	8 (50.00%)	12(75.00%)	6(37.50%)	14(87.50%)	<b>61</b>
Average	3(18.75%)	4(25.00%)	6 (37.50%)	1(6.25%)	7(43.75%)	2(12.50%)	<b>23</b>
Negative	3(18.75%)	1(6.25%)	2 (12.50%)	3(18.75%)	3(18.75%)	0	<b>12</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Urban (Sri Muktsar Sahib)							
Positive	12(75.00%)	15(93.75%)	5(31.25%)	10(62.5%)	10(62.5%)	12(75.00%)	<b>64</b>
Average	4(25.00%)	1(6.25%)	10(62.5%)	5(31.25%)	5(31.25%)	4(25.00%)	<b>29</b>
Negative	0	0	1(6.25%)	1(6.25%)	1(6.25%)	0	<b>03</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Sri Muktsar Sahib)							
Positive	12(75.00%)	11(68.75%)	5(31.25%)	6(37.50%)	13(81.25%)	12(75.00%)	<b>59</b>
Average	2(12.50%)	3(18.75%)	11(68.75%)	10(62.50%)	2(12.50%)	3(18.75%)	<b>31</b>
Negative	2(12.50%)	2(12.50%)	0	0	1(6.25%)	1(6.25%)	<b>06</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

The table explains the behavior of male colleagues towards unmarried working women. Majority of UWW from education sector are getting positive response from male colleagues as compared to health and banking sector in Mansa district. In health sector only 50 % UWW are getting positive behavior from male colleagues in urban Mansa. In urban private banking sector 50 % UWW are getting positive behavior from male colleagues. In SMS district, majority of UWW are getting

positive support from male colleagues in work sphere as compared to UWW from health sector. In public health sector of SMS merely 30 % UWW are getting positive response from male colleagues. In health sector working women have faced the strict, dominated and pressurized behavior from senior male colleagues.

The Problem of sexual harassment at workplace is totally absent in the findings from the field experiences. As unmarried working women explained they have not faced any abusive attitude at their work places in education sector. In health and banking sector as compared to educational institutions UWW are not getting fair treatment. In health sector there are UWW who are getting mal-treatment during night shifts and long work hours, they requested not to reveal this fact to others. There are UWW who have faced strict, unequal, and unfair treatment at their workplaces in health sectors. They said sometime they felt unsafe at their workplace and avoid to do work in night shifts.

#### **5.14 Work load**

Work load or long work timings are also the main problems of working women at office level. These problems of work load are related to the time, energy and skill women spend at office. Working women who are working in education, health and banking sectors in both districts have to follow the pre-decided work hours. Working women from public or governmental education sector, have to spend 6-7 hours in office daily. In private educational institutions, working women have to work long hours as compared to public sector. In health sector working women are facing work load problems because of shift works, women who are playing the role of assistant and supportive staffs in the medical field have long work hours. In case of emergency and urgency, they have to work more than limited set of hours. In banking sector working women have limited work hours; mainly they have to work 7-8 hours in a day. During demonetization in (2016-2017) banking sector workers have to work 12-13 hours in a day. The hectic work environment of banking sector affects the life of working women. Work-timings, quality of work and pressure of work made working women physically and mentally tired.

**(i) Kind of work:** women, working in education, health and banking sectors have different kind of duties in each sector. Working women who are interviewed for data collections have four types of job profiles in education sector: school

teachers, college lecturers, professors and clerical staff. In education sector these working women have academic roles related to curriculum and co-curricular activities (excluding clerical staff). In public education sector they have extra duties related to polio vaccines, census and election duties. One more added duty for school teachers is related to Centre and state government launched mid-day meal scheme. College lecturers and professors have set schedule of working and performing academic roles. In health sector, working women who were interviewed have two types of job profile: doctors and nurses. Women doctors are specialized in their field and practicing medicines. Nurses are the workers who are on training, have considerable employment after training. As compared to doctors, nurses have long duties in ICU (Intensive care unit) and OT (Operation Theater) during emergency. Majority of UWW from health sector are from supporting staff and training staff. They have to work in day or night shifts. In banking sector working women who were interviewed are tellers, cashiers, data entry operators and field officers. Every working woman have their fixed roles at office level according to their distinguish job title.

**(ii) Freedom regarding Field Work:** working women from education, health and banking sectors have some sort of field duties (field trip, vaccination, field survey). They are independent to take decisions in their work related roles. There are families where it is essential for working women to take permission for field visit.

**Table: 5.14**  
**Freedom regarding Field Work**

Urban (Mansa)							
Freedom for field work	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	1(6.25%)	7(43.75%)	7(43.75%)	3(18.75%)	10(62.5%)	5(31.25%)	<b>33</b>
No	15(93.75%)	9(56.25%)	9(56.25%)	10(62.50%)	3(18.75%)	6(37.5%)	<b>52</b>
Sometimes	0	0	0	3(18.75%)	3(18.75%)	5(31.25%)	<b>11</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Mansa)							
Yes	7(43.75%)	6(37.50%)	6(37.50%)	9(56.25%)	5(31.25%)	8(50.00%)	<b>41</b>
No	9(56.25%)	9(56.25%)	8(50.00%)	4(25.00%)	8(50.00%)	6(37.50%)	<b>44</b>
Sometimes	0	0	2(12.50%)	3(18.75%)	3(18.75%)	2(12.50%)	<b>10</b>
<b>Total</b>	<b>16(100%)</b>	<b>15(93.75%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>95</b>

Urban (Sri Muktsar Sahib)							
Yes	9(56.25%)	8(50.00%)	5(31.25%)	6(37.50%)	8(50.00%)	9(56.25%)	<b>45</b>
No	7(43.75%)	6(37.50%)	8(50.00%)	10(62.50%)	5(31.25%)	5(31.25%)	<b>41</b>
Sometimes	0	2(12.50%)	3(18.75%)	0	3(18.75%)	2(12.50%)	<b>10</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Sri Muktsar Sahib)							
Yes	5(31.25%)	6(37.50%)	13(81.25%)	8(50.00%)	8(50.00%)	8(50.00%)	<b>48</b>
No	11(68.75%)	7(43.75%)	3(18.75%)	8(50.00%)	4(25.00%)	5(31.25%)	<b>38</b>
Sometimes	0	3(18.75%)	0	0	4(25.00%)	3(18.75%)	<b>10</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

Above table explains that in Mansa district less than 40 % aggregate (public as well as private sector, rural as well as urban sphere) UWW from education sector have freedom to go to field work. In health sector less than 40 % aggregate UWW are free to go to field work in Mansa district. In banking sector of Mansa district aggregate 45 % UWW have freedom to go to field work. In SMS district, more than 50 % respondents from urban public education sector have freedom to go to field work as compared to merely 50 % respondents from urban private education sector. In rural education sector of Mansa district more than 30 % UWW have freedom to go to field work. In health sector of SMS district majority of UWW from rural sphere have freedom to go to field work as compared to urban working women of health sector. In banking sector, 50 % UWW from SMS district have freedom to go to fieldwork.

### 5.15 Financial independent

The very entry of females in higher education provides them a license towards employment. Employment of women is very essential component for economic independence. In the case of UWW, it is not necessary for them to get the passport of economic freedom after getting employment. UWW, who were interviewed for field survey, were the only financial support for their families. Financial independence depends upon the decisions to spend their own income.



**Table: 5.15**  
**Free to spend income**

Urban (Mansa)							
Economic freedom	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	14(87.50%)	11(68.75%)	8(50.00%)	5(31.25%)	8(50.00%)	8(50.00%)	<b>54</b>
No	0	3(18.75%)	2(12.50%)	8(50.00%)	4(25.00%)	5(31.25%)	<b>22</b>
Sometimes	2(12.50%)	2(12.50%)	6(37.50%)	3(18.75%)	4(25.00%)	3(18.75%)	<b>20</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Mansa)							
Yes	9(56.25%)	11(68.75%)	12(75.00%)	11(68.75%)	7(43.75%)	8(50.00%)	<b>58</b>
No	5(31.25%)	1(6.25%)	3(18.75%)	3(18.75%)	4(25.00%)	4(25.00%)	<b>20</b>
Sometimes	2(12.50%)	4(25.00%)	1(6.25%)	2(12.50%)	5(31.25%)	4(25.00%)	<b>18</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Urban (Sri Muktsar Sahib)							
Yes	12(75.00%)	7(43.75%)	9(56.25%)	10(62.50%)	8(50.00%)	8(50.00%)	<b>54</b>
No	2(12.50%)	7(43.75%)	7(43.75%)	6(6.25%)	4(25.00%)	5(31.25%)	<b>31</b>
Sometimes	2(12.50%)	2(12.50%)	0	0	4(25.00%)	3(18.75%)	<b>11</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Sri Muktsar Sahib)							
Yes	10(62.50%)	7(43.75%)	6(37.50%)	8(50.00%)	7(43.75%)	7(43.75%)	<b>45</b>
No	3(18.75%)	6(37.50%)	10(62.50%)	8(50.00%)	5(31.25%)	4(25.00%)	<b>36</b>
Sometimes	3(18.75%)	3(18.75%)	0	0	4(25.00%)	5(31.25%)	<b>15</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

Majority of working women from service sector expressed that after getting employment; they enter to a world where they can become the social as well as economic supporter for their families. In this new world, they have freedom to think, speak, and act freely. However, there are working women, who are not free to spend their own income.

Majority of unmarried working women said they have not much interest in financial planning matters. Majority of working women from private sector are getting less salary as compared to public sector working women. More than 30% UWW from education sector have no control on their salary in Mansa. In SMS district more than 40% UWW from urban education sector and more than 30% UWW from rural education sector have no control on their salary. In health sector, 50% UWW from urban Mansa and less than 20% UWW have no control on their salaries. In health

sector of SMS district less than 50% from urban SMS as compared to more than 50% UWW have no control on their salaries. In banking sector, more than 30% UWW from urban Mansa as compared to 25% UWW from rural Mansa have no control on their salaries. In SMS district more than 30 percent UWW have no control on their salaries. Total 20% UWW retain their salaries with them, they have freedom to spend their income on household expenditures and wherever they want to spend. Majority of interviewed UWW explained that before spending the income they want to take the permission from their parents. They have freedom to spend their income, but before spending or after spending the income, every time they informed their parents. Some respondents expressed that they have freedom to spend their income as they want to spend and their parents never interfere into their financial decisions.

#### Psychological problems of UWW

The psychological health of working women determines by their physical, social, emotional and mental well-being. Participation of women in workplace has changed their life tremendously. Their entry in the workplace introduces social and economic choice in one side. In other side, work outside home required more adjustment and generate more social, economic and familial responsibilities. Family and work-life come along with social, demographic and economic problems, these problems contribute in the psychological and mental vulnerability among working women. Psychological problems among working women are the outcomes of social and economic problems faced by them in family and work sphere.

#### **5.16 Physical Health issues**

Physical health is a balanced health status that exposed the overall well-being of human body. It is based upon the social, emotional and family environment. Proper sleep, balanced/nutritious diet, healthy way of living decides the good physical health of women. Besides this good infrastructure, less work load, proper work management positively affects the physical health of working women in service sector. The issues as fatigue, back pain, weakness, headache/migraines, and menstrual issues have determined physical health issues of working women. These issues are the outcome of long work hours, double burden such as work

load at home and outside work sphere. Sometimes prolonging sitting on chair during office work hours, kitchen and other household chores become the cause of following physical issues among working women from selected districts of Punjab. UWW from health and banking sector, who are living separately from their families, who are cooking for themselves have more work pressure as compared to UWW, who are living with their parents. The mentioned table explains the overall physical health status of UWW in the selected districts;

**Table: 5.16**  
**Physical Health problems of Unmarried Working Women**

Urban (Mansa)						
Health issues	Education		Health		Banking	
	Public	Private	Public	Private	Public	Private
Fatigue	5(31.25%)	6(37.5%)	6(37.5%)	5(31.25%)	4(25%)	5(31.25%)
Back pain	5(31.25%)	8(50%)	8(50%)	9(56.25%)	11(68.75%)	8(50%)
Headache/migraines	6(37.5%)	4(25%)	4(25%)	8(50%)	3(18.75%)	9(56.25%)
Menstrual issues	4(25%)	8(50%)	5(31.25%)	6(37.5%)	6(37.5%)	4(25%)
Restlessness	11(68.75%)	6(37.5%)	8(50%)	10(62.5%)	7(43.75%)	9(56.25%)
Rural (Mansa)						
Fatigue	8(50%)	5(31.25%)	8(50%)	8(50%)	9(56.25%)	11(68.75%)
Back pain	6(37.5%)	8(50%)	7(43.75%)	9(56.25%)	5(31.25%)	7(43.75%)
Headache/migraines	5(31.25%)	7(43.75%)	4(25%)	5(31.25%)	7(43.75%)	8(50%)
Menstrual issues	4(25%)	3(18.75%)	5(31.25%)	3(18.75%)	6(37.5%)	5(31.25%)
Restlessness	9(56.25%)	5(31.25%)	9(56.25%)	11(68.75%)	8(50%)	10(62.5%)
Urban (Sri Muktsar Sahib)						
Fatigue	4(25%)	8(50%)	6(37.5%)	10(62.5%)	8(50%)	9(56.25%)
Back pain	6(37.5%)	9(56.25%)	8(50%)	8(50%)	6(37.5%)	5(31.25%)
Headache/migraines	9(56.25%)	4(25%)	4(25%)	5(31.25%)	4(25%)	9(56.25%)
Menstrual issues	5(31.25%)	6(37.5%)	4(25%)	6(37.5%)	6(37.5%)	6(37.5%)
Restlessness	7(43.75%)	8(50%)	9(56.25%)	7(43.75%)	4(25%)	8(50%)
Rural (Sri Muktsar Sahib)						
Fatigue	6(37.5%)	7(43.75%)	9(56.25%)	7(43.75%)	10(62.5%)	11(68.75%)
Back pain	9(56.25%)	3(18.75%)	6(37.5%)	6(37.5%)	8(50%)	4(25%)
Headache/migraines	4(25%)	6(37.5%)	6(37.5%)	4(25%)	6(37.5%)	5(31.25%)
Menstrual issues	7(43.75%)	3(18.75%)	6(37.5%)	4(25%)	4(25%)	4(25%)
Restlessness	4(25%)	8(50%)	8(50%)	7(43.75%)	6(37.5%)	8(50%)

Source: primary survey 2016-17

**Fatigue:** over tiredness, workload, and dual pressure challenges become the reason of fatigue among UWW. More than 30% UWW from urban education sector, 50% UWW from rural public education sector and more than 30% UWW from rural private education sector of Mansa district are facing fatigue due to overwork. In SMS district 25% UWW from urban public education sector as compared to 50% UWW from urban private education sector have faced fatigue. In rural education sector of SMS less than 40% UWW from rural public education sector as compared to more than 40% UWW from rural private education sector have faced fatigue due to work load. In health sector of Mansa more than 30% UWW from urban sphere as compared to 50% UWW from rural sphere have faced fatigue due to dual roles. In health sector of SMS more than 30% UWW from urban public education sector as compared to more than 60% UWW from urban private education sector have faced fatigue due to workload. In rural health sector of SMS more than 50% UWW as compared to less than 50% UWW from rural private health sector have faced fatigue. In banking sector 25% from urban public sector as compared to double in %age UWW from urban public banking sector of SMS district. More than 30% UWW from urban private banking sector of Mansa as compared to more than 50% UWW from urban private banking sector of SMS district have faced fatigue. In rural banking sector of SMS more than 60% UWW as compared to more than 50% rural public and more than 60% rural private banking sector UWW have faced fatigue.

**Back pain:** chair job, long time sittings and long duration of work are the main reasons of back pain among UWW. In education sector more than 30% UWW from public education sector as compared to 50% UWW from private education sector have faced back pain in the form of physical health issue in Mansa. In SMS district more than 30% UWW from urban public education sector, more than 50% UWW from urban private and rural public education sectors and less than 20% UWW from rural private education sector have faced back pain. In health sector 50% UWW from urban public, more than 50% UWW from urban as well as rural private health sectors and less than 50% UWW from rural public health sector have faced back pain. In SMS district 50% UWW from urban health sector as compared to less than 40% UWW from rural health sector have faced back pain as physical health issue. In banking sector more than 60% UWW from urban

public banking sector as compared to more than 30% UWW from rural public banking sector have faced back pain in Mansa. In urban private banking sector 50% UWW as compared to less than 50% UWW from rural private banking sector have faced back pain in Mansa. In SMS district more than 30% UWW from urban banking sector as compared to 50% UWW from rural public and 25% UWW from rural private banking sector have faced back pain due to long and hectic work hours.

**Headache/migraines:** in education sector more than 30% UWW from public education sector as compared to 25% UWW from urban private and less than 50% UWW from rural private education sector have faced headache due to long work timings in Mansa. In SMS more than 50% UWW from urban public education sector as compared to 25% UWW from urban private and rural public education sectors and more than 30% UWW from rural private education sector have faced headache due to work stress. In health sector 25% UWW from public health sector as compared to 50% UWW from urban private and more than 30% UWW from rural private health sector of Mansa gave faced headache or migraines due long work shifts. In SMS district 25% UWW from urban public and rural private health sectors, more than 30% UWW from urban private and rural public health sectors have faced headache due to long work hours. In banking sector 25% UWW from urban public banking as compared to more than 30% UWW from rural public and rural private banking sectors, and more than 50% UWW from urban private banking sector have faced headache due to long work hours in SMS. In Mansa less than 20% UWW from urban public as compared to less than 50% UWW from rural public banking sectors have faced headache due to work issues in Mansa. In urban private banking sector more than 50% UWW as compared to 50% UWW from rural private banking sector have faced headache due to work issues in Mansa.

**Menstrual issues:** long hours sitting and hectic work hours have direct effect on the health of unmarried working women. Hormonal imbalance among UWW is the result of no proper personal care, lack of nutritious diet and relaxation. Moreover, continuous menstrual pain is also the main problem UWW are facing in both districts. These problems are also the outcome of tension, stress and anxiety among MWW. It is tough to manage menstrual issues at workplace. 25% UWW

from public education sector, 50% UWW from urban private education sector as compared to less than 20% UWW from rural private education sector of Mansa have faced menstrual issue. In SMS district, more than 30% UWW from urban education sector as compared to less than 50% UWW from rural public and less than 20% UWW from rural private education sectors have faced menstrual issues due to double worries. In health sector, more than 30% UWW from urban health sphere and rural public health sector as compared to less than 20% UWW from rural private health sector of Mansa have faced menstrual issues due to long work duties. In SMS district 25% UWW from urban public and rural private health sectors as compared more than 30% UWW from urban private and rural public health sector have faced menstrual issues. In banking sector more than 30% UWW from urban public and rural banking sectors as compared to 25% UWW from urban private banking sector have faced menstrual issues due to long and hectic work environment. In banking sector of SMS district more than 30% UWW from urban sector as compared to 25% UWW from rural sector have faced menstrual issues. These issues are not only related with menstrual pain but also related to the available unhygienic washroom facilities, long hours sitting, and irritation due to menstrual pain.

**Restlessness:** no proper time to relax, busy work schedule are the reasons behind restlessness among UWW. Although UWW from both districts have less household chores related responsibilities as compared to MWW, yet they have long list of duties outside home. More than 60% UWW from urban public education sector as compared to more than 50% UWW from rural public education sector have faced restlessness in Mansa. In private education sector more than 30% UWW have faced restlessness in Mansa. In SMS district 50% UWW from private education sector as compared to less than 50% UWW from urban public and 25% rural public education sectors have faced restlessness. In health sector 50% UWW from urban public, more than 50% UWW from rural public health sector, more than 60% UWW from private health sector have faced restlessness in Mansa. In SMS district less than 50% UWW from private health sector as compared to more than 50% UWW from urban public and 50% UWW from rural public health sector have faced restlessness due to long list of duties. In banking sector of Mansa, less than 50% UWW from urban public sector as compared 50% UWW from rural public

banking sector have faced restlessness. More than 50% UWW from urban private banking sector as compared to more than 60% UWW from rural private banking sector of Mansa have faced restlessness due to long work timings. In SMS district, 25% UWW from urban public and more than 30% UWW from rural public banking sector have faced restlessness. In private banking sector of SMS 50% UWW have faced restlessness due to long work hours.

### 5.17 Mental Health issues

Mental health is a combination of emotional, social, and psychological well-being of an individual. This is directly related to the way of thinking, acting, feeling, and behaving. It also decides how one can handle a situation, make decisions and choices in certain set circumstances. One side, emotional health is a vital part of overall health of human beings. Emotional healthy people have control over their thoughts, feelings and behavior. They are able to handle their life's challenges. Other hand, social health decided by the ability to form satisfied interpersonal relationships with others. It is related to social adaptability and situational inflexibility. It is determined through the physical, emotional and social well-being of an individual.

**Table: 5.17(a)**  
**Mental health status of Unmarried Working Women**

Urban (Mansa)							
MH issues	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	3(18.75%)	5(31.25%)	10(62.50%)	6(37.50%)	7(43.75%)	6(37.50%)	<b>37</b>
No	6(37.50%)	4(25.00%)	3(18.75%)	4(25.00%)	1(6.25%)	4(25.00%)	<b>22</b>
Sometimes	7(43.75%)	7(43.75%)	3(18.75%)	6(37.50%)	8(50.00%)	6(37.50%)	<b>37</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Mansa)							
Yes	5(31.25%)	4(25.00%)	7(43.75%)	6(37.50%)	8(50.00%)	6(37.50%)	<b>36</b>
No	7(43.75%)	5(31.25%)	7(43.75%)	7(43.75%)	5(31.25%)	2(12.50%)	<b>33</b>
Sometimes	4(25.00%)	7(43.75%)	2(12.50%)	3(18.75%)	3(18.75%)	8(50.00%)	<b>27</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Urban (Sri Muktsar Sahib)							
Yes	4(25.00%)	4(25.00%)	5(31.25%)	4(25.00%)	7(43.75%)	7(43.75%)	<b>31</b>
No	7(43.75%)	6(37.50%)	4(25.00%)	7(43.75%)	2(12.50%)	1(6.25%)	<b>27</b>
Sometimes	5(31.25%)	6(37.50%)	7(43.75%)	5(31.25%)	7(43.75%)	8(50.00%)	<b>38</b>

<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
<b>Rural (Sri Muktsar Sahib)</b>							
Yes	3(18.75%)	4(25.00%)	6(37.50%)	9(56.25%)	7(43.75%)	7(43.75%)	<b>36</b>
No	9(56.25%)	8(50.00%)	10(62.50%)	6(37.50%)	1(6.25%)	7(43.75%)	<b>41</b>
Sometimes	4(25.00%)	4(25.00%)	0	1(6.25%)	8(50.00%)	2(12.50%)	<b>19</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

In Mansa less than 20% UWW from urban public education sector as compared to more than 30% UWW from urban private education sector have faced mental health related issues. In rural public education sector more than 30% UWW as compared to 25% rural private education sector have faced mental health related issues in Mansa district. In SMS district 25% UWW from urban education sector as compared to less than 20% UWW from rural public and 25% UWW from rural private education sector have faced mental health related issues. In health sector, more than 30% UWW from private health sector of Mansa as compared to more than 60% urban public and more than 40% rural public health sector UWW have faced mental health related issues. In SMS district more than 30% UWW from public health sector as compared to 25% UWW from urban private and more than 60% UWW from rural private health sector UWW have faced mental health related issues. In banking sector, more than 30% UWW from private banking sector of Mansa as compared to more than 40% UWW from urban public and 50% rural public banking sector UWW have faced mental health related issues. In SMS district more than 30% UWW from banking sector have faces mental health related issues.

**Emotional health** is an outcome of physical health and social environment. In social environment family and work sphere both contributed. The nature of work, work-timings, work burden, dual tension, over expectations, and over work load affects the emotional health of working women.



**Table:5.17 (b)**  
**Emotional Health Status of Unmarried Working Women**

Urban (Mansa)						
Emotional health	Education		Health		Banking	
	Public	Private	Public	Private	Public	Private
Mood variations	5(31.25%)	6(37.5%)	4(25%)	8(50%)	6(37.5%)	9(56.25%)
Exhaustion	6(37.5%)	7(43.75%)	5(31.25%)	8(50%)	8(50%)	8(50%)
Anxiety	4(25%)	8(50%)	7(43.75%)	5(31.25%)	6(37.5%)	8(50%)
Depression	5(31.25%)	8(50%)	8(50%)	5(31.25%)	6(37.5%)	7(43.75%)
Stress	7(43.75%)	7(43.75%)	6(37.5%)	10(62.5%)	7(43.75%)	9(56.25%)
Rural (Mansa)						
Mood variations	4(25%)	6(37.5%)	6(37.5%)	9(56.25%)	6(37.5%)	11(68.75%)
Exhaustion	5(31.25%)	5(31.25%)	7(43.75%)	6(37.5%)	5(31.25%)	8(50%)
Anxiety	7(43.75%)	8(50%)	4(25%)	8(50%)	6(37.5%)	10(62.5%)
Depression	6(37.5%)	4(25%)	5(31.25%)	4(25%)	9(56.25%)	6(37.5%)
Stress	8(50%)	9(56.25%)	7(43.75%)	6(37.5%)	10(62.5%)	11(68.75%)
Urban (Sri Muktsar Sahib)						
Mood variations	7(43.75%)	6(37.5%)	8(50%)	10(62.5%)	9(56.25%)	11(68.75%)
Exhaustion	6(37.5%)	7(43.75%)	7(43.75%)	8(50%)	8(50%)	8(50%)
Anxiety	8(50%)	9(56.25%)	9(56.25%)	9(56.25%)	6(37.5%)	7(43.75%)
Depression	5(31.25%)	4(25%)	4(25%)	5(31.25%)	5(31.25%)	8(50%)
Stress	9(56.25%)	8(50%)	8(50%)	8(50%)	8(50%)	12(75%)
Rural (Sri Muktsar Sahib)						
Mood variations	5(31.25%)	8(50%)	5(31.25%)	9(56.25%)	6(37.5%)	10(62.5%)
Exhaustion	6(37.5%)	4(25%)	6(37.5%)	6(37.5%)	9(56.25%)	8(50%)
Anxiety	6(37.5%)	7(43.75%)	8(50%)	7(43.75%)	8(50%)	7(43.75%)
Depression	7(43.75%)	5(31.25%)	7(43.75%)	7(43.75%)	5(31.25%)	9(56.25%)
Stress	8(50%)	4(25%)	6(37.5%)	10(62.5%)	6(37.5%)	8(50%)

Source: primary survey 2016-17

Emotional situations of unmarried working women have been based upon the socio-economic factors as well as the outcomes of these socio-economic

indicators. The emotional conditionings of working women have been determined by the emotional behavior of working women in existing circumstances.

**Mood variations:** changes in the mood of working women have been expressed in the form of anger and hoarse. More than 30% UWW from urban education sector of Mansa as compared to 25% UWW from rural public and more than 30% UWW from rural private education sector of Mansa have been faced mood variations due to double burden. More than 40% UWW from urban public education sector as compared to more than 30% UWW from urban private education sector of SMS district have faced mood variations. In rural SMS district more than 30% UWW from public education sector as compared to 50% UWW from rural private education sector have faced mood variations due to double pressure. In Mansa 25% UWW from urban public health sector as compared to 50% UWW urban private health have faced mood variations. In rural public health sector of Mansa more than 30% UWW as compared to more than 50% UWW from rural private health sector have faced mood variations as anger and hoarse in their behavior due to dual tensions. In health sector of SMS district, 50% UWW from urban public health sector as compared to more than 30% UWW from rural public health sector have faced mood variation due to double burden. In urban private health sector of SMS more than 60% UWW as compared to more than 50% UWW from rural private health sector have faced mood variations. In banking sector more than 35% UWW from public sector as compared more than 50% UWW from urban private health sector as compared to more than 60% UWW from rural private banking sector have faced mood variations in Mansa. In banking sector of SMS more than 50% UWW from urban public sector as compared to more than 35% UWW from rural public banking sectors have faced mood variations, in private banking sector of SMS district more than 60% UWW have faced mood variations.

**Exhaustion:** both physical and mental tiredness among working women become the reason of exhaustion. In education sector of Mansa district more than 30% UWW from urban public sector as compared to more than 40% UWW from urban private sector have faced exhaustion. In rural education sector of Mansa more than 30% UWW have faced exhaustion. In SMS district more than 30% UWW from public education sector as compared to more than 40% UWW from urban

private education sector and 25% UWW from rural private education sector have faced exhaustion. In health sector, more than 30% UWW from urban public sector as compared to 50% UWW from urban private sector have faced exhaustion. More than 40% UWW from rural public health sector as compared to more than 30% rural private health sector have faced exhaustion. In SMS district more than 40% UWW from urban public sector as compared to 50% UWW from urban private sector have faced exhaustion. In rural health sector of SMS district more than 30% UWW have faced exhaustion. In banking sector 50% UWW from urban sector as compared to more than 30% UWW from rural public and 50% UWW from rural private sector have faced exhaustion. In SMS district, 50% UWW from urban sector as compared to more than 50% UWW from rural public and 50% UWW from rural private sector have faced exhaustion in banking sector.

**Anxiety:** 25% UWW from urban public education sector as compared to 50% UWW from urban private education sector of Mansa, less than 50% UWW from rural public sector as compared to 50% UWW from rural private education sector have faced anxiety in Mansa. 50% UWW from urban public education sector as compared to more than 50% UWW from urban private education sector in SMS district, less than 40% UWW from rural public education sector as compared to more than 40% UWW from rural private education sector have faced anxiety in SMS. In health sector more than 40% UWW from urban public sector as compared to more than 30% UWW from urban private health sector, 25% UWW from rural public sector as compared to 50% UWW from rural private health sector have faced anxiety in Mansa. In SMS district more than 50% UWW from urban health sector as compared to 50% UWW from rural public and less than 50% UWW from rural private health sector have faced anxiety in SMS. More than 30% UWW from public banking sector as compared to 50% UWW from urban private and more than 60% UWW from rural private banking sector have faced anxiety in Mansa district. In SMS district more than 30% UWW from urban public banking sector as compared to 50% UWW from rural public banking sector and less than 50% UWW from private banking sector of SMS district have faced anxiety.

**Depression:** in Mansa more than 30% UWW from public education sector as compared to 50% UWW from urban private education sector and 25% UWW from rural private education sector have faced depression. In SMS more than 30%

UWW from urban public education sector, 25% UWW from urban private education sector, more than 40% UWW from rural public education sector, more than 30% UWW from rural private education sector have faced depression. In health sector 50% UWW from urban public sector; more than 30% UWW from urban private and rural public sector, 25% UWW from rural private health sector of Mansa have faced depression. In SMS district 25% UWW from urban public health sector, more than 30% UWW from urban private health sector have faced depression. More than 40% UWW from rural health sector of SMS district have faced depression. In banking sector more than 30% UWW from urban public and rural private sector as compared to more than 40% UWW from urban private and more than 50% UWW from rural private banking sector have faced depression. In SMS district more than UWW from public banking sector as compared to more than 50percent UWW from private banking sector have faced depression.

**Stress:** more than 40% UWW from urban education sector as compared to more than 50% UWW from rural education sector of Mansa district have faced stress. In SMS district more than 50% urban education sector as compared to 50% UWW from rural public and 25% UWW from rural private education sector have faced stress. In health sector more than 30% UWW from urban public and rural private sector as compared to more than 60% UWW from urban private and more than 40% UWW from rural public health sector UWW have faced depression in Mansa. In SMS district 50% UWW from urban health sector as compared to more than 30% UWW from rural public and 60% UWW from rural private health sector have faced stress. In banking sector, more than 40% from urban public sector as compared to more than 50% UWW from urban private banking sector of Mansa have faced stress due to double burden. In rural banking sector of Mansa more than 60% UWW have faced stress. In SMS district 50% UWW from urban public and rural private banking sector as compared to 75% urban private banking sector and less than 40% UWW from rural public banking sector have faced stress. In banking sector majority of UWW have faced stress as compared to education and health sector. Stress among UWW is a result of hectic and long work hours.

### **5.18 Overall Psychological health status of UWW**

The psychological health of unmarried working women based upon their social, mental, and emotional wellness. The socio-economic problems of UWW become

the reason behind their psychological problems. The overall psychology of UWW is origin of the following indicators;

**Table: 5.18(a)**  
**Psychological Health Status of UWW (Mansa)**

Urban(Mansa)						
Psychological pressure on UWW	Education		Health		Banking	
	Public	Private	Public	Private	Public	Private
Familial responsibilities	6(37.5%)	9(56.25%)	8(50%)	9(56.25%)	6(37.5%)	9(56.25%)
Office Work pressure	8(50%)	11(68.75%)	6(37.5%)	7(43.75%)	9(56.25%)	6(37.5%)
Decision making	7(43.75%)	8(50%)	7(43.75%)	8(50%)	7(43.75%)	8(50%)
Less time for parents	9(56.25%)	7(43.75%)	8(50%)	10(62.5%)	12(75%)	9(56.25%)
Emotional issues	8(50%)	6(37.5%)	5(31.25%)	9(56.25%)	6(37.5%)	12(75%)
Identity crisis	7(43.75%)	9(56.25%)	12(75%)	8(50%)	8(50%)	6(37.5%)
Less personal care	11(68.75%)	12(75%)	10(62.5%)	14(87.5%)	11(68.75%)	7(43.75%)
Selection of partner	6(37.5%)	8(50%)	9(56.25%)	7(43.75%)	8(50%)	9(56.25%)
Rural (Mansa)						
Familial responsibilities	5(31.25%)	8(50%)	9(56.25%)	10(62.5%)	9(56.25%)	8(50%)
Office Work pressure	4(25%)	11(68.75%)	8(50%)	9(56.25%)	6(37.5%)	11(68.75%)
Decision making	6(37.5%)	8(50%)	7(43.75%)	6(37.5%)	9(56.25%)	8(50%)
Less time for parents	6(37.5%)	10(62.5%)	12(75%)	9(56.25%)	9(56.25%)	12(75%)
Emotional issues	8(50%)	12(75%)	6(37.5%)	4(25%)	6(37.5%)	4(25%)
Identity crisis	6(37.5%)	9(56.25%)	4(25%)	8(50%)	4(25%)	8(50%)
Less personal care	8(50%)	11(68.75%)	9(56.25%)	10(62.5%)	8(50%)	9(56.25%)
Selection of partner	4(25%)	9(56.25%)	8(50%)	12(75%)	6(37.5%)	8(50%)

Source: primary survey 2016-17

**Table: 5.18(b)**  
**Psychological Health Status of UWW (SMS)**

Urban(Sri Muktsar sahib)						
Psychological pressure on UWW	Education		Health		Banking	
	Public	Private	Public	Private	Public	Private
Familial responsibilities	7(43.75%)	8(50%)	12(75%)	6(37.5%)	9(56.25%)	8(50%)
Office Work pressure	9(56.25%)	6(37.5%)	9(56.25%)	8(50%)	11(68.75%)	10(62.5%)
Decision making	8(50%)	8(50%)	11(68.75%)	4(25%)	9(56.25%)	7(43.75%)
Less time for parents	3(18.75%)	4(25%)	9(56.25%)	11(68.75%)	9(56.25%)	6(37.5%)
Emotional issues	4(25%)	6(37.5%)	7(43.75%)	6(37.5%)	5(31.25%)	8(50%)
Identity crisis	6(37.5%)	8(50%)	12(75%)	9(56.25%)	3(18.75%)	4(25%)
Less personal care	5(31.25%)	6(37.5%)	6(37.5%)	4(25%)	9(56.25%)	11(68.75%)
Selection of partner	6(37.5%)	8(50%)	4(25%)	8(50%)	3(18.75%)	6(37.5%)
Rural (Sri Muktsar Sahib)						
Familial responsibilities	12(75%)	9(56.25%)	7(43.75%)	8(50%)	7(43.75%)	6(37.5%)
Office Work pressure	6(37.5%)	4(25%)	12(75%)	10(62.5%)	12(75%)	9(56.25%)
Decision making	4(25%)	8(50%)	8(50%)	4(25%)	6(37.5%)	5(31.25%)
Less time for parents	4(25%)	9(56.25%)	12(75%)	8(50%)	10(62.5%)	12(75%)
Emotional issues	8(50%)	6(37.5%)	4(25%)	8(50%)	9(56.25%)	8(50%)
Identity crisis	5(31.25%)	4(25%)	8(50%)	6(37.5%)	8(50%)	8(50%)
Less personal care	3(18.75%)	6(37.5%)	10(62.5%)	12(75%)	8(50%)	10(62.5%)
Selection of partner	4(25%)	8(50%)	11(68.75%)	12(75%)	5(31.25%)	9(56.25%)

Source: primary survey 2016-17

**Familial responsibilities:**In public/governmental education sector of Mansa, more than 30% UWW have familial responsibilities as compared to more than 50% UWW from private education sector. In SMS less than 50% UWW from urban public education sector as compared to 50% UWW from urban private education

sector have familial responsibilities. 75% UWW from rural public education sector as compared to more than 50% UWW from rural private education sector have familial responsibilities. In health sector, 50% UWW from urban public, more than 50% UWW from urban private and rural public, more than 60% UWW from rural private health sector have familial responsibilities in Mansa. In SMS district 75% UWW from urban public; less than 40% UWW from urban private health sector, and less than 50% UWW from rural health sector have familial responsibilities. In banking sector of Mansa less than 40% UWW from urban public, 50% UWW from rural private and more than 50% UWW from urban private and rural public banking sector have familial responsibilities. In SMS more than 50% UWW from urban public as compared to 50% UWW from urban private banking sector, less than 50% UWW from rural public as compared to less than 40% UWW from rural private banking sector have familial responsibilities.

**Office work pressure:** in education sector 50% urban public as compared to 25% UWW from rural public education sector of Mansa have office work pressure. In private education sector of Mansa near about 70% UWW have office work pressures. In SMS more than 50% UWW from urban public education sector as compared to more than 30% UWW from urban private and rural public education sector, and 25% UWW from rural private education sector have office work pressures. In health sector of Mansa, less than 40% UWW from urban public, less than 50% UWW from urban private, 50% UWW from rural public, more than 50% UWW from rural private health sector have office work pressures. 50% UWW from urban private, more than 50% UWW from urban public, more than 60% UWW from rural private and 75% UWW from rural public health sector of SMS have office work pressures. In banking sector of Mansa more than 50% UWW from urban public, less than 40% UWW from urban private and rural public banking sector, more than 60% UWW from rural private banking sector have office work pressures. More than 60% UWW from urban banking sector of SMS as compared to 75% UWW from rural public and less than 60% UWW from rural private banking sector of SMS have office work pressures.

**Decision making process:** in urban public education sector more than 40% UWW, 50% UWW from urban and rural private education sectors, less than 40% UWW from urban private education sector of Mansa have not equal contribution in

decision making that pressurize them psychologically. 50% UWW from education sector of SMS have not equal contribution in decision making that pressurized them psychologically. In health sector less than 50% UWW from public sector, 50% UWW from urban private health sector as compared to less than 40% UWW from rural private health sector of Mansa have not equal contribution in decision making that pressurize them psychologically. In SMS more than 60% UWW from urban public health sector as compared to 50percent UWW from rural public health sector and 25% UWW from private health sector of have not equal contribution in decision making that pressurize them psychologically. In Mansa 50% UWW from private banking sector as compared to more than 40% UWW from urban public banking and more than 50% UWW from rural public banking sector have not equal contribution in decision making that pressurize them psychologically. In SMS more than 50% UWW from urban public banking, less than 50% urban private banking and more than 30% UWW from rural banking sector have not equal contribution in decision making that pressurize them psychologically.

**Less time for parents:** in education sector of Mansa more than 50% UWW from urban public education sector, more than 40% UWW from urban private education sector, less than 40% UWW from rural public education sector and more than 60% UWW from rural private education sector have not proper time for their parents and it made them psychologically pressurized. In SMS less than 20% UWW from urban public education sector, 25% UWW from urban private and rural public education sector, more than 50% UWW from rural private education sector have not proper time for their parents and it made them psychologically pressurized. In health sector 50% UWW from urban public health sector, more than 60% UWW from urban private health sector, 75% UWW from rural public health sector, more than 50% UWW from rural private health sector have not proper time for their parents and it made them psychologically pressurized. In health sector of SMS more than 50% UWW from urban public health sector, more than 60% UWW from urban private health sector, 75% UWW from rural public health sector, 50% UWW from rural private health sector have not proper time for their parents and it made them psychologically pressurized. In Mansa 75% UWW from urban public and rural private banking sectors, more than 50% UWW from urban private and rural public banking sectors have not proper time for their parents and it made them



psychologically pressurized. In SMS more than 50% UWW from urban public banking sector, more than 30% UWW from urban private banking sector, more than 60% UWW from rural public banking sector, 75% UWW from rural private banking sector have not proper time for their parents and it made them psychologically pressurized.

**Emotional issues:** UWW, who are living separately, far away from parents, demand emotional support at every point of their life, lack of best friends in their life made them emotionally vulnerable. 50% UWW from public education sector as compared to less than 40% UWW from urban private education sector and 75% UWW from rural private education sector have faced emotional issues in their life in Mansa. Less than 40% UWW from private education sectors, 25% UWW from urban public and 50% UWW from rural public education sector have faced emotional issues due to dual life in SMS. In health sector more than 30% UWW from public health sector as compared to more than 50% UWW from urban public and 25% UWW from rural private education sector have faced emotional issues in their life in Mansa. Less than 50% UWW from urban public, less than 40% UWW from urban private, 25% UWW from rural public and 50% UWW from rural private health sector have faced emotional vulnerability in SMS. In banking sector less than 40% UWW from public sector, 75% UWW from urban private banking sector and 25% UWW from rural private banking sector have faced emotional issues in Mansa district. In SMS more than 30% UWW from urban public, more than 50% UWW from rural public banking sector have emotional issues due dual life. 50% UWW from private banking sector have faced emotional issues in SMS.

**Identity crisis:** UWW, interviewed for data collection purposes have faced identity crisis. They have not any individual identification in their society. More than 50% UWW from private education sector as compared to more than 40% UWW from urban public and less than 40% UWW from rural public UWW have faced identity crisis. More than 30% UWW from public education sector as compared to 50% UWW from urban private and 25% UWW from rural private education sector have faced identity crisis in SMS. In Mansa 75% UWW from urban public, 50% UWW from private health sectors and 25% UWW from rural public health sector have faced identity crisis. In SMS 75% UWW from urban public, more than 50% UWW from urban private, 50% UWW from rural public and near about 40% UWW from

rural private health sector have faced identity related issues. In Mansa 50% UWW from urban public and rural private banking sector have faced identity issues, more than 25% UWW from urban private and rural public banking sector UWW have faced identity related issues in their daily life. In SMS less than 25% UWW from urban banking sector as compared to 50% UWW from rural banking sector have faced identity crisis.

**Less personal care:** near about 70% UWW from urban public and rural private education sectors, 75% UWW from urban private education sector, 50% UWW from rural public education sector have no time for personal care in Mansa. In SMS more than 30% UWW from urban education sector and rural private education sectors have no time for self. Less than 20% UWW from rural public education sector have no time for self in SMS. In health sector, more than 60% UWW from urban public and rural private sectors, more than 80% UWW from urban private and 50% UWW from rural public education sector have no time for personal care in Mansa. In SMS, more than 30% UWW from urban public health sector, 25% UWW from urban private health sector, more than 60% UWW from rural public health sector, 75% UWW from rural private health sector have not proper time for self in their daily life. In banking sector, more than 50% UWW from rural Mansa, as compared to near about 70% UWW from urban public banking sector, more than 40% UWW from urban private banking sector have no self-time. In banking sector of SMS more than 50% UWW from public sector as compared to more than 60% UWW from private sector have no time for personal care.

**Selection of Partner:** near about 40% UWW from urban public education sector of both districts, 50% UWW from urban private and rural private education sectors, 25% UWW from rural public education sector of both districts have psychological pressure due to not any contribution in decision making related to selection of partners. In health sector more than 50% UWW from urban public sector as compared to less than 50% UWW from urban private health sector in Mansa have psychological pressure related to no participation in decisions related to selection of partners. More than 60% UWW from rural private health sector of SMS, 50% UWW from rural private health sector of Mansa have faced psychological pressure related to no participation in decisions related to selection of partners. 75% UWW from rural private health sector of both districts have faced psychological pressure

related to no participation in decisions related to selection of partners. In banking sector more than 50% UWW from urban Mansa, rural private banking sector UWW have faced psychological pressure related to no participation in decisions related to selection of partners. In SMS district more than 30% UWW from urban private and rural public banking sectors, more than 50% UWW from rural private banking sector have faced psychological pressure related to no participation in decisions related to selection of partners.

### Level of satisfaction

The level of satisfaction among unmarried working women can easily find out from their satisfaction from work and family matters related matters. The satisfaction level scale had been based upon the socio-economic, family and work related issues. These indicators are related to the satisfaction among UWW from work environment to family environment, from social to psychological problems;

**Table: 5.19 (a)**  
**Satisfaction among UWW (Mansa)**

Urban (Mansa)						
Dissatisfied with...	Education		Health		Banking	
	Public	Private	Public	Private	Public	Private
Equal promotion	3(18.75%)	5(31.25%)	2(12.5%)	8(50%)	1(6.25%)	2(12.5%)
Contribution to family	3(18.75%)	6(37.5%)	4(25%)	8(50%)	4(25%)	5(31.25%)
As a working daughter	4(25%)	6(37.5%)	3(18.75%)	9(56.25%)	4(25%)	4(25%)
Behavior of female colleagues	9(56.25%)	5(31.25%)	1(6.25%)	8(50%)	11(68.75%)	7(43.75%)
Economic contribution	3(18.75%)	5(31.25%)	3(18.75%)	6(37.5%)	3(18.75%)	4(25%)
Office facilities	6(37.5%)	4(25%)	8(50%)	6(37.5%)	4(25%)	7(43.75%)
Pay scale	1(6.25%)	5(31.25%)	3(18.75%)	11(68.75%)	3(18.75%)	6(37.5%)
As a single Working Women	7(43.75%)	6(37.5%)	3(18.75%)	12(75%)	2(12.5%)	5(31.25%)
Rural (Mansa)						
Equal promotion	5(31.25%)	6(37.5%)	4(25%)	6(37.5%)	5(31.25%)	2(12.5%)
Contribution to	4(25%)	6(37.5%)	4(25%)	8(50%)	4(25%)	2(12.5%)

family						
As a working daughter	4(25%)	7(43.75%)	5(31.25%)	6(37.5%)	6(37.5%)	5(31.25%)
Behavior of female colleagues	2(12.5%)	8(50%)	3(18.75%)	10(62.5%)	7(43.75%)	8(50%)
Economic contribution	5(31.25)	6(37.5%)	6(37.5%)	8(50%)	6(37.5%)	5(31.25%)
Office facilities	8(50%)	4(25%)	9(56.25%)	5(31.25%)	8(50%)	5(31.25%)
Pay scale	0	6(37.5%)	2(12.5%)	10(62.5%)	6(37.5%)	6(37.5%)
As a single Working Women	3(18.75%)	4(25%)	7(43.75%)	12(75%)	6(37.5%)	4(25%)

Source: primary survey 2016-17

**Table: 5.19 (b)**  
**Satisfaction among UWW (SMS)**

Urban (Sri Muktsar Sahib)						
Dissatisfied with...	Education		Health		Banking	
	Public	Private	Public	Private	Public	Private
Equal promotion	2(12.5%)	5(31.25%)	6(37.5%)	8(50%)	5(31.25%)	2(12.5%)
Contribution to family	5(31.25%)	7(43.75%)	5(31.25%)	2(12.5%)	5(31.25%)	1(6.25%)
As a working daughter	3(18.75%)	5(31.25%)	3(18.75%)	4(25%)	5(31.25%)	7(43.75%)
Behavior of female colleagues	5(31.25%)	3(18.75%)	10(62.5%)	9(56.25%)	6(37.5%)	10(62.5%)
Economic contribution	9(56.25%)	3(18.75%)	4(25%)	4(25%)	7(43.75%)	4(25%)
Office facilities	4(25%)	2(12.5%)	6(37.5%)	9(56.25%)	7(43.75%)	6(37.5%)
Pay scale	1(6.25%)	5(31.25%)	9(56.25%)	5(31.25%)	8(50%)	5(31.25%)
As a single Working Women	4(25%)	3(18.75%)	6(37.5%)	4(25%)	4(25%)	4(25%)
Rural (Sri Muktsar Sahib)						
Equal promotion	4(25%)	6(37.5%)	6(37.5%)	4(25%)	2(12.5%)	1(6.25%)
Contribution to family	4(25%)	6(37.5%)	5(31.25%)	3(18.75%)	4(25%)	5(31.25%)
As a working daughter	2(12.5%)	7(43.75%)	3(18.75%)	5(31.25%)	6(37.5%)	4(25%)
Behavior of	8(50%)	5(31.25%)	10(62.5%)	7(43.75%)	9(56.25%)	6(37.5%)

female colleagues						
Economic contribution	1(6.25%)	3(18.75%)	4(25%)	5(31.25%)	3(18.75%)	5(31.25%)
Office facilities	5(31.25%)	2(12.5%)	6(37.5%)	8(50%)	6(37.5%)	6(37.5%)
Pay scale	6(37.5%)	5(31.25%)	9(56.25%)	7(43.75%)	6(37.5%)	7(43.75%)
As a single Working Women	3(18.75%)	6(37.5%)	5(31.25%)	8(50%)	4(25%)	4(25%)

Source: primary survey 2016-17

Above table is an overview about the satisfaction level among UWW of both districts. The satisfaction among working women have been based upon the socio-economic indicators as equal promotion or gender equality, contribution towards family, satisfied as a working daughter, satisfied from the behavior of female colleagues or not etc.

**Equal promotion:** UWW whether they are working in education sector, health sector or banking sector they are working for continue progress and promotion. The unequal treatment at workplace can affect the satisfaction level of working women. Less than 20% UWW from urban public education sector as compared to more than 30% UWW from urban private and rural education sectors of Mansa have not satisfied from promotion at workplace. In SMS district, less than 25% UWW from public education sector as compared to less than 40% UWW from private education sector have not satisfied from their promotion at workplace. In health sector less than 15% UWW from urban public, 25percent UWW from rural public health sector have not satisfaction from their promotion at workplace in Mansa. In urban private health sector of Mansa 50% UWW as compared to less than 40% UWW from rural private health sector have not any satisfaction from promotion at workplace. In SMS district less than 40% UWW from public sector as compared to less than 50% UWW from urban private and 25% UWW from rural private health sector have not satisfaction from promotion process at workplace. In banking sector less than 15% UWW from urban sector as compared to more than 30% UWW from rural public banking sector of Mansa have not satisfaction from promotion process. In SMS district more than 30% UWW from urban public sector as compared to less than 15% UWW from urban private and rural banking sector have not satisfaction from promotion process.

**Contribution to family:** UWW are not satisfied from their contribution towards family. Less than 25% UWW from public education sector as compared to more than 30% UWW from private education sector of Mansa have not satisfaction from their contribution towards family. In SMS district more than 30% UWW from urban public and rural private education sector as compared to more than 40% UWW from urban private and 25% rural private education sector UWW have not satisfaction from their contribution towards family. In health sector 25% UWW from public sector as compared to 50% UWW from private health sector have not satisfaction from their contribution towards family. In SMS more than 30% UWW from urban public and rural health sector have not satisfaction from their contribution towards family. In banking sector 25% UWW from public sector as compared to more than 30% UWW from urban private and less than 15% UWW from rural private banking sector have not satisfaction from their contribution towards family. In SMS district more than 30% UWW from urban public and rural private banking sector as compared to less than 10% UWW from urban private and 25% UWW from rural public banking sector have not satisfaction from their contribution towards family.

**As a working daughter:** unmarried working women felt unsatisfied from their daughterly role towards parents. They are not satisfied from their socio-economic contribution as a daughter. In education sector 25% UWW from public sector and more than 30% UWW from private education sector and more than 40% UWW from rural private education sector in Mansa have not satisfied from their role as daughter. In SMS district less than 20% UWW from public education sector as compared to more than 30% UWW from urban private and more than 40% UWW from rural private education sector have not satisfaction from their role as a daughter. In health sector less than 20% UWW from urban public health sector as compared to more than 50% UWW from urban private health sector have not satisfaction from their role as daughter. In rural health sector more than 30% UWW have not satisfaction from their role as working daughter in Mansa. In SMS less than 20% UWW from public health sector as compared to less than 25% UWW from private health sector have not satisfaction from their role as working daughter. In banking sector 25% UWW from urban banking sector as compared to more than 30% UWW from rural banking sector have not satisfaction from their

role as working daughter. In SMS more than 30% UWW from public banking sector as compared to more than 40% UWW from urban private and 25% UWW from rural private banking sector have not satisfaction from their role as working daughter.

**Behavior of female colleagues:** more than 50% unmarried working women from urban public education sector, 50% UWW from rural private education sector, more than 30% UWW from urban private education sector and less than 15% UWW from rural public education sector have not any satisfaction from the behavior of female colleagues. In SMS more than 30% UWW from urban public and rural private education sector as compared to 50% UWW from rural public and less than 20% UWW from urban private education sector have not any satisfaction from the behavior of female colleagues. In health sector less than 20% UWW from public health sector as compared to 50% UWW from urban private and more than 60% UWW from rural private health have not any satisfaction from the behavior of female colleagues. In SMS more than 60% UWW from public health sector as compared to more than 50% UWW from urban private and less than 50% UWW from rural private health sector have not satisfied from the behavior of female colleagues. In banking sector more than 60% UWW from urban public, 50% UWW from rural private and less than 50% UWW from urban private and rural public banking sector have not satisfied from the behavior of female colleagues in Mansa. In SMS less than 40% UWW from urban public and rural private banking sector as compared to more than 50% UWW from rural public and more than 60% UWW from urban private banking sectors have not any satisfaction from the behavior of female colleagues.

**Economic contribution:** in education sector less than 20% UWW from urban public education sector as compared to more than 30% UWW from urban private and rural education sector have not satisfied from their economic contribution to family. More than 50% UWW from urban education sector as compared less than 20% UWW from urban private and rural education sectors have not satisfied from their economic contribution to family in SMS. In health sector less than 20% UWW from urban public, less than 40% UWW from urban private and rural public health sector, 50% UWW from rural private health sector have not satisfied from their economic contribution to family. In SMS 25% UWW from urban health sector and

more than 30% UWW from rural private health sector have not satisfied from their economic contribution to family. In banking sector less than 25% UWW from urban sector and more than 30% UWW from rural sector have not any satisfaction from their economic contribution to family. In SMS more than 40% UWW from urban public sector, less than 25% UWW from urban private and rural public sectors, and more than 30% UWW from rural private banking sector have not satisfied from their economic contribution to family.

**Office facilities:** in Mansa 25% UWW from urban and rural private education sectors have not satisfied from the facilities provided by educational institutions. Less than 40% UWW from urban public and 50% UWW from rural public education sector have not satisfied from the facilities provided by educational institutions in Mansa. In SMS less than 15% UWW from urban private and rural private education sectors, 25% UWW from urban public and more than 30% UWW from rural public education sector have not satisfied from the facilities provided by educational institutions. In health sector, more than 30% UWW form private health sector as compared to 50% UWW from urban public and more than 50% UWW from rural public health sector of Mansa have not satisfied from the facilities provided by health institutions. In SMS more than 30% UWW from public health sector, 50% UWW from rural private health sector and more than 50% UWW from urban private health sector have not satisfied from the facilities provided by health institutions. In banking sector 25% UWW from urban public sector, more than 30% UWW from rural private health sector, more than 40% UWW from urban private banking sector and 50% UWW from rural public banking sector have not satisfied from the facilities provided by work institutions. In SMS district more than 40% UWW from urban public banking sector as compared to less than 40% UWW from rural as well as urban private banking sectors have not satisfied from the facilities provided by work institutions.

**Pay scale:** In Mansa district, more than 30% UWW from private education sector are not satisfied from their salaries. In SMS more than 30% UWW from private education and rural public education sector are not satisfied from their salaries. In health sector less than 20% UWW from public health sector as compared to more than 60% UWW from private health sector are not satisfied from their salaries. In SMS more than 50% UWW from public health sector as compared to more than



30% UWW from urban private and more than 40% UWW from rural private health sectors are not satisfied from their salaries. In banking sector less than 20% UWW from urban public sector as compared to more than 30% UWW from urban private and rural banking sectors have not any satisfaction from their salaries. In SMS more than 30% UWW from urban private and rural public banking sectors as compared to more than 40% UWW from rural private banking sector and 50% UWW from urban public banking sector are not satisfied from their salaries.

### **As a single working women**

In education sector of Mansa more than 40% UWW from urban public sector, less than 40% UWW from urban private education sector are not satisfied from their marital status as single WW. Less than 25% UWW from rural education sector of Mansa are not satisfied from their marital status as single WW. In SMS less than 25% UWW from urban education and rural public education sector as compared to more than 30% UWW from rural private education sector are not satisfied from their marital status as single WW. In health sector 75% UWW from private health sector as compared to less than 20% UWW from urban public and more than 40% UWW from rural public health sector of Mansa are not satisfied from their marital status as single WW. In SMS more than 30% UWW from public health sector as compared to 25% UWW from urban private and 50% UWW from rural private health sector are not satisfied from their marital status as single WW. In banking sector more than 30% UWW from urban private and rural public banking sector as compared to less than 15% UWW from urban public and 25% UWW from rural private banking sectors are not satisfied from their marital status as single WW. In banking sector of SMS district 25% UWW are not satisfied from their marital status as single WW. They want to become the full supporter of their families; loneliness, emotional issues and lack of best friends in their life become the reasons behind their dissatisfaction from their single status in both districts.

### **5.20 Women's own attitude towards employment**

Employment provides lifelong satisfaction to human beings. Women who are primarily considered as merely homemakers now after getting employment and economic support, their life has been continuously changed. After getting job, the lives of working women gradually changed. Employment made their life

challenging as well as modified in progressive manners. UWW are happy from their job, they are confident, self-dependent, economically independent due to job. Only 15% respondents are unhappy because of job. They are in job because of parent's compulsion or their unwillingness to be in employment. UWW from education and health sector are more positive as compared to health sector in both districts. UWW from health sector are not happy with their work hours and night shifts work. UWW who are performing their work-role as assistant nurse, supporting staff and assistant staff mostly unhappy during long work shifts in ICU and OT. Below table is an overview about the satisfaction level among the UWW regarding their current job designation

**Table: 5.20**  
**Satisfaction from current job designation**

Urban (Mansa)							
Satisfaction from current designation	Education		Health		Banking		Total
	Public	Private	Public	Private	Public	Private	
Yes	14(87.50%)	9(56.25%)	5(31.25%)	1(6.25%)	6(37.50%)	7(43.75%)	<b>42</b>
No	1(6.25%)	3(18.75%)	7(43.75%)	5(31.25%)	8(50.00%)	7(43.75%)	<b>31</b>
Sometimes	1(6.25%)	4(25.00%)	4(25.00%)	10(62.50%)	2(12.50%)	2(12.50%)	<b>23</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Mansa)							
Yes	11(68.75%)	9(56.25%)	8(50.00%)	1(6.25%)	4(25.00%)	7(43.75%)	<b>40</b>
No	1(6.25%)	4(25.00%)	7(43.75%)	4(25.00%)	7(43.75%)	6(37.50%)	<b>29</b>
Sometimes	4(25.00%)	3(18.75%)	1(6.25%)	11(68.75%)	5(31.25%)	3(18.75%)	<b>27</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Urban (Sri Muktsar Sahib)							
Yes	8(50.00%)	11(68.75%)	2(12.50%)	5(31.25%)	9(56.25%)	6(37.50%)	<b>41</b>
No	3(18.75%)	2(12.50%)	7(43.75%)	2(12.50%)	6(37.50%)	8(50.00%)	<b>28</b>
Sometimes	5(31.25%)	3(18.75%)	7(43.75%)	9(56.25%)	1(6.25%)	2(12.50%)	<b>27</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>
Rural (Sri Muktsar Sahib)							
Yes	11(68.75%)	5(31.25%)	3(18.75%)	4(25.00%)	6(37.50%)	8(50.00%)	<b>37</b>
No	3(18.75%)	6(37.50%)	7(43.75%)	7(43.75%)	9(56.25%)	7(43.75%)	<b>39</b>
Sometimes	2(12.50%)	5(31.25%)	6(37.50%)	5(31.25%)	1(6.25%)	1(6.25%)	<b>20</b>
<b>Total</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>16(100%)</b>	<b>96</b>

Source: primary survey 2016-17

In private education sector of Mansa 25% UWW as compared to less than 20% UWW from public education sector have not satisfaction from their current designation, less than 20% UWW from public education sector of SMS as compared to more than 40% UWW from rural private education sector of SMS have not any satisfaction from their current job. In health sector, more than 40% UWW from public sector as compared to 25% UWW from rural private health sector of Mansa and more than 30% UWW from urban private health sector of Mansa have not satisfaction from their current job designation. In SMS, more than 40% UWW from health sector have not satisfaction from their designation. In Mansa 50% UWW from urban public, more than 40% UWW from urban private and rural public, and near about 40% UWW from rural private banking sector have not satisfaction from their designation. In banking sector of SMS, near about 40% UWW from urban public sector, 50% UWW from urban private sector, more than 50% UWW from rural public sector, more than 40% UWW from rural private banking sector have not satisfaction from their current designation.

### **Ever thought to quit the job**

Unmarried working women from both sectors are not much satisfied from their designation; still they want to be in job. They are in employment because of socio-economic as well as psychological pressures. In public sector working women are more satisfied from their employment as compared to private sector. Data shows that unmarried working women from education sector are more satisfied as compared to health and banking sectors. Less than 20 to 25% UWW from all three sectors want to quit job, but they have no choice to move on, so they are trying to manage their job and families.

“I am working as the post of assistant in private hospital. I was never interested in the medical profession. The financial crisis of my family made me to do the job in this sector. When I have finished my graduation I have not any employment option, one of my friend suggested me to do this job. After getting job, it is not easy for me to manage with the medical work. In private medical sector the work environment is good enough. I have to manage with the situations. I am the only financial supporter of my family. After four years of this job I have realized that I am not getting good amount of salary in this sector. I want to quit the job but I have no other option”.

**Assistant, Health sector, SMS**

## **Chapter 6**

### **Data Analysis and interpretation**

The present research has attempted to find out the socio-psychological problems of married as well as unmarried working women from two districts of Punjab state. The study tries to find out the relationships between the variables on the basis of observation and empirical evidences. In order to serve the purpose of research the data have been collected through the medium of various research tools, entered in excel sheet, and tabulated. In the last chapter's (chapter 4 and 5) data has been tabulated and explained according to the set objectives of the study. Socio-psychological problems of married and unmarried working women have been identified in the last two chapters by the medium of data tabulation through frequency and percentage. The data in the table is classified on the basis of sub groups and sub categories that explain the problems of working women according to set independent variables of the study. The study mainly focuses on the identification of socio-psychological problems, differences and similarities among the problems of working women from selected districts. On the basis of data interpretation, the set hypothesis of the study has been tested and verified.

This chapter is a division of two parts, first part of the chapter explains the relation between the set independent and dependent variables. To attain the second objective of the study, the relations between the set variables have been found out within the selected districts. For this purpose, the correlations among the socio-psychological problems and independent variables have been analyzed. On the other side, the second part of the chapter is based on the hypotheses testing.

#### **Section: 1**

This section is a comparison of the socio-psychological problems of working women in both districts with already set variables as area, marital status, family type, sectoral differences, and life satisfaction level. The tables mentioned next are about the comparisons of socio-psychological problems (SPP) with these variables.

Table: 6.1  
Area Wise problems of Working Women in Mansa and Sri Muktsar Sahib

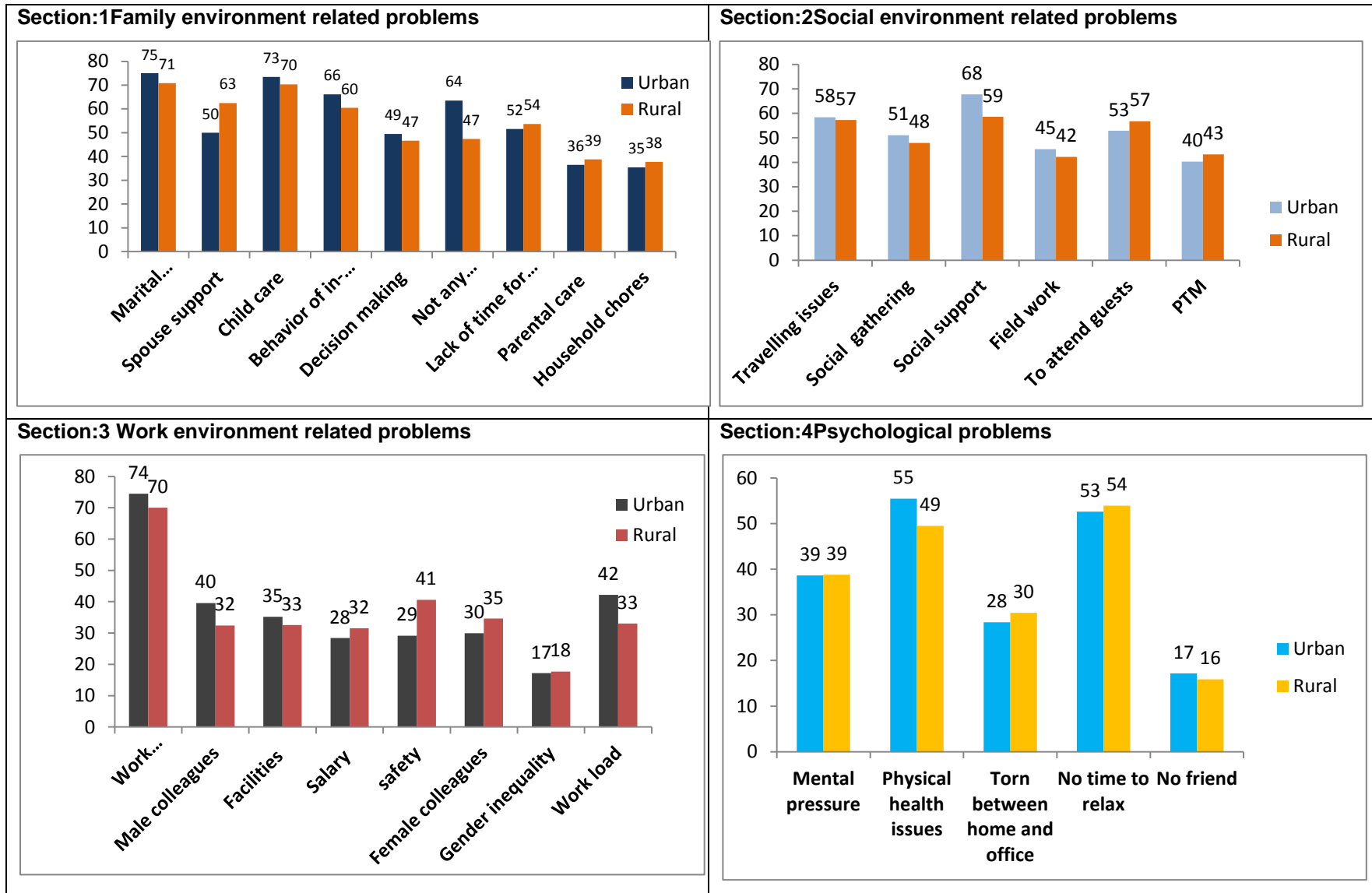
<b>Socio-Psychological Problems of Working Women</b>										
<b>Family environment related problems</b>										
<b>District</b>	<b>Area</b>	Marital relationship	Spouse support	Child care	Behavior of in-law's	Decision making	Not any appreciation	Lack of time for family	Parental Care	Household chores
Mansa	U	81.25	56.02	82.29	64.58	50.52	70.83	51.04	41.67	37.5
	R	71.88	59.38	69.79	62.5	44.27	60.42	52.08	40.1	39.58
SMS	U	68.75	62.11	64.58	67.71	48.44	56.25	52.08	31.25	33.33
	R	69.79	56.25	70.83	58.33	48.96	34.38	55.21	37.5	35.94
Total	U	75	50	73.44	66.15	49.48	63.54	51.56	36.46	35.42
	R	70.83	62.5	70.31	60.42	46.61	47.4	53.65	38.8	37.76
<b>Social environment related problems</b>										
<b>District</b>	<b>Area</b>	Travelling issues	Social gathering	Social support		Field work	To attend guests/relatives		PTM	
Mansa	U	59.38	58.85	73.44		53.65	60.42		45.26	
	R	58.33	50.52	71.35		44.27	58.85		42.71	
SMS	U	57.29	43.23	61.98		36.98	45.31		35.42	
	R	56.25	45.31	45.83		40.1	54.69		43.75	
Total	U	58.33	51.04	67.71		45.31	52.86		40.31	
	R	57.29	47.92	58.59		42.19	56.77		43.23	
<b>Work environment related problems</b>										
<b>District</b>	<b>Area</b>	Work environment	Male colleagues	Facilities	Salary	Safety	Female colleagues	Gender inequality	Work load	
Mansa	U	76.04	47.40	42.19	30.21	31.25	45.79	18.75	40.63	
	R	69.79	39.58	37.50	27.60	35.94	37.04	18.75	35.42	
SMS	U	72.92	31.77	28.13	26.56	33.33	32.81	15.63	43.75	
	R	70.31	25	27.60	35.42	31.25	22.92	16.67	30.73	

Total	U	74.48	39.58	35.16	28.39	29.17	29.92	17.19	42.19
	R	70.05	32.38	32.55	31.51	40.63	34.60	17.71	33.07

Psychological problems						
District	area	Mental pressure	Physical health issues	Torn between home and office	No time to relax	No friend
Mansa	U	43.75	63.02	30.73	54.69	14.58
	R	40.63	53.65	33.33	49.48	19.79
SMS	U	33.51	47.92	26.04	50.52	19.79
	R	36.98	45.31	27.60	58.33	11.98
Total	U	38.64	55.47	28.39	52.60	17.19
	R	38.80	49.48	30.47	53.91	15.89

Source: calculations using primary data

**Figure: 6.1**  
**Area and problems of working women**



**Table: 6.2**  
**Marital status and problems of working women**

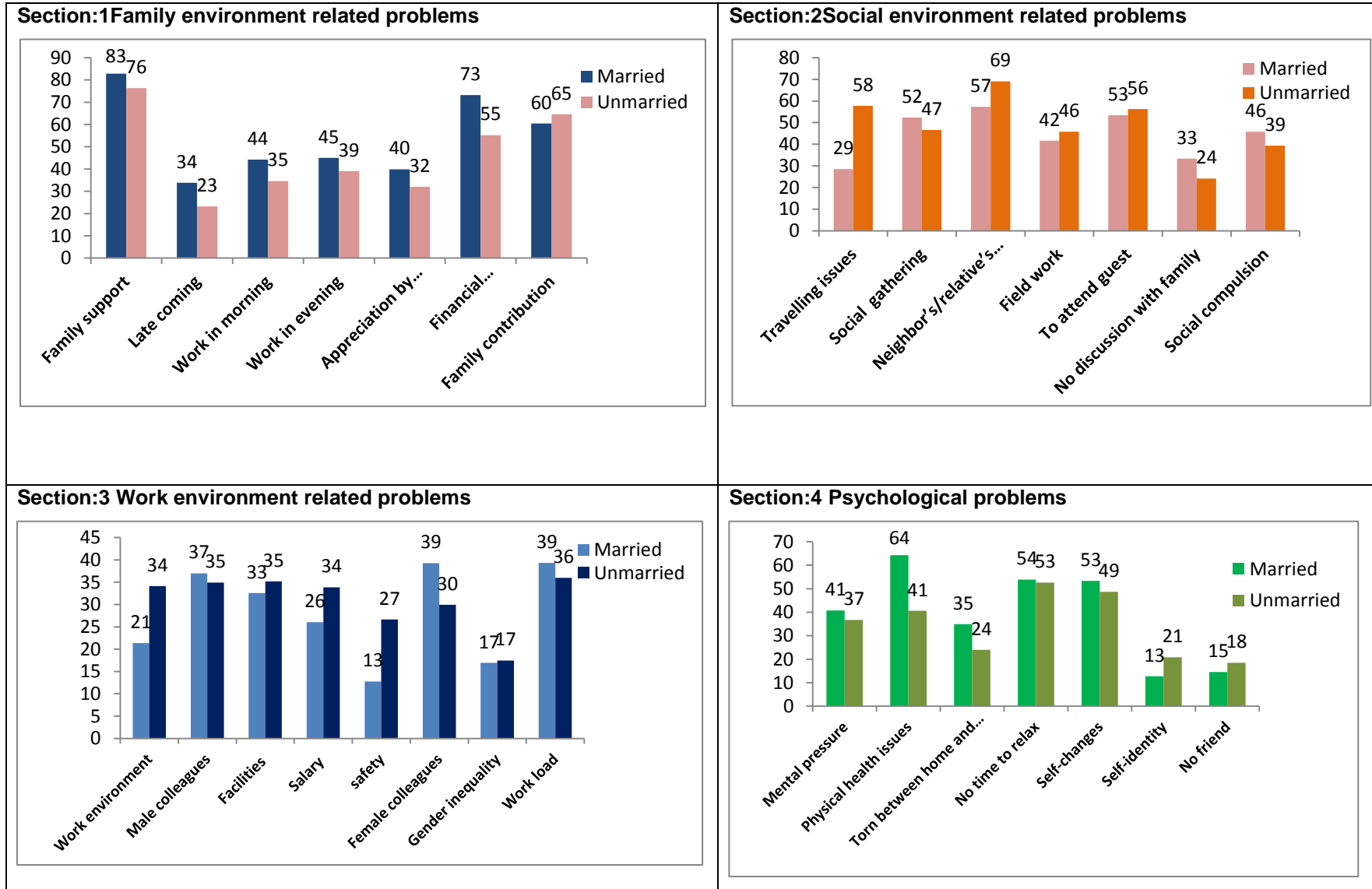
<b>Socio-Psychological Problems of Working Women</b>								
<b>Family environment related problems</b>								
<b>Marital status</b>	<b>occupation</b>	Family support	Late coming	Work in morning	Work in evening	Appreciation by family	Financial independence	Family contribution
Married	Education	85.16	39.84	46.88	40.63	19.53	61.72	25.78
	Health	85.16	27.34	35.94	44.53	35.16	45.31	38.28
	Banking	78.13	34.38	50	50	25.78	60.16	54.69
Unmarried	Education	88.28	25.00	32.03	50	25	34.38	29.69
	Health	79.69	30.47	47.66	37.50	32.81	41.41	40.62
	Banking	60.94	14.06	24.22	29.69	18.75	45.31	35.94
Married	Total	82.81	33.85	44.27	45.05	39.84	73.18	60.42
Unmarried	Total	76.30	23.18	34.64	39.06	32.03	55.21	64.58
<b>Social environment related problems</b>								
<b>Marital status</b>	<b>occupation</b>	Travelling issues	Social gathering	Neighbor's/relative's support	Field work	To attend guest	No discussion with family	Social compulsion
Married	Education	32.81	46.09	48.44	40.63	45.31	39.84	35.29
	Health	32.94	71.88	66.41	33.59	64.84	33.33	35.29
	Banking	33.07	39.06	57.03	50.78	50	26.83	29.41
Unmarried	Education	71.88	44.53	67.97	57.81	45.31	44.37	31.67
	Health	47.66	46.88	62.50	46.88	62.50	35.76	40
	Banking	53.91	48.44	76.56	32.81	60.94	19.87	28.33
Married	Total	28.59	52.34	57.29	41.67	53.39	33.42	45.84
Unmarried	Total	57.81	46.61	69.01	45.83	56.25	24.22	39.33



<b>Work environment related problems</b>									
<b>Marital status</b>	<b>occupation</b>	Work environment	Male colleagues	Facilities	Salary	safety	Female colleagues	Gender inequality	Work load
Married	Education	12.50	21.13	19.20	24	33.44	30.00	35.38	38.41
	Health	37.50	37.32	35.20	39	36.04	33.33	9.23	19.87
	Banking	50	41.55	45.60	37	30.52	36.67	55.38	41.72
Unmarried	Education	16.67	35.07	39.53	18.46	32.35	45.61	35.82	44.20
	Health	36.67	33.58	51.85	45.38	41.27	32.46	41.79	18.84
	Banking	46.67	31.34	36.30	36.15	34.52	21.93	22.39	36.96
Married	Total	21.36	36.98	32.55	26.04	12.76	39.27	16.93	39.32
Unmarried	Total	34.12	34.90	35.16	33.85	26.63	29.92	17.45	35.94
<b>Psychological problems</b>									
<b>Marital status</b>	<b>occupation</b>	Mental pressure	Physical health issues	Torn between home and office	No time to relax	Self-changes	Self-identity	No friend	
Married	Education	22.44	29.55	29.10	48.15	34.49	26.53	28.57	
	Health	32.69	31.17	28.36	29.63	31.88	32.65	41.07	
	Banking	44.87	39.27	42.54	22.22	33.62	40.82	30.36	
unmarried	Education	22.70	32.05	18.48	38.61	33.06	16.25	26.76	
	Health	37.59	37.18	47.83	38.12	31.68	37.50	38.03	
	Banking	39.72	30.77	33.70	23.27	35.26	46.25	35.21	
Married	Total	40.73	64.32	34.90	53.91	53.39	12.76	14.58	
Unmarried	Total	36.72	40.63	23.96	52.60	48.70	20.83	18.49	

Source: calculations using primary data

**Figure: 6.2**  
**Marital status and Problems of Working Women**

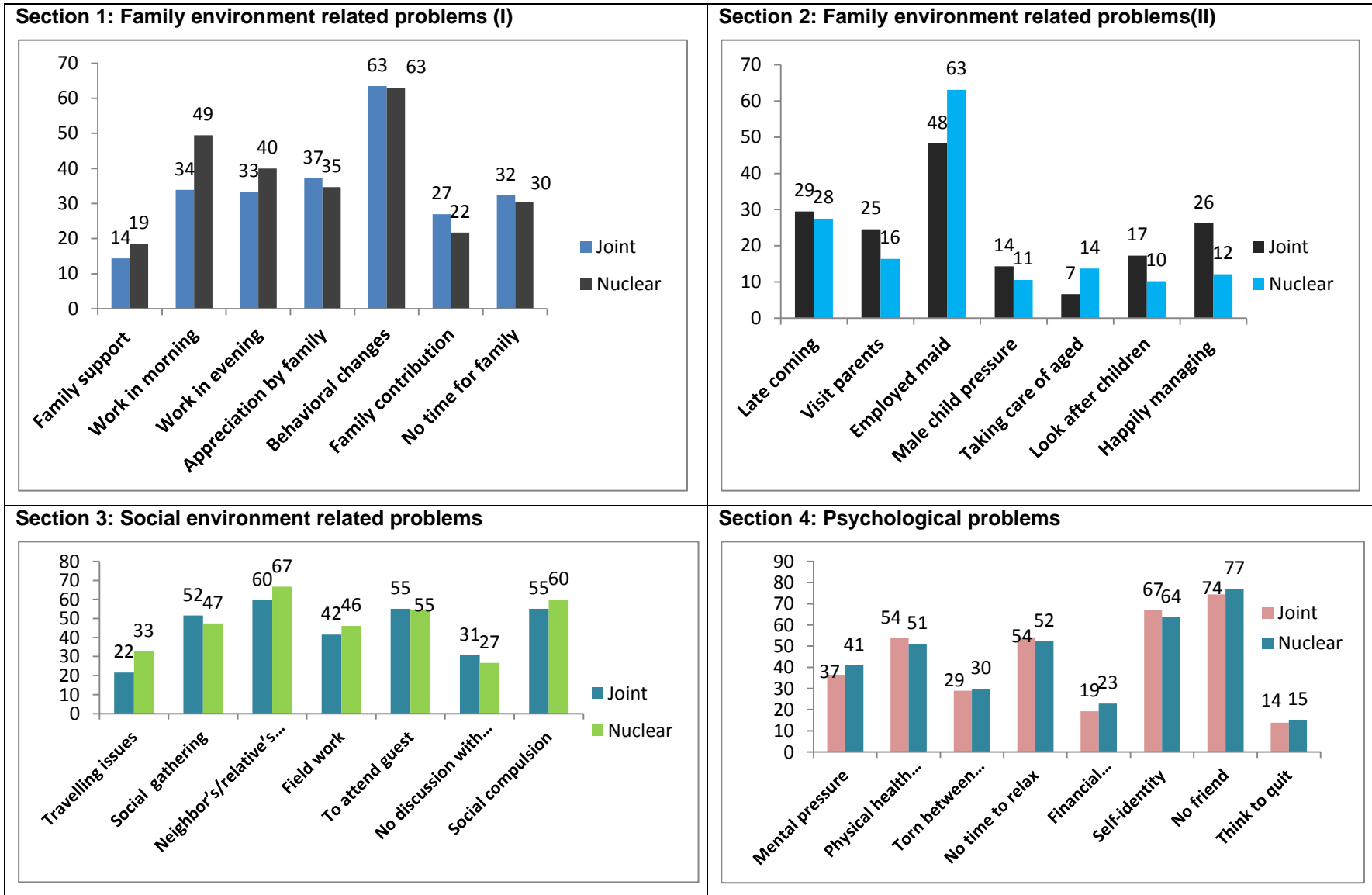


**Table: 6.3**  
**Family type and Problems of Working Women**

<b>Socio-Psychological Problems of Working Women</b>								
<b>Family environment related problems (I)</b>								
<b>Family</b>	Family support	Work in morning	Work in evening	Appreciation by family	Behavioral changes	Family contribution	No time for family	
Joint	14.36	33.85	33.33	37.18	63.46	26.92	32.31	
Nuclear	18.52	49.47	39.95	34.66	62.90	21.69	30.42	
<b>Family environment related problems (II)</b>								
<b>Family</b>	Late coming	Visit parents	Employed maid	Male child pressure	Taking care of aged	Look after children	Happily managing	
Joint	29.49	24.51	48.26	14.29	6.64	17.27	26.15	
Nuclear	27.51	16.39	63.11	10.57	13.71	10.17	12.10	
<b>Social environment related problems</b>								
<b>Family</b>	Travelling issues	Social gathering	Neighbor's/relative's support	Field work	To attend guest	No discussion with family	Social compulsion	
Joint	21.54	51.54	59.74	41.54	55.13	30.85	55.13	
Nuclear	32.68	47.35	66.67	46.03	54.50	26.72	59.79	
<b>Psychological problems</b>								
<b>Family</b>	Mental pressure	Physical health issues	Torn between home and office	No time to relax	Financial independence	Self-identity	No friend	Think to quit
Joint	36.50	53.85	28.97	54.10	19.23	66.92	74.36	13.85
Nuclear	41.01	51.06	29.89	52.38	22.83	63.76	76.98	15.12

Source: calculations using primary data

**Figure: 6.3**  
**Family type and Problems of Working Women**



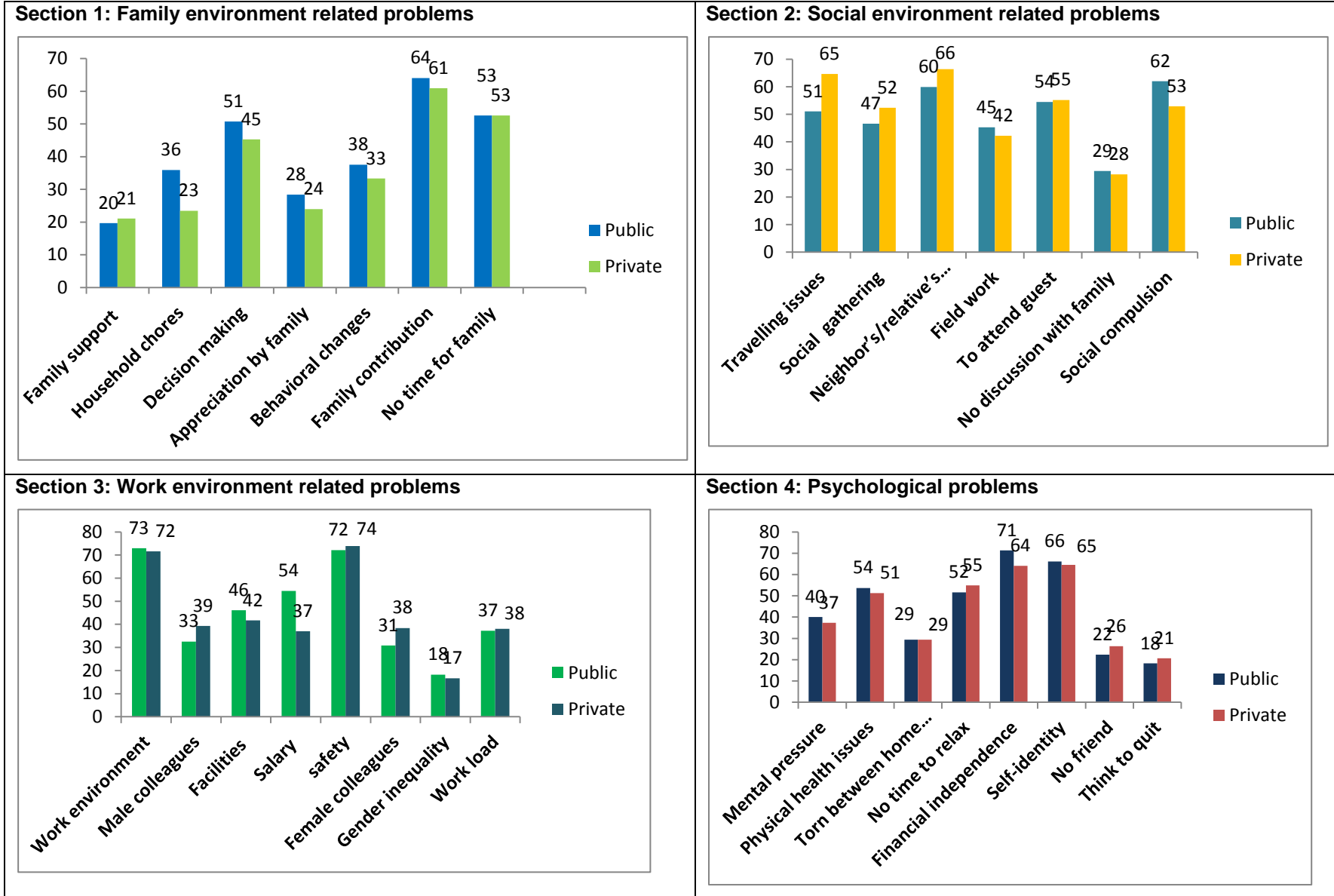
**Table: 6.4**  
**Sectoral differences and Problems of Working Women**

<b>Socio-Psychological Problems of Working Women</b>								
<b>Family environment related problems</b>								
<b>Sector</b>	Family support	Household chores	Decision making	Appreciation by family	Behavioral changes	Family contribution	No time for family	
Public	19.7	35.94	50.78	28.39	37.50	64.06	52.60	
Private	21.1	23.44	45.31	23.96	33.33	60.96	52.60	
<b>Social environment related problems</b>								
<b>Sector</b>	Travelling issues	Social gathering	Neighbor's/relative's support	Field work	To attend guest	No discussion with family	Social compulsion	
Public	51.04	46.61	59.90	45.31	54.43	29.43	61.98	
Private	64.58	52.34	66.41	42.19	55.21	28.20	52.86	
<b>Work environment related problems</b>								
<b>Sector</b>	Work environment	Male colleagues	Facilities	Salary	safety	Female colleagues	Gender inequality	Work load
Public	72.92	32.55	46.09	54.43	72.14	30.81	18.23	37.24
Private	71.61	39.32	41.67	36.98	73.89	38.42	16.67	38.04
<b>Psychological problems</b>								
<b>Sector</b>	Mental pressure	Physical health issues	Torn between home and office	No time to relax	Financial independence	Self-identity	No friend	Think to quit
Public	40.10	53.65	29.43	51.56	71.35	66.15	22.39	18.23
Private	37.34	51.30	29.43	54.95	64.06	64.58	26.3	20.63

Source: calculations using primary data

Figure: 6.4

Sectoral differences and Problems of Working Women

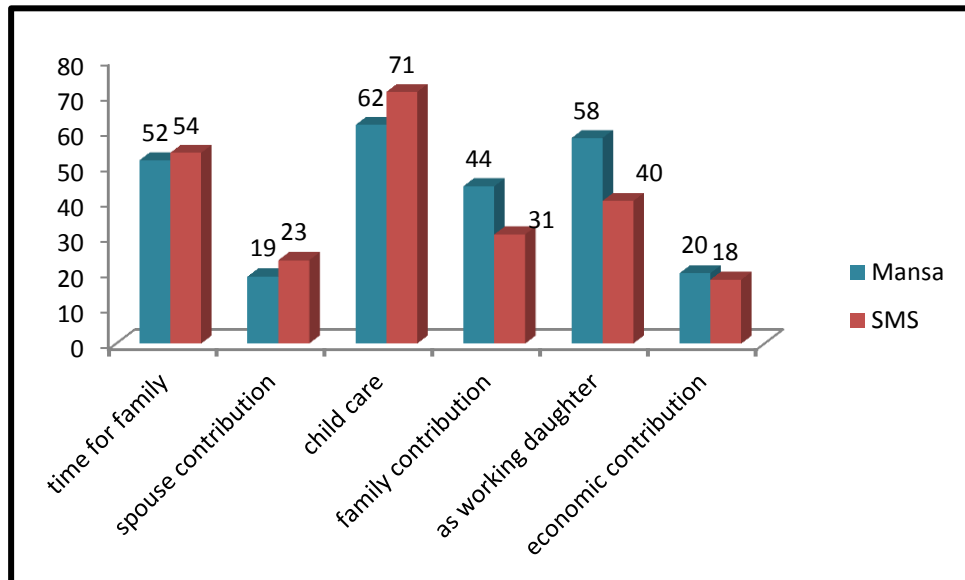


**Table: 6.5**  
**Life satisfaction level**

Not satisfied (indicators)	Mansa	SMS
<b>(a) Familial life</b>		
time for family	51.56	53.65
spouse contribution	18.85	23.44
child care	61.5	70.8
family contribution	44.27	30.73
as working daughter	57.81	40.1
economic contribution	19.79	17.97
<b>(b) Social life</b>		
financial freedom	38.54	26.05
social compulsions	34.37	50.78
equal promotion	19.79	17.19
Travelling	41.15	43.23
think to quit	15.41	23.44
<b>(c) Work life</b>		
Facilities	39.84	27.86
Salary	28.91	30.99
as single WW	36.46	27.08
current designation	32.29	34.9
female colleagues	29.4	30.47
happily managing	15.1	28.13

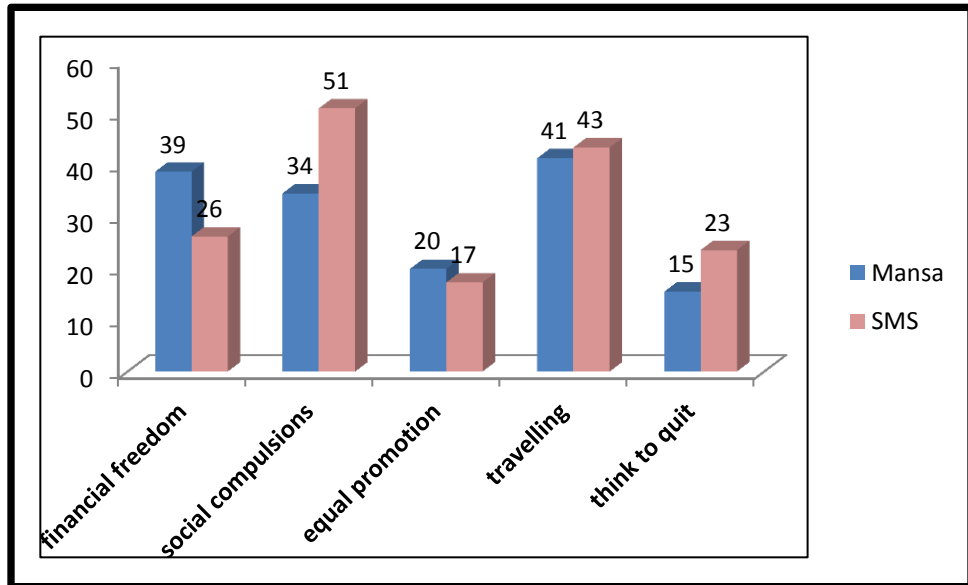
Source: calculations using primary data

**Figure: 6.5(a)**  
**Unsatisfied family life**



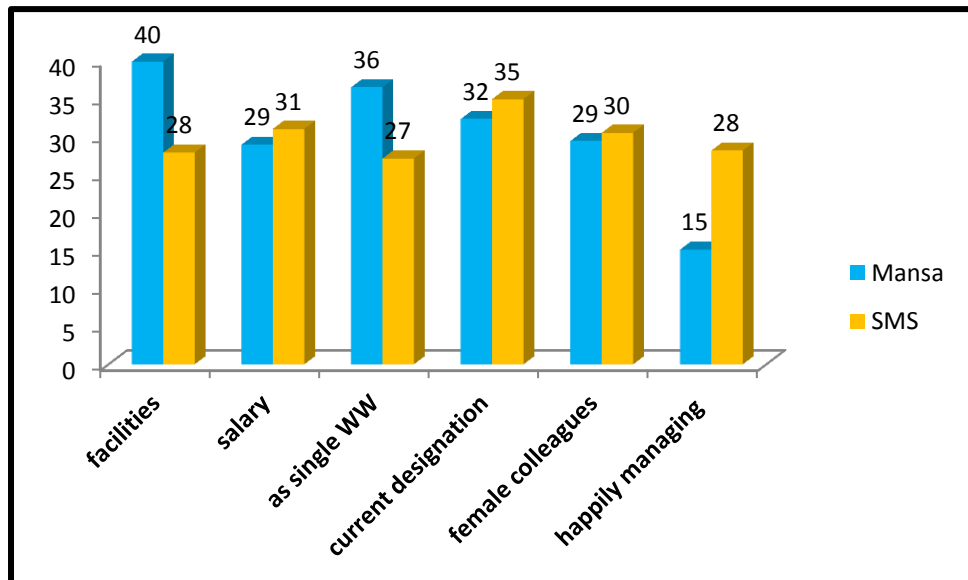
Source: Plotted by using primary data

Figure:6.5 (b)  
Unsatisfied social life



Source: Plotted by using primary data

Figure: 6.5 (c)  
Unsatisfied work life



Source: Plotted by using primary data



## Section: 2

### Testing of hypotheses

Hypotheses are the assumptions of the study that may be accepted or rejected on the basis of data interpretation. The hypotheses of any study can be verified through the observation and empirical evidences of the field. In the present study hypotheses are based upon the relation of independent variable with the socio-psychological problems of working women. In the present study, through hypotheses the relationships of area, family type, marital status, sectoral differences, and life satisfaction level have been tested. To analysis the problems of working women the mean differences have been calculated and compared. To check out the significance level among set variables the *t*-test and ANOVA techniques have been used in the study.

### Two-way ANOVA

Two-way ANOVA is used to determine the comparisons between the means of three or more groups of data. The two-way ANOVA compares the effect of multiple groups of two independent variables on a dependent variable and on each other. In other words, two-way ANOVA evaluate the inter-relationship of two independent variables on dependent variables (Mackenzie, 2018).

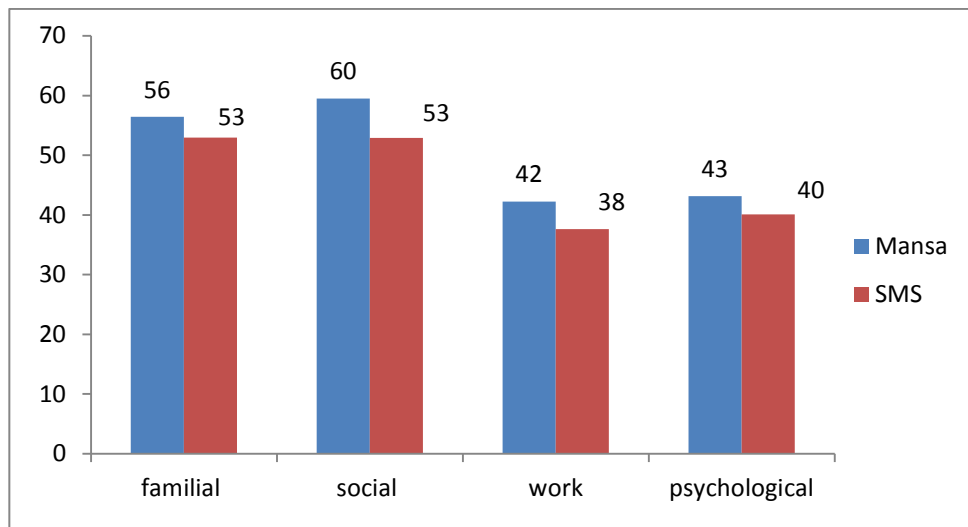
Two-way ANOVA can be measured only when the data have following expectations:

- Two independent variables,
- Population must be normally distributed,
- The variance of the population must be equal,
- The groups must have same sample size,
- Based on three principles of designs of experiments as replication, randomization and local control.

### Hypothesis testing

First hypothesis of the study, focused on the socio-psychological problems of working women with respect to selected districts. To test the set hypothesis, the mean value figure and *t* test has been used;

**Figure: 6.6**  
**Mean value of socio-psychological problems with respect to districts**



Source: plotted by using primary data

The figure shows the mean value differences within the districts. At familial, social, work, and psychological level working women from Mansa district shows more problems as compared to SMS district. There are mean value differences of socio-psychological problems of working women within the selected districts. In Mansa district working women are facing more problems at every level from familial to work sphere that affect their psychological status.

**Table: 6.6**  
**The t-test results for socio-psychological problems with respect to districts**

	Mansa (Variable1)	SMS (Variable2)
Mean	50.33	45.89
Variance	79.61	67.21
Observations	4	4
Pearson Correlation	0.98	
Hypothesized Mean Difference	0	
Degree of freedom	3	
t Statistic	5.56	
P(T<=t) one-tail	0.0057	
t Critical one-tail	2.35	
P(T<=t) two-tail	0.011	
t Critical two-tail	3.18	

Source: calculations using primary data

**Result of t test:** In the above mentioned t test table reveals that it is the case of rejection of null hypothesis, since the p-value is larger than our alpha (0.05), means rejection of null hypothesis (H1). There are significant mean differences between the socio-psychological problems of working women in service sector in Mansa and Sri Muktsar Sahib Districts of Punjab. So, the mean value in the figure and the t test results both are in the favor of rejection of the first hypothesis.

**H2-** There are no significant differences between the socio-psychological problems of rural and urban working women in service sector in Mansa and Sri Muktsar Sahib Districts of Punjab.

In a two-factor analysis, there are two variables rather than one as in a single factor analysis. While using the two factor analyses the above hypothesis has been divided into two sets as;

(a) The sample mean for first factor (variable) are equal (socio-psychological problems of rural and urban working women in service sector)

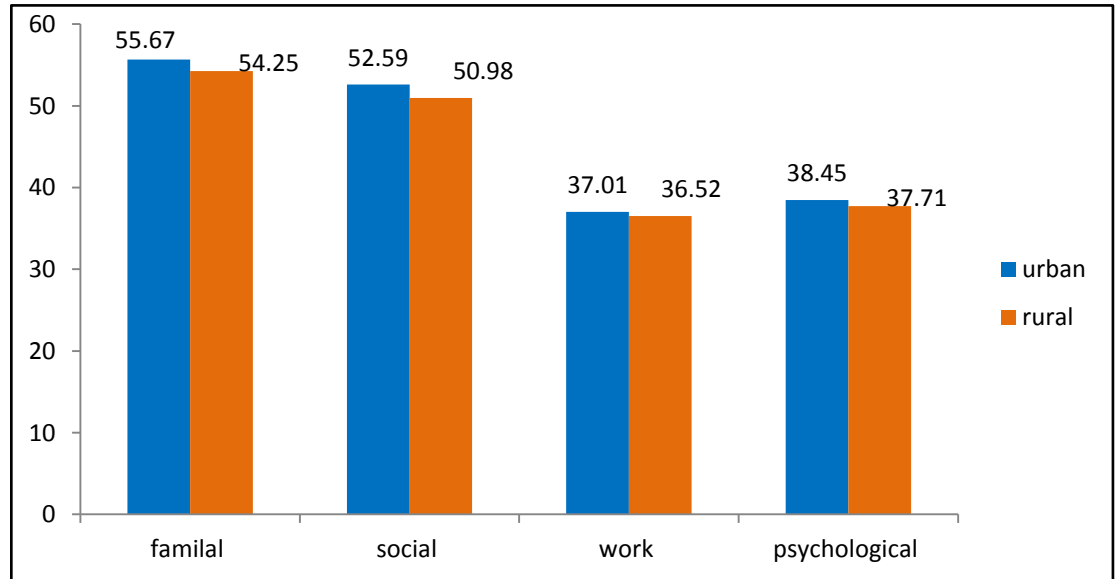
(b) The sample mean for second factor (variable) are equal (socio-psychological problems of rural and urban working women in service sector in selected districts).

Second hypothesis tries to find out the relationship among independent variable variables as area (i.e. urban and rural) where working women are working and the socio-psychological problems (SPP) of working women from both districts. Working women whether they are unmarried or married, they are facing different problems. Primary data have been collected from working women, who are working in urban and rural areas of Mansa and SMS districts. Primary data have been collected from working women of different socio, cultural, economic and ethnic backgrounds. Working women have faced various familial, social, work sector and psychological problems. These problems are related to the inside house sphere as well as outside sphere of working women. In service sector, on the basis of area the situation of working women in both districts are totally different. The existing studies by PromilaKapur, C.P.Rai, Urmila Patel, Krishna Chkraborty, and Reka Sharan, highlighted the problems of working women on the basis of living places. Existing literature highlighted that the problems of working women on the basis of area were different. In the present research the problems of working women have been highlighted on the basis of area where they are working. Here in this study area represents the location of the working women where they are working, either rural area or urban.

Below figure shows the mean values of familial, social, work and, psychological problems of working women as compared to area, where working women are playing their work roles. Working women who are working in urban areas are facing more Socio-Psychological Problems as compared to working women who are working in rural areas of selected districts.

**Figure: 6.7**

**Mean value of socio-psychological problems with respect to area**



Source: plotted by using primary data

**Table: 6.7**

**ANOVA for socio-psychological problems with respect to area**

Source of Variation	Sum of Squares	Degree of freedom	Mean Square	F-ratio	P-value	F critical value (at 5% level)
Rows	46.46	2	23.23	8.794	0.034	6.944
Columns	365.45	2	182.72	69.17	0.00079	6.944
Error	10.56	4	2.64			
Total	422.47	8				

Source: calculations using primary data

By statistically analyzing these two variables data indicates the mentioned results. As the above two-way ANOVA table shows that the sample means for first and second variables are significantly different. In both variables, F-ratio is larger than F critical value as  $8.79 > 6.94$  and  $69.17 > 6.94$ , this is the case of rejection of null hypothesis. There are significant differences between the socio-psychological problems of rural

and urban working women in service sector in Mansa and Sri Muktsar Sahib Districts of Punjab. So, **the hypothesis (H2) rejected.**

**H3-**There are no significant differences between the socio-psychological problems of working women in education, health and banking sectors in Mansa and Sri Muktsar Sahib Districts of Punjab. While using the two factor analyses the above hypothesis has been divided into two sets as;

(a) The sample mean for first factor (variable) are equal (socio-psychological problems in education, health and banking sectors occupations)

(b) The sample mean for second factor (variable) are equal (socio-psychological problems of working women in education, health and banking sectors in selected districts).

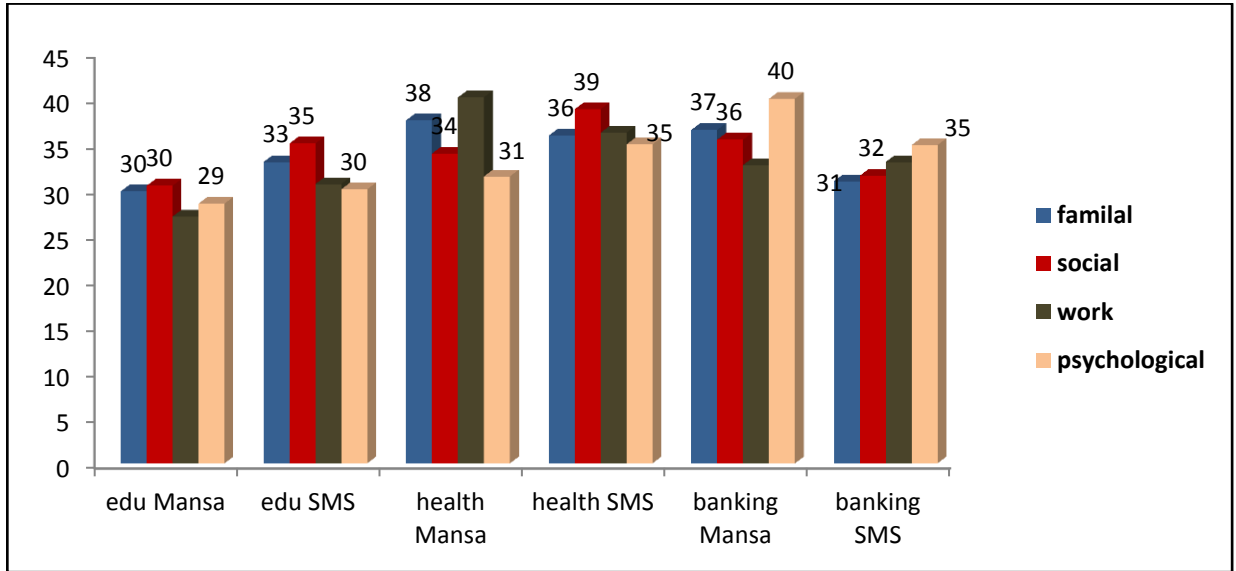
In this assumption, there are two factors or variables that affect the dependent variable. Each factor contains two or more classes and the degree of freedom.

**Table: 6.8 (a)**  
**Mean value of socio-psychological problems with respect to occupation**

<b>Occupation</b>	<b>Familial</b>	<b>Social</b>	<b>Work</b>	<b>Psychological</b>
Education Mansa	29.84	30.46	27.08	28.5
Education SMS	33.06	35.09	30.64	30.07
Health Mansa	37.64	34	40.16	31.48
Health SMS	35.97	38.86	36.28	35
Banking Mansa	36.59	35.52	32.74	40.01
Banking SMS	30.95	31.56	33.06	34.92

Source: calculations using primary data

**Figure: 6.8**  
**Mean value of socio-psychological problems with respect to occupation**



source: plotted by using primary data

**Table: 6.8 (b)**  
**ANOVA for socio-psychological problems with respect to Occupation**

Source of Variation	Sum of Squares	Degree of freedom	Mean Square	F-ratio	P-value	F critical value (at 5% level)
Rows	48.55976	4	12.13994	1.032951	0.446678	3.837853
Columns	1.279	2	0.6395	0.054413	0.947388	4.45897
Error	94.0214	8	11.75268			
Total	289.9653	14				

Source: calculations using primary data

The above table shows that F-ratio between groups is (1.03) less than the critical value (3.83) of F at 5% level. This is the case of acceptance of the null hypothesis, means there is not significant differences between the socio-psychological problems of working women in education, health and banking sectors occupations. On the other side, F-ratio within groups is (0.05) less than the critical value (4.45) of F at 5% level that shows there is not any significant difference in Mansa and Sri Muktsar Sahib

Districts of Punjab. Therefore, **this is the case of failed to reject the null hypothesis (H3).**

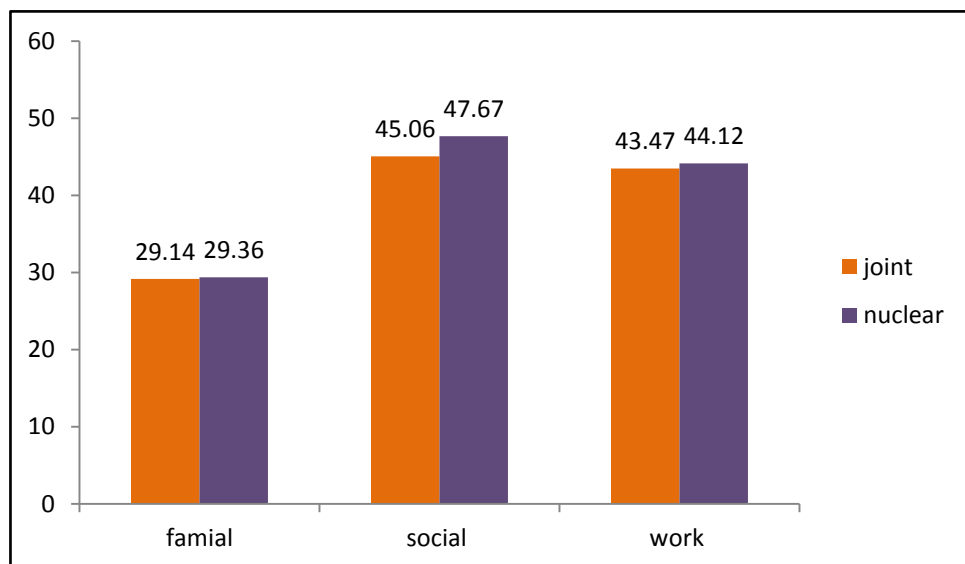
**H4-**There are no significant differences between the socio-psychological problems of married and unmarried working women in education, health and banking sectors in Mansa and Sri Muktsar Sahib Districts of Punjab.

In a two-factor analysis, there are two variables rather than one as in a single factor analysis. While using the two factor analyses the above hypothesis has been divided into two sets as;

(a) The sample mean for first factor (variable) are equal (socio-psychological problems of married and unmarried working women in education, health and banking sectors)

(b) The sample mean for second factor (variable) are equal (socio-psychological problems of married and unmarried working women in education, health and banking sectors of selected districts).

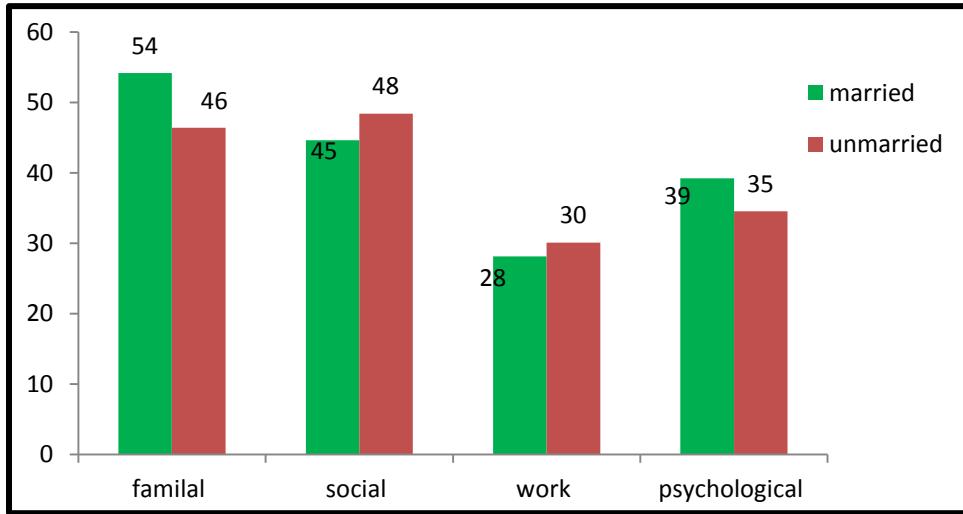
**Figure: 6.9 (a)**  
**Mean value socio-psychological problems with respect to family type**



Source: plotted by using primary data



**Figure: 6.9 (b)**  
**Mean value socio-psychological problems with respect to marital status**



Source: plotted by using primary data

Above figure 6.9(b) clarifies that the mean value among the married and unmarried working women on the basis of their socio-psychological problems in selected districts. Married working women are facing more familial and psychological problems as compared to unmarried working women. On the other hand, unmarried working women are facing more social and work related problems as compared to married working women.

**Table: 6.9**  
**ANOVA for socio-psychological problems with respect to marital status**

<i>Source of Variation</i>	<i>Sum of Squares</i>	<i>Degree of freedom</i>	<i>Mean Square</i>	<i>F-ratio</i>	<i>P-value</i>	<i>F critical value (at 5% level)</i>
Rows	41.97	4	10.49	0.45	0.76	3.83
Columns	531.06	2	265.53	11.50	0.004	4.45
Error	184.71	8	23.08			
Total	757.75	14				

Source: calculations using primary data

ANOVA table indicates that there are significant mean differences between the socio-psychological problems of married and unmarried working women in education,

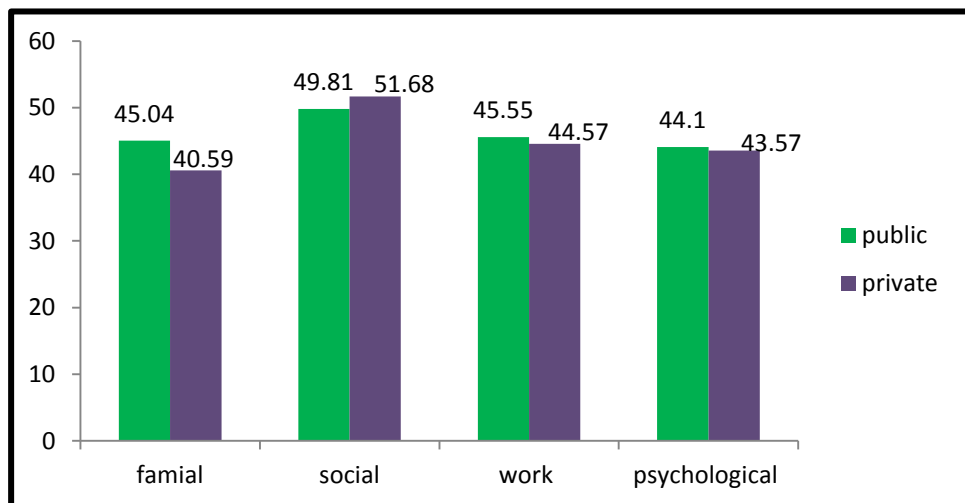
health and banking sectors in Mansa and Sri Muktsar Sahib Districts of Punjab. F-ratio 0.454514 is less than F critical value (3.837853); on the other hand, within groups F-ratio (11.50054) is greater than the critical value of F at 5% (4.45897). Since the p-value is less than the specified alpha of 0.05 and the calculated F statistic is much larger than the value for F critical, **the null hypothesis is rejected**. There is a significant statistical difference the socio-psychological problems of married and unmarried working women in education, health and banking sectors in Mansa and Sri Muktsar Sahib Districts of Punjab.

**H5-**There are no significant differences between the socio-psychological problems of working women in public and private sectors of education, health and banking sectors of Mansa and Sri Muktsar Sahib Districts of Punjab.

(a) The sample mean for first factor (variable) are equal (socio-psychological problems of working women in public and private sectors of education, health and banking sectors)

(b) The sample mean for second factor (variable) are equal (socio-psychological problems of working women in public and private sectors of education, health and banking selected districts).

**Figure: 6.10**  
**Mean value of socio-psychological problems with respect to work sector**



Source: plotted by using primary data

In the above figure, mean value shows that in the public work sector working women are facing more socio-psychological problems as compared to private work sector in both districts.

**Table: 6.10**  
**ANOVA for socio-psychological problems with respect to work sector**

<i>Source of Variation</i>	<i>Sum of Squares</i>	<i>Degree of freedom</i>	<i>Mean Square</i>	<i>F-ratio</i>	<i>P-value</i>	<i>F critical value (at 5% level)</i>
Rows	83.14	4	20.78	2.11	0.17	3.83
Columns	7.02	2	3.51	0.35	0.71	4.45
Error	78.60	8	9.82			
Total	168.77	14				

Source calculations using primary data

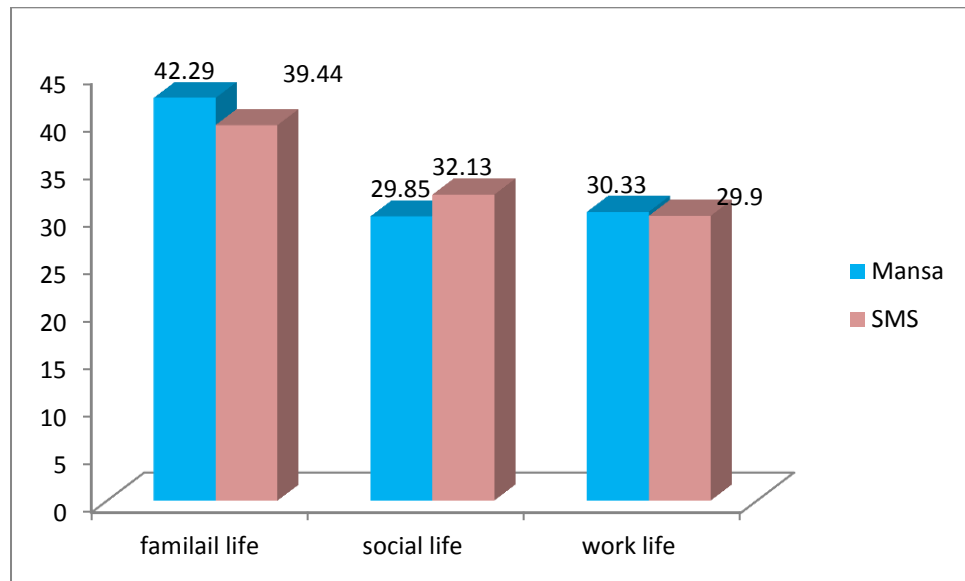
The above table shows that the F-ratio is less than F critical value at 5% within and between groups. This analysis supports the null hypothesis of no differences in means. There are not significant differences between the socio-psychological problems of working women public and private sectors of education, health and banking sectors of Mansa and Sri Muktsar Sahib Districts of Punjab. So, **the this is the case of failed to reject the null hypothesis (H5).**

**H6-**There are no significant differences between the life satisfaction level of working women in service sector in Mansa and Sri Muktsar Sahib Districts of Punjab.

The above figure shows the mean values of working women whether they are married or unmarried from both districts. In Mansa district more working women are not satisfied from their familial and work life as compared to working women from SMS districts. In social life more number of working women are unsatisfied in SMS as compared to Mansa district.

**Figure: 6.11**

**Mean value of socio-psychological problems with respect to satisfaction level**



Source: plotted by using primary data

**Table: 6.11**

**ANOVA for socio-psychological problems with respect to life satisfaction**

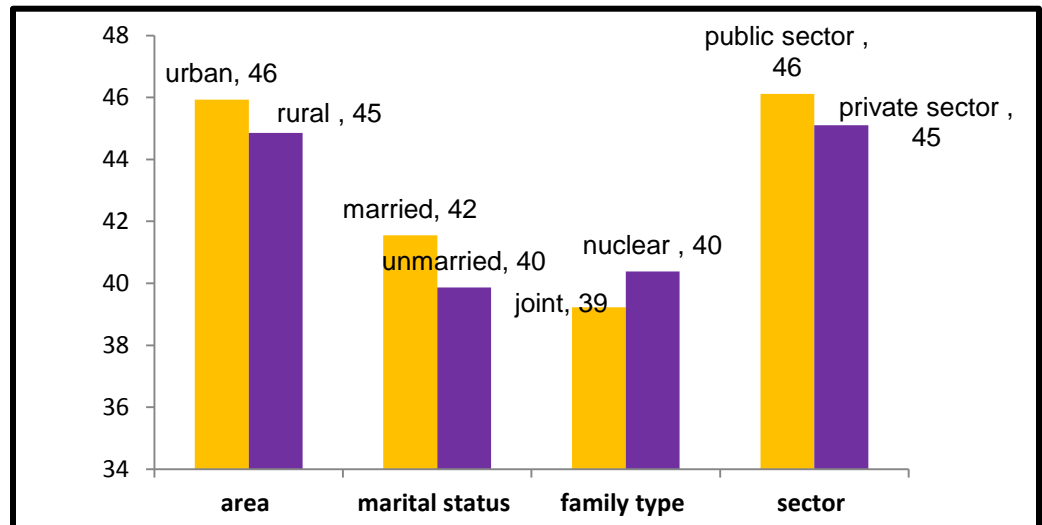
Source of Variation	Sum of Squares	Degree of freedom	Mean Square	F-ratio	P-value	F critical value (at 5% level)
Between Groups	142.56	2	71.28	31.66	0.009	9.55 (Significant)
Within Groups	6.75	3	2.25			
Total	149.31	5				

Source: calculations using primary data

The calculated F value in the table is 31.66695 that is greater than critical value of 9.552094 at 5% level with degree of freedom being 2 and 3. Above mentioned ANOVA table indicates that there are significant differences between the life satisfaction level of working women in service sector in Mansa and Sri Muktsar Sahib Districts of Punjab. Hence, **the hypothesis (H<sub>0</sub>) rejected.**

**Figure: 6.12**

**Mean differences for socio-psychological problems with respect to set variables**



Source: plotted by using primary data

The figure explains that there is slightly mean differences among the set variables. Working women who are working in both districts have different types of problems. Working women from urban areas are facing more problems as compared to rural areas. On the basis marital status, married working women are facing more problems as compared to unmarried working women. In nuclear families, working women are facing more problems as compared to working women from joint families. In public work sector working women are facing ore problems as compared to private sector working women.

**Table 6.12**  
**Results of Hypotheses-Testing**

S. No	Hypotheses of the study	Results
1.	There are no significant differences between the socio-psychological problems of working women of service sector in Mansa and Sri Muktsar Sahib Districts of Punjab.	Rejected
2.	There are no significant differences between the socio-psychological problems of rural and urban working women in service sector in Mansa and Sri Muktsar Sahib Districts of Punjab.	Rejected
3.	There are no significant differences between the socio-psychological problems of working women in education, health and banking sectors in Mansa and Sri Muktsar Sahib Districts of Punjab.	Failed to reject
4.	There are no significant differences between the socio-psychological problems of married and unmarried working women in education, health and banking sectors in Mansa and Sri Muktsar Sahib Districts of Punjab.	Rejected
5.	There are no significant differences between the socio-psychological problems of working women in public and private sectors of education, health and banking sectors of Mansa and Sri Muktsar Sahib Districts of Punjab.	Failed to reject
6.	There are no significant differences between the life satisfaction level of working women in service sector in Mansa and Sri Muktsar Sahib Districts of Punjab.	Rejected

## **Chapter 7**

### **Summary, Findings and Conclusion**

The chapter is a division of three sections; first section explains the overall summary of all the chapters, second section of the chapter deals with the findings of primary data collected from the field, and third section is a concluding part of empirical and secondary evidences.

#### **7.1 Summary**

**The first chapter** of the thesis explained the brief introduction about working women starting from their family roles, patriarchal set up, and work roles. The relation between higher education and employment in organized sector from global level to study area had been highlighted in the chapter. The first chapter also explained the objectives, hypotheses, research questions, brief methodology, and significance of the study. The theoretical orientation of the problem had been introduced in the chapter by explaining the various theories related to the study.

**Second chapter** of the thesis had been examined the related literature of the problem. Various studies, empirical sources, related research had been analyzed in the chapter. The review of related literature and secondary sources clearly define the research gap among the studies. To fulfill the research gap the field study had been conducted in the two districts of Punjab.

**Third chapter** of the thesis had explained the methodology and introduced the two study areas from where the primary data had been collected. The chapter explained the sampling methods, sample size, population of the study, research design, and brief profile of the study area as selected districts (Mansa, Sri Muktsar Sahib). The methodology, techniques for data collection, and tools for this study have been widely discussed in the chapter. Beside this, the data distribution and problems during the primary survey had also been explained. The socio-economic profiles of the respondents had also been explained in the chapter.

The **fourth and fifth chapters** mainly based on the empirical experiences and the problems mentioned by working women in their dual role life. After primary survey, socio-psychological problems of married and unmarried working women had been highlighted in both chapters. Work and family life imbalance of working women from different occupations had been introduced through these two chapters. The social, economic, work and psychological life problems of married and unmarried working women have been tabulated and explained separately in these chapters.

**Sixth chapter** of the thesis was totally based upon the data analysis. Through the medium of various statistical techniques data have been analyzed. To test the set hypothesis ANOVA (one-way and Two-way) and *t* test had been used in the chapter. The results of the set hypothesis and the mean values of the set variables had explained in the chapter.

Present chapter (**7<sup>th</sup> chapter**) is about the summary of the chapters, results, findings, conclusion, and suggestions of the study.

## **7.2 Findings**

The primary survey of Mansa and Sri Muktsar Sahib districts conducted in year 2016-17 revealed some facts. These facts are related to the problems of working women who are working in these two districts. Their problems are described according to their marital status, family-type, work sector, working area and satisfaction level;

### **Marital status and Socio-Psychological Problems of Working Women**

- Majority (80%) of married working women as well as 76% of unmarried working women were not getting any support from their families.
- A large number of working women both married (33%) as well as unmarried (23%) said that they had to give detailed explanation for late entry in their home. .
- A large number of married (45%) as well as unmarried (35%) working women had problems related to household chores.



- A large number of married (40%) as well as unmarried (32%) working women had not got appreciation from their families.
- Majority of married (73%) working women as well as (55%) unmarried working women had problems related to decision making regarding financial matters, expenditure and savings etc.
- A large number of unmarried (64%) working women as well as (60%) married working women had faced problems related to their families contribution towards them.
- A large number of unmarried (57%) working women as well as married (29%) working women had faced problems related to travelling, public transportation etc.
- A large number of married (52%) working women as well as unmarried (46%) working women had no time for social gathering as social functions, festival and family gathering due to their work pressures.
- A large number of unmarried (69%) working women as well as married (40%) working women had not got any positive support from their neighbours, relatives and extended families.
- A large number of unmarried (46%) working women as well as married (41%) working women had problems related to field work during their work hours.
- A large number of unmarried (56%) working women as well as married (53%) working women had problems related to attending guest due to their busy schedules.
- A large number of married (46%) working women as well as unmarried (39%) working women had problems related to familial and social compulsions.
- A large number of unmarried (34%) working women as well as married (21%) working women had problems related to work environment.

- A large number of unmarried (34%) working women as well as married (26%) working women had problems related to less salaries.
- A large number of married (40%) working women as well as unmarried (36%) working women had problems related to office work load.
- A large number of married (41%) working women as well as unmarried (37%) working women had problems related to mental health as irritation, fatigue, stress, anxiety etc.
- A large number of married (64%) working women as well as unmarried (41%) working women had physical health problems.
- A large number of married (35%) working women as well as unmarried (23%) working women felt torn between family life and work life.

#### **Family type and Socio-Psychological problems of working women**

- A large number (45%) of working women from nuclear families as well as 34% working women from joint families had problems related to household chores.
- A large number (37%) of working women from joint families as well as 35% working women from nuclear families had not got any appreciation from their families.
- A large number (32%) of working women from nuclear families as well as 30% working women from joint families had no proper time for their families.
- A large number (30%) of working women from joint families as well as 28% working women from nuclear families had asked for late coming.
- 15% of working women from joint families as well as 10% working women from nuclear families had faced male child pressure from their in-law's families.
- A large number (32%) of working women from nuclear families as well as 22% working women from joint families had faced travelling problems due to no proper cooperation by their families.

- A large number (67%) of working women from nuclear families as well as 60% working women from joint families had not got any support from neighbours and relatives.
- A large number (40%) of working women from nuclear families as well as 36% working women from joint families had problems related to mental stress and anxiety.
- A large number (54%) of working women from joint families as well as 51% working women from nuclear families had faced problems related to physical health as tiredness, fatigue.
- A large number (52%) of working women from nuclear families as well as 54% working women from joint families had no proper time to relax.
- A large number (23%) of working women from nuclear families as well as 19% working women from joint families had financial problems.

#### **Area and socio-psychological problems of working women**

- Majority (75%) of working women in urban area as well as 70% working women in rural areas faced marital relationship related problems.
- Majority (62%) of working women in rural areas as well as 50% working women from urban area had not got any spousal support during early morning and evening household chores .
- Majority (73%) of working women in urban areas as well as 70% working women in rural areas had faced child care related problems.
- Majority (66%) of working women in urban areas as well as 60% working women in rural areas had faced in-law's behavioural problems, they had not got proper support of their in-law's in balancing work and family life.

- A large number (50%) of working women in urban areas as well as 46% working women in rural areas had faced decision making related problems, they have not proper participation in the family related decisions.
- A large number (64%) of working women in urban areas as well as 47% working women in rural areas had not got any appreciation from families.
- Large proportion (38%) of working women in urban areas as compared to 35% working women in rural areas had faced household chores related problems.
- A large number (58%) of working women from both rural as well as urban areas had faced travelling problems as teasing and abusive and behaviour of co-passengers.
- A large number (51%) of working women in urban areas as well as 48% working women in rural areas had not time to attend social gathering as social functions and festivals.
- A large number (57%) of working women in rural areas as well as 53% working women in urban areas had no time to attend guests because of their busy work schedules.
- A large number (43%) of working women in rural areas as well as 40% working women in urban areas had not time to attend Parents-Teacher-Meetings.
- Majority (75%) of working women in urban areas as well as 70% working women in rural areas had faced work environment related problems.
- A large number (40%) of working women in urban areas as well as 32% working women in rural areas had faced problems related to male colleague's behaviour.
- A large number (35%) of working women in urban areas as well as 32% working women in rural areas had faced problems related to work facilities as no proper arrangements of washrooms, unhygienic work places etc.

- A large number (42%) of working women in urban areas as well as 33% working women in rural areas had faced office work load.
- A large proportion (39%) of working women from both rural and urban areas had faced mental health related problems as irritation, depression, anxiety etc.
- A large number (56%) of working women in urban areas as well as 49% working women in rural areas had faced physical health problems.
- A large number (30%) of working women in rural areas as well as 28% working women in urban areas felt torn between family life and work life.
- A large number (54%) of working women in rural areas as well as 53% working women in urban areas had no time to relax just because of their hectic work and family roles .

#### **Work sector and socio-psychological problems of working women**

- A large number (36%) of working women from government sector as well as 45% of working women from private sector had faced household chores related problems.
- A large number (50%) of working women from government sector as well as 45% of working women from private sector had faced problems related to decision making.
- A large number (64%) of working women from government sector as well as 61% of working women from private sector had problems related to their family contribution towards their work life.
- Majority (71%) of working women from government sector as well as 64% of working women from private sector had faced financial problems.
- A large number (64%) of working women from private sector as well as 51% of working women from private sector had faced travelling related problems.

- A large number (66%) of working women from private sector as well as 60% of working women from government sector had faced social support related problems.
- Majority (73%) of working women from government sector as well as 72% of working women from private sector had faced work environment related problems.
- A large number (40%) of working women from private sector as well as 33% of working women from government sector had faced male colleague's behavioural problems.
- A large number (46%) of working women from government sector as well as 42% of working women from private sector had faced problems related to workplace facilities.
- A large proportion (38%) of working women from private sector as well as 37% of working women from government sector had faced office work load problems.
- A large number (40%) of working women from government sector as well as 37% of working women from private sector had faced mental health related problems.
- A large number (54%) of working women from government sector as well as 51% of working women from private sector had faced physical health related problems.
- A large number (30%) of working women from both government and private sectors felt torn between family life and work life.
- A large number (55%) of working women from private sector as well as 51% of working women from government sector had no time to relax.
- A large number (66%) of working women from government sector as well as 65% of working women from private sector had faced self-identity problems.

- 21% working women from private sector as well as 18% of working women from government sector said that most of the time they thought to quit the job.

### **Life-satisfaction and socio-psychological problems of working women**

- A large number (54%) working women from Sri Muktsar Sahib and 52% working women from Mansa were unsatisfied due to no time for family.
- 24% working women from SMS and 19% working women from Mansa were unsatisfied from their spouse's contribution towards their employment.
- 70% working women from SMS and 61% working women from Mansa were unsatisfied due to child care problems.
- 44% working women from Mansa and 31% working women from SMS were unsatisfied from their families' contribution towards their employment.
- 58% working women from Mansa and 40% working women from SMS were unsatisfied as a working daughter.
- 39% working women from Mansa and 26% working women from SMS were unsatisfied for not having financial freedom.
- 20% working women from Mansa and 17% working women from SMS were unsatisfied due to unequal treatment at work sphere.
- 40% working women from Mansa and 28% working women from SMS were unsatisfied with workplace facilities.
- 31% working women from SMS and 29% working women from Mansa were unsatisfied by their salaries.
- 35% working women from SMS and 32% working women from Mansa were unsatisfied by their current designation.
- 30% working women from SMS and 29% working women from Mansa were unsatisfied by the behaviour of female colleagues.

- 23% working women from SMS and 15% working women from Mansa were unsatisfied with their job and want to quit.

### **7.3 Discussion**

There are various types of problems faced by working women in Mansa and Sri Muktsar sahib districts of Punjab. They faced problems not only at familial sphere but also at social and work sphere too. Familial, social and work sphere problems are the result of dual pressure. The dual pressure of responsibilities and expectations affects the social and mental status of working women. It results in the form of psychological distress, tension, irritation, anxiety, anger and tiredness. The primary survey explains the present situation of working women in patriarchal society within the selected districts (Mansa, Sri Muktsar sahib) of Punjab state. Working women from education, health and banking sectors have faced different type of situations at their work as well as home environment within both districts. These situations can easily affect the social, physical and psychological life of working women. These problems of working women have been discussed as;

#### **Family stressors**

Family stressors are the result of lack of co-operation, support, appreciation from the family members. In family sphere, problems are result of lack of family support, less appreciation, long list of household responsibilities including chores, child and elderly care, the changing nature of family members in the form of lack of co-operation in household works, marital relationship issues. These problems are related to lack of time for family, children and spouse. Kalia (1999) analyzed that family plays an important role in influencing working women at family sphere. When a woman is able to get support from her family then she can easily overcome her family sphere related role issues.

Family stressors are based upon type of family, number of family members, marital status, number of children, and age of children of working women. Working women who are contributing in the outside workforce, have to contribute in the inside sphere responsibilities also. Working women, who are living with their family, have different



problems as compared to working women who are living with their families. Working women who are living with their families have to answer their late entry at home, they have more household responsibilities towards family members (elders, children etc.).

In the meantime, the world however is changing at speed never dreamt of into a single compact family easily communicate with another. Gender relationships are changing in a new matrix. The concept of womanhood is changing gradually but all these have thrown a new challenge to the women professionals.

Women professionals are isolated and burdened by the simultaneous demands of their aspirations and traditions. The social system cannot accept the new roles of women and such women end up feeling misunderstood and distress. Women are discriminated at every phase of their life. They are subjugated, dominated and exploited at both workplace and home. They are unrepresented and under-represented in decision-making process.

### **Working women and child care**

Domestication of duties of women within the home affects their work-roles at office. It is very difficult for working mother to do work duties and childcare responsibilities at the same time. Often working mothers feel bad or sometimes made to feel by others that they are not properly taking-care their children. Majority of working mothers are not satisfied with their household responsibilities. After long and hectic work hours they are tired, they have not enough vigor to properly attend their children. Working mothers who are living with their in-laws or living in joint families are also facing dissatisfaction. Working mothers from health and banking sectors have long and hectic work hours as compared to working mothers from education sector. These working women have not proper time to attend their children.

Motherhood demands time, attention and care. When a mother is working outside the home sphere then it is an open challenge for her to look after the children while working in paid economy. As a mother of two children, Renu Bala(a respondent) felt as she was avoiding her children. It is not easy for her to balance motherhood and

work hours. She had to feed the baby, sometimes she had to bring her baby with her at office. It was not easy to manage the both sphere.

### **Working Women and Marital relationships**

Married women cannot imagine her life without her spouse and family. During financial crisis she must contribute to the household income, and these are the expectations of every family. Smooth, happy and satisfied with married life demands time, care and attention. Lack of time for spouse made working women worrisome.

Being a married working woman, I am feeling like as I am in a golden cage, where everyone treats me as they like me very much. Although they are happy from my financial contributions to the family, yet they demand same attention, care and time from me. I was happily managing my dual roles, but from last two years I am feeling as my married life has been changed. I do not have quality time for my spouse, whenever I have time then my spouse was busy in his work. I thought he was happy or somewhere satisfied with my work and family roles, but I was facing continuously a gap in our married life. I want to spend some quality time with my family especially with my spouse but my job, work timings, and work stress always obstruct me.

**Banker, Mansa**

### **Working women and physical health**

Working women are participating in two fronts. They have to give their duties continuously from morning to late night hours. They have long-list of duties but no proper time to relax. The household chores, work stress, hectic and long office work hours contribute to affect their physical health.

“I am working in a private hospital as an assistant from three years. I am a mother of ten years’ old son. I got this job after my marriage. I am working for financial support to my family. In my absence, taking care of my baby was the responsibility of my house maid. It was very tough for me to ignore my parental role. I have a good marital relationship. I am getting full support and appreciation from my spouse. I have freedom to take decisions concerning sexual and reproductive matters. In my office, I have a good relationship with my colleagues, I am getting friendly environment. I have

freedom to go anywhere for office work as well as economic freedom; I can spend my income as I want to spend. After getting a job my life has changed, certain issues has come to the fore as less support from in-law's family, less time for my children and family, physical as well as mental health issues. Due to work tiredness, I need assistant for kitchen work in the evening. It is not possible for a mother to hand over her all responsibilities to maid. I have no option to look after my school-going baby. He demands extra care and attention during the growing years. Sometimes I just think of quitting the job, but the economic concerns stopped me to do so. I am not physically well but I have to manage.”

**Assistant, private hospital Mansa**

### **Working women and financial matters**

Though working women in the present study are higher educated and have financial independence, but not all working women have control on their salaries. Majority of working women in the present research said that most of the times they have to hand over their salaries to their families. Whenever they need money for their personal use they can take from their family members. It came out during the research that working women did not have any power to take independent financial decisions.

“I am working as a teacher since thirty years. From the beginning, I was working in private sector. After sometime I got a job in government school. Since 30 years, I am financially supporting my in-law's family, just serving like an ATM. I really do not know the exact amount of my salary because my account and ATM always remain with my husband. Therefore, I have no concern in financial matters of my family. I am happy that I am getting money from my spouse as per my requirements, but I feel low when it comes to my earnings and my financial decisions. All my family decisions are being taken by my spouse in consultation with other members of the family, giving me little space in this matter. I am happy as a mother of two daughters, but my in-laws are not happy with my girl children because of their wish to have a male child. In this matter my in-law's family was not satisfied with my contribution”.

**Government School Lecturer, SMS**

## **Selection of partner**

Unmarried married working women in the present study revealed that they are facing problems related to the selection of partner. They are not getting proper match. Most of the respondents who are working in health sector founded difficult to get a suitable match because of their shift timings.

“I am working women in health sector. Due to medical profession, I have to handle with hectic work hours, night shifts and distress. I have to take care of patients. After hectic work hours, I have no proper time to take rest. Long work hours and emergency work calls affected my mental health. I am facing the problem of mental health illness as irritation, anxiety and restlessness. I am single earner and the only financial supporter of my family. The worst problem that I am facing due to medical profession is related to the selection of life partner. I have already faced many rejections due to my present job. Sometimes I want to quit but I have no option, so I am facing the bitter truth of my life, where I have no option rather than to do job in health sector”.

**Assistant Nurse, SMS**

## **Household chores**

Even though, the most of women The expectations to do chores vary from working women and dependent upon the education level of working women, their earnings, and occupation of their husband. Household chores are tagged on the name of women. In the study area working women are facing common challenges in their everyday life because of household chores. They have to devote long hours of their daily routine doing chores as cleaning, cooking, launder and ironing. These works are expected from every woman from every house whether they are participated in paid economy or not.

## **Social stressors**

The life of a married working woman is not a bed of roses. Very often, women seek employment when there is poverty and they must contribute to the household income just to survive. When household incomes increase, they might consider the option of

quitting paid work. Typically, when economies expand and the services sector grows, they get back into the workforce.

“I am an independent unmarried working woman. I am here as banker (in other state) just because of my parents. I am happy from my parent’s contribution towards my higher education and employment. However, I am not happy with our social, patriarchal and conservative system. In our society, we made our daughters so protective. It is too much tough for me to live far away from parents. Still I am happily managing the situation. Whenever I visited my home, I always faced questions from my neighbors and relative related to my marriage, my future decisions. I really do not like the way our society treats us as a single working woman. This irritates me; sometimes I want to avoid this type of situation”.

**Banker, SMS**

Weak public transport system, crowded public vehicles, unavailability of seats also contributed in increasing the problems for working women. The abusive remarks, eve-teasing, sexual remarks in public also affect the life of working women.

### **Psychological status**

Even though most of women know how to drive, still they prefer to sit by the side of their spouse. It is the mindsets of women or their primary nurturing that make them like this. They feel happy and satisfied to give preferences to their spouse or family members. Sometimes they faced a situation where they have to manage dual sphere and it is not possible to do efficiently. The job and family demands at the same time, affect the life of working women especially working mothers are facing major challenges to balance the dual pressure. They demand family support but in the absence of this support, they face imbalance in both fronts.

The various contextual factors like as family type, children, age, experience and occupational stress affect the nursing profession. Long work hours, night shifts, travelling related issues, the overburden of duties are the major causes behind the

psychological pressure on health care professionals. Married working women's problems are aggravated by their multiplicity of roles and related expectations.

#### **7.4 Applying Sociological Perspectives**

On the basis of the above discussion, when **functional perspective** is applied to the study, we find that the phenomenon of working women has been very useful for the family in general and women in particular. The family gains from the extra income, raised status of the society and women's involvement in decision making and feeling of identity amongst the women. However, the findings of the study show that both married as well as unmarried working women face a lot of socio-psychological problems. Thus the functional perspective cannot give the real picture of the working women in the District of Mansa and Sri Muktsar Sahib.

Looking from the **conflict perspective**, the findings show the working women are facing a lot of socio-psychological problems due to their job. They are facing teasing and harassment by men in the public transport. The study finds no differences between the problems of higher and lower class working women.

As per the spill-over theory work and family life have much effect on each other, in the positive sense the family support to working women can create a situation where they can happily manage the dual pressure and balance the work and family life positively. On the other side, the problems of one domain can also easily affect the situations of working women in another domain. While in positive spill over, working women can easily get satisfaction in family and work life. In negative sense, the mood, anger and problems of one domain can affect another domain. The tiredness, fatigue due to over workload affects the physical and mental health of working women then it cannot be possible for them to manage the family and household roles. By getting co-operation from families, in-law, and colleagues working women can easily come out from the dual pressures. Government and policy makers should make the policies for working institutions while taking into consideration the problems of working women of these sectors.

## **Role theory**

Results are reliable with role theory's prediction that multiple roles could lead to work stressors and family stressors. Due to multiple roles working women are facing continuous problems that affect their family, social and work life. Working women while performing various social roles find themselves in dilemma and contradictions which have been highlighted through various concepts like;

1. **Role confusion:** where the working women are in dilemma as to which role she should choose either the role of mother or the role of school teacher.
2. **Role strain:** where the working women are unable to fulfil the obligations associated with role, and due to these obligations they are leading a life of strain.
3. **Role conflict:** when multiple roles of working women come in conflict with each other. While having children less than one year the working mothers are facing role conflicts due to motherly care at household front and work role calls.

In the same way, once one try to study the life of working women, their day to day experiences, the aspirations of working mothers, the frustrations, the pain and loss of working women, they can easily examined the situation of working women in selected districts of Punjab. In the present research, working women, either married or unmarried, are facing continuous challenges at household and work fronts. They are facing role confusion, role strain and role conflicts in their routine life. Therefore, the role theory as a sociological perception is appropriate to highlight their situation.

## **7.5 Conclusion**

The present research entirely based on the primary data collected from working women of Mansa and Sri Muktsar Sahib districts of Punjab state. Working women from these two districts are facing socio-psychological problems while balancing the dual (work and family) life. Their socio-psychological problems are the result of the dual expectations (one side by family and other side by office sphere) and dual responsibilities. They have long-list of responsibilities and they are managing. At

some point of their life, they faced a disturbed, stressful mental and physical status, where they want to come out from this dual pressure.

The hypotheses had examined the level of significance differences between the set variables. Results of the data analysis revealed that there is no significance difference between the problems of working women of selected districts. Based on working areas, there is no significance difference between the problems of working women in urban and rural areas. There is significant difference between the problems of working women from education, health and banking sectors of selected districts. There is not significance difference between the problems of married and unmarried working women. There is significant difference between the problems of working women in public and private work sectors.

The overall study had examined the socio-psychological problems of working women in service sector. The primary data collection, data analysis and results of the study revealed that working women from Mansa district are facing more problems as compared to Sri Muktsar Sahib district. Working women who are working in rural areas of both districts have faced more problems as compared to urban areas working women. Working women from nuclear families have faced more problems as compared to the working women from joint families. Working women from public sector are facing more problems as compared to private sector working women.

### **Working women cannot have it all**

Indra Nooyi PepsiCo CEO, counted among the world's most powerful women acknowledged that it is difficult to maintain a work-life balance in an interview.

"I don't think women can have it all. I just do not think so. We pretend we have it all. We pretend we can have it all," MS Nooyi said she has "died with guilt" several times as she tried to bring up her two daughters with her husband. She recounted that she felt guilty for not being able to attend several activities at her daughters' school, as she could not take time off from work. Every day you have to make a decision about whether you are going to be a wife or a mother, in fact many times during the day you have to make those decisions. In



addition, you have to co-opt many people to help you. We co-opted our families to help us. We plan our lives meticulously so we can be decent parents. However, if you ask our daughters, I am not sure they will say that I have been a good mom. I am not sure. And I try all kinds of coping mechanisms," she said. She said, "My observation... is that the biological clock and the career clock are in total conflict with each other. When you have to have kids, you have to build your career. Just as you are rising to middle management your kids need you because they are teenagers, they need you for the teenage years (Forbes, 2014).

## **7.6 Suggestions**

The empirical facts revealed the situation of working women in education, health and banking sector. There are some problems that can be easily removed by followed these suggestions as,

- Working women in each sector demand and need family support. In the absence of this support working women have faced problems. By supporting our working daughters, working wives and working mothers, the situation can be changed.
- Working women are facing travelling issues (especially early morning and late evening hours) there are some reserved seats for women in public transport but women are not enough aware about this fact, they never ask for their right during travelling. They have to be made aware through public announcement system.
- While travelling working women are facing abusive behaviour, remarks, and sexual comments, they said they ignored. There should be some policies where working women can get safety assurance.
- Working mothers are facing childcare issues; there are working women in private sector who quit the job after pregnancy just because the unavailability of child-care facilities. There are working women who bring their children with them at their workplace. In education, health and banking sectors (public and private sector) there should be child care facilities at workplaces.

- Working women (especially unmarried) in health sector profession are not getting proper match just because of their nursing profession, here the change in the mind-set is essential.
- Working women have no proper time for their families. Always they felt bad for neglecting their children and family members (spouse), there should be some policies where working women can get some time for their respected families (like the provision of family tours for working women).
- Working women are facing the issue of not fully participate in decision making at family level, they want to participate in decision making (the decisions of child care, schooling, family planning, financial decisions etc.).The change in the setup of the society will ensure to change the situation of working women.
- Working women themselves felt bad for avoiding families for work and avoiding work assignment due to family responsibilities. By getting proper co-operation from family and colleagues working women can easily avoid the situation.
- The small efforts by spouses, parents and children in the form of repeated assurances and appreciations can motivate the working women to easily deal with the situations of imbalance within work- family life.

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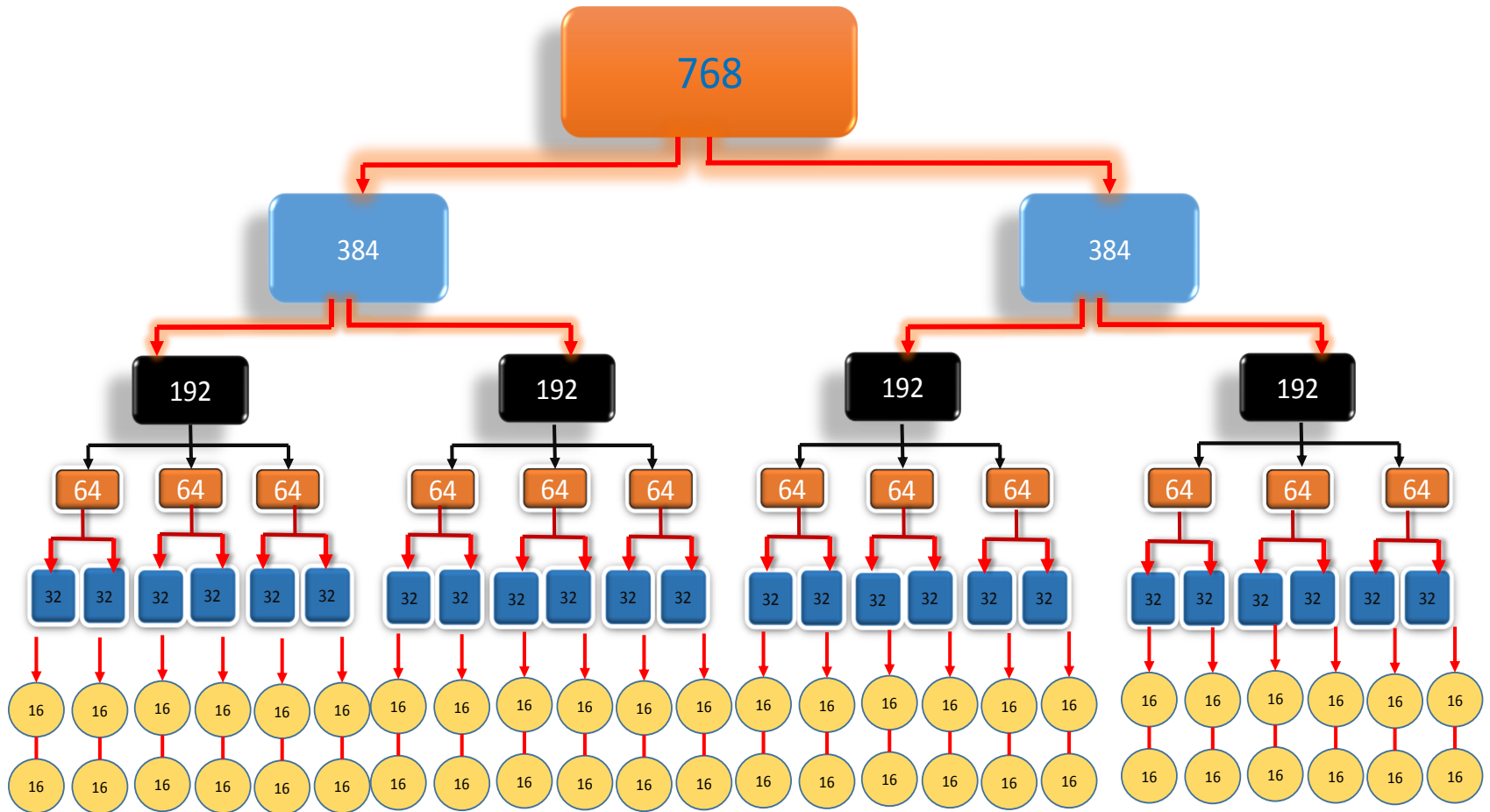
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(Appendix A)

Sample Size





Annexure (A)

Interview Schedule for Married Working Women (English)

**INTERVIEW SCHEDULE**

**Socio-Psychological Problems of Married working women**

**Personal Information**

Name:	Age:
Education:	Marital status:
Family Type:	No of Family members:
Children: Boys..... Girls.....	Age of Children:
Category:	Religion:
Age (when you start work):	Working Hours:
Job Designation:	Job Experience:
Income (Monthly):	

**Section: I Qualitative Approach**

**(a) Household chores**

1. Have you felt the need of any assistance in kitchen work?
2. Who prepares breakfast for you in morning?
3. What type of domestic work you have to do before leaving home in morning?
4. Who helps you in the family for household works? Nature of their help.....
5. What kind of help is extended from your spouse?
6. Who prepares evening tea and dinner?
7. Are you living with your spouse or separated due to job compulsions?
8. How many times in a year does your in-laws/family visit you?
9. Who comes from your in-laws/family when you are sick?
10. How many times in a year do you visit your in-laws/family?
11. Who look after your child/children when you are not at home or in office?
12. Do you send your children to day care centre after their school hours?
13. How many hours do your children spend in the day care centre?

14. Who helps you in the household work when you are sick?
15. Who look after your children when you are sick?
16. How many aged at your home need special care?
17. Who takes care of the aged?
18. Have you employed a servant/maid?
19. For which activities have you employed a servant/maid? Who supervise her/him?

**(b) Social Sphere**

20. Have your parents supported your job or not?
21. If you are married, whether your in-laws supported your job?
22. Is there any pressure on you to quit the job by your in-laws/husband?
23. Have you received any appreciation because of your financial independence?
24. What type of support you get from your neighbours and relatives?
25. Have your neighbours asked anything to you when you are late from office?
26. How happy was your extended family upon your joining?
27. What types of behavioural changes have you seen in your partner/in-laws behaviour after your joining?
28. Do you feel you are devoting enough time to your family?
29. Do you feel any change in your own self after getting job?
30. How happy are your children and in-laws because of your job?
31. Have you faced any type of physical and sexual abuse/threat in your marital relationship?
32. What do you want to say about your marital relationship?

**(c) Work Sphere**

33. How many hours do you have to work daily?
34. How much time you have to travel from home to office?
35. Do you reached your office on time daily?
36. Is there any transport facility provided by your office for women workers? If not, then what type of issues have you faced?
37. Is the work environment unfriendly to your needs?
38. How many female senior administrators are there in your office?

39. Have you felt any type of male chauvinistic attitude towards you by your superior/ colleagues/ subordinates?
40. Are you aware about the Sexual Harassment at Workplace Act 2013?
41. Is there any Internal complain Committee (ICC) in your office?
42. Are you aware about Maternity Benefit Act and its amendment of 2016?

**(d) Psychological Sphere**

43. Are you able to take decisions in matters concerning your sexual and reproductive health?
44. Is there any pressure on you to have a male child?
45. Would you like to share some of the aspects where you have a role in decision making in your family and at your office?
46. Do you feel tiredness, chronic fatigue and weakness due to workload?
47. Have you ever felt psychological stress and physical strain due to over-work?
48. Have you felt irritation and exhaustion due to work pressure?
49. Do you have enough time to relax?
50. Do you think you spend quality of time with your partner?
51. Are you free to go anywhere for office work?
52. Have you felt bad for not spending quality of time with your children?
53. Have you any friend, with whom you, can share all your worries and tensions?
54. Have you felt torn between home and work conditions?

**(e) Economic Sphere**

55. Do you think you are financially independent? If yes, how and If no, why?
56. What %age of your income you spend on:-
  - Children education:
  - Medical:
  - Household expenditure:
  - Elders
  - Luxury items:
  - Saving:

57. Do you retain the salary?

58. Are you free to spend your income on your own?

59. Do you think you are able to take any decision just because of your financial independency?

## Section: II

### (a) Social Issues/Problems

<b>Sr. No.</b>	<b>The level of Agreement</b>	<b>Always</b>	<b>Often</b>	<b>Sometimes</b>	<b>Seldom</b>	<b>Never</b>
1.	I am too busy in household chores.					
2.	I can freely discuss my job issues with my partner.					
3.	My partner appreciates my achievements.					
4.	My partner attends PTM (Parents-Teacher Meeting).					
5.	I am happy to spend quality of time with my spouse.					
6.	I am unable to attend relatives at home.					
7.	I can go anywhere without my husband's permission.					
8.	I can freely participate in decision making process in family matters.					
9.	I am unable to attend marriage functions and festivals.					
10.	My husband looks after children in my absence.					
11.	I am comfortable with my colleagues and other office workers.					
12.	I cannot pay enough time to my partner and children.					
13.	There is an internal jealousy among my female colleagues.					
14.	There is lack of economic and social security scheme availability in the office.					

(b) Level of Satisfaction

Sr. No.	The Level of Satisfaction	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
15.	Do you get co-operation from your parents/in-laws during your work timings?					
16.	Are you comfortable with your colleagues and subordinates?					
17.	Have you got equal promotion like other male workers?					
18.	Are you fully satisfied from your family's contribution towards your work?					
19.	Do you think as a working woman, you are able to fulfil all your duties as wife, mother and daughter?					
20.	Do you think because of your economic independence you get right of decision making in your family affairs?					
21.	Do you feel any change of in the behaviour of your female colleagues because of your promotion?					
22.	Are you satisfied from your economic contribution towards your family?					
23.	Are you satisfied from the facilities provided for women workers by your office authorities?					
24.	Are you satisfied with your wages/pay-scale?					

**Section: III Explanatory Approach**

25. What do you want to say about your work-life and family-life? How can you manage it?.....

.....

26. Do you think your job contributes for the betterment of your family?.....

.....

27. What do you want to suggest to other women who are performing dual roles in our society?

.....

.....

28. Do you think you are empowered member of your family/ Society?

.....

.....

29. Do you feel your children are proud of your economic independence? What do they think?

.....

.....

.....

## (Annexure B)

## Interview Schedule for Married Working Women (Punjabi)

## ਨਿੱਜੀ ਜਾਣਕਾਰੀ

ਨਾਮ:	ਉਮਰ:
ਪੜ੍ਹਾਈ:	ਪਰਿਵਾਰ:
ਪਰਿਵਾਰਿਕ ਮੈਂਬਰਾਂ ਦੀ ਗਿਣਤੀ:	ਬੱਚੇ: ਮੁੰਡੇ..... ਕੁੜੀਆ.....
ਬੱਚਿਆਂ ਦੀ ਉਮਰ:	ਕੰਮਕਾਰ ਦਾ ਸਮਾਂ:
ਜਾਤੀ:	ਧਰਮ:
ਨੌਕਰੀ ਅਹੁਦਾ:	ਨੌਕਰੀ ਦਾ ਅਨੁਭਵ:

## Section: I Qualitative Approach

(a) ਸਮਾਜਿਕ ਵਰਤਾਰਾ	(b) ਘਰੇਲੂ ਕੰਮਕਾਜੀ ਵਰਤਾਰਾ
ਤੁਹਾਨੂੰ ਨੌਕਰੀ ਕਦੋਂ ਮਿਲੀ? <ul style="list-style-type: none"> <li>ਵਿਆਹ ਤੋਂ ਪਹਿਲਾਂ</li> <li>ਵਿਆਹ ਤੋਂ ਬਾਅਦ</li> <li>ਕੁਝ ਹੋਰ.....</li> </ul>	ਤੁਸੀਂ ਸਵੇਰੇ ਕਿੰਨੇ ਵਜੇ ਉਠਦੇ ਹੋ? ਅਤੇ ਤੁਹਾਡੇ ਪਤੀ ਕਿੰਨੇ ਵਜੇ ਉਠ ਜਾਂਦੇ ਨੇ?
ਜੇਕਰ ਤੁਸੀਂ ਵਿਆਹੇ ਸੀ ਤਾਂ ਕੀ ਤੁਹਾਡੇ ਸਹੁਰੇ ਪਰਿਵਾਰ ਨੇ ਤੁਹਾਡਾ ਸਾਥ ਦਿੱਤਾ? (ਹਾਂ/ਨਹੀਂ/ਕਦੇ-ਕਦੇ)	ਸਵੇਰੇ ਨਾਸ਼ਤਾ ਕੌਣ ਬਣਾਉਂਦਾ ਹੈ?
ਕੀ ਤੁਸੀਂ ਆਪਣੇ ਪਤੀ/ਸਹੁਰੇ ਪਰਿਵਾਰ ਨਾਲ ਰਹਿ ਰਹੇ ਹੋ ਕਿ ਨੌਕਰੀ ਦੀ ਵਜ੍ਹਾ ਕਰਕੇ ਅਲੱਗ ਰਹਿੰਦੇ ਹੋ?	ਤੁਹਾਨੂੰ ਸਵੇਰੇ ਨੌਕਰੀ ਲਈ ਜਾਣ ਤੋਂ ਪਹਿਲਾਂ ਘਰ ਦੇ ਕਿਹੜੇ ਕੰਮ ਕਰਨੇ ਪੈਂਦੇ ਨੇ?
ਕੀ ਤੁਹਾਨੂੰ ਗੁਆਢੀਆ ਅਤੇ ਰਿਸ਼ਤੇਦਾਰਾਂ ਦੇ ਸਾਥ ਦੀ ਕਦੇ ਜ਼ਰੂਰਤ ਪਈ ਹੈ?	ਤੁਹਾਡੇ ਪਤੀ ਤੁਹਾਡੀ ਕਿਸ ਤਰ੍ਹਾਂ ਦੀ ਮਦਦ ਕਰਦੇ ਨੇ?
ਕੀ ਤੁਹਾਡੇ ਦਫਤਰ ਤੋਂ ਲੇਟ ਹੋਣ ਤੇ ਤੁਹਾਡੇ ਸਹੁਰੇ ਪਰਿਵਾਰ/ਪਤੀ ਨੇ ਕਦੇ ਕੁਝ ਪੁੱਛਿਆ?	ਜਦੋਂ ਤੁਸੀਂ ਘਰ ਨਹੀਂ ਹੁੰਦੇ ਤਾਂ ਤੁਹਾਡੇ ਬੱਚਿਆਂ ਦੀ ਦੇਖਭਾਲ ਕੌਣ ਕਰਦਾ ਹੈ?
ਤੁਸੀਂ ਨੌਕਰੀ ਮਿਲਣ ਤੋਂ ਬਾਅਦ ਆਪਣੇ ਸਹੁਰੇ ਪਰਿਵਾਰ/ਪਤੀ ਦੇ ਵਿਵਹਾਰ ਵਿੱਚ ਕੋਈ ਪਰਿਵਰਤਨ ਮਹਿਸੂਸ ਕੀਤਾ?	ਕੀ ਤੁਸੀਂ ਕੋਈ ਕੰਮ-ਵਾਲੀ/ਨੌਕਰ ਰੱਖਿਆ ਹੈ? ਜੇ ਨਹੀਂ ਤਾਂ ਕੀ ਤੁਹਾਨੂੰ ਕਦੇ ਕੰਮ-ਵਾਲੀ/ਨੌਕਰ ਦੀ ਜ਼ਰੂਰਤ ਮਹਿਸੂਸ ਹੋਈ ਹੈ?
ਕੀ ਤੁਸੀਂ ਨੌਕਰੀ ਮਿਲਣ ਤੋਂ ਬਾਅਦ ਆਪਣੇ ਆਪ ਵਿੱਚ ਕੋਈ ਤਬਦੀਲੀ ਮਹਿਸੂਸ ਕੀਤੀ ਹੈ?	ਕੀ ਤੁਹਾਨੂੰ ਆਪਣੀ ਆਰਥਿਕ ਨਿਰਭਰਤਾ ਕਾਰਣ ਆਪਣੇ ਸਹੁਰੇ ਪਰਿਵਾਰ ਤੋਂ ਕੋਈ ਪ੍ਰਸ਼ੰਸਾ ਮਿਲੀ ਹੈ?
ਤੁਸੀਂ ਆਪਣੇ ਵਿਵਾਹਿਕ ਰਿਸ਼ਤੇ ਬਾਰੇ ਕੀ ਕਹਿਣਾ ਚਾਹੁੰਦੇ ਹੋ?	ਤੁਹਾਡੇ ਘਰ ਵਿੱਚ ਕਿੰਨੇ ਬਜ਼ੁਰਗ ਹਨ, ਜਿੰਨਾ ਨੂੰ ਖਾਸ ਦੇਖਭਾਲ ਦੀ ਲੋੜ ਹੈ? ਬਜ਼ੁਰਗਾਂ ਦੀ ਦੇਖਭਾਲ ਕੌਣ ਕਰਦਾ ਹੈ?

ਤੁਸੀਂ ਸਾਲ ਵਿੱਚ ਕਿੰਨੇ ਵਾਰ ਸਹੁਰੇ/ਪੇਕੇ ਜਾਂਦੇ ਹੋ?	ਤੁਹਾਨੂੰ ਨੌਕਰੀ ਤੋਂ ਵਾਪਿਸ ਜਾ ਕੇ ਘਰ ਦੇ ਕਿਹੜੇ ਕੰਮ ਕਰਨੇ ਪੈਂਦੇ ਨੇ?
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(c) ਦਫਤਰ ਕੰਮਕਾਜੀ ਵਰਤਾਰਾ	(d) ਮਨੋਵਿਗਿਆਨਿਕ ਵਰਤਾਰਾ
ਤੁਸੀਂ ਘਰ ਤੋਂ ਦਫਤਰ ਤੱਕ ਕਿੰਨੇ ਘੰਟੇ ਦਾ ਸਫ਼ਰ ਕਰਦੇ ਹੋ?	ਕੀ ਤੁਸੀਂ ਅਪਣੀ ਜਿਨਸੀ ਅਤੇ ਜਣਨ ਸਿਹਤ ਬਾਰੇ ਨਿਰਣੇ ਲੈਣ ਯੋਗ ਹੋ?
ਕੀ ਕੰਮਕਾਜੀ ਵਾਤਾਵਰਣ ਤੁਹਾਡੀ ਜ਼ਰੂਰਤ ਮੁਤਾਬਿਕ ਢੁੱਕਵਾਂ ਹੈ?(ਹਾਂ/ਨਹੀਂ/ਕਦੇ-ਕਦੇ)	ਕੀ ਤੁਹਾਡੇ ਤੇ ਨਰ ਬੱਚਾ ਪੈਦਾ ਕਰਨ ਦਾ ਦਬਾਅ ਹੈ/ਸੀ?
ਤੁਸੀਂ ਆਪਣੀ ਦਫਤਰੀ ਭੂਮਿਕਾ ਬਾਰੇ ਕੀ ਕਹੋਗੇ?	ਤੁਹਾਨੂੰ ਨੌਕਰੀ ਦੀ ਵਜ੍ਹਾ ਕਰਕੇ ਕਿਸ ਤਰਾਂ ਦੀਆਂ ਸਰੀਰਕ ਸਮੱਸਿਆਵਾਂ ਰਹੀਆਂ ਹਨ?
ਕੀ ਤੁਹਾਡੇ ਦਫਤਰ ਦੁਆਰਾ ਕੰਮਕਾਜੀ ਔਰਤਾਂ ਲਈ ਕੋਈ ਯਾਤਯਾਤ ਦਾ ਸਾਧਨ ਮੁਹੱਈਆ ਕਰਾਇਆ ਗਿਆ ਹੈ?	ਕੀ ਤੁਹਾਨੂੰ ਲਗਦਾ ਹੈ ਕਿ ਆਰਥਿਕ ਨਿਰਭਰਤਾ ਕਰਕੇ ਹੀ ਤੁਸੀਂ ਕੋਈ ਫੈਸਲਾ ਲੈਣ ਦੇ ਯੋਗ ਹੋਏ ਹੋ?
ਤੁਹਾਨੂੰ ਦਫਤਰ ਵਿੱਚ ਤੁਹਾਡੇ ਸਹਿਕਰਮੀਆਂ ਤੇ ਹੋਰ ਮਰਦ ਕਰਮਚਾਰੀਆਂ ਤੋਂ ਕਿਸ ਤਰਾਂ ਦਾ ਵਿਵਹਾਰ ਮਿਲਦਾ ਹੈ?	ਕੀ ਤੁਹਾਨੂੰ ਲਗਦਾ ਹੈ ਕਿ ਕੰਮਕਾਜੀ ਹੋਣ ਕਰਕੇ ਤੁਹਾਡੀ ਅਲੱਗ ਪਹਚਾਣ ਹੈ?
ਕੀ ਤੁਸੀਂ Sexual Harassment at Workplace Act 2013 ਤੋਂ ਜਾਣੂ ਹੋ? ਕੀ ਤੁਹਾਡੇ ਦਫਤਰ ਵਿੱਚ Internal complain Committee (ICC) ਹੈ?	ਕੀ ਤੁਹਾਨੂੰ ਆਪਣੇ ਬੱਚਿਆਂ ਨਾਲ ਗੁਣਵੱਤਾ ਭਰਪੂਰ ਸਮਾਂ ਨਾ ਬਿਤਾਉਣ ਤੇ ਬੁਰਾ ਲਗਦਾ ਹੈ?
ਕੀ ਤੁਸੀਂ ਕੁਝ ਇਸ ਤਰਾਂ ਦੇ ਪਹਿਲੂ ਦੱਸੋਗੇ ਜਿਥੇ ਦਫਤਰ ਵਿੱਚ ਤੁਹਾਡੀ ਭੂਮਿਕਾ ਫੈਸਲਾ ਲੈਣ ਵਾਲੀ ਹੁੰਦੀ ਹੈ?	ਕੀ ਤੁਸੀਂ ਕੁਝ ਇਸ ਤਰਾਂ ਦੇ ਪਹਿਲੂ ਦੱਸੋਗੇ ਜਿਥੇ ਪਰਿਵਾਰ ਵਿੱਚ ਤੁਹਾਡੀ ਭੂਮਿਕਾ ਫੈਸਲਾ ਲੈਣ ਵਾਲੀ ਹੁੰਦੀ ਹੈ?
ਕੀ ਤੁਸੀਂ ਦਫਤਰ ਦੇ ਕੰਮ ਲਈ ਕਿਤੇ ਵੀ ਮੰਜੂਰੀ ਦੇ ਬਿਨਾ ਚਲੇ ਜਾਂਦੇ ਹੋ?	ਕੀ ਤੁਸੀਂ ਕੰਮ ਦੇ ਦਬਾਅ ਕਾਰਨ ਚਿੜਚੜਾਪਣ ਅਤੇ ਮਾਨਸਿਕ ਪ੍ਰੈਸ਼ਨੀ ਮਹਿਸੂਸ ਕਰਦੇ ਹੋ?
ਕੀ ਤੁਸੀਂ Maternity Benefit Act ਅਤੇ ਇਸਦੀ 2016 ਸੋਧ ਬਾਰੇ ਪਤਾ ਹੈ? ਅਤੇ ਕੀ ਤੁਸੀਂ ਕਦੇ MBA ਦਾ ਫ਼ਾਂਇਦਾ ਲਿਆ ਹੈ?	ਕੀ ਤੁਹਾਡੇ ਕੋਲ ਕੋਈ ਇਹੋ ਜਿਹਾ ਦੇਸਤ ਹੈ ਜਿਸ ਨਾਲ ਤੁਸੀਂ ਆਪਣੀਆਂ ਸਾਰੀਆਂ ਚਿੰਤਾਵਾਂ ਤੇ ਤਣਾਵ ਵੰਡ ਸਕਦੇ ਹੋ?
ਕੀ ਤੁਸੀਂ ਆਪਣੀ ਤਨਖਾਹ ਆਪਣੇ ਆਪ ਤੇ ਖ਼ਰਚਣ ਲਈ ਅਜ਼ਾਦ ਹੋ? ਤੁਸੀਂ ATM ਨੂੰ ਪ੍ਰਯੋਗ ਕਰਨਾ ਜਾਣਦੇ ਹੋ?	ਕੀ ਤੁਹਾਨੂੰ ਇਹ ਲਗਦਾ ਹੈ ਕਿ ਤੁਸੀਂ ਘਰ ਤੇ ਦਫਤਰ ਦੇ ਹਾਲਾਤਾਂ ਵਿੱਚ ਵੰਡ ਕੇ ਰਹਿ ਰਾਏ ਹੋ?



1. ਤੁਹਾਡੇ ਮੁਤਾਬਿਕ ਉਹ ਕਿਹੜੀਆਂ ਸਮੱਸਿਆਵਾਂ ਹਨ ਜਿਹਨਾਂ ਦਾ ਕੰਮਕਾਜੀ ਔਰਤਾਂ ਨੂੰ ਕੰਮ ਦੇ ਸਥਾਨ ਤੇ ਸਾਹਮਣਾ ਕਰਨਾ ਪੈਂਦਾ ਹੈ?
2. ਤੁਹਾਡੇ ਮੁਤਾਬਿਕ ਉਹ ਕਿਹੜੀਆਂ ਸਮੱਸਿਆਵਾਂ ਹਨ ਜਿਹਨਾਂ ਦਾ ਕੰਮਕਾਜੀ ਔਰਤਾਂ ਨੂੰ ਪਰਿਵਾਰ ਵਿੱਚ ਸਾਹਮਣਾ ਕਰਨਾ ਪੈਂਦਾ ਹੈ?
3. ਇਕ ਵਿਆਹੇ ਹੋਏ, ਕੰਮਕਾਜੀ ਔਰਤ ਹੁੰਦੇ ਹੋਏ ਕੀ ਤੁਹਾਨੂੰ ਕਦੇ ਕੋਈ ਪਰੇਸ਼ਾਨੀ ਦਾ ਸਾਹਮਣਾ ਕਰਨਾ ਪਿਆਂ?

**Section: II Quantitative Approach**  
(a) ਸਮਾਜਿਕ ਸਮੱਸਿਆਵਾਂ

Sr. No.	The level of Agreement	Always	Often	Sometimes	Seldom	Never
1.	ਮੈਂ ਅਕਸਰ ਘਰੇਲੂ ਕੰਮਾਂ ਵਿੱਚ ਰੁੱਝੀ ਰਹਿਦੀ ਹਾਂ					
2.	ਮੈਂ ਆਪਣੇ ਪਤੀ ਨਾਲ ਆਪਣੇ ਨੌਕਰੀ ਦੇ ਮੁੱਦਿਆਂ ਤੇ ਚਰਚਾ ਕਰ ਲੈਂਦੀ ਹਾਂ					
3.	ਮੇਰਾ ਪਤੀ ਮੇਰੀਆਂ ਪ੍ਰਾਪਤੀਆਂ ਤੇ ਮੇਰੀ ਪ੍ਰਸੰਸਾ ਕਰਦਾ ਹੈ					
4.	ਮੈਂ PTM(ਪੇਰੋਟਸ ਟੀਚਰ ਮੀਟਿੰਗ) ਲਈ ਜਾਂਦੀ ਹਾਂ					
5.	ਮੇਰੇ ਕੋਲ ਆਰਮ ਲਈ ਬਹੁਤ ਸਮਾਂ ਹੁੰਦਾ ਹੈ					
6.	ਮੈਂ ਵਿਆਹਾਂ, ਸਮਾਜਿਕ ਫੰਕਸ਼ਨਾਂ ਤੇ ਤਿਉਹਾਰਾਂ ਵਿੱਚ ਹਾਜ਼ਰ ਹੋ ਪਾਉਂਦੀ ਹਾਂ					
7.	ਮੈਂ ਆਪਣੇ ਸਹਿਕਰਮੀਆ ਅਤੇ ਦਫਤਰ ਦੇ ਦੂਸਰੇ ਕਰਮਚਾਰੀਆ ਨਾਲ ਸਹਿਜ ਮਹਿਸੂਸ ਕਰਦੀ ਹਾਂ					
8.	ਮੈਂ ਆਪਣੇ ਪਤੀ ਨੂੰ ਜ਼ਿਆਦਾ ਸਮਾਂ ਦੇ ਪਾਉਂਦੀ ਹਾਂ					
9.	ਮੇਰੇ ਦਫਤਰ ਦੀਆਂ ਔਰਤ ਕਰਮਚਾਰੀਆ ਨੂੰ ਮੇਰੇ ਤੋਂ ਈਰਖਾ ਹੈ					
10.	ਮੈਂ ਰਿਸ਼ਤੇਦਾਰਾਂ ਨੂੰ ਘਰ ਆਉਣ ਤੇ ਜ਼ਿਆਦਾ ਸਮਾਂ ਦੇ ਪਾਉਂਦੀ ਹਾਂ					
11.	ਜਦ ਮੈਂ ਘਰ ਹੁੰਦੀ ਹਾਂ, ਮੈਨੂੰ ਦਫਤਰ ਦੇ ਕੰਮਾਂ ਦੀ ਫਿਕਰ ਹੁੰਦੀ ਹੈ					
12.	ਜਦ ਮੈਂ ਦਫਤਰ ਹੁੰਦੀ ਹਾਂ, ਮੈਨੂੰ ਘਰ ਦੇ ਕੰਮਾਂ ਦੀ ਫਿਕਰ ਹੁੰਦੀ ਹੈ					
13.	ਮੈਂ ਦਫਤਰ ਦਾ ਕੰਮ ਘਰ ਲੈ ਕੇ ਆਉਂਦੀ ਹਾਂ					

**(b) Level of Satisfaction**

<b>Sr. No.</b>	<b>The Level of Satisfaction</b>	<b>ਹਾਂ</b>	<b>ਨਹੀਂ</b>	<b>ਕਦੇ-ਕਦੇ</b>
1.	ਕੀ ਤੁਸੀਂ ਬੱਚਿਆਂ ਪ੍ਰਤੀ ਆਪਣੇ ਸਮਰਪਣ ਤੋਂ ਸੰਤੁਸ਼ਟ ਹੋ?			
2.	ਕੀ ਤੁਸੀਂ ਆਪਣੇ ਪਰਿਵਾਰ ਪ੍ਰਤੀ ਆਪਣੇ ਯੋਗਦਾਨ ਤੋਂ ਸੰਤੁਸ਼ਟ ਹੋ?			
3.	ਕੀ ਤੁਸੀਂ ਕੰਮਕਾਜੀ ਬੇਟੀ ਵਜੋਂ ਆਪਣੇ ਆਪ ਤੋਂ ਸੰਤੁਸ਼ਟ ਹੋ?			
4.	ਕੀ ਤੁਸੀਂ ਆਪਣੇ ਸਹਿਯੋਗੀ ਔਰਤ ਕਰਮਚਾਰੀਆ ਦੇ ਵਿਵਹਾਰ ਤੋਂ ਸੰਤੁਸ਼ਟ ਹੋ?			
5.	ਕੀ ਤੁਸੀਂ ਆਪਣੇ ਪਰਿਵਾਰ ਨੂੰ ਦਿਤੇ ਆਰਥਿਕ ਯੋਗਦਾਨ ਤੋਂ ਸੰਤੁਸ਼ਟ ਹੋ?			
6.	ਕੀ ਤੁਸੀਂ ਆਪਣੇ ਦਫਤਰ ਵਲੋਂ ਔਰਤ ਕਰਮਚਾਰੀਆਂ ਨੂੰ ਦਿਤੀਆਂ ਜਾਣ ਵਾਲੀਆਂ ਸਹੂਲਤਾਂ ਤੋਂ ਸੰਤੁਸ਼ਟ ਹੋ?			
7.	ਕੀ ਤੁਸੀਂ ਆਪਣੀ ਤਨਖਾਹ/ ਭੱਤੇ ਤੋਂ ਸੰਤੁਸ਼ਟ ਹੋ?			
8.	ਕੀ ਤੁਸੀਂ ਆਪਣੇ ਪਤੀ ਦੇ ਪਰਿਵਾਰ ਪ੍ਰਤੀ ਯੋਗਦਾਨ ਤੋਂ ਸੰਤੁਸ਼ਟ ਹੋ?			
9.	ਕੀ ਤੁਸੀਂ ਸਮਾਜਿਕ ਫੰਕਸ਼ਨਾ ਲਈ ਛੁੱਟੀ ਆਪਣੇ ਪਰਿਵਾਰ ਦੇ ਮਜਬੂਰ ਕਰਨ ਤੋਂ ਲੈਂਦੇ ਹੋ?			
10.	ਕੀ ਤੁਹਾਨੂੰ ਨੌਕਰੀ ਨਾਲ ਸਬੰਧਿਤ ਕੋਈ ਵਰਦੀ ਪਾਉਣੀ ਪੈਦੀ ਹੈ?			
11.	ਕੀ ਤੁਸੀਂ ਖੁਸ਼ੀ-ਖੁਸ਼ੀ ਆਪਣੀ ਦੂਹਰੀ ਭੂਮਿਕਾ ਨਿਭਾ ਰਹੇ ਹੋ?			
12.	ਕੀ ਕਦੇ ਤੁਹਾਡੇ ਮਨ ਵਿੱਚ ਨੌਕਰੀ ਛੱਡਣ ਦਾ ਵਿਚਾਰ ਆਇਆ ਹੈ?			

(Annexure C)

Interview Schedule for Unmarried working women (English)

**INTERVIEW SCHEDULE**

**Socio-Psychological Problems of Unmarried working women**

**Personal Information**

Name:	Education:
<b>Age:</b>	<b>Family Type:</b>
No of Family members:	Working Hours:
Category:	<b>Job Designation:</b>
Religion:	<b>Income (Monthly):</b>
	<b>Job Experience:</b>

**Section: I Qualitative Approach**

**(a) Household chores**

1. Have you felt the need of any assistance in kitchen work?
2. Who prepares breakfast for you in early morning?
3. What type of domestic work you have to do before leaving home in morning?
4. Who helps you in the family for household works? Nature of their help.....
5. What kind of help is extended from family members?
6. Who prepares evening tea and dinner?
7. Are you living with your family or separated due to job compulsions?
8. Who comes from your family when you are sick?
9. How many times in a year do you visit your family?
10. Who helps you in the household work when you are sick?
11. How many aged at your home need special care?
12. Who takes care of the aged?
13. Have you employed a servant/maid?
14. For which activities have you employed a servant/maid? Who supervise her/him?

### **(b) Social Sphere**

15. Have your parents supported your job or not?
16. Have you received any appreciation because of your financial independence?
17. What type of support you get from your neighbours and relatives?
18. Have your neighbour asked anything to you when you are late from office?
19. How happy your parents upon your joining?
20. What types of behavioural changes have you seen in your father's behaviour after your joining?
21. Do you feel you are devoting enough time to your family?
22. Do you feel any change in your own self after getting job?
23. How happy are your parents and extended family because of your job?
24. Have you faced any type of physical and emotional pressure because of your job?

### **(c) Work Sphere**

25. How many hours do you have to work daily?
26. How much time you have to travel from home to office?
27. Do you reached your office comfortably or on time daily?
28. Is there any transport facility provided by your office for women workers? If not, then what type of issues have you faced?
29. Is the work environment hostile to your needs?
30. How many female senior administrators are there in your office?
31. Have you felt any type of male chauvinistic attitude towards you by your superior/ colleagues/ subordinates?
32. Are you aware about the Sexual Harassment at Workplace Act 2013?
33. Is there any Internal complain Committee (ICC) in your office?

### **(d) Psychological Sphere**

34. Are you able to take decisions independently about your personal life??
35. Would you like to share some of the aspects where you have a role in decision making?
36. Do you feel tiredness, chronic fatigue and weakness due to workload?
37. Have you ever felt psychological stress and physical strain due to over-work?

38. Have you felt irritation and exhaustion due to work pressure?
39. Do you have enough time to relax?
40. Do you think you spend quality of time with your parents?
41. Are you free to go anywhere for office work?
42. Have you any friend, with whom you, can share all your worries and tensions?
43. Have you felt you are torn between home and work conditions?
44. Have you felt loneliness and depression?
45. Do you think, your parents are pressurised you for marriage?

**(d) Economic Sphere**

46. Do you think you are financially independent? If yes, how and If no, why?
47. What % of your income you spend on:-
  - Medical:
  - Household expenditure:
  - Elders
  - Luxury items:
  - Saving:
48. Do you retain the salary?
49. Are you free to spend your income on your own?
50. Do you think you are able to take any decision just because of your financial independency?
51. Do you have any self-acquired property?
52. What do you want to say about dowry system?

**Section: II Quantitative Approach**

**(a) Social Issues/Problems**

<b>Sr. No.</b>	<b>The level of Agreement</b>	<b>Always</b>	<b>Often</b>	<b>Sometimes</b>	<b>Seldom</b>	<b>Never</b>
1.	I am too busy in household chores.					
2.	I can freely discuss my job issues with my parents.					
3.	My parents appreciate me.					
4.	I am happy to spend quality of time with my friends.					
5.	I am unable to attend relatives at home.					
6.	I can go anywhere without my parent's permission.					
7.	I am free to find a partner for me.					
8.	I can freely participate in decision making process in family matters.					
9.	I am unable to attend marriage functions and festivals.					
10.	I am comfortable with my colleagues and other office workers.					
11.	There is an internal jealousy among my female colleagues.					
12.	There is lack of economic and social security scheme availability in the office.					

**(b) Level of Satisfaction**

<b>Sr. No.</b>	<b>The Level of Satisfaction</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Undecided</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
13.	Do you get co-operation from your parents during your work timings?					
14.	Are you comfortable with your colleagues and subordinates?					
15.	Have you got equal promotion like other male workers?					
16.	Are you fully satisfied from your family's contribution towards your work?					
17.	Do you think, as a working daughter, you are honest towards your all responsibilities?					
18.	Do you think because of your economic independence you get right of decision making in your family affairs.					
19.	Do you feel any change of in the behaviour of your female colleagues because of your promotion?					
20.	Are you satisfied from your economic contribution towards your family?					
21.	Are you satisfied from the facilities provided for women workers by your office authorities?					
22.	Are you satisfied with your wages/pay-scale?					

**Section: III Explanatory Approach**

23. What do you want to say about your work-life and family-life? How can you manage it?

.....  
.....

24. Do you think single working women are mostly become the victims of physical and sexual harassment at workplace?

.....  
.....

25. Do you think your job contributes for the betterment of your family?

.....  
.....

26. What do you want to suggest to other women who are performing dual roles in our society?

.....  
.....

27. Do you think a single working woman always faced more problems as compared to married ones?

.....  
.....