

The success of any organization depends upon its employees. In sustaining the market share, every organization has a big responsibility of keeping its workforce satisfied. Employee's of the day expect not a mere decent living but also a satisfied life. Personal satisfaction in the life of an employee depends upon the satisfaction he/she gets in his/her job. A worker in stress cannot perform well in the job. The higher employee turnover and dissatisfaction in the job are the two serious competitive disadvantages faced by many of the modern day undertakings.

It is an undeniable fact that the future of any business enterprise depends upon the level of satisfaction of its workforce. Dissatisfied workforce causes immediate problem to their business. If the problems are left unattended they have a tendency of spiraling out to other business, or industry and even to other region. Hence, in course of time it could become a serious threat to the growing economy.

Job Satisfaction of Women Employees

Job satisfaction of women employees differs from that of men. The problems of those who work with men differ from those who work with women alone. If she works under a male boss, the tendency generally is of her being considered a woman first and a worker next. Her politeness and courtesy are sometimes mistaken. If she is too reserved, she is deemed to be haughty and her chances of retaining her job or getting promotions are liable to recede. Working with men colleagues may also produce tension.

The working woman has to play two roles; the wife-and-mother role and her job role. With the multiplicity of roles her behaviour becomes complex in terms of expected and actual conduct, and she faces a lot of confusion with regard to her role and status. The two roles might sometimes lead to a conflict, which is reflected in many ways in her life. There are, however, a number of conflict resolving and tension-relieving mechanisms. The extent of the conflict is to some extent also situational. It varies from place to place and from population to population. Comprehensive studies of this problem have not been made in India. There are a few studies which merely analyse particular aspects of the problem.

Statement of the problem

Growth and development of any organization depends on its employees who are working there. Employees perform better in the organization, if they are satisfied with their job. If not, it leads to low productivity, labour turnover, absenteeism and low job performance. Now-a-days women have entered all walks of life. To them, work is necessity particularly in these days of spiraling prices. When even a simple meal and shelter cannot most often be assured for a whole family with the earnings of a suitable members, the need arises for the women to seek employment.

Women prefer to take up jobs in public sector undertakings like banks and post offices, which are two prominent public sector undertakings in India. Working women are facing numerous problems at home, in the work place and in society. Situations and events inside work organizations must be viewed as the reflection of and in relation to those outside. Since the problems faced by women workers are diverse and many-faceted, efforts to surmount them require attention at all levels. In the environment prevailing to-day, it is necessary to study the job satisfaction of women employees who contribute much to the development public sector undertakings like banks and post offices.

The job satisfaction of the women employees is measured in terms of various job satisfaction factors. The impact of socio-economic background on job satisfaction, the determinants of job satisfaction are analysed in this study. Further exploration on the issues will bring to light many hidden issue. Hence, the present study is the first of its kind attempting to measure the level of job satisfaction of women employees with special reference to public sector undertakings namely banks and post offices in Virudhunagar district.

Objectives of the study

The following are the main objectives of the present study:

- vi) To measure the level of job satisfaction and work family conflicts of the women employees working in the selected public sector undertakings in Virudhunagar District.
- vii) To examine the relationship between socio-economic background of women employees working in the public sector undertakings and their level of job satisfaction and work family conflicts
- viii) To identify the determinants of job satisfaction and work family conflicts of women employees working in the public sector undertakings in the study area.
- ix) To evaluate the correlation between the various dimensions of job satisfaction and work family conflicts of the women employees selected for the study.

- x) To offer suitable suggestions for improving the job satisfaction of women employees of the public sector banks and post offices based on the findings of the present study.

Hypotheses

To fulfil the above objectives of the study the following hypothesis are framed.

- d. There is no significant association between the socio economic variables of the respondents and their level of job satisfaction and work family conflicts.
- e. There is no significant influence of the socio economic variables on the various dimensions of the job satisfaction and work family conflicts.
- f. There is no correlation between the various dimensions of job satisfaction and work family conflicts.

Research design and Methodology

In order to analyse the research problem undertaken for the study, descriptive study using primary data is considered appropriate. The emphasis is on describing rather than on judging or interpreting. The aim of the descriptive research is to verify the formulated hypotheses that refer to the present situation in order to elucidate it. The descriptive approach is quick and practical in terms of the financial aspect. Moreover, this method allows a flexible approach, thus, when important new issues and questions arise during the duration of the study, further investigation may be conducted.

Research instrument

For the purpose of studying the objectives and testing the hypotheses, interview schedule is used as an instrument to collect the data. The questionnaire has been divided into three parts so as to fulfil the objectives of the study. The first part captures the socio economic details of the respondents, followed by their job satisfaction and work family conflicts. The items that capture each part are partly developed by the researcher and partly adopted from standardized questionnaires developed or used by earlier researchers. The items that capture job satisfaction are satisfaction towards working condition, pay and promotional measures, inter personal relationship, use of skill and abilities and satisfaction towards work activities. The third part work family conflicts include ten factors namely work involvement, work expectation, family involvement, family expectation, work conflict, family conflict, work-family conflict, quality of work life, quality of family life and life satisfaction. These items and factors under study were finalised by the researcher after conducting pre test and reliability tests.

Pre test

The face and content validity has been conducted with 10 experts. The experts were requested to offer their feedback on each of the items. Based on their feedback, it is found that all the items developed by the researcher found adequate validity in capturing the job satisfaction of the women employees. Finally, a few statements were simplified so as to enable the respondents to understand it better. Then pre test was conducted with a few women employees and from the results it is found that the interview schedule, suitable for collection of data from the respondents.

Pilot study

After finalizing the number of items in the research instrument using face and content validity tests, a pilot study was undertaken. To conduct the pilot study, it was decided to select 20 respondents each from banks and post offices in the study area. Accordingly, 40 respondents were identified and data collected. The researcher also had discussions with the respondents in general about the stimulus generated by the interview schedule in furnishing unbiased and unprejudiced response for all items.

Results of the pilot study

The exact responses of the respondents of pilot study have been noted. The discussions with the respondents during the pilot study revealed that the instrument had adequate stimulus value to gather authentic responses from the respondents. Hence, it is concluded that the instrument used in the study would elicit the necessary data required from the respondents.

Primary Data

The primary data required for the study were collected with the help of an interview schedule. Before undertaking the survey, a pre-test was conducted. In the light of the pre-test, the interview schedule was modified and restructured. The interview schedule consists of three parts. The first part relates to the socio-economic background of the respondents. The second part comprises statements on various dimensions of job satisfaction. Each dimension consists four statements. The third part incorporates the ten dimensions of work family conflicts with minimum of two statements and maximum of eight statements.

Secondary Data

The secondary data were collected from the standard text books, journals, reports, records and websites.

Determination of Sample Size

The sample size for the present study is determined by using G Power 3.1. For social science researches power (1- β err prob) 0.95 is applied. The details of sample size calculated for the various tests using G Power 3.1 is presented in the following table.

Table

Determination of Sample Size

Type of Test	α err prob	Power (1- β err prob)	Total Sample Size
Correlation	0.05	0.95	584
Z - Test	0.05	0.95	495
ANOVA	0.05	0.95	201
Regression	0.05	0.95	42
Chi Square Test	0.05	0.95	160

Source: Result of G-power 3.1

The above table shows the result of sample size required for the study. It is found that out of six proposed tests the highest number of 584 sample size is found for Correlation. This suggested sample size may be applied for the study when the population of the study is infinite in nature. But for the present study the population is finite in nature. There are 1498 women employees working in both public sector banks and post offices in Virudhunagar District. Hence the researcher has calculated the number of samples required for the study by using the following formula.

$$N' = n \times N / (N+n-1)$$

$$N = 1498 \text{ (Total Population)}$$

$$n = 584 \text{ (Calculated highest sample size using G power 3.1)}$$

$$N' = 584 \times 1498 / (1498+584-1)$$

$$N' = 874832 / 2081$$

$$\mathbf{N' = 420}$$

Based on the above results the researcher has decided to collect data from more than the suggested number of sample size of 420.

Sampling Technique

In Virudhunagar District as per 2013 records of lead bank 472 women employees are working in the 117 branches of 17 public sector banks and as per the records of post offices there are 1026 women employees are working in 283 post offices. Proportionate random sampling technique is used to select the 450 women employees of clerical cadre from the total population of 1498 women employees of public sector banks and post offices. The details of sample respondents selected for the study are presented in the following table.

Table
Details of sample respondents

S.No	Nature of Public Sector Units	Number of Branches	Number of women employees	Sample Respondents (30 %)
1.	Public sector banks	117	472	142
2.	Post offices	283	1026	308
Total		400	1498	450

Source: Records of lead bank and post offices, Virudhunagar district.

Period of Study

The primary data were collected during the months September to December 2013.

Method of Analysis

A master table was prepared for entering the responses of each respondent and small cross-tables were made from the master table. SPSS is used for analysis.

In order to obtain the total score of job satisfaction of the sample respondents, Likert scaling technique was used. For positive statements 5 points were given for 'Very high' 4 for 'High', 3 for 'medium', 2 for 'low' and 1 for 'very low' responses. Likewise, for negative statements, 'very high' response was given a weightage of 1, 'high' response a weightage of 2, 'medium' response a weightage of 3, 'low' response a weightage of 4 and 'very low' response a weightage of 5. Thus, the total job satisfaction and work family conflict scores of a respondent were obtained by adding the scores of all statements.

Tools of Analysis

In order to examine the relationship between employees' Socio-economic background and their level of job satisfaction and work family conflicts chi-square test was used.

Arithmetic mean and standard deviation were used to classify the level of job satisfaction of the employees in to five categories, namely very high, high, medium, low, very low level job satisfaction.

The t-test and one way ANOVA have been used to test the difference in the job satisfaction of the selected women employees and work family conflicts based on their demographic categories.

With a view to identify the determinants of job satisfaction and work family conflicts Multiple Linear Regression Model (MLR) is applied and determinants for each dimension of job satisfaction is analysed.

Karl Pearson co-efficient of correlation is used to measure the correlation between the various dimensions of job satisfaction and work family conflicts of the women employees of the public sector undertakings selected for the study.

Limitations of the study

The present study has a few limitations.

a. The study is based on the opinions expressed by the selected women employees. Opinions are likely to vary overtime and further the opinions depend upon psychological temperament of the respondents. Even though the researcher has taken much pain with patience to elicit data from the respondents in their good mood there could have been personal bias of the respondents, which is a major limitation of the present study.

b. The study area is confined to Virudhunagar District only. Therefore while generalizing the results, due care is to be taken into account. But in using the findings of the study it is advisable to have a sufficient care on the results with areas of the study. Despite these two limitations, the study has solid evidence based on the responses of the women employees of public sector banks and Post offices.

6.2 Findings of the study

The following are the major findings of the study.

6.2.1 Socio economic profile of the respondents

Age

It is found that most of the respondents (41.80 per cent) are in the age group of more than 55 years.

Nature of residence

It is understood that most of the respondents (82.70 per cent) belong to urban area.

Experience

It is noted that most of the respondents (42.00 per cent) have more than 15 years experience.

Educational Qualification

It is observed that most of the respondents (33.60 per cent) are studied up to degree level.

Need of transfer

It is unearthed that most of the respondents (90.40 per cent) are willing to continue their job in the present working place.

Family size

It is brought to light most of the respondents (56.90 per cent) have 3-5 members in their family.

Nature of family

It comes to light that most of the respondents (58.70 per cent) are living as joint family system.

Type of house

It is exposed that most of the respondents (63.80 per cent) are residing in their own house.

Mode of conveyance

The striking fact is that most of the respondents (60.20 per cent) use their own arrangements to reach their working places in the study area.

Working place distance

It is understood that most of the respondents (55.10 per cent) cover 10-15 kms to reach their working places in the study area.

Details of Debt

It is unearthed that most of the respondents (56.00 per cent) not have any debt.

Monthly Income

The fact that comes to surface is that most of the respondents (34.70 per cent) of the respondents earn below Rs. 15000 per month.

Area of working place

The revelation is that most of the respondents (55.30 per cent) are working in urban area.

Preference for savings

The focal point of fact is that most of the respondents (82.40 per cent) prefer government institutions like LIC, Banks to save their money.

Family work

The point brought to light that most of the respondents (75.10 per cent) do their family work with help of their family members.

Member of trade union

It is found that most of the respondents (83.10 per cent) are members in the trade union.

Preparing for higher level of Job

It is a proven fact most of the respondents (75.30 %) are not interested in preparing for competitive examination for higher job.

Nature of job of the spouse

The logical inference is that most of the respondents' (86.70 per cent) spouse is working in the government organisations.

Category of children

It is exposed that most of the respondents (42.00 per cent) have male category of children in their family.

Satisfaction with savings

It is understood that most of the respondents (86.70 per cent) are not satisfied with their savings.

6.2.2 Job satisfaction of the respondents

Satisfaction towards working conditions

The point brought to light most of the respondents (58.90 per cent) have very high level of satisfaction towards the working conditions.

Satisfaction towards pay and promotional measures

It is proven that most of the respondents (54.40 per cent) have very high level of satisfaction towards the pay and promotional measures.

Satisfaction towards Inter personal relationship

The logical inference is most of the respondents (46.90 per cent) have very high level of satisfaction towards the Inter personal relationship in their working place.

Satisfaction towards use of skills and ability

The striking fact is that most of the respondents (45.80 per cent) have very high level of satisfaction towards the use of skills and ability.

Satisfaction towards work activities

It is found that most of the respondents (44.90 per cent) obtain very high level of satisfaction towards their work activities.

6.3 Satisfaction towards work family conflicts

Satisfaction towards work involvement

It is understood that most of the respondents (55.80 per cent) are highly satisfied towards their work involvement.

Satisfaction towards work expectation

It is exposed that most of the respondents (51.30 per cent) get medium level of satisfaction towards work expectation.

Satisfaction towards family involvement

It is noted that most of the respondents (52.70 per cent) are highly satisfied towards their family involvement.

Satisfaction towards family expectation

It is observed that most of the respondents (55.30 per cent) are highly satisfied towards their family expectation.

Opinion about work conflict

It is unearthed that most of the respondents (63.30 per cent) opined that the level of work conflict in their working place is low.

Opinion about family conflict

It comes to light that most of the respondents (58.00 per cent) opined that the level of family conflict is low.

Quality of family life

It is noted that most of the respondents' (98.00 per cent) quality of family life is high.

Opinion about work family conflict

It is understood that most of the respondents (94.90 per cent) opined that the level of work family conflict is low.

6.4 Association between socio economic variables and job satisfaction

Association between nature of residence and job satisfaction

"There is no significant association between nature of residence and job satisfaction". To test this null hypothesis independent sample t test is applied and it is found that the respondents do not differ significantly in their job satisfaction in all dimensions. That is the *p* value for all dimensions of job satisfaction is more than the acceptance level of 0.05. Hence the null hypothesis is not rejected

and it is concluded that there is no significant association between nature of residence of the respondents and their level of job satisfaction.

Association between need of transfer and job satisfaction

"There is no significant association between need of transfer and job satisfaction". To test this null hypothesis independent sample t test is applied and it is found that that the respondents do not differ significantly in their job satisfaction in all dimensions. That is the p value for all dimensions of job satisfaction is more than the acceptance level of 0.05. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between need of transfer of the respondents and their level of job satisfaction.

Association between nature of family and job satisfaction

"There is no significant association between nature of family and job satisfaction". To test this null hypothesis independent sample t test is applied and it is found that that the respondents do not differ significantly in their job satisfaction in all dimensions. That is the p value for all dimensions of job satisfaction is more than the acceptance level of 0.05. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between need of transfer of the respondents and their level of job satisfaction. It is inferred that the respondents are not varied in their level of job satisfaction when they are classified based on their nature of family.

Association between type of house and job satisfaction

"There is no significant association between type of house of the respondents and their level of job satisfaction". To test this null hypothesis independent sample t test is applied and it is found that the respondents do not differ significantly in their job satisfaction in all dimensions. That is the p value for all dimensions of job satisfaction is more than the acceptance level of 0.05. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between nature of house of the respondents and their level of job satisfaction.

Association between debt and job satisfaction

"There is no significant association between the debt of the respondents and their level of job satisfaction". To test this null hypothesis independent sample t test is applied and it is found that the respondents do not differ significantly in their job satisfaction in all dimensions. That is the *p* value for all dimensions of job satisfaction is more than the acceptance level of 0.05. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between debt of the respondents and their level of job satisfaction.

Association between preference of institution for savings and job satisfaction

"There is no significant association between the preference of institution for savings and level of job satisfaction". To test this null hypothesis independent sample t test is applied and it is found that the respondents do not differ significantly in their job satisfaction in all dimensions. That is the *p* value for all dimensions of job satisfaction is more than the acceptance level of 0.05. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between preference of institution for savings and level of job satisfaction.

Association between responsibility for family work and job satisfaction

"There is no significant association between the responsibility for family work and level of job satisfaction". To test this null hypothesis independent sample t test is applied and it is found that the respondents do not differ significantly in their job satisfaction in all dimensions. That is the *p* value for all dimensions of job satisfaction is more than the acceptance level of 0.05. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between responsibility for facility work and level of job satisfaction.

Association between membership in trade union and job satisfaction

"There is no significant association between the membership in trade union and level of job satisfaction". To test this null hypothesis independent sample t test is applied and it is found that the respondents do not differ significantly in their job satisfaction in all dimensions. That is the *p* value for all dimensions of job satisfaction is more than the acceptance level of 0.05. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between the membership in trade union and level of job satisfaction.

Association between preference for higher job and job satisfaction

"There is no significant association between preference for higher job and level of job satisfaction". To test this null hypothesis independent sample t test is applied and it is found that the respondents do not differ significantly in their job satisfaction in all dimensions. That is the *p* value for all dimensions of job satisfaction is more than the acceptance level of 0.05. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between the preference of the respondents for higher job and level of job satisfaction.

Association between satisfaction with savings and job satisfaction

"There is no significant association between satisfaction with savings and level of job satisfaction". To test this null hypothesis independent sample t test is applied and it is found that the respondents do not differ significantly in their job satisfaction in all dimensions. That is the *p* value for all dimensions of job satisfaction is more than the acceptance level of 0.05. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between the satisfaction with savings and level of job satisfaction.

Association between age of the respondents and their level of job satisfaction

"There is no significant association between age of the respondents and their level of job satisfaction". To test this null hypothesis one way ANOVA test is applied and it is found that the job satisfaction of the respondents is varied in three factors. That is the *p* value is less than the acceptance level of 0.05 for these three factors namely working conditions (*p*=0.000), pay and promotional measures (*p*=0.000) and Inter personal relationship (*p*=0.000). Hence the null hypothesis is rejected and it is concluded that there is a significant association between age of the respondents and their level of job satisfaction.

Association between experience of the respondents and their level of job satisfaction

"There is no significant association between experience of the respondents and their level of job satisfaction". To test this null hypothesis one way ANOVA test is applied and it is found that the job satisfaction of the respondents is varied in one factor. That is the *p* value is less than the acceptance level of 0.05 for Inter personal relationship (*p*=0.042). Hence the null hypothesis is rejected and it is concluded that there is a significant association between experience of the respondents and their level of job satisfaction.

Association between educational qualification of the respondents and their level of job satisfaction

"There is no significant association between educational qualification of the respondents and their level of job satisfaction". To test this null hypothesis one way ANOVA test is applied and it is found that the job satisfaction of the respondents is varied four factors. That is the p value is less than the acceptance level of 0.05 for working conditions ($p=0.030$), pay and promotional measures ($p=0.045$), use of skills and ability ($p=0.005$) and work activities ($p=0.000$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the educational qualification of the respondents and their level of job satisfaction.

Association between family size of the respondents and their level of job satisfaction

"There is no significant association between family size of the respondents and their level of job satisfaction". To test this null hypothesis one way ANOVA test is applied and it is found that the job satisfaction of the respondents is not varied in all dimensions. That is the p value is more than the acceptance level of 0.05 for all factors. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between the family size of the respondents and their level of job satisfaction.

Association between mode of conveyance and level of job satisfaction

"There is no significant association between mode of conveyance of the respondents and their level of job satisfaction". To test this null hypothesis one way ANOVA test is applied and it is found that the job satisfaction of the respondents is not varied in all dimensions. That is the p value is more than the acceptance level of 0.05 for all factors. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between the mode of conveyance of the respondents and their level of job satisfaction.

Association between distance of working place and level of job satisfaction

"There is no significant association between the distance of working place of the respondents and their level of job satisfaction". To test this null hypothesis one way ANOVA test is applied and it is found that the job satisfaction of the respondents is not varied in all dimensions. That is the p value is more than acceptance level of 0.05 for all factors. Hence the null hypothesis is not

rejected and it is concluded that there is no significant association between the distance of working place of the respondents and their level of job satisfaction.

Association between monthly income of the respondents and their level of job satisfaction

"There is no significant association between the monthly income of the respondents and their level of job satisfaction". To test this null hypothesis one way ANOVA test is applied and it is found that the job satisfaction of the respondents is not varied for all dimensions of satisfaction. That is the p value is more than acceptance level of 0.05 for all factors. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between the monthly income of the respondents and their level of job satisfaction.

Association between area of working place monthly income of the respondents and their level of job satisfaction

"There is no significant association between the area of working place of the respondents and their level of job satisfaction". To test this null hypothesis one way ANOVA test is applied and it is found that the job satisfaction of the respondents is not varied for all dimensions of satisfaction. That is the p value is more than acceptance level of 0.05 for all factors. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between the area of working place of the respondents and their level of job satisfaction.

Association between category of children of the respondents and their level of job satisfaction

"There is no significant association between the category of children of the respondents and their level of job satisfaction". To test this null hypothesis one way ANOVA test is applied and it is found that it is found that the significance value for the factor work activities ($p=0.049$) is less than the acceptance level of 0.05 and it is concluded that there is a significant association between the category of children of the respondents and their level of satisfaction towards work activities. Hypothesis for this factor is rejected and it is concluded that there is a significant association between the category of children of the respondents and their level of satisfaction on work activities.

6.5 Association between socio economic variables and work family conflicts

Association between nature of residence and work family conflicts

"There is no significant association between nature of residence and opinion about work family conflicts". To test this null hypothesis independent sample t test is applied and it is found that respondents are varied in their work expectation ($p=0.003$) and work conflict ($p=0.028$) dimensions i.e. the p value for these two dimensions are less than the acceptance level of 0.05. Hence it is concluded that there is a significant association between the nature of residence of the respondents and their level of work family conflicts.

Association between need of transfer and work family conflicts

"There is no significant association between need of transfer and work family conflicts". To test this null hypothesis independent sample t test is applied and it is found that the respondents do not differ significantly in their work family conflicts in all dimensions. That is the p value for all dimensions of work family conflicts is more than the acceptance level of 0.05. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between need of transfer of the respondents and their opinion about work family conflicts.

Association between nature of family and opinion about work family conflicts

"There is no significant association between nature of family and opinion about work family conflicts". To test this null hypothesis independent sample t test is applied and it is found that the respondents do not differ significantly in their opinion about work family conflicts in all dimensions. That is the p value for all dimensions of opinion about work family conflicts is more than the acceptance level of 0.05. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between need of transfer of the respondents and their opinion about work family conflicts.

Association between type of house and opinion about work family conflicts

"There is no significant association between type of house of the respondents and their opinion about work family conflicts". To test this null hypothesis independent sample t test is applied and it is found that the respondents do not differ significantly in their opinion about work family

conflicts in all dimensions. That is the p value for all dimensions of work family conflicts is more than the acceptance level of 0.05. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between nature of house of the respondents and their opinion about work family conflicts.

Association between debt and opinion about work family conflicts

"There is no significant association between the debt of the respondents and their opinion about work family conflicts". To test this null hypothesis independent sample t test is applied and it is found that the respondents do not differ significantly in their opinion about work family conflicts in all dimensions. That is the p value for all dimensions of work family conflicts is more than the acceptance level of 0.05. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between debt of the respondents and their opinion about work family conflicts.

Association between institutions preferred for savings and opinion about work family conflicts

"There is no significant association between the institution preferred for savings and opinion about work family conflicts". To test this null hypothesis independent sample t test is applied and it is found that the respondents do not differ significantly in their opinion about work family conflicts in all dimensions. That is the p value for all dimensions of work family conflicts is more than the acceptance level of 0.05. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between institution preferred for savings and opinion about work family conflicts.

Association between responsibility for family work and opinion about work family conflicts

"There is no significant association between the responsibility for family work and opinion about work family conflicts". To test this null hypothesis independent sample t test is applied and it is found that the respondents do not differ significantly in their opinion about work family conflicts in all dimensions. That is the p value for all dimensions of work family conflicts is more than the acceptance level of 0.05. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between responsibility for family work and opinion about work family conflicts.

Association between membership in trade union and opinion about work family conflicts

Hypothesis

"There is no significant association between the membership in trade union and opinion about work family conflicts". To test this null hypothesis independent sample t test is applied and it is found that the respondents do not differ significantly in their opinion about work family conflicts in all dimensions. That is the *p* value for all dimensions of work family conflicts is more than the acceptance level of 0.05. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between the membership in trade union and opinion about work family conflicts.

Association between preference for higher job and opinion about work family conflicts

"There is no significant association between preference for higher job and opinion about work family conflicts". To test this null hypothesis independent sample t test is applied and it is found that the respondents do not differ significantly in their opinion about work family conflicts in all dimensions. That is the *p* value for all dimensions of work family conflicts is more than the acceptance level of 0.05. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between the preference of the respondents for higher job and their opinion about work family conflicts.

Association between satisfaction with savings and opinion about work family conflicts

"There is no significant association between satisfaction with savings and opinion about work family conflicts". To test this null hypothesis independent sample t test is applied and it is found that the respondents differ in the family involvement (*p*=0.020) dimension of work family conflicts i.e. the *p* value is less than the acceptance level of 0.05. Hence it is concluded that there is a significant association between the satisfaction with savings and opinion about family involvement.

Association between age of the respondents and their opinion about work family conflicts

"There is no significant association between age of the respondents and their opinion about work family conflicts". To test this null hypothesis one way ANOVA test is applied and it is found that the opinion of the respondents about work family conflicts is varied in four factors. That is the *p* value is less than the acceptance level of 0.05 for these four factors namely work expectation (*p*=0.017), family expectation (*p*=0.000), work conflict (*p*=0.001) and family conflict (*p*=0.014). Hence the null

hypothesis is rejected and it is concluded that there is a significant association between age of the respondents and their opinion about work family conflicts.

Association between experience of the respondents and their opinion about work family conflicts

"There is no significant association between experience of the respondents and their opinion about work family conflicts". To test this null hypothesis one way ANOVA test is applied and it is found that the opinion of the respondents about work family conflicts is varied in three factors. That is the p value is less than the acceptance level of 0.05 for these three factors namely work expectation ($p=0.021$), family involvement ($p=0.000$) and family conflict ($p=0.005$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between experience of the respondents and their opinion about work family conflicts.

Association between educational qualification of the respondents and their opinion about work family conflicts

"There is no significant association between educational qualification of the respondents and their opinion about work family conflicts". To test this null hypothesis one way ANOVA test is applied and that the opinion of the respondents about work family conflicts is varied in three factors. That is the p value is less than the acceptance level of 0.05 for these three factors namely work involvement ($p=0.000$), family expectation ($p=0.006$) and work conflict ($p=0.002$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between educational qualification of the respondents and their opinion about work family conflicts.

Association between family size of the respondents and their opinion about work family conflicts

"There is no significant association between family size of the respondents and their opinion about work family conflicts". To test this null hypothesis one way ANOVA test is applied and it is found that the opinion of the respondents about work family conflicts is not varied in all dimensions. That is the p value is more than the acceptance level of 0.05 for all factors. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between family size of the respondents and their opinion about work family conflicts.

Association between mode of conveyance and opinion about work family conflicts

"There is no significant association between mode of conveyance of the respondents and their opinion about work family conflicts". To test this null hypothesis one way ANOVA test is applied and it is found that the opinion of the respondents about work family conflicts is not varied in all dimensions. That is the p value is more than the acceptance level of 0.05 for all factors. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between the mode of conveyance of the respondents and their opinion about work family conflicts.

Association between distance of working place and opinion about work family conflicts

"There is no significant association between the distance of working place of the respondents and their opinion about work family conflicts". To test this null hypothesis one way ANOVA test is applied and it is found that the opinion of the respondents about work family conflicts is not varied in all dimensions. That is the p value is more than the acceptance level of 0.05 for all factors. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between the distance of working place of the respondents and their opinion about work family conflicts.

Association between monthly income of the respondents and their opinion about work family conflicts

"There is no significant association between the monthly income of the respondents and their opinion about work family conflicts". To test this null hypothesis one way ANOVA test is applied and it is found that the opinion of the respondents about work family conflicts is not varied for all dimensions. That is the p value is more than acceptance level of 0.05 for all factors. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between the monthly income of the respondents and their opinion about work family conflicts.

Association between area of working place and their opinion about work family conflicts

"There is no significant association between the area of working place of the respondents and their opinion about work family conflicts". To test this null hypothesis one way ANOVA test is applied and it is found that the opinion of the respondents about work family conflicts is not varied for all dimensions. That is the p value is more than acceptance level of 0.05 for all factors. Hence the

null hypothesis is not rejected and it is concluded that there is no significant association between the area of working place of the respondents and their opinion about work family conflicts.

Association between category of children of the respondents and their opinion about work family conflicts

"There is no significant association between the category of children of the respondents and their opinion about work family conflicts". To test this null hypothesis one way ANOVA test is applied and it is found that the opinion of the respondents about work family conflicts is not varied for all dimensions. That is the p value is more than acceptance level of 0.05 for all factors. Hence the null hypothesis is not rejected and it is concluded that there is no significant association between the category of children of the respondents and their opinion about work family conflicts.

6.6. Correlation between various dimensions of job satisfaction

"There is no significant association between various dimensions of job satisfaction". To test this hypothesis Karl Pearson correlation is used and it is found that there is a correlation among the various dimensions of job satisfaction. Hence the null hypothesis is rejected and it is concluded that there is a correlation between the various dimensions of job satisfaction.

Correlation between various dimensions of work family conflicts

"There is no significant association between various dimensions of work family conflicts". To test this hypothesis Karl Pearson correlation is used and it is found that there is a correlation among the various dimensions of work family conflicts. Hence the null hypothesis is rejected and it is concluded that there is a correlation between the various dimensions of work family conflicts.

6.7 Impact of socio economic variables on job satisfaction

Impact of socio economic variables on satisfaction towards working conditions

"There is no significant influence of socio economic variables on the satisfaction towards working conditions". To test this hypothesis regression test is applied and it is found that age has the negative influence on satisfaction towards working conditions i.e., ($p=.001$, $\beta = -0.163$). Hence the null

hypothesis is rejected and it is concluded that there is a significant influence of age of the respondents on satisfaction towards working conditions.

Impact of socio economic variables on satisfaction towards pay and promotional measures

"There is no significant influence of socio economic variables on the satisfaction towards pay and promotional measures". To test this hypothesis regression test is applied and it is found that is age has the negative influence on satisfaction towards pay and promotional measures i.e., ($p=.001$, $\beta = -0.164$). Hence the null hypothesis is rejected and it is concluded that there is a significant influence of age of the respondents on satisfaction towards pay and promotional measures.

Impact of socio economic variables on satisfaction towards Inter personal relationship

"There is no significant influence of socio economic variables on the satisfaction towards Inter personal relationship". To test this hypothesis regression test is applied and it is found that is age has the negative influence on satisfaction towards Inter personal relationship ($p=.008$, $\beta = -0.131$) and educational qualification has the positive influence i.e., ($p=.038$, $\beta = 0.099$). Hence the null hypothesis is rejected and it is concluded that there is a significant influence of age and educational qualification of the respondents on satisfaction towards Inter personal relationship.

Impact of socio economic variables on satisfaction towards use of skills and ability

"There is no significant influence of socio economic variables on the satisfaction towards use of skills and ability". To test this hypothesis regression test is applied and it is found that educational qualification has the negative influence on satisfaction towards use of skills and ability ($p=.003$, $\beta = -0.143$). Hence the null hypothesis is rejected and it is concluded that there is a significant influence of educational qualification of the respondents on satisfaction towards use of skills and ability.

Impact of socio economic variables on satisfaction towards work activities

"There is no significant influence of socio economic variables on the satisfaction towards work activities". To test this hypothesis regression test is applied and it is found that the educational qualification has the negative influence on satisfaction towards work activities ($p=.000$, $\beta = -0.220$). Hence the null hypothesis is rejected and it is concluded that there is a significant influence of educational qualification of the respondents on satisfaction towards work activities.

Impact of socio economic variables on work expectation

"There is no significant influence of socio economic variables on work expectation". To test this hypothesis regression test is applied and it is found that age has the positive influence on work expectation ($p=.001$, $\beta = 0.159$). Hence the null hypothesis is rejected and it is concluded that there is a significant influence of age on work expectation.

Impact of socio economic variables on work conflict

"There is no significant influence of socio economic variables on work conflict". To test this hypothesis regression test is applied and it is found that age has the positive influence on work conflict ($p=.001$, $\beta = 0.174$). Hence the null hypothesis is rejected and it is concluded that there is a significant influence of age on work conflict.

Impact of socio economic variables on work family conflicts

"There is no significant influence of socio economic variables on work family conflicts". To test this hypothesis regression test is applied and it is found that the need of transfer factor has the highest positive influence on work family conflicts ($p=.005$, $\beta = 0.133$) followed by category of children ($p=0.017$, $r=0.114$) and educational qualification ($p=0.048$, $r=0.093$). Hence the null hypothesis is rejected and it is concluded that there is a significant influence of three factors namely need of transfer, category of children and educational qualification have influence on work family conflicts.

6.8 Association between age and satisfaction towards various job satisfaction factors

Association between age and satisfaction towards working hours

"There is no significant association between age of the respondents and their satisfaction towards working hours". To test this null hypothesis Chi-square test is applied and it is found that the significance value for chi-square value of 34.421 is less than the acceptance level of 0.05 ($p=0.002$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the age of the respondents and their satisfaction towards working hours.

Association between age and satisfaction towards flexibility in work

Hypothesis

"There is no significant association between age of the respondents and their satisfaction towards flexibility in work". To test this null hypothesis Chi-square test is applied and it is found that the significance value for chi-square value of 27.325 is less than the acceptance level of 0.05 ($p=0.038$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between age of the respondents and their satisfaction towards flexibility in work.

Association between age and working conditions

"There is no significant association between age of the respondents and their satisfaction towards working conditions". To test this null hypothesis Chi-square test is applied and it is found that the significance value for chi-square value of 60.514 is less than the acceptance level of 0.05 ($p=0.000$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between age of the respondents and their satisfaction towards working conditions.

Association between age and satisfaction towards infrastructure facilities

"There is no significant association between age of the respondents and their satisfaction towards infrastructure facilities". To test this null hypothesis Chi-square test is applied and it is found that the significance value for chi-square value of 75.101 is less than the acceptance level of 0.05 ($p=0.000$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between age of the respondents and their satisfaction towards infrastructure facilities.

Association between age and satisfaction towards salary

"There is no significant association between age of the respondents and their satisfaction towards salary". To test this null hypothesis Chi-square test is applied and it is found that the significance value for chi-square value of 66.201 is less than the acceptance level of 0.05 ($p=0.000$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between age of the respondents and their satisfaction towards salary.

Association between age and satisfaction towards opportunities for promotion

"There is no significant association between age of the respondents and their satisfaction towards opportunities for promotion". To test this null hypothesis Chi-square test is applied and it is found that the significance value for chi-square value of 64.819 is less than the acceptance level of 0.05 ($p=0.000$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between age of the respondents and their satisfaction towards opportunities for promotion.

Association between age and satisfaction towards job security

"There is no significant association between age of the respondents and their satisfaction towards job security". To test this null hypothesis Chi-square test is applied and it is found that the significance value for chi-square value of 74.956 is less than the acceptance level of 0.05 ($p=0.000$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between age of the respondents and their satisfaction towards job security.

Association between age and satisfaction towards other benefits

"There is no significant association between age of the respondents and their satisfaction towards other benefits". To test this null hypothesis Chi-square test is applied and it is found that the significance value for chi-square value of 77.817 is less than the acceptance level of 0.05 ($p=0.000$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between age of the respondents and their satisfaction towards other benefits.

Association between age and satisfaction towards relationship with co-workers

"There is no significant association between age of the respondents and their satisfaction towards relationship with co-workers". To test this null hypothesis Chi-square test is applied and it is found that the significance value for chi-square value of 45.571 is less than the acceptance level of 0.05 ($p=0.000$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between age of the respondents and their satisfaction towards relationship with co-workers.

Association between age and satisfaction towards relationship with superiors

"There is no significant association between age of the respondents and their satisfaction towards relationship with superiors". To test this null hypothesis Chi-square test is applied and it is

found that the significance value for chi-square value of 58.366 is less than the acceptance level of 0.05 ($p=0.000$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between age of the respondents and their satisfaction towards relationship with their superiors.

Association between age and satisfaction towards relationship with subordinates

"There is no significant association between age of the respondents and their satisfaction towards relationship with subordinates". To test this null hypothesis Chi-square test is applied and it is found that the significance value for chi-square value of 47.637 is less than the acceptance level of 0.05 ($p=0.000$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between age of the respondents and their satisfaction towards relationship with their subordinates.

Association between age and satisfaction towards recognition for work

"There is no significant association between age of the respondents and their satisfaction towards recognition for work". To test this null hypothesis Chi-square test is applied and it is found that the significance value for chi-square value of 37.334 is less than the acceptance level of 0.05 ($p=0.002$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between age of the respondents and their satisfaction towards recognition for work.

Association between age and satisfaction towards opportunity for use of skills and ability

"There is no significant association between age of the respondents and their satisfaction towards opportunity for use of skills and ability". To test this null hypothesis Chi-square test is applied and it is found that the significance value for chi-square value of 33.709 is less than the acceptance level of 0.05 ($p=0.006$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between age of the respondents and their satisfaction towards opportunity for use of skills and ability.

Association between age and satisfaction towards opportunity to learn new skills

"There is no significant association between age of the respondents and their satisfaction towards opportunity to learn new skills". To test this null hypothesis Chi-square test is applied and it is found that the significance value for chi-square value of 22.542 is more than the acceptance level

of 0.05 ($p=0.127$). Hence the null hypothesis is not rejected and it is concluded that there is no significant association between age of the respondents and their satisfaction towards opportunity to learn new skills.

Association between age and satisfaction towards support for training and development

"There is no significant association between age of the respondents and their satisfaction towards support for training and development". To test this null hypothesis Chi-square test is applied and it is found that the significance value for chi-square value of 24.062 is more than the acceptance level of 0.05 ($p=0.088$). Hence the null hypothesis is not rejected and it is concluded that there is no significant association between age of the respondents and their satisfaction towards support for training and development.

Association between age and satisfaction towards motivation for gaining technical knowledge

"There is no significant association between age of the respondents and their satisfaction towards motivation for gaining technical knowledge". To test this null hypothesis Chi-square test is applied and it is found that the significance value for chi-square value of 47.635 is less than the acceptance level of 0.05 ($p=0.000$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between age of the respondents and their satisfaction towards motivation for gaining technical knowledge.

Association between age and satisfaction towards job responsibilities

"There is no significant association between age of the respondents and their satisfaction towards job responsibilities". To test this null hypothesis Chi-square test is applied and it is found that the significance value for chi-square value of 56.688 is less than the acceptance level of 0.05 ($p=0.000$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between age of the respondents and their satisfaction towards job responsibilities.

Association between age and satisfaction towards independence with work

"There is no significant association between age of the respondents and their satisfaction towards independence with work". To test this null hypothesis Chi-square test is applied and it is found that the significance value for chi-square value of 16.645 is more than the acceptance level of

0.05 ($p=0.409$). Hence the null hypothesis is not rejected and it is concluded that there is no significant association between age of the respondents and their satisfaction towards independence with work.

Association between age and satisfaction towards opportunity for changes in work

"There is no significant association between age of the respondents and their satisfaction towards opportunity for changes in work". To test this null hypothesis Chi-square test is applied and it is found that the significance value for chi-square value of 42.228 is less than the acceptance level of 0.05 ($p=0.000$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between age of the respondents and their satisfaction towards opportunity for changes in work.

Association between age and satisfaction towards appreciation from beneficiaries

"There is no significant association between age of the respondents and their satisfaction towards appreciation from beneficiaries". To test this null hypothesis Chi-square test is applied and it is found that the significance value for chi-square value of 30.201 is less than the acceptance level of 0.05 ($p=0.017$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between age of the respondents and their satisfaction towards appreciation from beneficiaries.

Association between age, educational qualification and satisfaction towards working conditions

"There is no significant association between age, educational qualification and satisfaction towards working conditions". To test this null hypothesis two way ANOVA test is applied and it is found that there is a significant association between age, educational qualification and satisfaction towards working conditions ($p=0.000$) for the F value of 3.242. Hence the null hypothesis is rejected and it is concluded that there is a significant association between age, educational qualification and satisfaction towards working conditions.

Association between age, educational qualification and satisfaction towards pay and promotional measures

"There is no significant association between age, educational qualification and satisfaction towards pay and promotional measures". To test this null hypothesis two way ANOVA test is

applied and it is found that there is a significant association between age, educational qualification and satisfaction towards pay and promotional measures ($p=0.000$) for the F value of 4.172. Hence the null hypothesis is rejected and it is concluded that there is a significant association between age, educational qualification and satisfaction towards pay and promotional measures.

Association between age, educational qualification and satisfaction towards Inter personal relationship

"There is no significant association between age, educational qualification and satisfaction towards Inter personal relationship". To test this null hypothesis two way ANOVA test is applied and it is found that there is a significant association between age, educational qualification and satisfaction towards Inter personal relationship ($p=0.004$) for the F value of 2.533. Hence the null hypothesis is rejected and it is concluded that there is a significant association between age, educational qualification and satisfaction towards Inter personal relationship.

Association between age, educational qualification and satisfaction towards use of skills and ability

"There is no significant association between age, educational qualification and satisfaction towards use of skills and ability". To test this null hypothesis two way ANOVA test is applied and it is found that there is a significant association between age, educational qualification and satisfaction towards use of skills and ability ($p=0.000$) for the F value of 3.516. Hence the null hypothesis is rejected and it is concluded that there is a significant association between age, educational qualification and satisfaction towards use of skills and ability.

Association between age, educational qualification and satisfaction towards work activities

"There is no significant association between age, educational qualification and satisfaction towards work activities". To test this null hypothesis two way ANOVA test is applied and it is found that there is a significant association between age, educational qualification and satisfaction towards work activities ($p=0.007$) for the F value of 2.379. Hence the null hypothesis is rejected and it is concluded that there is a significant association between age, educational qualification and job satisfaction towards work activities.

Suggestions

Based on the above findings the researcher has offered the following suggestions:

1. It is suggested that the government is expected to take necessary steps to improve the pay and promotional measures than the existing level in the public sector undertakings in the study area.
2. Inter personal relationship among the women employees in the public sector undertakings are not up to the satisfaction. Hence the government may organise various programme to remove the conflicts.
3. It is suggested that the government initiates necessary steps to improve the working conditions of the women employees in the public sector undertakings than the existing level.
4. Women employees of public sector undertakings in the study area are not satisfied with their work activities and use of skills and ability when they are classified based on their educational qualification. Hence steps may be taken to remove the imbalance and equal opportunity may be given to the women employees for the use of their skills and abilities.
5. It is suggested that the superiors of the concerned public sector undertakings consider and treat the women employees equally without discriminating them based on their nature of residence.
6. Age of the women employees is the major factor which is discriminating in the job satisfaction. Hence it is suggested that the women employees in the public sector undertakings should create better relationship with all employees without considering their age.
7. To remove the conflicts between superior and subordinates of women employees periodical meetings, refresher courses, effective training programs may be arranged for employees working in banks and post offices.
8. There must be some opportunities given to women employees for work rotation, for it will facilitate the employees to familiarize with any kind of work knowledge.
9. Higher responsibilities may be given on the basis of age and experience of women employees in the public sector undertakings.
10. Women employees need to be motivated for gaining technical knowledge without discrimination based on their age.

6.9 Conclusion

From the study it is found that women employees in the public sector undertakings in the study area are not satisfied with their pay, promotional measures, inter personal relations and use of

their skills and ability. It is understood that the women employees have more amount of skills and ability and they are ready to do more work for the development of public sector undertakings. But they feel that there is a low amount of chances to prove them. Hence the government is advised to use the skills and ability of the women employees at more level in the public sector undertakings than the existing level and also increase the pay, promotion and working conditions.

6.10 Scope for further research

The following areas are identified by the researcher for further research relating to the present study.

1. Study on organizational climate and stress level of the women employees of public sector undertakings.
2. Comparative study on job satisfaction of women employees of public sector undertakings.
3. Quality of work life of women employees in public sector undertakings and private sector undertakings in the study area.

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