

A STUDY ON WORK LIFE BALANCE PERTAINING TO OCCUPATIONAL STRESS , JOB SATISFACTION , LOCUS OF CONTROL AND ADJUSTMENT – A COMPARISON AMONG DUAL CAREER COUPLE AND SINGLE CAREER COUPLE IN VODAFONE INDIA LTD.

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Abstract— We are living in an era of growing complexities and pressures where human constitution and capacities are being taxed severely. The stressors relating to job have become a predominant feature of modern life , exerting far reaching effects on focal employee’s behavior and adjustments on and as well as off the job. These stressors tend to affect adversely the job satisfaction, occupational stress ,adjustment (home , health, social & emotional) of the employees and finally leading to a disturbed work life balance of individuals. Telecom being a dynamic service industry offers regular challenges and opportunities to all its employees which keep them on their toes year long. And hence this study aims at knowing the extent to which the job stressors affects job satisfaction , occupational stress , adjustment and finally the work life balance and making an active comparative analysis between dual career couple and single career couple based on the above stated variables.

Index Terms— Occupational Stress , Job Satisfaction , Work Life Balance , Telecom Sector , Adjustment , Dual Career Couple , Single Career Couple.

I. INTRODUCTION

II. **India's telecommunication network** is the second largest in the world based on the total number of telephone users (both fixed and mobile phone). It has one of the lowest call tariffs in the world enabled by the mega telephone networks and hyper-competition among them. It has the world's third-largest Internet user-base. According to the Internet And Mobile Association of India (IAMAI), the Internet user base in the country stood at 190 million at the end of June, 2013. Major sectors of the Indian telecommunication industry are telephony, internet and television broadcast Industry in the country which is in an on-going process of transforming into next generation network, employs an extensive system of modern network elements such as digital telephone exchanges, mobile switching centres, media gateways and signalling gateways at the core, interconnected by a wide variety of transmission systems using fibre-optics or Microwave radio relay networks. The access network, which connects the subscriber to the core, is highly diversified with different copper-pair, optic-fibre and wireless technologies. DTH, a relatively new broadcasting technology has attained significant popularity in the Television segment. The introduction of private FM has given a fillip to the radio broadcasting in India. Telecommunication in India has greatly been supported by the INSAT system of the country, one of the largest domestic satellite systems in the world. India possesses a diversified communications system, which links all parts of the country by telephone, Internet, radio, television and satellite.

III. Indian telecom industry underwent a high pace of market liberalisation and growth since the 1990s and now has become the world's most competitive and one of the fastest growing telecom markets. The Industry has grown over twenty times in just ten years, from under 37 million subscribers in the year 2001 to over 846 million subscribers in the year 2011. India has the world's second-largest mobile phone user base with over 929.37 million users as of May 2012. It has the world's third-largest Internet user-base with over 137 million as of June 2012.

IV. The total revenue of the Indian telecom sector grew by 7% to ₹2832 billion (US\$44 billion) for 2010–11 financial year, while revenues from telecom equipment segment stood at ₹1170 billion (US\$18 billion).

V. Telecommunication has supported the socioeconomic development of India and has played a significant role to narrow down the rural-urban digital divide to some extent. It also has helped to increase the transparency of governance with the introduction of e-governance in India. The government has pragmatically used modern telecommunication facilities to deliver mass education programmes for the rural folk of India.

The term “dual-career” was first coined in 1969 by a European academic couple (Rapoport & Rapoport 1969;Rapoport & Rapoport 1971). Since then this term has become quite established, other expressions are “coupled careers” (Bernasco1994), “conjoint career couple”(Adler et al. 1989) or “coordinated career” couple (Butler & Paisley 1980). These last two terms, however, refer to couples where both partners pursue careers in the *same* field or whose work activities overlap (Butler & Paisley 1980), and who are, therefore, professional colleagues in addition to being partners (Adler et al. 1989). According to the Rapoport, dual career couples differ from dual-earner families/couples. In dual-career couples, both partners pursue an occupational career occupying or seeking jobs which are characterized by high professional standards, a high degree of commitment and a developmental sequence.

The rationale for such a distinction between dual-career and dual-earner couples is that a number of problems are particularly relevant to the situation when both partners have and want to pursue careers, thus of dual-career couples. These problems can be classified into two areas: geographical mobility and family responsibilities – which, according to the results presented in the remainder of the report, not only but to a

higher degree affect careers of women more than careers of men in dual-career couples.

This might be indicated by the fact that also for women holding academic degrees it is true that: "although education does raise women's pay, it does so less for women than for men" (Roos & Gatta 1999: 101). The general reason behind this very well-established fact is often attributed to gender differences in career paths. Different attitudes toward work and the struggle to balance work and family responsibilities, but also gender segregation of occupations and discrimination might "restrict women from attaining the highest positions, compared to men with similar backgrounds and education" (Stroh & Reilly 1999: 310). Specifically for the 'academic world', there is strong evidence that married faculty women receive less prestigious positions and institutional rewards (Bird & Bird 1987; Bryant et al. 1988; Ezrati 1983; Monk-Turner & Turner 1987).

The number of dual-career couples is growing at a phenomenal rate in the U.S. Half of the American work force is women, and an increasing number of these women are mothers of young children. Additionally, as more women enter the work force, they are becoming better educated and taking professional and executive positions. Many women work today, not because they have to, but because they want to, especially among career women.

"Career" is distinguished from "job" in that a **career requires a high level of commitment** to a career direction that has a developmental sequence. Men and women in careers expect to advance in their companies over a long period of time. They are dedicated to their professions and even personally identify with their work.

When both a husband and wife have careers, they are known as a "Dual-Career Couple." And the issues that face a dual-career couple are different and more complex than those of traditional married couples. Dual-career couples must wrestle with the dilemmas of how to support each other's career development, while **juggling childcare, housekeeping, and their personal relationship**. If one member is offered a promotion that requires moving out of state, the dual-career couple faces the conflict of whose career comes first. If they met each other while working at the same company, they must often challenge "anti-nepotism" policies within the company, which are policies forbidding married people to work together.

With regard to childcare and housekeeping, a dual-career couple may struggle with dividing chores equally. Even though both husband and wife work full time, studies have shown that the wife still carries the burden of childcare and housekeeping. It may be difficult for a dual-career couple to change social standards that they have lived with all of their lives. However, an unequal division of labor at home, often leads to fatigue on the part of the wife, and conflict for the couple.

On the positive side, many dual-career couples report that two careers enhance their personal relationship. Both husbands and wives report that it is very rewarding to be married to someone who is interesting, intelligent and powerful. Yet the time commitment to career and family is heavy, and often the marriage relationship is the last attended to, after work, children and housekeeping. Therefore many dual-career couples have a high level of conflict that goes unresolved due to fatigue and lack of time to talk.

There are **rewards and challenges** in the dual-career lifestyle. In order to make one's marriage the best it can be one must be willing to take the time to talk, to get away for an evening, or take a weekend holiday. After all, one's marriage is the center of one's family. A strong loving friendship between husband and wife builds a strong healthy family. And if professional help is needed, don't hesitate to see a marriage and family therapist. Often a professional can help one reorganize some priorities and teach one tools of communication that will cut through the conflicts. And each of these would somewhere help in establishing work life balance as well.

An introduction to the concept of work life balance

Work-life balance is a concept including proper prioritizing between "work" (career and ambition) and "lifestyle" (health, pleasure, leisure, family and spiritual development/meditation). Related, though broader, terms include "lifestyle calm balance" and "lifestyle choices".

Each one play several roles in their lives. Each of which involves challenges.

Each of these roles imposes demands on us that require time, energy and commitment to fulfill. Work-family or work-life conflict occurs when the cumulative demands of these many work and non-work life roles are incompatible in some respect so that participation in one role is made more difficult by participation in the other role.

This report conceptualizes work-life conflict to include role overload (RO) (having too much to do and too little time to do it in) as well as role interference (when incompatible demands make it difficult, if not impossible, for employees to perform all their roles well). Role interference, in turn, can be divided into two factors: family to work interference (FTW) and work to family interference (WTF). In the first case, interference occurs when family-role responsibilities hinder performance at work (i.e., a child's illness prevents attendance at work; conflict at home makes concentration at work difficult). In the second case, interference arises when work demands make it harder for an employee to fulfill their family responsibilities (i.e., long hours in paid work prevent attendance at a child's sporting event, preoccupation with the work role prevents an active enjoyment of family life, work stresses spill over into the home environment and increases conflict with the family). In this sense, then, work-life conflict can be seen to have two major components: the practical aspects associated with time crunches and scheduling conflicts (i.e., an employee can not be in two different places at the same time), and the perceptual aspect of feeling overwhelmed, overloaded or stressed by the pressures of multiple roles.

LITERATURE REVIEW

In the literature, there are three theories commonly used to explain mobility decisions in academic couples: neoclassical market model of family migration, social exchange theory, and gender-role ideology.

In short, *the neoclassical explanation* (Becker 1981; Mincer 1978) assumes that decisions are driven by the aim to maximize family gains. Thus, each partner places family well-being ahead of his/her personal well-being and private interests. According to this model, either partner could be the mover: if the gains in earning of one partner's job offer exceed the absolute value of the loss in earning of the other partner, the family will move to the new location. Since wives usually earn less and are employed in lower positions than their partners – because either they are younger, still in a lower career stage or in lower-paid professions – the husband's gains when moving to a (new) job

generally exceed the wife's losses and, in addition, wife's gains related to (new) job offers and requiring moving seldom exceed the husband's losses. As a consequence women will frequently relocate according to their husbands' work exigencies.

The *social exchange theory* (Emerson 1976) comes to similar conclusions, but while the former is based on utility maximization, this theory invokes "the notion of power as the mechanism through which decisions are made" (Hood 1983). Within the couple, the partner with more resources (mostly the man) is able to "impose outcomes that further his or her own goals, often to the detriment of the partner's goals" (Hood 1983).

These two theoretical approaches help explain what the causes are for "one-career" arrangements even of academically educated partners and why one might find only few "dual career" couples compared to dual-earner couples or the patterns of single careers of academic women. The work-leisure dichotomy was invented in the mid-1800s. Paul Krassner remarked that anthropologists use a definition of happiness that is to have as little separation as possible "between your work and your play". The expression "work-life balance" was first used in the United Kingdom in the late 1970s to describe the balance between an individual's work and personal life. In the United States, this phrase was first used in 1986.

Most recently, there has been a shift in the workplace as a result of advances in technology. As Bowswell and Olson-Buchanan stated, "increasingly sophisticated and affordable technologies have made it more feasible for employees to keep contact with work". Employees have many methods, such as emails, computers, and cell phones, which enable them to accomplish their work beyond the physical boundaries of their office. Employees may respond to an email or a voice mail after-hours or during the weekend, typically while not officially "on the job". Researchers have found that employees who consider their work roles to be an important component of their identities will be more likely to apply these communication technologies to work while in their non-work domain.

Some theorists suggest that this blurred boundary of work and life is a result of technological control. Technological control "emerges from the physical technology of an organization". In other words, companies use email and distribute smartphones to enable and encourage their employees to stay connected to the business even when they are not in the office. This type of control, as Barker argues, replaces the more direct, authoritarian control, or simple control, such as managers and bosses. As a result, communication technologies in the temporal and structural aspects of work have changed, defining a "new workplace" in which employees are more connected to the jobs beyond the boundaries of the traditional workday and workplace. The more this boundary is blurred, the higher work-to-life conflict is self-reported by employees. Many authors believe that parents being affected by work-life conflict will either reduce the number of hours one works where other authors suggest that a parent may run away from family life or work more hours at a workplace. This implies that each individual views work-life conflict differently.

Employee assistance professionals say there are many causes for this situation ranging from personal ambition and the pressure of family obligations to the accelerating pace of technology. According to a recent study for the Center for Work-Life Policy, 1.7 million people consider their jobs and their work hours excessive because of globalization

Work statistics

According to a survey conducted by the National Life Insurance Company, four out of ten U.S. employees state that their jobs are "very" or "extremely" stressful. Those in high-stress jobs are three times more likely than others to suffer from stress-related medical conditions and are twice as likely to quit. The study states that women, in particular, report stress related to the conflict between work and family.

In the study, Work-Family Spillover and Daily Reports of Work and Family Stress in the Adult Labor Force, researchers found that with an increased amount of negative spillover from work to family, the likelihood of reporting stress within the family increased by 74%, and with an increased amount of negative spillover from family to work the likelihood to report stress felt at work increased by 47%.

Employee benefits in the United States –MARCH 2011 Paid leave benefits continued to be the most widely available benefit offered by employers, with paid vacations available to 91 percent of full-time workers in private industry in March 2011, the Bureau of Labor Statistics reported today. Access to these benefits, however, varied by employee and establishment characteristics. In private industry, paid vacation benefits were available to only 37 percent of part-time workers. Paid sick leave was available to 75 percent of full-time workers and 27 percent of part-time workers. Paid vacations were available to 90 percent of workers earning wages in the highest 10th percent of private industry employees and only to 38 percent of workers in the lowest 10 percent of private industry wage earners. Access to paid sick leave benefits ranged from 21 percent for the lowest wage category to 87 percent for the highest wage category. These data are from the National Compensation Survey (NCS), which provides comprehensive measures of compensation cost trends and incidence and provisions of employee benefit plans.

According to 2010 National Health Interview Survey Occupational Health Supplement data, 16% of U.S. workers reported difficulty balancing work and family. Imbalance was more prevalent among workers aged 30–44 (19%) compared with other age groups; non-Hispanic black workers (19%) compared with non-Hispanic white workers (16%), and Hispanic workers (15%); divorced or separated workers (19%) compared with married workers (16%), widowed workers (13%), and never married workers (15%); and workers having a Bachelor's degree and higher (18%) compared with workers having a high school diploma or G.E.D. (16%), and workers with less than a high school education (15%). Workers in agriculture, forestry, fishing, and hunting industries (9%) had a lower prevalence rate of work-family imbalance compared to all employed adults (16%). Among occupations, a higher prevalence rate of work-family imbalance was found in legal occupations (26%), whereas a lower prevalence rate was observed for workers in office and administrative support (14%) and farming, forestry, and fishing occupations (10%).

Stress

The number of stress-related disability claims by American employees has doubled according to the Employee Assistance Professionals Association in Arlington, Virginia. Seventy-five to ninety percent of physician visits are related to stress and, according to the American Institute of Stress, the cost to industry has been estimated at \$200 billion-\$300 billion a year.

Steven L. Sauter, chief of the Applied Psychology and Ergonomics Branch of the National Institute for Occupational Safety and Health in Cincinnati, Ohio, states that recent studies show that "the workplace has become the single greatest source of stress". Michael Feuerstein, professor of clinical psychology at the Uniformed Services University of the Health Sciences at Bethesda Naval Hospital states, "We're seeing a greater increase in work-related neuroskeletal disorders from a combination of stress and ergonomic stressors".

It is clear that problems caused by stress have become a major concern to both employers and employees. Symptoms of stress are manifested both physiologically and psychologically. Persistent stress can result in cardiovascular disease, sexual health problems, a weaker immune system and frequent headaches, stiff muscles, or backache. It can also result in poor coping skills, irritability, jumpiness, insecurity, exhaustion, and difficulty concentrating. Stress may also perpetuate or lead to binge eating, smoking, and alcohol consumption.

According to James Campbell Quick, a professor of organizational behavior at the University of Texas-Arlington, "The average tenure of presidents at land-grant universities in the past ten years has dropped from approximately seven to three-and-a-half years".

The feeling that simply working hard is not enough anymore is acknowledged by many other American workers. "To get ahead, a seventy-hour work week is the new standard. What little time is left is often divided up among relationships, kids, and sleep." This increase in work hours over the past two decades means that less time will be spent with family, friends, and community as well as pursuing activities that one enjoys and taking the time to grow personally and spiritually.

Texas Quick, an expert witness at trials of companies who were accused of overworking their employees, states that "when people get worked beyond their capacity, companies pay the price." Although some employers believe that workers should reduce their own stress by simplifying their lives and making a better effort to care for their health, most experts feel that the chief responsibility for reducing stress should be management.

According to Esther M. Orioli, president of Essi Systems, a stress management consulting firm, "Traditional stress-management programs placed the responsibility of reducing stress on the individual rather than on the organization-where it belongs. No matter how healthy individual employees are when they start out, if they work in a dysfunctional system, they'll burn out."

Formation of the "ideal worker" and gender difference.

Work - life conflict is not gender-specific. According to the Center for American Progress, 90 percent of working mothers and 95 percent of working fathers report work-family conflict. However, because of the social norms surrounding each gender role, and how the organization views its ideal worker, men and women handle the work-life balance differently. Organizations play a large part in how their employees deal with work-life balance. Some companies have taken proactive measures in providing programs and initiatives to help their employees cope with work-life balance (see: Responsibility of the employer).

Work-life conflict may come from organizational norms and ideologies. As a macro structure, the organization maintains the locus of power. Organizations, through its structure, practices, symbols and discourse, create and reproduce a dominant ideology. The dominant ideology is what drives organizational power and creates organizational norms.

At the top of the organizational hierarchy, the majority of individuals are males, and assumptions can be made regarding their lack of personal experience with the direct and indirect effects of work-family conflict. For one, they may be unmarried and have no thought as to what "normal" family responsibilities entail. On the other hand, the high-level manager may be married, but his wife, due to the demands of the husband's position, has remained at home, tending solely to the house and children. Ironically, these are the individuals creating and reforming workplace policies.

Workplace policies, especially regarding the balance between family/life and work, create an organizational norm in which employees must fall into. This type of organizational behavior, according to Dennis Mumby, "contributes in some ways to the structuring of organizational reality, and hence organizational power."

The reality of what employee's experience, specifically in regards to work-life balance, is a direct result of power operating covertly through ideological controls. This is seen in the ideological norm of the "ideal worker." Many organizations view the ideal worker as one who is "committed to their work above all else". "Ideal workers" are those that demonstrate extra-role behaviors, which are seen as positive attributes.

Alternatively, those who are perceived as having to divide their time (and their commitments) are seen not as dedicated to the organization. As research has shown, a manager's perception of a subordinate's commitment to the organization is positively associated with the individual's promotability. Hoobler et al.'s (2009) findings mirrored the perceived commitment-to-promotability likelihood.

Often, these perceptions are placed on the female worker. Managers who perceived their female employees of maintaining high work-family conflict were presumed as not as committed to the organization, therefore not worthy of advancement. This negatively impacts working mothers as they may be "inaccurately perceived to have less commitment to their organizations than their counterparts, their advancement in organizations may be unfairly obstructed".

Working mothers often have to challenge perceptions and stereotypes that evolve as a working woman becomes a working mother. Working mothers are perceived as less competent and less worthy of training than childless women. Another study, focusing on professional jobs, found that mothers were 79 percent less likely to be hired and are typically held to a higher standard of punctuality and performance than childless women. The moment when she becomes a mother, a working woman is held at a completely different norm than her childless colleagues. In the same Cuddy et al. (2004) study, men who became fathers were not perceived as any less competent, and in fact, their perceived warmth increased.

The ways in which corporations have modeled the "ideal worker" does not compliment the family lifestyle, nor does it accommodate it. Long hours and near complete devotion to the profession makes it difficult for working mothers to participate in getting ahead in the workplace. A Fortune article found that among the most powerful women in business (female CEOs, presidents and managing directors of major corporations), (29 percent were childless compared to 90 percent of men who were parents).

Should a woman seek a position of power within an organization, she must consider the toll on other facets of her life, including hobbies, personal relationships and families. As Jeffrey Pfeffer states: "Time spent on the quest for power and status is time you cannot spend on other things, such as ... family...The price seems to be particularly severe for women". Many executive jobs require a substantial amount of overtime, which as a mother, many cannot devote because of family obligations. Consequently, it is nearly impossible for a working mother in a top management position to be the primary caretaker of her child. Work life balance should be maintained for an efficient and effective life.

BACKGROUND OF THE STUDY

The Indian telecommunications industry is one of the fastest growing in the world. Government policies and regulatory framework implemented by Telecom Regulatory Authority of India (TRAI) have provided a conducive environment for service providers. This has made the sector more competitive, while enhancing the accessibility of telecommunication services at affordable tariffs to the consumers. In the last two decades, the Indian Telecom Sector and mobile telephony in particular has caught the imagination of India by revolutionizing the

way we communicate, share information; and through its staggering growth helped millions stay connected. This growth, however, has and continues to be at the cost of the Climate, powered by an unsustainable and inefficient model of energy generation and usage. Simultaneously, this growth has also come at significant and growing loss to the state exchequer, raising fundamental questions on the future business and operation model of the Telecom sector.

Being one of the most promising sector of the country, it is categorized as one of the first and foremost resort for employment by fresh graduates as well as prospective candidates for better packages and progressive career path. Previous years have also witnessed a significant shift of the experienced professionals in the field of finance ,marketing, human resource and engineering towards companies working under telecom sector. The reasons could be better pay packages, advancement opportunities and new exposure. Despite all these benefits, telecom companies are facing high turnover among employees due to alternative opportunities available in the same industry and better pay packages offered from the rival companies.

The problem becomes all the more aggravated because of the increased diversity in the workforce. Today's workforce is predominantly marked by active participation from both men and women. The existence of dual career couple is very common these days. And due to the advent of ever increasing job demands the measurement of job satisfaction, occupational stress, adjustment and locus of control stands extremely important in determining their impact on their work life balance of both dual career couple and single career couple in the telecom industry. Thus, this study would help the operators to predict the turnover intention among workers and retain employees on long term basis. Because satisfied workers are strongly committed with their jobs and don't have withdrawal intentions (Slattery and Selvarajan ,2005).

OBJECTIVES OF THE STUDY

- To check the level of occupational stress among both dual career couple and single career couple.
- To check the level of stress among husbands and wives irrespective of earning type.
- To study the level of adjustment (home, health, social, emotional) of the dual career couple and the single career couple.
- To study the level of adjustment (home, health, social, emotional) of the husband and wives irrespective of the earning type.
- To study the level of job satisfaction of the dual and single career couple.
- To study the level of job satisfaction among husband and wife irrespective of type of earning.
- To study the impact of occupational stress, level of adjustment, job satisfaction & locus of control upon the work life balance of both the dual career and single career couple in telecom sector.
- To suggest need based measures to help single and dual career couple in striking work life balance.

METHODOLOGY

The methodology is based on primary collection of data. The study depends mainly on primary data collected through three standardized scales and one semi structured questionnaire. The study is confined to the employees of Telecom sector.

A. Rationale of the study

Presently in the telecom sector the number of telephone subscribers in India have increased from 957.61 million at the end of September 2014 to 962.63 million at the end of October'2014, thereby showing a monthly growth rate of 0.52%. Thus, this in itself is a big indicator of the dynamicity of the telecom sector. Hence, with the heightened tele-density and perpetually increasing demand from the consumers end(both as individual customers & as business firms) upon this sector has made this sector just not a preferred sector in terms of work but a prospective, promising and a dynamic sector for one's career growth.

The dynamicity of telecom sector is marked by the presence of multiple operators or market players. Each market player trying to seek the maximum Revenue Market Share (RMS). Thus employees being the important aspect for each operator becomes the toughest resource to retain due to the attractive pay and career advancement opportunities being provided by the rival operators at the same time. Hence, it is the human resource of each organization that gives them a competitive edge in gaining the RMS.

So, studying the factors pertaining to the job that affects the employees both positively and adversely finally leading to either job satisfaction /dissatisfaction , occupational stress, adjustment (home, health, social, emotional) is certainly worth measuring. And it is of paramount importance to see how each of these factors are finally affecting the work life balance of both dual career couples and single career couples.

Occupational Stress index, job satisfaction index , adjustment index and locus of control would all enable the supervisors or managers to efficiently manage workforce which would lead to departmental efficiency & effectiveness. This would further facilitate better organizational effectiveness and better attainment of strategic goals of the organization.

Each of these would certainly lead to certain behavioral, financial and marketing outcomes by facilitating organizational citizenship behavior ,increased commitment, reduced grievances , low attrition , reduced turnover costs & finally each of these would help the brand to position itself as a preferred employer thereby creating marked impression onto the organization's talent acquisition & management techniques.

B. Variables

- I. Job Satisfaction- It describes a positive feeling about a job, resulting from an evaluation of its characteristics. A person with an high level of job satisfaction holds positive feelings about his/her job. The parameters of job satisfaction includes –
 - Personal aspects – Eg. Feelings of inadequacy ,security, non- acceptance and the like.
 - Interpersonal aspects – Eg. interaction with supervisors, officials and the like.
 - Job aspect –Eg. Pay ,workload ,underwork and the like.
- II. Occupational Stress- This purports to measure the extent of stress which employees perceive arising from various constituent and conditions of their job. Stress is experienced when an environmental situation is perceived as presenting demands which threatens to exceed the person's capabilities and resources for meeting it. Occupational stress stems from work overload , role ambiguity ,role conflict , powerlessness, strenuous conditions at work and the like.
- III. Adjustment- Adjustment refers both to an achievement or outcome as well as a process. As an achievement, psychological adjustment denotes positive mental health , it's a state of mind and over all well being. The process reflects whether an individual is able to cope effectively with the demands of the environmental context as well as with the stress created by these demands. It

reflects the relative adaptation of an individual to changing environmental conditions. Adjustment in this study refers to four domains – Home, health, social and emotional.

C. Independent Variables

1. Type of earning among couples :
 - Single Career Couples – Only the husband or the wife is working.
 - Dual Career Couples- Both the partners are working.
2. Type of subject in dual career couples –
 - Husband
 - Wife

D. Hypotheses

1. The null hypothesis states that there is no significant difference in the level of job satisfaction between single and dual career couples irrespective of the subject category (husband or wife).
2. The null hypothesis states that there is no significant difference in the level of occupational stress between single and dual career couples irrespective of the subject category (husband or wife).
3. The null hypothesis states that there is no significant difference in the adjustment scores pertaining to home among single and dual career couples irrespective of the subject category.
4. The null hypothesis states that there is no significant difference in the adjustment scores pertaining to health among single and dual career couples irrespective of the subject category.
5. The null hypothesis states that there is no significant difference in the adjustment scores pertaining to social among single and dual career couples irrespective of the subject category.
6. The null hypothesis states that there is no significant difference in the adjustment scores pertaining to emotional among single and dual career couples irrespective of the subject category.
7. The null hypothesis states that there is no significant difference in the adjustment scores pertaining to total score among single and dual career couples irrespective of the subject category.
8. The null hypothesis states that there is no significant difference in the level of job satisfaction between husband and wife irrespective of the type of earning category.
9. The null hypothesis states that there is no significant difference in the level of occupational stress between husband and wife irrespective of the type of earning category.
10. The null hypothesis states that there is no significant difference in the level of adjustment score pertaining to home adjustment between husband and wife irrespective of the type of earning category.
11. The null hypothesis states that there is no significant difference in the level of adjustment score pertaining to health adjustment between husband and wife irrespective of the type of earning category.
12. The null hypothesis states that there is no significant difference in the level of adjustment score pertaining to social adjustment between husband and wife irrespective of the type of earning category.
13. The null hypothesis states that there is no significant difference in the level of adjustment score pertaining to emotional adjustment between husband and wife irrespective of the type of earning category.
14. The null hypothesis states that there is no significant difference in the level of adjustment score pertaining to total adjustment between husband and wife irrespective of the type of earning category.
15. The null hypothesis states that there is no significant relationship between job satisfaction and occupational stress score in single earning couples irrespective of subject category(husband and wife).
16. The null hypothesis states that there is no significant relationship between job satisfaction scores and occupational stress scores in dual career couples irrespective of subject category.
17. The null hypothesis states that there is no significant relationship between job satisfaction score and occupational stress score of husbands irrespective of the earning category.
18. The null hypothesis states that there is no significant relationship between job satisfaction score and occupational stress score of wives irrespective of earning category.
19. The null hypothesis states that there is no significant relationship between job satisfaction and adjustment scale score of single career couple irrespective of subject category (husband & wife).
20. The null hypothesis states that there is no significant relationship between job satisfaction and adjustment scale scores of dual career couples.
21. The null hypothesis states that there is no significant relationship between job satisfaction and adjustment scale score of husband irrespective of earning category.
22. The null hypothesis states that there is no significant relationship between job satisfaction and adjustment of wives irrespective of the earning category.
23. The null hypothesis states that there exists no significant relationship between occupational stress score and adjustment of single career couples irrespective of subject category (husband and wife).
24. The null hypothesis states that there is no significant relationship between occupational stress score and adjustment score of dual career couple irrespective of subject category.
25. The null hypothesis states that there is no significant relationship between occupational stress score and adjustment of wives irrespective of the earning category.
26. The null hypothesis states that there is no significant relationship between occupational stress score and adjustment scores of husbands irrespective of earning category.

E. Tools

1. Semi structured Questionnaire –
 - Socio demographic information(Sex, Educational status, Marital Status, Employment Status)
 - Relationship with spouse

- Locus of control (Internal / External)

2. Job Satisfaction Questionnaire by Dr.BC Muthayya

This scale is intended to measure the extent of job dissatisfaction among the personnel engaged in different job sectors. The item covers three broad aspects –

- Personnel – Eg. Security
- Interpersonal – Eg. Interaction with superior
- Job – Eg. Pay.

3. The Occupational Stress Index by Dr.AK Shrivastava & Dr. A.P Singh

- It purports to measure the extent of stress which employees perceive arising from various constituent and conditions of their job. The items relate to components of the job , such as role overload , strenuous working conditions ,role ambiguity,low status and the like.

4. Bells' Adjustment Inventory by R.K Ojha (Revised Edition)

This scale assesses the adjustment level in four parts – Home , Health , Social & Emotional. Each part has 35 statements which are answered in either “ yes” or a “no”.

F. Sample

Single Career Couple –

- Husbands n =70
- Wife n = 10
- Total n = 80

Dual Career Couple –

- Husband n = 40
- Wife n = 40
- Total n = 80

G. Collection of Data

The study depends mainly on primary data collected through a semi structured questionnaire and three standardized questionnaires to elicit the pertinent point of views of respondents.The study has been confined to the employees of Telecom sector. Purposive random sampling is to be used to select the sample (n=160).

LIMITATIONS OF THE STUDY

- Due to time constraint the sample size had to be kept to a workable limit. So , it is a limitation that the study is not been conducted on a large sample.

Correlation Computation

Table - A

Correlations ^a				
		Job Satisfaction Scale Score	Occupational Stress Score	Adjustment Score: Total
Job Satisfaction Scale Score	Pearson Correlation	1	.546 **	-.090
	Sig. (2-tailed)		.000	.426
	N	80	80	80
Occupational Stress Score	Pearson Correlation	.546 **	1	.122
	Sig. (2-tailed)	.000		.279
	N	80	80	80
Adjustment Score: Total	Pearson Correlation	-.090	.122	1
	Sig. (2-tailed)	.426	.279	
	N	80	80	80
**. Correlation is significant at the 0.01 level (2-tailed).				
a. <u>Earning_Type = Single</u>				

Table - B

Correlations ^a				
		Job Satisfaction Scale Score	Occupational Stress Score	Adjustment Score: Total
Job Satisfaction Scale Score	Pearson Correlation	1	.703 **	.000
	Sig. (2-tailed)		.000	.999
	N	80	80	80
Occupational Stress Score	Pearson Correlation	.703 **	1	.046

	Sig. (2-tailed)	.000		.682
	N	80	80	80
Adjustment Score: Total	Pearson Correlation	.000	.046	1
	Sig. (2-tailed)	.999	.682	
	N	80	80	80
**. Correlation is significant at the 0.01 level (2-tailed).				
a. Earning_Type = Dual				

Table -C

Correlations ^a				
		Job Satisfaction Scale Score	Occupational Stress Score	Adjustment Score: Total
Job Satisfaction Scale Score	Pearson Correlation	1	.460 **	.008
	Sig. (2-tailed)		.003	.959
	N	40	40	40
Occupational Stress Score	Pearson Correlation	.460 **	1	.004
	Sig. (2-tailed)	.003		.982
	N	40	40	40
Adjustment Score: Total	Pearson Correlation	.008	.004	1
	Sig. (2-tailed)	.959	.982	
	N	40	40	40
**. Correlation is significant at the 0.01 level (2-tailed).				
a. Subject = Husband				

Table - D

Correlations ^a				
		Job Satisfaction Scale Score	Occupational Stress Score	Adjustment Score: Total
Job Satisfaction Scale Score	Pearson Correlation	1	.687 **	-.118
	Sig. (2-tailed)		.000	.469
	N	40	40	40
Occupational Stress Score	Pearson Correlation	.687 **	1	-.034
	Sig. (2-tailed)	.000		.834
	N	40	40	40
Adjustment Score: Total	Pearson Correlation	-.118	-.034	1
	Sig. (2-tailed)	.469	.834	
	N	40	40	40
**. Correlation is significant at the 0.01 level (2-tailed).				
a. Subject = Wife				

Computation of T-test

t-test for Equality of Means

[No. of cases = All Husband (110) + All Wife (50) = 160] [irrespective of Earning_Type]

	Subject	No. of cases	Mean	Std. Deviation	Std. Error Mean	Test result	Remarks
Job Satisfaction Scale Score	Husband	110	46.03	8.755	.835	.000	Significant
	Wife	50	33.94	11.943	1.689		
Occupational Stress Score	Husband	110	160.27	26.685	2.544	.000	Significant
	Wife	50	133.34	30.380	4.296		
Adjustment Score:	Husband	110	12.55	5.643	.538	.000	Significant

Home	Wife	50	19.72	5.194	.735		
Adjustment Score: Health	Husband	110	8.95	4.057	.387	.891	Non--Significant
	Wife	50	9.04	3.938	.557		
Adjustment Score: Social	Husband	110	15.25	6.343	.605	.541	Non--Significant
	Wife	50	15.88	5.086	.719		
Adjustment Score: Emotional	Husband	110	12.25	5.734	.547	.021	Significant
	Wife	50	14.56	6.058	.857		Significant
Adjustment Score: Total	Husband	110	48.99	13.496	1.287	.000	Significant
	Wife	50	59.20	10.804	1.528		

If the **Test Result** is less than .05 then the statistic is considered to be significant (meaning that the researcher can be 95% confident that the difference between the means of the two groups is not due to chance).

t-test for Equality of Means

[No. of cases = All Single (80) + All Dual (80) = 160] [**irrespective of Subject**]

	Earning Type	No. of cases	Mean	Std. Deviation	Std. Error Mean	Test result	Remarks
Job Satisfaction Scale Score	Single	80	48.54	8.593	.961	.000	Significant
	Dual	80	35.96	10.192	1.140		
Occupational Stress Score	Single	80	165.76	28.627	3.201	.000	Significant
	Dual	80	137.95	25.680	2.871		
Adjustment Score: Home	Single	80	10.91	5.285	.591	.000	Significant
	Dual	80	18.66	4.973	.556		
Adjustment Score: Health	Single	80	10.23	4.850	.542	.000	Significant
	Dual	80	7.73	2.376	.266		
Adjustment Score: Social	Single	80	13.50	6.061	.678	.000	Significant
	Dual	80	17.40	5.223	.584		
Adjustment Score: Emotional	Single	80	10.01	5.008	.560	.000	Significant
	Dual	80	15.93	5.262	.588		
Adjustment Score: Total	Single	80	44.65	12.625	1.412	.000	Significant
	Dual	80	59.71	9.736	1.089		

If the **Test Result** is less than .05 then the statistic is considered to be significant (meaning that the researcher can be 95% confident that the difference between the means of the two groups is not due to chance).

t-test for Equality of Means

[No. of cases = Single Husband (70) + Dual Husband (40) = 110] [**Husband only**]

	Earning_Type	N	Mean	Std. Deviation	Std. Error Mean	Test result	Remarks
Job Satisfaction Scale Score	Single	70	48.91	8.165	.976	.000	Significant
	Dual	40	40.98	7.427	1.174		
Occupational Stress Score	Single	70	165.73	28.794	3.441	.002	Significant
	Dual	40	150.73	19.404	3.068		
Adjustment Home Score:	Single	70	9.69	4.234	.506	.000	Significant
	Dual	40	17.55	4.113	.650		
Adjustment Health Score:	Single	70	9.57	4.741	.567	.010	Significant
	Dual	40	7.85	2.070	.327		
Adjustment Social Score:	Single	70	13.06	5.956	.712	.000	Significant
	Dual	40	19.10	5.083	.804		
Adjustment Emotional Score:	Single	70	9.84	5.109	.611	.000	Significant
	Dual	40	16.45	4.151	.656		
Adjustment Score: Total	Single	70	42.16	10.939	1.308	.000	Significant
	Dual	40	60.95	8.174	1.292		

If the **Test Result** is less than .05 then the statistic is considered to be significant (meaning that the researcher can be 95% confident that the difference between the means of the two groups is not due to chance).

t-test for Equality of Means

[No. of cases = Single Wife (10) + Dual Wife (40) = 50] [**Wife only**]

	Earning_Type	N	Mean	Std. Deviation	Std. Error Mean	Test result	Remarks
Job Satisfaction Scale Score	Single	10	45.90	11.328	3.582	.000	Significant
	Dual	40	30.95	10.185	1.610		
Occupational Stress Score	Single	10	166.00	28.933	9.149	.000	Significant
	Dual	40	125.18	24.990	3.951		
Adjustment Score: Home	Single	10	19.50	3.749	1.186	.883	Non-Significant
	Dual	40	19.78	5.535	.875		
Adjustment Score: Health	Single	10	14.80	2.741	.867	.000	Significant
	Dual	40	7.60	2.668	.422		
Adjustment Score: Social	Single	10	16.60	6.186	1.956	.622	Non-Significant
	Dual	40	15.70	4.847	.766		
Adjustment Score: Emotional	Single	10	11.20	4.264	1.348	.049	Significant
	Dual	40	15.40	6.188	.978		
Adjustment	Single	10	62.10	9.746	3.082	.348	Non-

Score: Total	Dual	40	58.48	11.048	1.747		Significant
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If the Test Result is less than .05 then the statistic is considered to be significant (meaning that the researcher can be 95% confident that the difference between the means of the two groups is not due to chance).

t-test for Equality of Means

[No. of cases = Single Husband (70) + Single Wife (10) = 80] [Single only]

	Subject	N	Mean	Std. Deviation	Std. Error Mean	Test result	Remarks
Job Satisfaction Scale Score	Husband	70	48.91	8.165	.976	.302	Non-Significant
	Wife	10	45.90	11.328	3.582		
Occupational Stress Score	Husband	70	165.73	28.794	3.441	.978	Non-Significant
	Wife	10	166.00	28.933	9.149		
Adjustment Home Score:	Husband	70	9.69	4.234	.506	.000	Significant
	Wife	10	19.50	3.749	1.186		
Adjustment Health Score:	Husband	70	9.57	4.741	.567	.001	Significant
	Wife	10	14.80	2.741	.867		
Adjustment Social Score:	Husband	70	13.06	5.956	.712	.084	Non-Significant
	Wife	10	16.60	6.186	1.956		
Adjustment Emotional Score:	Husband	70	9.84	5.109	.611	.426	Non-Significant
	Wife	10	11.20	4.264	1.348		
Adjustment Total Score:	Husband	70	42.16	10.939	1.308	.000	Significant
	Wife	10	62.10	9.746	3.082		

If the Test Result is less than .05 then the statistic is considered to be significant (meaning that the researcher can be 95% confident that the difference between the means of the two groups is not due to chance).

t-test for Equality of Means

[No. of cases = Dual Husband (40) + Dual Wife (40) = 80] [Dual only]

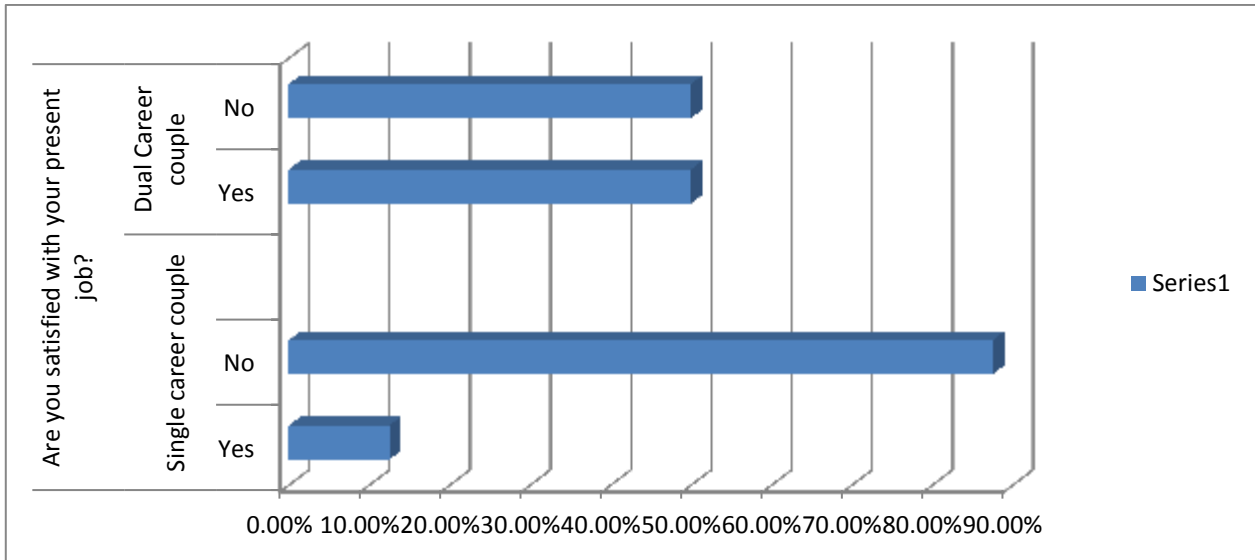
	Subject	N	Mean	Std. Deviation	Std. Error Mean	Test result	Remarks
Job Satisfaction Scale Score	Husband	40	40.98	7.427	1.174	.000	Significant
	Wife	40	30.95	10.185	1.610		
Occupational Stress Score	Husband	40	150.73	19.404	3.068	.000	Significant
	Wife	40	125.18	24.990	3.951		
Adjustment Home Score:	Husband	40	17.55	4.113	.650	.045	Significant
	Wife	40	19.78	5.535	.875		
Adjustment Health Score:	Husband	40	7.85	2.070	.327	.641	Non-Significant
	Wife	40	7.60	2.668	.422		
Adjustment Social Score:	Husband	40	19.10	5.083	.804	.003	Significant
	Wife	40	15.70	4.847	.766		
Adjustment Emotional Score:	Husband	40	16.45	4.151	.656	.376	Non-Significant
	Wife	40	15.40	6.188	.978		
Adjustment Total Score:	Husband	40	60.95	8.174	1.292	.258	Non-Significant
	Wife	40	58.48	11.048	1.747		

If the Test Result is less than .05 then the statistic is considered to be significant (meaning that the researcher can be 95% confident that the

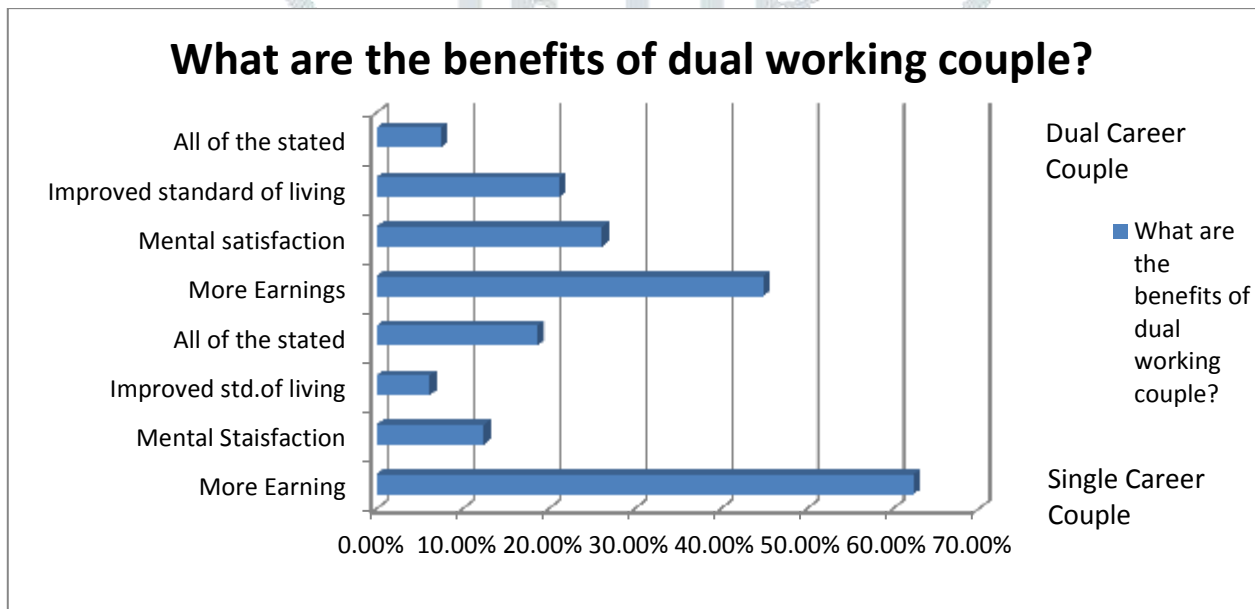
difference between the means of the two groups is not due to chance).

SEMI STRUCTURED QUESTIONNAIRE (DATA & GRAPHICAL REPRESENTATION)

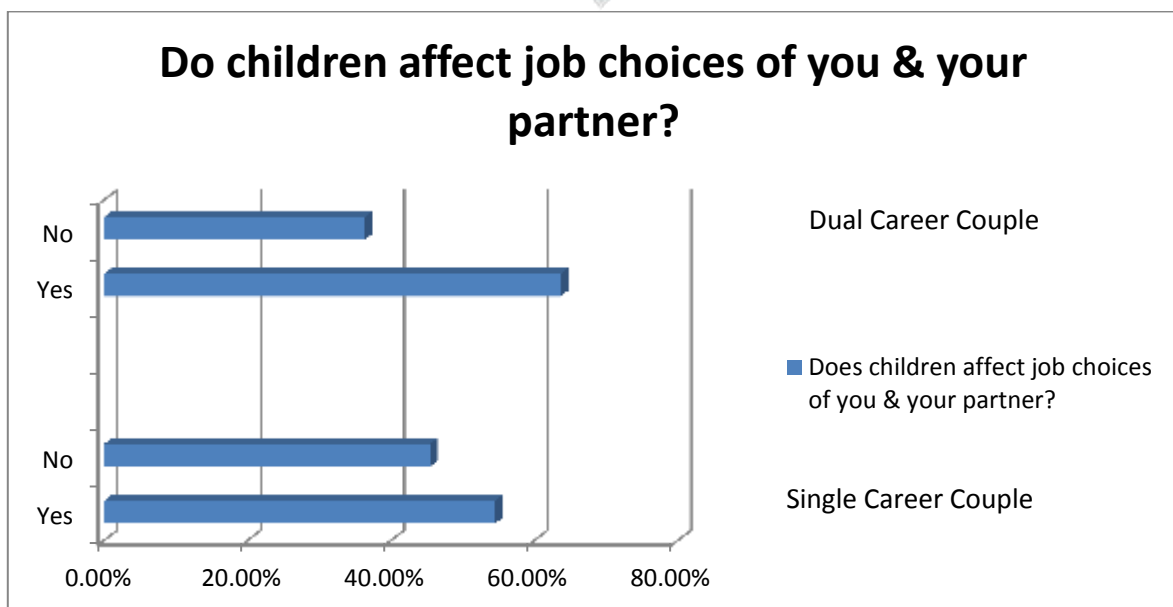
1 .Are you satisfied with your present job?



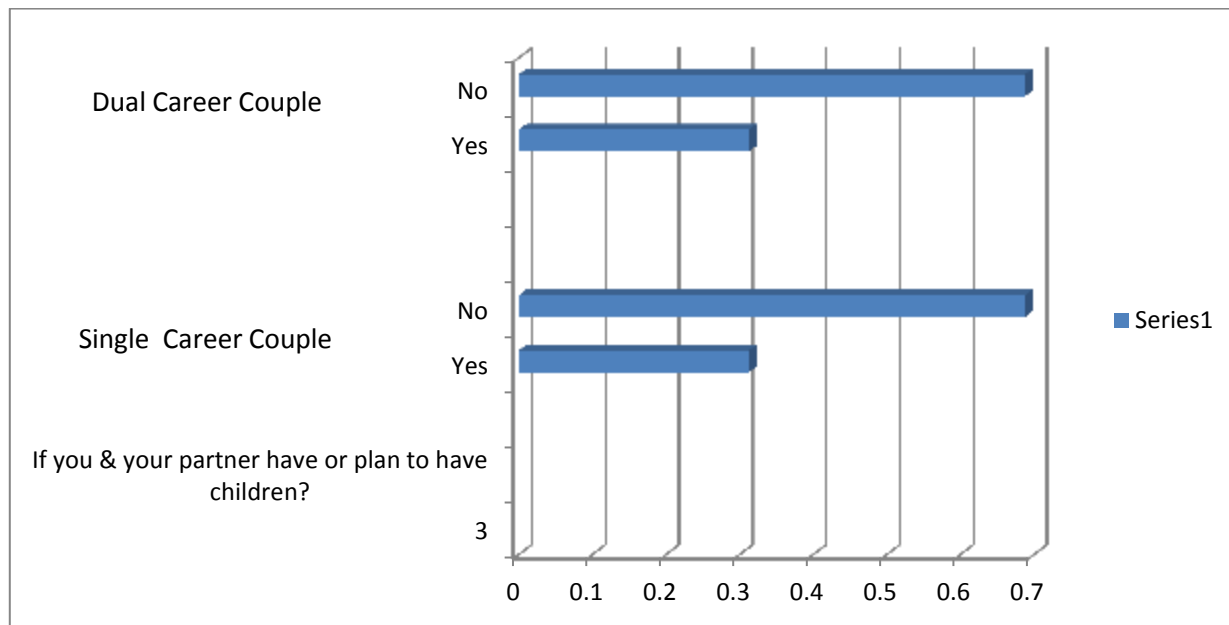
2. What are the benefits of dual working couple?



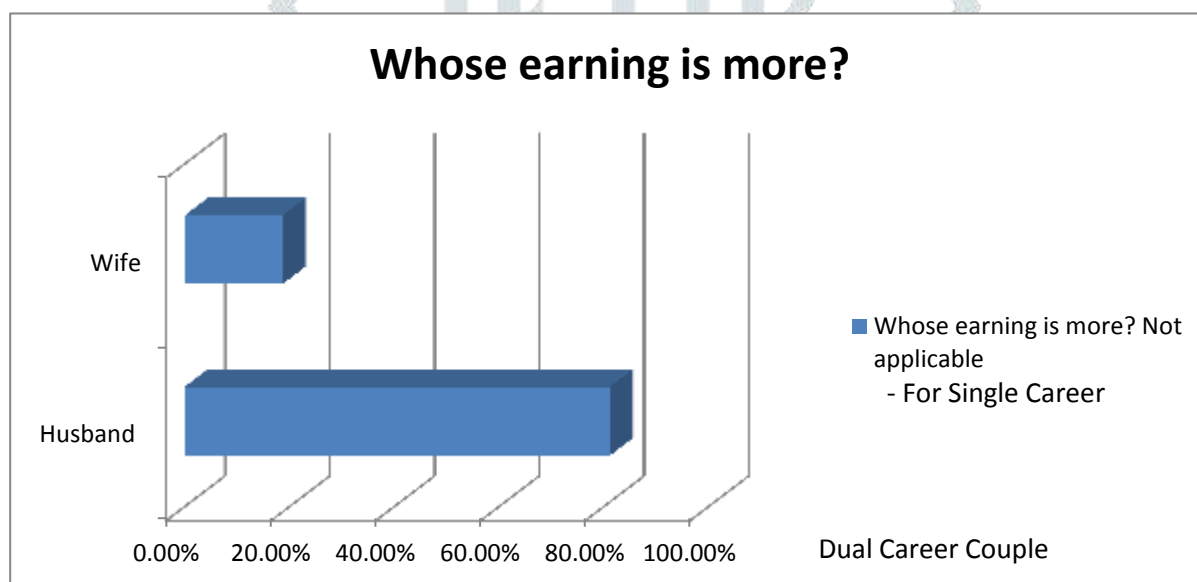
3. Do children affect job choices of you & your partner?



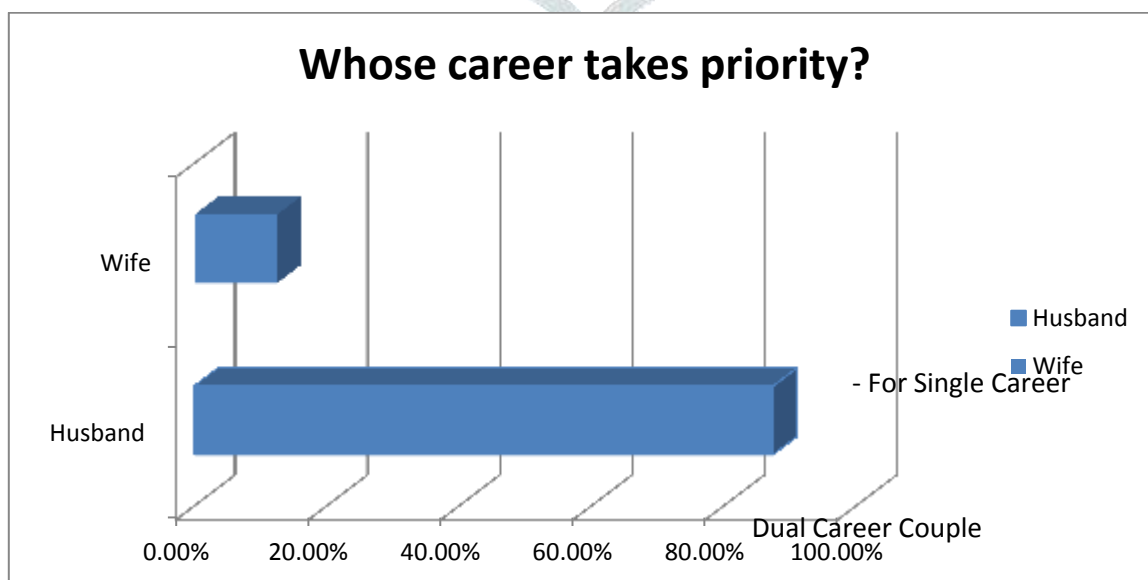
4. If you & your partner have or plan to have children?



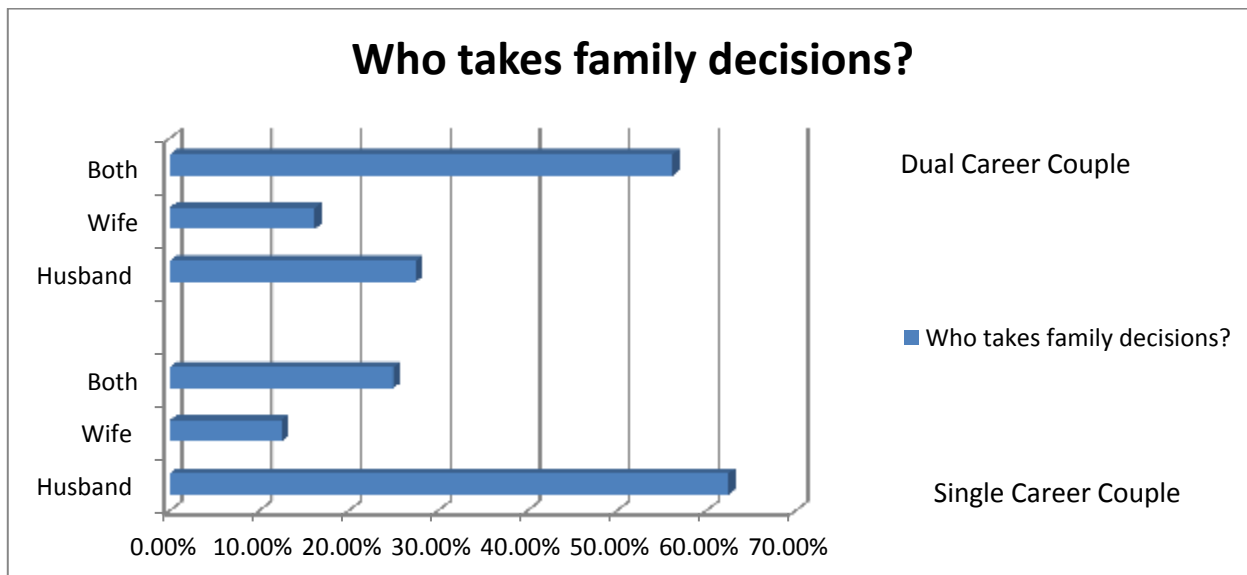
5. Whose earning is more?



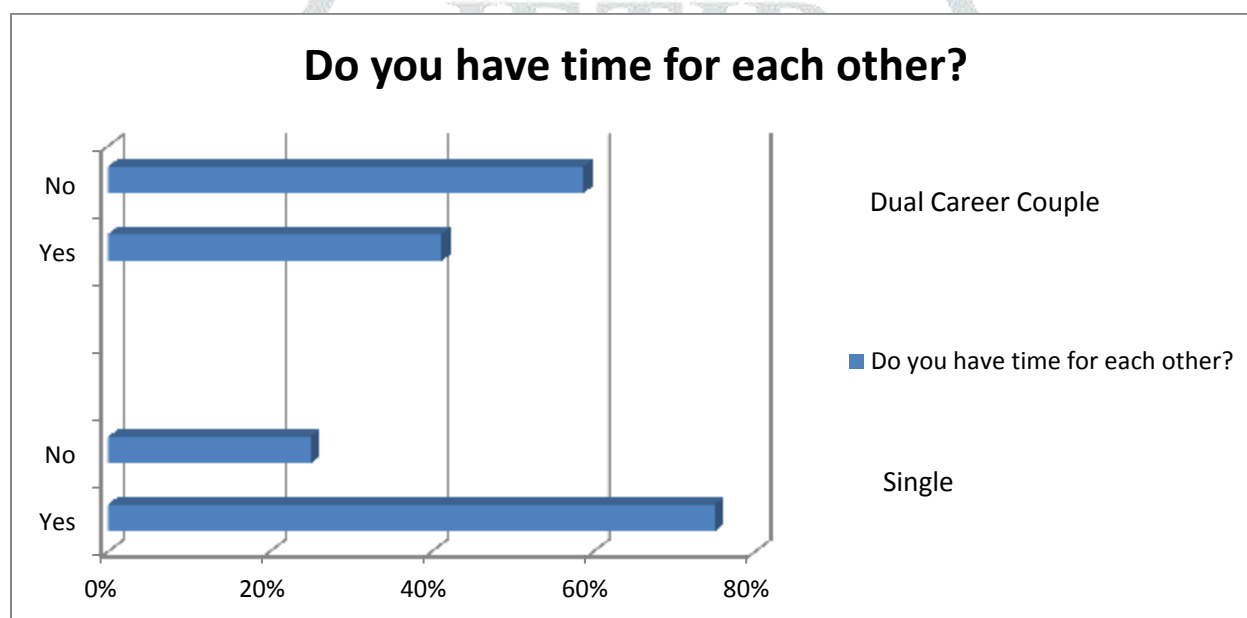
6. Whose career takes priority?



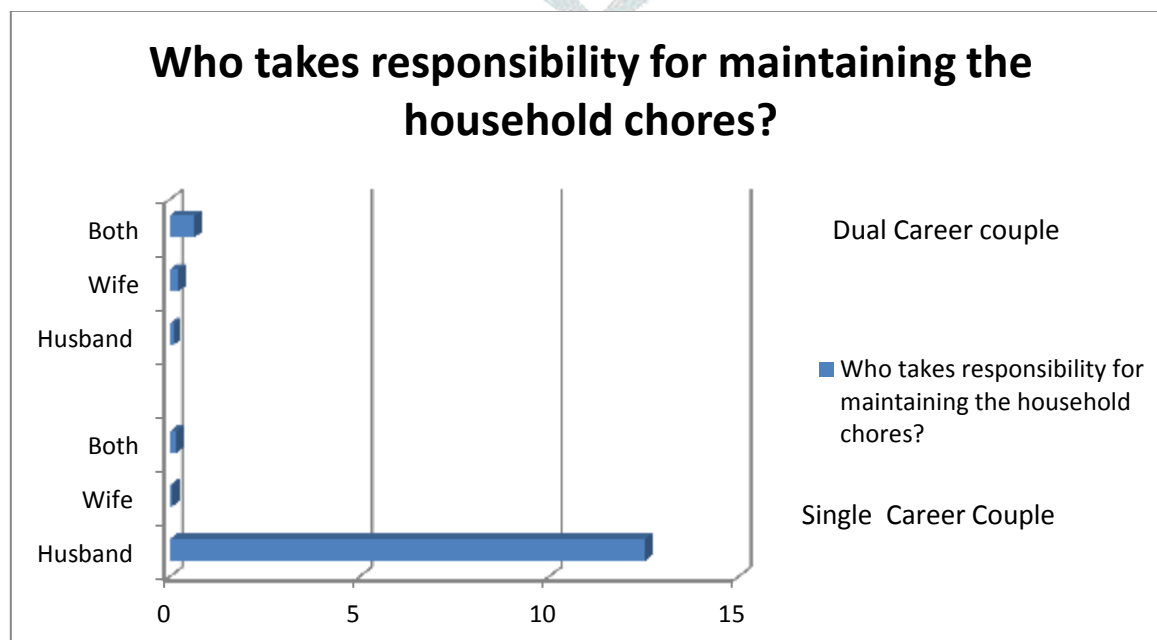
7. Who takes family decisions?



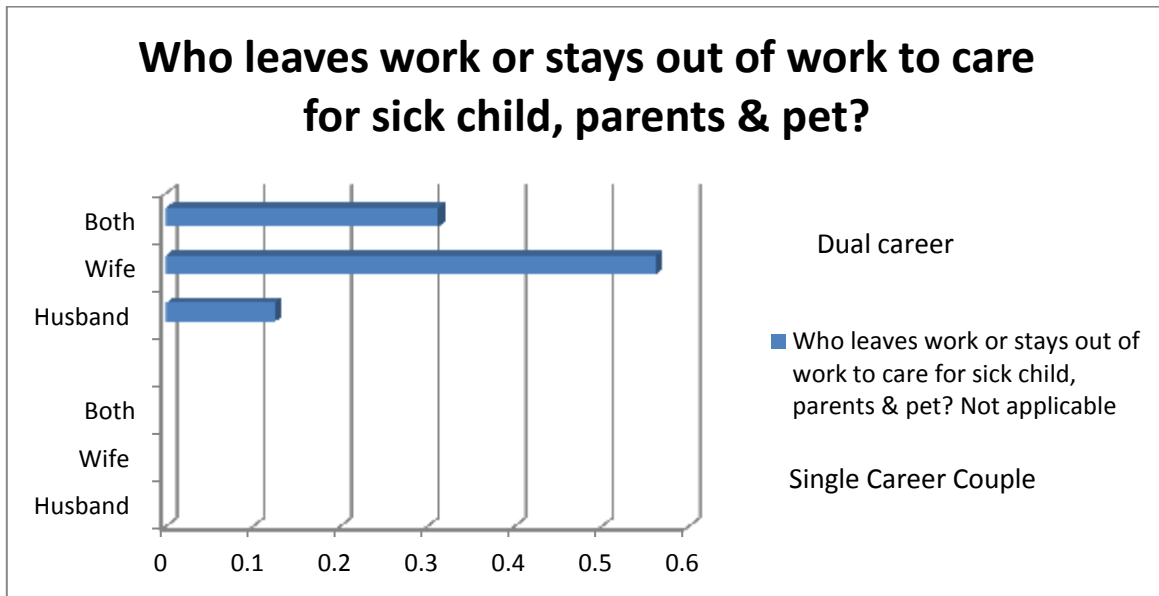
8. Do you have time for each other?



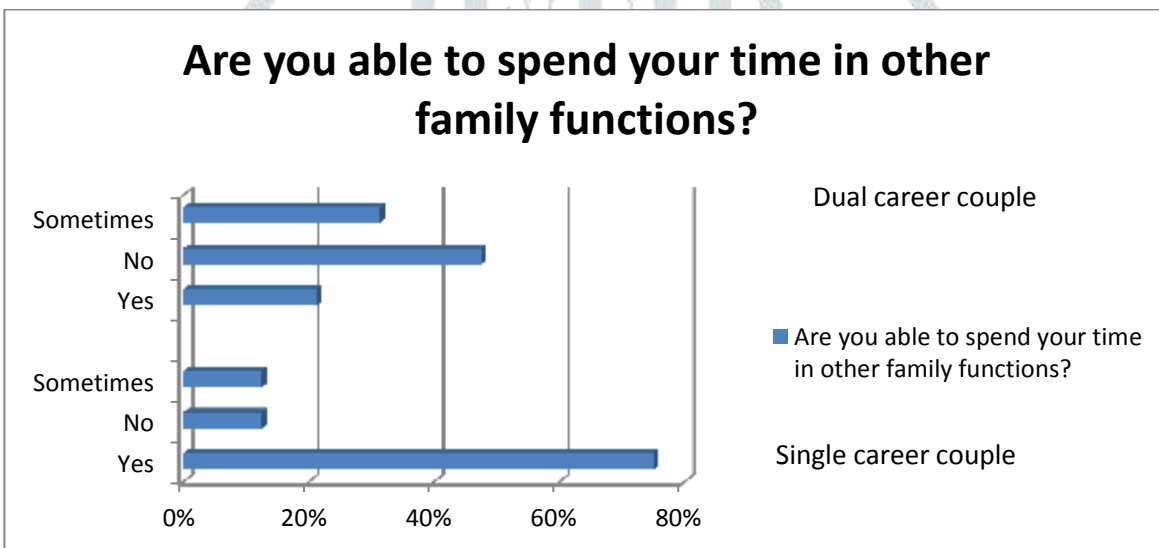
9. Who takes responsibility for maintaining the household chores?



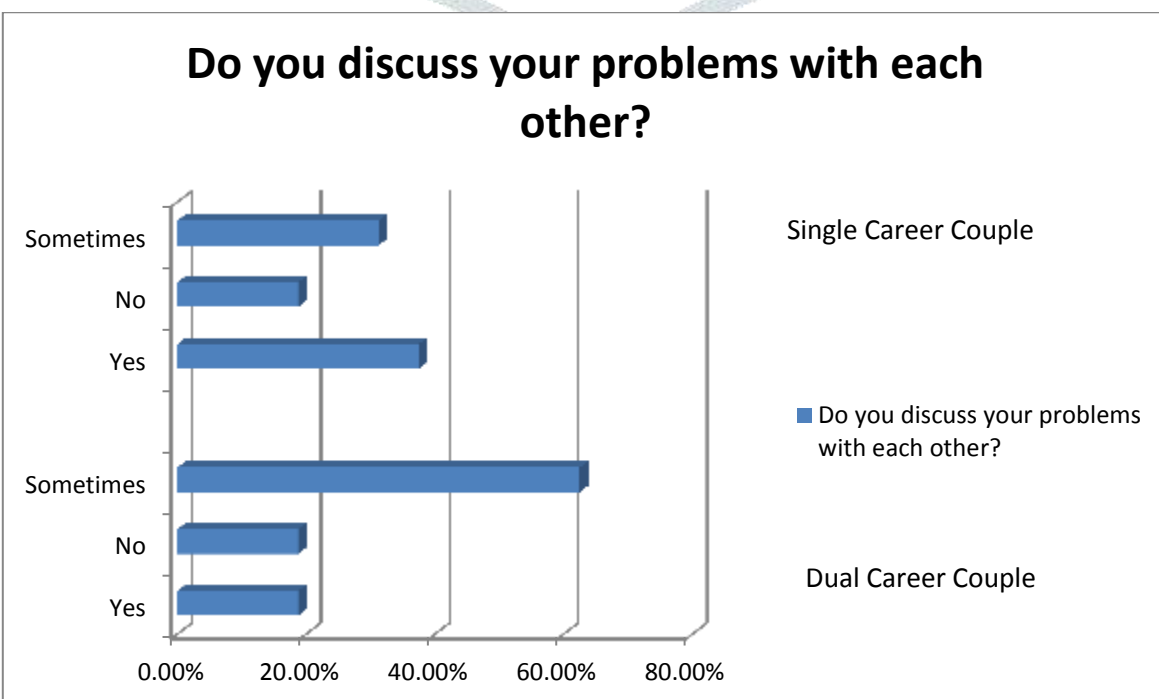
10. Who leaves work or stays out of work to care for sick child, parents & pet?



11. Are you able to spend your time in other family functions?

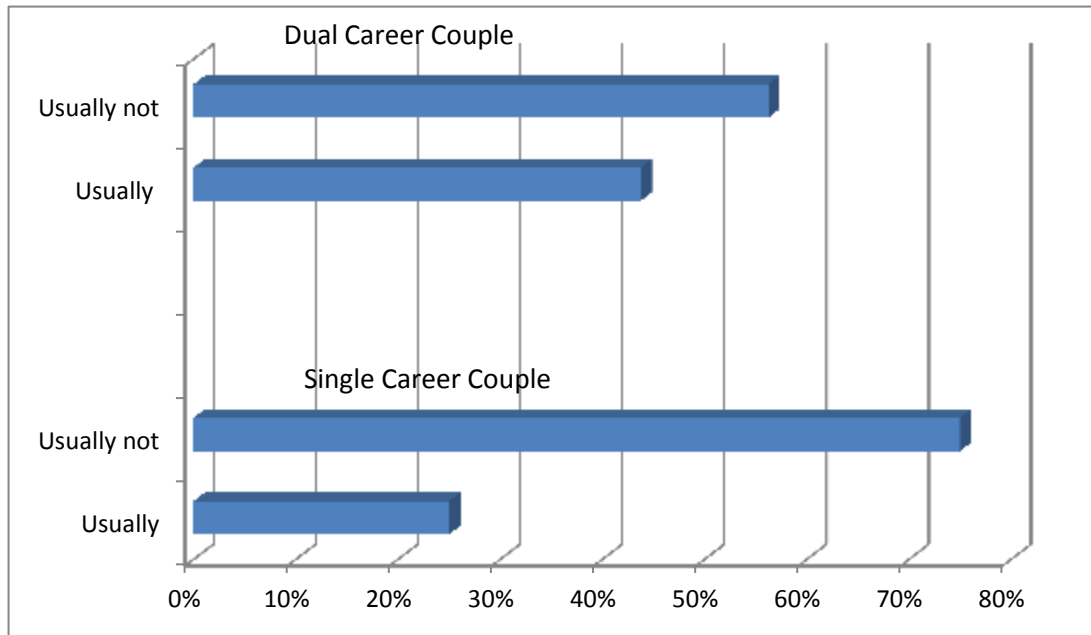


12. Do you discuss your problems with each other?

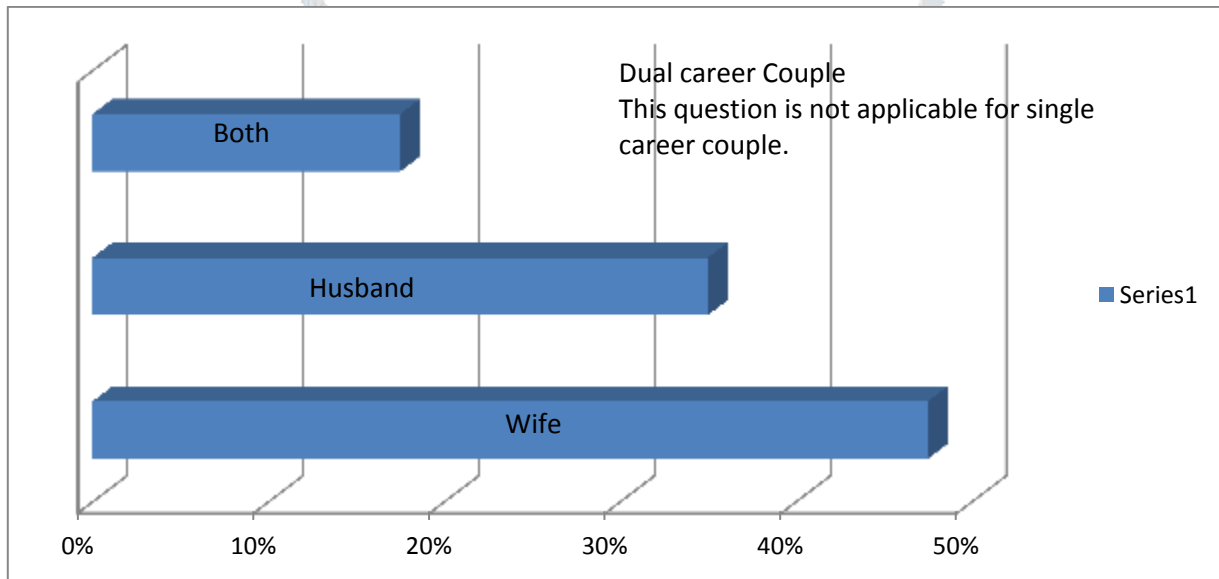


13

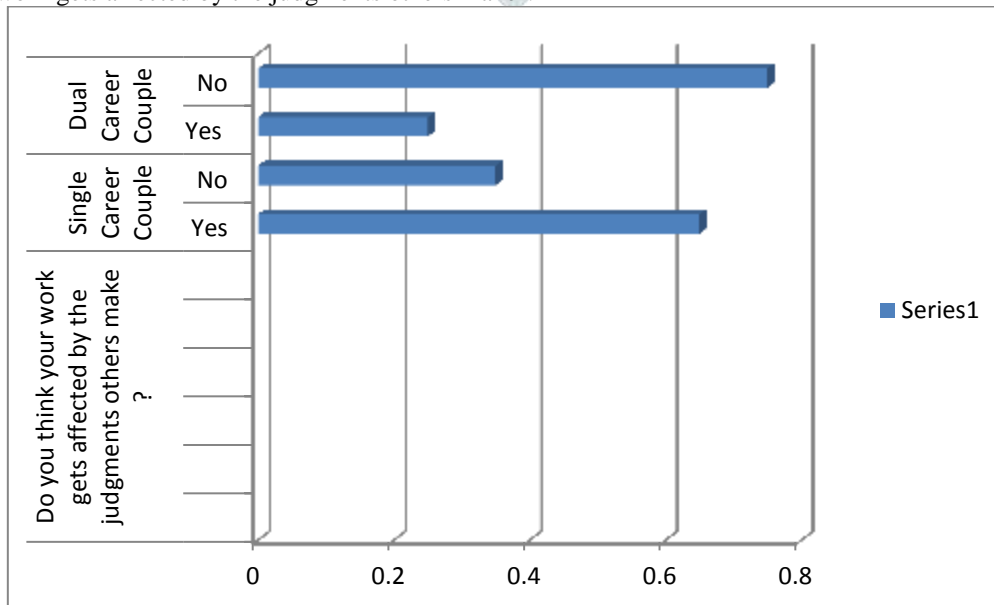
Do you & your partner have conflicts because of your professional life?



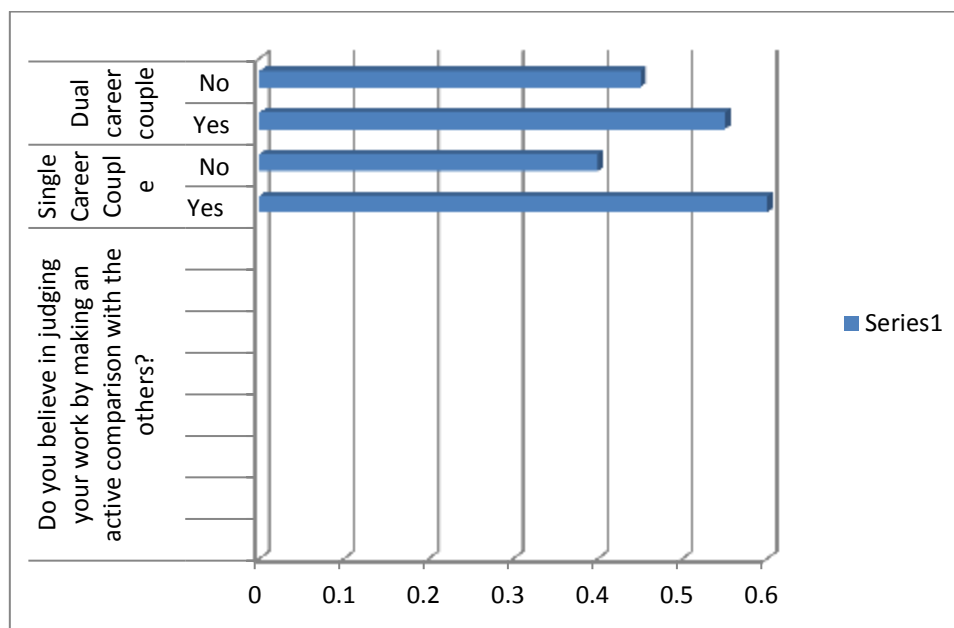
14. Have you or your partner changed your long term career goals for your partner?



15. Do you think your work gets affected by the judgments others make ?



16. Do you believe in judging your work by making an active comparison with the others?



DATA INTERPRETATION AND ANALYSIS

ANALYSIS BASED OUT OF THE FINDINGS FROM THE MEASUREMENT SCALES VIA DESCRIPTIVE STATISTICS AND SEMI STRUCTURED QUESTIONNAIRE

Husbands- in both single and dual career couples

It may be seen that in case of single career couples where the husband is the sole income earner the mean job satisfaction score, the occupational stress score and the adjustment scale score has been found out to be 48.91, 165.73 & 42.16 respectively and with a standard deviation of 8.165, 28.79 & 10.94 respectively. Whereas, in case of dual career couples where both the husband and the wife are income earners the mean job satisfaction score, occupational stress score and adjustment score has been found out to be 40.97, 50.72 & 60.95 respectively with standard deviation of 7.427, 19.404 & 8.174 respectively. Thus, it clearly shows that husbands in single career couple have more job dissatisfaction which is clearly visible from the high job satisfaction scale score (As per the scale the higher is the job satisfaction scale score, the higher is the dissatisfaction felt by the employee) than the husbands in the dual career couple. Which may be solely because they have the entire family expenditure pressure upon them along with their burdening job responsibilities since the other counterpart is not working or is a homemaker. Hence, even if there are certain aspects of the job which the individual finds difficult to adjust with, he still has to adhere with the job due to the lack of shouldering of responsibilities.

Even the mean occupational stress score of husbands in single career couples is higher than the husbands in dual career couples which may again be attributed to similar causes of not having the counterpart to share the responsibilities and hence it results into a disturbed work life balance. The high occupational stress score may be because of several factors which could be both intrinsic to the job or extrinsic to the job like –

- Role overload
- Role ambiguity
- Role conflict
- Unreasonable group or political pressure
- Responsibility for persons
- Under participation
- Powerlessness
- Poor peer relations
- Intrinsic impoverishment
- Law status
- Strenuous working condition
- Unprofitability

As per the norms of the occupational stress scale the score of husbands in single career couple lies in the high occupational stress category. Whereas the occupational stress score of husbands in dual career couples lie in the range of moderate occupational stress score.

A closer look at the adjustment score reveals that the working husbands in dual career couple are more maladjusted because of the unavailability of the other counterpart to share both professional and personal issues with, which would help in emotional catharsis for both and would somewhere help in better adjustment both at work and home front. It is needless to say that these would lead to a better adjustment score in terms of employee health as well.

Wives- in both single and dual career couples

From the comparative chart given it may be inferred that the job satisfaction scale score, the occupational stress score and the adjustment scores (home, health, social and emotional) are higher for working wives in single career couple than working wives in dual career couple with mean scores of 45.90, 166.00 and 62.10 respectively. Whereas, in case of the wives in dual career couple the job satisfaction, the occupational stress and adjustment scores are 30.95, 125.18 and 58.47 respectively. Working wives in single career couple have more job dissatisfaction because they have the entire responsibility of family expenditure upon them for which, even if there are certain aspects of the job which she finds difficult to deal with she has to adhere with the job due to the lack of shouldering of family responsibilities.

The occupational stress score as per the norms of the scale of the wives in single career couple falls in the range of high occupational stress category whereas for those in dual career couple the score lies in the moderate occupational stress category.

The high occupational stress score may be because of several factors which could be both intrinsic to the job and extrinsic to the job like –

- Role overload
- Role ambiguity
- Role conflict
- Unreasonable group or political pressure
- Responsibility for persons
- Under participation
- Powerlessness
- Poor peer relations
- Intrinsic impoverishment
- Law status
- Strenuous working condition
- Unprofitability

A closer look at the adjustment score reveals that the working wives in single career couple are relatively more maladjusted than those in case of dual career couple with scores of 62.10 and 58.47 respectively. The maladjustment of working women in case of single career couple is more due to the contribution of less time towards family concerns and also due to guilt suffered out of prioritizing work over family, and thereby, leading to the disruption in the work-life balance of the individual.

A comparative analysis of the findings between single career couple and dual career couple- A Gestalt Approach

The comparative chart states that the job satisfaction score and the occupational stress score are higher in case of single career couple than dual career couple with score of 48.54 and 165.76 respectively. However, in case of dual career couple the scores are 35.96 and 137.95 respectively. Job dissatisfaction is higher in case of single career couple because they are to shoulder responsibilities both at home and work front by themselves and even if there are job aspects which the person dislikes, the individual is still compelled to adhere to the job due to the lack of shouldering of responsibilities.

The mean occupational stress score has been found out to be higher in case of single career couple than dual career couple with scores of 165.76 and 137.95 respectively. As per the stated norms of the occupational stress scale the mean score of single career couple lies in the range of high occupational stress whereas that of in case of dual career couple lies in the range of moderate occupational stress. This finding is in accordance with the fact that the lack of the counterpart having to share the responsibilities both at the work and home-front tends to cause disturbance into the work-life balance of an individual. The high occupational stress in case of single career couple maybe because of several factors which could be both intrinsic and extrinsic to the job, like-

- Role overload
- Role ambiguity
- Role conflict
- Unreasonable group or political pressure
- Responsibility for persons
- Under participation
- Powerlessness
- Poor peer relations
- Intrinsic impoverishment
- Law status
- Strenuous working condition
- Unprofitability

When adjustment is concerned single career couples are better adjusted in terms of home, health, social and emotional front than dual career couples. The total adjustment score of single career couple falls in the average category of adjustment as per the norms of Bell's Adjustment Inventory. Whereas, the adjustment scores in case of dual career couple falls in the unsatisfactory adjustment category. Single career couples are relatively better adjusted than dual career couples because of the following facts-

- Fewer possibilities of superiority/ inferiority complex.
- Availability of the other partner in case of various personal and family concerns.
- Lesser conflicts due to sharing of household responsibilities by the non-working partner.
- Lesser chance of infidelity and guilt because of the consideration of the non-working partner in case of additional job demands of the working partner.

Hence, despite single career couples having a relatively higher job satisfaction score(meaning job dissatisfaction) and occupational stress they have a relatively better work-life balance than dual career couples due to comparatively better adjustment quotient.

The findings obtained via descriptive statistics are in accordance with that from the semi structured questionnaire. The findings from the questionnaire reveals the following facts-

- The husbands in the dual career couple are the sole decision maker in terms of family matters and even in terms of the career drifts in the counterpart.
- It is even revealed that it is the husbands career which gets the utmost priority even in dual career couple by virtue of them being the head of the family.
- When it comes to maintaining the responsibility of the household chores it has been found that it is the wife in case of single career couple who takes the responsibility and it is both the husband and the wife in case of dual career couple. However, in case of dual career couple the percentage is more for the working wives in comparison to the working husbands since they are the ones who generally stay back and work equally efficiently at the home front along with the job responsibilities at work.

- When it comes to spending time at family functions it is easier in case of single career couple than dual career couple simply because in case of dual career couple both the working partners hardly get any time out of their work. When one partner is relatively free the other might be preoccupied with work and hence it becomes difficult on their part to devote much time for family functions.
- When it comes to sharing problems with the other partner, sharing is more in case of single career couple than dual career couple because in case of dual career couple the quality time availability to discuss matters over is comparatively less since both the partners shoulder household responsibilities and work. But when it comes to single career couple since one partner takes the household responsibility and the other takes the family income part there still lies considerable amount of time to discuss matters over important concerns. Adjustments in such case is even more among single career couple since the non working counterpart is considerate about the working partners job demands and time availability.
- Amount of conflict due to professional life is more in case of dual career couple than single career couple because both the working partners have their own job duties and responsibilities to carry out along with household responsibilities and hence, there might be adjustment issues among the partners at home ,health ,social and emotional front.
- Findings from semi structured questionnaire reveals that career shifts have happened more in case of working wives because of their husband's career concerns and family issues. It is so because a working woman has to adjust more to balance their home front along with their job requirements. It becomes all the more difficult if the working woman has any child since there occurs an indispensable drift in priority between work and family demands. Thus, many a times even if there lies ample career prospect in an other city in the same organization the working wife is compelled to adjust in the same city where her husband or family is. Hence, the career choice and prospect of working women is more susceptible to change due to the work demands of the counterpart.
- In terms of locus of control dual career couples have an internal locus of control than single career couples. Thus, it may be said that their work seldom get affected by judgements made by others and they hold themselves more responsible in terms of all actions made by them and their respective outcomes.

Thus , if seen closely it may be inferred that there lies a close parity in between the job satisfaction scores, the occupational stress score ,the adjustment scores(home, health ,social & emotional) and the findings from the semi structured questionnaire.

Interpretation with respect to the obtained t-scores

Dual versus Single

The t-test result between the single career couple and the dual career couple are significant for all variables that is job satisfaction score, occupational stress score and adjustment (total) as well as home, health, social and emotional adjustment.

The t-test of job satisfaction score between single career couple and dual career couple is significant, so the null hypothesis is rejected and the alternate hypothesis is accepted. Hence it may be said that there is a significant difference among single career couple and dual career couple in regard to the job satisfaction level. Hypothesis number 1 is rejected. This is so because in case of single career couple the working partner partner has to still cling on to the job even if he/she dislikes certain aspects of the job due to the absence of shouldering of responsibilities by the non-working partner.

The t-test score for occupational stress scale between single career couple and dual career couple is significant, so the null hypothesis stands rejected (hypothesis number 2) and alternate hypothesis is accepted. Hence it may be said that there is a significant difference among the single career couple and dual career couple in regards to the occupational stress level irrespective of the subject category. The high occupational stress score may be because of several factors which could be both intrinsic to the job and extrinsic to the job like –

- Role overload
- Role ambiguity
- Role conflict
- Unreasonable group or political pressure
- Responsibility for persons
- Under participation
- Powerlessness
- Poor peer relations
- Intrinsic impoverishment
- Law status
- Strenuous working condition
- Unprofitability

The t-test score of adjustment in the domain of home, health, social and emotional as well as total adjustment between single career couple and dual career couple is significant. So the null hypothesis is rejected and the alternate is accepted. The null hypothesis number three-seven is rejected. Hence it may be said that there's a significant difference between single career couple and dual career couple pertaining to the level of adjustment both in terms of the domains as well as globally irrespective of the subject, which could because of the following reasons-

- Fewer possibilities of superiority/ inferiority complex.
- Availability of the other partner in case of various personal and family concerns.
- Lesser conflicts due to sharing of household responsibilities by the non-working partner.
- Lesser chance of infidelity and guilt because of the consideration of the non-working partner in case of additional job demands of the working partner.

Husband versus Wife

The t test result between husband and wife irrespective of type of earning pertaining to job satisfaction is significant. So the null hypothesis stands rejected leading to the acceptance of the alternative hypothesis that is there is a significant difference in the level of job satisfaction between husband and wife irrespective of the type of earning category. This finding is in concordance with the findings of the descriptive statistics. There lies a difference in terms of the job satisfaction score between husband and wife because the career of the wife is dependent upon the career demands of the husband by virtue of him being the sole decision maker. The bigger challenge occurs for the working wife

because the wife has to strike the right balance between the home and work front and hence many a times factors even outside the work tend to affect the job satisfaction of the wife at work.

The t test result between husband and wife irrespective of type of earning pertaining to occupational stress is significant. So, the null hypothesis stands rejected and the alternative hypothesis stands accepted that is there is significant difference in the level of occupational stress between husband and wife irrespective of the type of earning category. This may be because of the restricted mobility of the working wife for her career for which many a times she may not be able to opt for better and prospective career positions. This problem further aggravates due to the working wife trying to strike a balance between her home and career front.

The t test result between husband and wife irrespective of earning category pertaining to adjustment level at home is significant. So the null hypothesis stands rejected and alternate hypothesis stands accepted. Hence, there is a difference in the level of home adjustment among the husbands and wife irrespective of type of earning category. This so happens because of the guilt the working women experiences for having devoted less time for family concerns and many a times prioritizing work over home. The situation aggravates more in case of working women with children thereby leading to an increase in conflict leading to home maladjustment.

Health adjustments between husband and wife is non-significant so the null hypothesis number 11 stands accepted that is there is no difference in the adjustment scores pertaining to health among husband and wife irrespective of type of earning category.

Social adjustment between husband and wife is significant so null hypothesis number 12 is rejected and alternate hypothesis stands accepted. There is a significant difference among husband and wife in terms of level of social adjustments made. Because the wife has to strike the balance between career and home and thus may not find adequate time out for other family functions thereby affecting the social adjustment of the individual. The demands made by the in laws in terms of household chores and other commitments worsens the social adjustment of the working wives.

Emotional adjustment between husband and wife is non-significant. So, the null hypothesis number 13 stands accepted, hence there is no significant difference in the level of adjustment score pertaining to emotionality between husband and wife irrespective of the type of earning category. Emotional adjustment comprises of the interplay among various factors like the level of intelligence, personality dynamics, social support and type of upbringing. As because in this study the emotional adjustment is not different among the husband and the wife irrespective of the earning type may be attributed to the fact that the above mentioned variables were not studied.

Correlational Analysis

In terms of single career couples the correlation between job satisfaction and occupational stress has come out to be significant (0.546**). This results in accepting the alternative hypothesis and rejecting the null hypothesis number 15. Hence, there is a significant relationship between job satisfaction and occupational stress scores in single career couples irrespective of subject. The correlation has been found out to be positive indicating that for single career couples higher the job dissatisfaction, the higher is the occupational stress and vice versa. The reason is the underlying factors leading to job dissatisfaction finally results in an increase occupational stress,

In terms of dual career couples the correlation between job satisfaction and occupational stress has come out to be significant (0.703**). This indicates a high positive correlation signifying higher the job dissatisfaction, higher is the stress. The correlation value is higher in dual than in single career couples because of the fact that more pressure in terms of work life balance exists. Null hypothesis number 16 stands rejected and the alternative hypothesis stands accepted. Therefore there is a significant relationship between job satisfaction and occupational stress in dual career couples irrespective of the subject category.

In terms of husbands and wife irrespective of earning type there is a significant correlation between job satisfaction and occupational stress (0.460** and 0.687** respectively). Hence, the hypothesis number 17 & 18 stands rejected stating that there is a significant relationship between job satisfaction and occupational stress of husbands and wife irrespective of type of earning. Among the two type of subjects the correlation value of the wife has come out to be greater because of the tremendous pressure in balancing the work and home front.

The correlation among occupational stress and adjustment as well as job satisfaction and adjustment has come out to be non significant for all the four categories namely single career couple, dual career couple, husband & wife indicating that the null hypotheses stands accepted (number 19 to 26) and the alternative hypothesis is rejected.

CONCLUSION

For single career couples the job satisfaction is least and they experience the maximum occupational stress. In terms of their adjustment ability in regards to home, health, social and emotional field it is better in comparison to the dual career couples indicating that even though they are the most dissatisfied and stressed out their adjustment seems to be better as the responsibilities at home and others areas of life are shared by the nonworking partner.

In regards to the dual earning couples, the level of job dissatisfaction and occupational stress is lower than that of single career couples. This is more pronounced in case of wives rather than husbands among the dual career couples. As far as the level of adjustment is concerned the adjustability is poor in comparison to the single earning couples because of the fact that both the partners are shouldering equal responsibility in both work and home front.

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