Dynamics means the forces acting on the team members or on a team for group integration. These forces are physical as well as psychological. In the work set up, there are important performance measures such as job satisfaction, absenteeism, psychological well being, productivity etc. Each measure has various psychodynamics. In this modern world, everyone is involved in cut throat competition to obtain his/her goals. Women are equally representing the global world.

"The more successful a man is in his job,
The more certain every one is that he will remain a desirable husband,
The more successful a woman is in her job,
The more certain people are that she may not be a successful wife and mother.” (Mead - 1964).

Women and prosperity are not two different things. Women bring prosperity when she is properly treated and respected. The holiest object in the world is a good woman. The rapid advancement of science and technology, constitutional provisions and special emphasis for women education has encouraged modern women to use human resources for their better adjustment in different capacities. Now they are more interested in taking up jobs and education rather than staying at home.

The women and its problems have been regularly covered by media. In the Sunday Tribune dated (25\textsuperscript{th} March. 1991) an article on “Working Women and its Problem” was published in which the expectation regarding, the women role have witnessed rapid transformation in recent years. In the current Indian Society, Indian Woman is expected to be multidimensional. Her wide range of activities includes wife hood, motherhood, housekeeping, teaching her children to be a social figure and also in many cases a co-bread earner of the family.

From time immemorial, the role of man has always been regarded as that of a “Provider” in the social unit of home where as females were taught to regard
marriage as the only thing needful, i.e. the only avenue of distinction. That's why women have been always subduing themselves before the men.

Lately, the process of urbanization and secularization have speeded up the modernization process and has brought about politico-economic, socio-psychological and cultural changes in life patterns and attitudes of people in our country. The profound social changes, which have been witnessed in recent years have affected women much more than men.

Though women in lower segment of society have been working since long for wages in factories or as unskilled labourers and on construction sites. It was only women of middle or upper strata who were confined at homes and taking up jobs was considered derogatory for them. The past two decades have witnessed massive influx of women into the work force. By getting out of the four walls of homes and getting gainful employment, women have broken the traditional notion that working outside is derogatory to them or that only under gross economic necessity they can work outside homes. Now it is very common to find women asserting their presence in all spheres, i.e., education, administration, business, medicine, politics, etc. There is no vocation where woman is not found or seen.

Since independence, however, women have gained an accession of status, both legal and social e.g. we had woman prime-minister, we had women governors of states. There is a sizeable number of women legislators belonging to different political parties. There are women judges, barristers, doctors, business executives, administrators and reputed university teachers. Even the president of the Indian Science Congress Association in 1974 was a lady scientist. There is no walk of life in which they have not excelled. But it is all in theoretical constructs.

In today's dynamic world the stupendous increase in the employment of women could be due to sheer economic necessity or for their self expression and satisfaction etc., but it is a fact that the responsibilities of working women far exceed than to those of non working woman as she has to see her domestic functions and also keep her job and social commitments. Modern living and hectic life styles have
brought tremendous pressure and stress on working women. Women experience a lot of stress at place of their work as well as their homes. But it has been found that “Women do enjoy their hectic life styles” (Barnett et al., 1991).

Working women have a new set of problems, involving both family and professional lives. Since, the working women go beyond their boundary lines of their homes, they seem to be deviating from their traditional role of wives. Such things may affect both the role of women as well as the interpersonal relations with their husbands. The support or rejection of social network members have great importance for women. First women are more likely than men to be socialized to expressive roles emphasizing emotional nurturance and support (Belle, 1982, Bernard, 1981, Gove, 1984, Vanfossen, 1981). General emotional support is necessary in order not to become burned out from the expressive role. This is particularly relevant for women engaged in care giving occupation (Belle, 1982) such as Banking. The constant requirement to provide care underscores the need for their own social support. Intimate support from a husband can protect women under severe stress from becoming depressed (Brown & Harries, 1978).

Second, women are particularly vulnerable to inter role conflict between family and work, as well as overload from both sets of responsibilities. Both the marital role and the occupational role are greedy in demanding time, energy, and commitment. Job requirements can be equally as demanding for women as for men. Yet women and men are not equally responsible for home and child care (Belle, 1982, Haw, 1982, Vanfossen, 1981). A man may be less inclined to provide support to his wife for her work if such support could be interpreted as sanctioning diminished responsibilities at home. Nor is it automatically assumed that a woman should work outside of the home. For married women, paid employment can be seen as an added role, whereas for men not to have both roles would be considered a deficit (Long and Porter, 1984). In the absence of unambiguous cultural support for working, the response of one’s personal social network becomes especially salient. Unfortunately, a national survey found that fewer than 50% of women perceived
their husbands to have a favorable attitude toward their being working (Andrisani & Shapiro, 1978).

Married employed women thus need both general social support and support for their work role. Both support and rejection in these domains need to be assessed, as positive and negative network interactions have been found to be independent (Hirsch & Rapkin, 1986, Rook, 1984). The quality of ties with several different social network members is also of interest. There is general agreement that whether the husband supports the wife’s working is critical to her experience of marital and job conflict (Andrisani & Shapiro, 1978, Holahan & Gilbert, 1979, Lewin & Damrell, 1978). Supervisor support is also known to affect job satisfaction and mental health (House, 1981), and female friends are traditionally a major source of support as well (Bernard, 1981, Rubin, 1985).

Women have been responsible for home and family. The entry of married women into the paid labor force has not substantially lessened their responsibilities to home and family. Studies of household tasks have found that married women continue to be responsible for the great majority of tasks regardless of their employment status (Haw, 1982). The principal burdens of multiple roles seem to fall disproportionately on women. Have we ever tried to realize that what type of problems and confusions she faces when she goes at her workplace? The working woman is confused and her attitude as well as that of her husband and society towards her being in job are ambivalent. She wants to be taken and respected as a sincere and efficient worker. Although her husband and society wants her to take up job, they do not want her to develop an independent personality and expect her to be an obedient, submissive and an efficient housewife. It is this ambivalence as well as the non acceptance of woman as a worker and of the changed working life pattern that creates multiple socio-psychological problems and while maintaining this perfection, she undergoes a lot of stress and confusion. In the fast changing world of today, no individual is free from stress and no profession is stress free. Modern life is full of stress. As organizations become more complex the potential for and amount of stress increases. Urbanization, industrialization and increase in scale of operations in
the society are causing increasing stresses. These are inevitable consequences of socio-economic complexity and to some extent its stimulating causes as well. People feel stress, as they can no longer have complete control over what happens in life. We need to find ways of using stress in a productive way, reducing dysfunctional stress and dealing effectively with it.

**STRESS:**

Stress is an integral part of the natural fabric of life. Stress involves a complex pattern of negative emotions and physiological reactions occurring in situations where individuals perceive threats to their major goal—achievement. The term ‘Stress’ is derived from Latin language and was popularly used to denote force, pressure, strain or strong effort. It is generally considered some external force which the organism perceives as threatening. Some view threat itself as stress. In common parlance the term ‘Stress’ and ‘Strain’ are used synonymously in non-scientific manner. Stress is experienced when an individual is unable to cope with the demands of the environment leading to pressure or strain, and he begins to feel tense and uncomfortable. It is stimulus–response oriented interpretation of the term, which refers to circumstances that place physiological or psychological demands on the individual and the emotional reaction experienced in these situations. In such situations the individual is threatened beyond his capacity to endure; it is an adaptive effort that is consequence of some internal situation, action or event that exceeds individual’s inadequate resources and involves inadequate response to situation leading to negative effects.

The concept of stress was first introduced in physiology and from there it later flourished in Psychology and other Social Sciences. Cannon was among the first who used the term ‘Stress’. He suggested that both the physiological and psychological components of the term should be taken in view as emotional stress could cause both physiological and psychological symptoms. In physiology the concept of stress was first introduced by Hans Selye in 1939. According to Selye (1956), “any external event or internal drive which threatens to upset the organism’s
equilibrium” is stress. In psychology, this term refers to a state of the organism which results from its interaction with the environment. That is why some scholars consider stress as something noxious or depriving in nature that demands difficult adjustment on the part of the organism. In order to understand stressfully one must take an account of person’s reactions to it, stimuli that produce it (stressors), and cognitive appraisal (individual’s perceptions of the events that pose a threat to their important goals or beliefs) of the individuals.

John French (1973) defines stress as, “a poor fit between an individual’s resources and demands of his environment.” This viewpoint contends that stress is a situation of partial adjustment which occurs when the capacity of the individual is below the demands of the situation or when the demands are lower than the individual’s capacity to meet them. This way stress can also be viewed from the angle of the perception of demands of the situation. However, it depends upon the nature and magnitude, importance of the stressors and the strategy adopted to deal with it. According to caplan, Cobb, French, Van Haraison and Pinneau (1975), Stress refers to “any characteristic of the job environment which is a threat to the individual.”

The term ‘Stress’ has been used variously by scholars of different disciplines. That is one reason that confusion in its definition still exists and consensus could not be reached. The term ‘Stress’ has been used in different meanings, e.g. it is a force which acts on the body to produce strain; changes brought about in the physiological functions in response to some noxious agent is also called stress; it may be a detectable strain that cannot be easily accommodated and may impair health or behaviour or work-performance.

In short, stress is a stimulus condition that strains physiological and psychological capacities of the organism.

Stress is not always inherently bad. It has positive connotations, too. It is positive and pleasant when it remains within optimum level of individual’s endurance and increases his performance. Positive stress is known as eustress. For
example, stress entailed in by promotion or extension in service may pleasurably impels individual to increase his output. Eustress has a Greek prefix of 'eu' which means 'good'. The positive stresses are generally welcomed because they relate to individual’s psychological well-being and their better job performance (Pamperin, 1983, Mathew, 1985).

Pestonjie (1992) feels that there are three important aspects of individual's life, that are self, love and work; therefore, there are three important sectors of stress, which are (a) Intra-psychic (b) Interpersonal relationship and (c) Job and the organization.

**Psychological Stress:**

Frustration, conflicts and pressures are three important types of psychological stress. Frustration is a blocking of individual's striving towards a goal. It is a result of the thwarting of a motive, temporarily or permanently. Important sources of frustration include environmental conditions such as earthquakes, famines, floods or the daily hassles that may upset individual’s routine life. Personal characteristics such as physical handicaps, diseases, low intelligence, lack of specific talent, inadequate competencies and personal qualities that antagonize with other people may become the cause of frustration.

Conflicts are concurrent action tendencies which are contradictory and thus tend to block each other. Conflict results when contradictory goals or means vie with each other and interface with the smooth flow of ongoing behaviour, may it be approach - approach, approach-avoidance, avoidance - avoidance or double approach-double avoidance.

Pressure is also a source of stress as it complicates our journey toward goal attainment. Inner sources of pressure centre around our own aspirations and ego-ideals. Outer sources of pressure arise from environmental demands to do things or to behave in certain specific ways for goal-achievement. Common pressures in our
culture are competition, rapid social change, educational demands, occupational and marital incompatibilities etc.

Factors Contributing To Stress:

Many factors contribute to stress. Major life changes (e.g., divorce, death of a close relative) are often highly stressful and can exert adverse effects upon physical and psychological health. Many aspect of job (e.g., work overload, role-conflict, role ambiguity, relationships with superiors and subordinates etc.) may contribute to stress. Even, certain features of the physical environment of the job (e.g. noise, extreme temperature etc.) can be highly stressful. But what happens actually is that confronted with the same potential stress-inducing situation, some persons experience stress while others do not. One main reason of this difference is the individual’s cognitive appraisal. In simple terms, stress occurs only to the extent the person perceives it: (i) that the situation is somehow threatening to his important goals and, (ii) that he will be unable to cope with these dangers or demands (Lazarus and Folkman, 1984).
(Confronted with same potentially stress-inducing situation two individuals may react to it in a different manner).

Figure - 1: Showing Individual's Reaction to stressful situation.

**Cognitive Appraisal**
First individual had poor training, very little practice, perceives situation as threat to major goals.

**Situation**
First diving test

**Cognitive Appraisal**
Second individual has lots of good training and practice does not perceive situation as threat to major goals.

**Stress is High**

**Stress is low**
The Stress – Spiral:

Once past ‘threshold’ the changes in mood, behavior and health are initially disguised so we fail to recognize them. The stress spiral illustrates how the compensation made to maintain efficiency e.g. using stimulants, staying at work, replacing thought with effort, serve only to accelerate a further decline. We ultimately feel we are victims of circumstances caught in a ‘whirlpool’ of stress unaware of how we came to be there. Many people attending stress course have been sent by their doctors, partners or employers. The fact that they cannot see they are experiencing the effects of stress is not unusual. Looking at the stress-spiral it can be seen how events, feelings and health have an accelerating effect on one another without our realizing it.

Figure – 2: Showing Stress Spiral
Determinants Of The Severity Of Stress:

Several aspect of an adjustive demand affect its severity for almost everyone regardless of his frame of reference or other personal characteristics. Duration, importance and multiplicity of demands affect the severity of stress. Ordinarily the longer a stressful situation continues, the more severe will be its strain on the organism. The severity of stress also depends upon the relative importance of the need or needs being frustrated or the difficulty of the demand being made. The number and intensity of the pressures or the number and importance of the needs being frustrated also have a direct relationship to the severity of stress. A number of minor demands coming at the same time may be more stressful than one major demand to which we can give all our attention. Strength and equality of conflicting forces also affect the severity of stress.

The comparative strength of the opposing forces can also be a contributing factor to stress. Unfamiliarity and suddenness of the problem can put an individual under severe stress and strain. A few new problems which one has not anticipated, or for which he has no readymade solution, and the situation where requirements needed are not clearly understood can put him under severe strain.

Individual differences in the ability to resist the adverse effect of stress exist in literature. Optimists are found to be more successful in this regard than pessimists, largely because they adopt more effective tactics for coping with stress. Persons high in hardiness – those who have a strong sense of commitment and personal control and who perceive change as a challenge are more resistant to the adverse effects of stress than those low on hardiness.

The harmful effects of stress can be reduced by physical fitness, relaxation techniques, learning to leave job-related stress at the office, and developing an adequate network of social support. It is presumed that coping behaviour, like other forms of human behaviour, depends on an interaction between situational and individual factors of the situational factors, controllability is regarded as a viable factor of coping because in controllable situations information processing concerning
the stressor is adaptive, which is likely to result in emergence of less severe symptoms of stress.

Strivings do not always attain their objectives, and requirements are not automatically met. Sometimes we can comply successfully with the inner and outer demands made on us, but sometimes we run into difficulty. From time to time we all encounter delays, lacks, failures, losses, disappointments, restrictions, obligations, illnesses and contradictions in needs. Such interference's with the attainment of our goals put us in difficult situations, some are relatively easy to cope with and some others put considerable strain/stress on us. And even these some others are so overwhelming that they overtax our capacities and we break down.

WORK STRESS:

Work and work place are the two important aspects of individual’s life that inherently involve stress. Margolis and Kroes (1974) defined job stress as, "Conditions worth interacting with worker's characteristics to disrupt psychological and physiological homeostasis." The causal situational conditions the job stresses and the disrupted homeostasis is job related strain. Stressful working conditions can affect the health, psychological adjustment and satisfaction on the job (Watson et.al. 1986).

Cooper and Marshall (1976) have also expressed the view that "by occupational stress is meant negative environmental factors or stressors associated with a particular job."

Work stress is an unpleasant emotional experience at work associated with elements of anxiety, irritability, difficulty in making decisions, tension, annoyance, sadness and depression etc. Multiple and conflicting job demands on the part of the employees may result in increased stress and dissatisfaction (Cooper and Marshall, 1976). Research evidence shows that jobs providing low level of variety, significance, autonomy, feedback and identity to incumbents create stress and reduce their satisfaction and involvement in the job (Hinkle, 1973).
Figure 3: Showing Various Determinates of Overload (Work Stress)

- Family (Spouse, children parents)
- Leisure activities
- Others
- Social activities
- Job
Work stressors consistently and strongly related to work attitudes but only modestly and inconsistently to measures of emotional and physical well-being (Burke and Greenglas, 1994). Work stress is significantly determined by the characteristics of the role incumbents, employee's jobs and their organizations (Madhu, Anand Rao, 1990).

Work stress is not a single, isolated variable. It is a complex phenomenon which may be the result of interaction of many environmental, organizational and personal factors. Personal factors include such as family adjustment, personality pattern, self-efficacy, values etc. organizational factors encompass such as, working conditions, organizational structure etc.

Uncertainty and newness of the situation always strain many individuals. But as they proceed with experience in job, the related stress either disappears or reduces to a significant degree. Study conducted in organizational settings show that voluntary turnover is more probable among people who experience intense and persistent job stress. On the other hand, the individuals who continue to stay in organization longer are often those who have more stress resistant traits. The other way to say it is that such individuals have developed more benefiting coping mechanisms to deal with constraints and demands of the job (Motowillow, 1986). Female executives show higher rate of stress because women experience greater amount of work change than men do (Beena and Poduval, 1992) occupational pattern have differ among professional and non-professionals (Bhatia and Punam, 2002). Professional working women experience greater work related stress than non-professional working women because the expectations of technocrats are much higher than the non-technocrats (P.N.O Tharakan, 1991). Supporting the view that women would experience more work stress Aditya and Sen (1993) suggest that “to get ahead in working place, women must more often adopt a new ‘Male’ set of values typified by assertiveness and cooperativeness.” Working women passing through various stressor, i.e. job, family, working environment etc. has different impact upon their job satisfaction and well-being.
MARITAL ADJUSTMENT:

Satisfaction in marital relations is the most basic ingredient of marital adjustment according to Schneider (1960) "Marital adjustment means the ability to meet day to day demands, vicissitudes and responsibilities of marriage with whatever degree of emotional equanimity and efficiency is required at the time. It involves getting along with and enjoying the companionship of the marital partner, participating in the interest and activities of the family group accepting additional responsibilities as they arise and changing one's style of life to correspond with changing in the family life." This definition implicates that the responsibilities to adjust in marital life require more willingness to change due to continuous change in the family. Marital relationship is a challenge for one's capacity to adjust.

Human adjustment involves a constant interaction between the person and his environment, each modifying the other (Wolman, 1973). In most cases adjustment involves compromises in which both, the individual and his environment are modified. Adjustment is a continuous process. Methods of adjusting undergo continuous modifications as the individual develops with age and experience, and his environment changes. The adjustment pattern that is quite adequate under one set of circumstances and at one age may be inappropriate at the other. It is a basic requirement of marital life, to make new adaptations without excessive regrets, anxieties, regressions or other defensive mechanisms.

"Marriage and family are not optional' they are necessary. They meet man's deepest needs." (Landis, 1954). Marriage provides a person an opportunity for a secure and protected satisfaction of his needs for companionship, affection and sexual expression. Kumar and Maniyar (1987) found that sexual satisfaction was related to marital adjustment. The success in marriage depends partly on finding a suitable match, but it is not the only condition. For successful marriage, the partners must learn how to live together, to share, compromise, accommodate, adjust and plan together. One is required to develop a proper attitude, skill and temperament to be
successful in marriage. It implies considerable change in the personalities of both the partners, which they bring with them at the time of marriage.

A successful marriage promotes happiness. Marriage – Happiness connection is mainly due to the beneficial effects of marriage. For most of the people, marital intimacy pays emotional dividends. A Rutgers University team followed 1,380 New Jersey adults over 15 years. It was found that married people had a tendency to be less depressed even though the factor of pre-marital happiness was controlled (Horwitz, White and Howell, 1997).

Marriage enhances happiness for at least two reasons. Firstly, married people are more likely to enjoy an enduring, supportive, intimate relationship and are less likely to suffer loneliness. A good marriage gives each partner a dependable companion, a lover and a friend. Secondly, Marriage offers the roles of spouse and parent, which can provide additional sources of self-esteem (Crosby, 1987). Though multiple roles can multiply stress. Each also provides rewards, status, opportunity for enrichment, escape from stress faced in other fields of life, like work place, educational career, economic statues etc. This marriage – happiness link occurs across ethnic groups (Parker, Ortega and Vanlanningham, 1995). Satisfaction with marriage predicts overall happiness much better than satisfaction with job, finances or community (Lane, 1998). Among non-married, rates of suicide and depression are higher (Stack, 1992).

Marital adjustment depends upon various factors. According to Baron and Byrne (1998), similarity is an important factor in the choice of a spouse, however, it is practically impossible to find who is exactly similar. Many factors other than similarity influence our choice of a partner, such as physical attractiveness, the possession of material resources, parenthood, marital sex, types of marriages etc. For marital adjustment, it is essential to emphasize on friendship, commitment, similarity and efforts to create positive effect (Lauer and Lauer, 1985).

Women status and reality in the authoritarian patriarchal society in India may further exacerbate life stressors anxiety or depression (Mukhopadhyay, Dewanji and
Majumdar, 1993, Mukhopadhyay, 1996 and Upmanyu & Reena, 1991). Lack of those relationships, poor marriage and low level of emotional support and staying in nuclear families may be some of the associated factors of psychiatric problems in women. Women who step out of socially described roles often experience stress, anxiety and depression due to role overload, conflict, ambiguity, tension, hostility and job satisfaction. Women who receive little or no support in their attitudes toward their employment or in participation in child care and household tasks are indeed stressed by their multiple roles. Women who receive a great deal of positive spouse support feel positive about their spouse and their lives. Sorensen and Verbrugge (1987) suggested “Women’s multiple responsibilities and attendant role conflicts have negative consequences on the level of anxiety and their adjustment which will further impact their satisfaction.”

Many working women find that children provide a common focus interest for them and their husband. On the other hand, other women complained that the time devoted to children resulted in less sharing and companionship and less spontaneity in the marital relationship (Lopata, 1971, Rubin, 1976). Steffy (1986) examined the structural relationship between dual career planning spouse support, problem solving effectiveness, inter-role conflict marital adjustment and job stress among married female professionals. Dual career planning and spouse support were found to be negatively associated with inter-role conflict and positively associated with problem solving effectiveness in the marriage. Inter-role conflict was positively associated with marital adjustment. Marriage provides a stable, coherent and regulated environment and for the most part, married people live a healthier life style than the single (Hugnes and Gove, 1981).

**SELF-EFFICACY:**

Self-efficacy, a theoretical construct which was first defined in social psychology, has now become a regular feature of health and organizational research. This concept was first of all, put forth and developed by Bandura (1977) as a key
concept of his social learning theory. Though it is much similar to, but is not identical to the concept of expectancy. Where expectancy specified only the effort as a cause of performance the term self-efficacy refers to the expectancy of succeeding at a task resulting from beliefs in one’s overall performance competence.

Self-efficacy is one of the important self related cognition, which relates to the individual’s sense of personal efficacy to produce and regulate events of their life. Bandura (1986) defines it as, “people’s judgments of their capabilities to organize and execute course of action required to attain designated types of performances”.

The potential role of this construct has been well recognized and the researchers have studied it quite widely from different perspectives including work motivation (Goldstein, 1972), organizational performance (Bandura, 1997, Locke & Latham, 1990) effect of stress reaction (Jex & Primerv 2001) changing risk behaviours and adopting health behaviour (Bell and Kozlowski 2002) and job satisfaction (Judge et.al. 2001).

Self-efficacy beliefs are not fixed acts or simply a matter of knowing what to do. Rather it is a generative capability in which all the cognitive, affective and conative components and social and behavioural skills must be organized into integrated course of action to serve enumerable purposes. A wholesome organization of these self-referent beliefs can stem from many sources including attribution about the causes of previous successes and failures, perception of the situation and of one’s ability, adaptability, creativity and ability for personal control (Wood and Locke, 1987) employment status, social support and gender (Jerusalem and Mittag, 1997). Women’s beliefs about their capabilities and their career aspirations are shaped by undermining social practices with in the family, the educational system, peer relationships, Mass media, occupational system and the culture at large (signorielli, 1990).

Perceived self-efficacy is an individual’s estimate of his capability of performing specific set of actions required to deal with environmental conditions. It
has been proved to be a powerful personal resource of having impact of stress on
cognitive appraisals as well as on psychological and physical well-being (Jerusalem
and Mittag, 1997). Highly self-efficacious individual’s perceive the new demands of
life more as challenges and less as threats. They experience lower anxiety, better
health and fewer health complaints than the low self-efficacious individuals. “A
strong sense of personal efficacy seems to reduce the likelihood of negative appraisal
of stressful life demands and as a consequence, it provides protection against
emotional distress and health impairments” (Jerusalem and Mittag, 1997) by
changing risky health behaviour through personal action.

Self-referent positive beliefs mitigate the detrimental effect of environmental
constraints, say in stressful life situations. Studying young migrants, Jerusalem and
Mittag (1997) found that stable trait of general self-efficacy was less affected by high
environmental constraints even in state of low social resources. Such persons
showed better adjustment, whereas those having low personal efficacy beliefs with
weak social resources were the most vulnerable to emotional distress and ill health
and achieved lower level of adaptation. And the group with highest self-efficacy
beliefs and adequate social resources experienced the highest level of adaptational
outcomes. So, from a theoretical point of view generalized self-efficacy beliefs
serve as a key factor in influencing environmental demands on stress experiences as
represented by cognitive appraisal and well-being in managing difficult
circumstances of life.

Self-efficacy refers to personal judgments to how well one can organize and
implement patterns of behaviour in situations that may contain novel, unpredictable
and stressful elements (Miller et.al 1989) Self-efficacy affects behaviour of the
individual in different ways: First, self-efficacy influences choice of behavior.
People are likely to engage in tasks in which they feel competent and confident and
avoid those in which they do not. Second, self-efficacy may help to determine how
much effort people will expand on an anxiety and how long will they persevere.
Third, self-efficacy beliefs influence individual’s thought patterns and emotional
reactions. People with low self-efficacy may believe that things are tougher than
they really are, a belief that may foster stress and narrow vision of how best to go about a problem. Efficacy beliefs are the foundation of human agency. Unless people believe that they can produce desired results by their actions, they have little incentive to act or to persevere in the face of difficulties.

Many theories of self-efficacy envolved over the yours discuss centrality of control in human lives (Adler, 1956, Bandura, 1986, Sanna, 1997). People’s level of motivation affective states and actions are based more on what they believe rather than what objectively the case is. So individual’s self-referent beliefs for their causative capabilities need to be inquired alongwith their origin structure, functions, processes through which they operate and their effects and the self-efficacy theory addresses all these sub-processes both at the individualistic and collective level. People make causal attributions to their own psychological functioning through mechanisms of personal agency; and amongst these, individual’s beliefs of personal efficacy are of central importance. Bandura and his colleagues have made series of experiments to illustrate the causal power of self-efficacy (e.g., Bandura, 1982; Bandura and Cervone, 1986, Bandura and Schunk, 1981) in human functioning.

**Development of Efficacy Beliefs**

Bandura has put forth four main forms that influence development of self-efficacy in human beings. The first and most effective way to creating a strong sense of efficacy is through mastery experiences. They provide the most reliable testimony whether one can master whatever it takes to succeed (Bandura, 1982, Biran and Wilson, 1981, Gist, 1989). Successes build a robust belief in one’s personal efficacy, failures undermine it, especially, if failures occur before the sense of efficacy is firmly established. Development a sense of efficacy through mastery experiences is not a matter of adopting ready-made habits. Rather it involves acquiring the cognitive, behavioural and self-regulatory tools for creating and executing appropriate courses of action to mange ever changing life circumstances.

Vicarious experiences provided by social models is the second influential way of creating and strengthening efficacy beliefs. Seeing people similar to
themselves succeeding by perseverant efforts raises observers’ beliefs that they too, posses the capabilities to master comparable activities (Bandura, 1986; Schunk, 1986). By the same token, observing others failing despite high efforts, lowers observers’ judgments of their own efficacy and undermines their level of motivation (Brown and Inouye, 1978). The impact of modeling on beliefs of personal efficacy is strongly influenced by perceived similarity to the models. The greater the assumed similarity, the more persuasive are the model’s successes and failures.

Social persuasion is the third way of strengthening people’s beliefs that they have what it takes to success. People who are persuaded verbally that they posses the capabilities to master given activities are likely to mobilize greater effort and sustain it, than, if, they harbor self-doubts and dwell on personal deficiencies when problems arise (Litt, 1988, Schunk, 1986). To the extent that persuasive boost in perceived self-efficacy lead people to try hard enough to succeed, self-affirming beliefs promote development of skills and a sense of personal efficacy.

The fourth way of altering efficacy beliefs is to enhance physical status, reduce stress and negative emotional proclivities, and correct misinterpretations of bodily states. People also rely on their physiological and emotional states in judging their capabilities. They interpret their stress reactions and tensions as sighs of vulnerability to poor performance. Ewart (1992) observed that in activities involving strength and stamina, people judge their fatigue, aches, and pains as sign of physical debility. Mood also affects people’s judgments of their personal efficacy. Positive mood enhances perceived self-efficacy: despondent mood diminishes it here (Kavanagh and Bower, 1985). Thus, efficacy beliefs can be altered by strengthening physical status, reducing stress and negative emotional proclivities and correcting misinterpretations of one’s bodily states.

**Self-Efficacy: The Major Processes**

Efficacy beliefs regulate human functioning through four major processes: cognitive, motivational, affective and selection processes, which operate collectively in some what integrated manner.
Cognitive Processes:

Human behaviour being purposive is governed by fore thought embodying valued goals. Personal goal setting is influenced by self-appraisal of capabilities. According to Locke and Latham (1990) the stronger the perceived self-efficacy, the higher the goals people set for themselves and the former is their commitment to them.

Most courses of actions are initially organized in thoughts. Person’s efficacy beliefs guide and shape the future course of action which he visualizes, constructs and is likely to undertake. People holding high personal efficacy beliefs visualize success and set positive guides and follow them in behaviour. Those who doubt their personal efficacy, visualize failure and do things that may go wrong because it is difficult to achieve much while fighting self-doubts. Wood and Bandura (1989) observed that self-referent beliefs help people in managing difficult environmental demands under taxing circumstances. Individuals with low sense of efficacy become more and more erratic in their thinking and lower their aspirations resulting in poor performance. Contrary to it, those who possess the robust sense of efficacy set challenging goals, use good analytical thinking which pays off in performing accomplishments.

Motivational Processes:

Efficacy beliefs play a key role in regulating self motivation. Most human motivation is cognitively generated. People motivate themselves, set their goals, guide their actions and anticipate probable outcomes of their actions. There are three different forms of cognitive motivators around which different theories have been developed. They include causal attributions, outcome expectancies and cognized goals. The corresponding theories are attribution theory, expectancy value theory and goal setting theory respectively. Efficacy beliefs operate in each of these type of cognitive motivation. Efficacy beliefs influence causal attribution (Alden, 1986, Grove, 1993, McAuley, 1991). People who regard themselves as highly efficacious, attribute their failures to insufficient effort or adverse situational conditions, where
as those who regard themselves as inefficacious tend to attribute their failures to low ability. Causal attributions not only affect motivation, but also affective reactions and performance mainly through beliefs of personal efficacy (Chwalisz, Altmaier & Russell, 1992, Relich, Debus & Walker, 1986, Schunk & Gunn, 1986).

The expectancy value theory, posits that individuals expect that a given action/behaviour would produce certain outcomes and they place value on these outcomes. People act on their beliefs about what they can do as well as their beliefs about the probable outcomes of performance. Besides, expectancy, Vroom (1964) introduced the concepts of valence and instrumentality in his expectancy theory. By valence, he meant the strength of an individual’s effort for a particular outcome. Instrumentality refers to the use of specific outcome for the achievement of ultimate goal. The important point is that expectant outcomes are greatly governed by one’s efficacy beliefs and by using the influence of perceived self-efficacy beliefs, the utility of expectancy value theory has been substantially enhanced (Dzewaltowski, Noble and Shaw, 1990, Schwarzer, 1992).

Goals set, give direction to individual’s behaviour and maintain his persistence for achievement. Explicit and challenging goals enhance motivation (Locke and Latham, 1990). Goal-setting theory posits that goals operate largely through self-influence processes and the motivation behind goal-setting involves a process of cognitive comparison of perceived performance to an adopted personal standard. By making self-satisfaction conditional on matching the standard, people give direction to their behaviour and create incentives to persist in their efforts until they obtain their goals. Bandura and Cervone, 1986) maintained that motivation based on personal standards is governed by three type of self-influences, which are: Self-satisfying and self-dissatisfying reactions to one’s performance, perceived self-efficacy for goal attainment and readjustment of personal goals based on one’s progress. Thus the self-efficacy beliefs of the individual contribute to his motivation in several ways.
**Affective Processes:**

Individual's beliefs in their coping capabilities determine how much stresses and strain they can endure in threatening situations. Perceived self-efficacy in exercising control over stressors plays a central role in anxiety arousal (Bandura, 1991 b). Efficacy beliefs affect person's vigilance toward potential threats and how they are perceived and cognitively processed. People who believe potential threats as unmanageable, feel threatened by many aspects of their environment, view their coping capabilities inadequate and exaggerate the severity of probable threats. Because of their inefficacious thinking, they distress themselves and impair their level of functioning (Lazarus & Folkman, 1984, Meichenbaum, 1977, Sarason, 1975) more than those who possess high self-efficacy beliefs.

In contrast, individuals of high efficacy beliefs are neither watchful for probable environmental threats nor do they feel disturbed because they believe that they have the potential to exercise control over these threats.

Self-efficacy beliefs also regulate anxiety arousal/depression by exercising control over ruminative and disturbing thoughts. It is not generally the sheer occurrence of disturbing thoughts rather the perceived inability of the person to turn them off that causes distress (Kent and Gibbons, 1987). Moreover, perceived thought control efficacy predicts anxiety when variations in frequency of aversive thoughts are removed. Both perceived coping self-efficacy and thought control efficacy operate jointly to reduce anxiety and avoidant behaviour (Ozer and Bandura, 1990).

**Selection Processes:**

People are partly the product of their environment and their efficacy beliefs can help them in choosing the type of activities and environments they wish to get into and thus, shaping the course of their lives takes place. People with high sense of efficacy readily undertake challenging activities and select environment they judge
themselves capable of managing and avoid activities and environments they believe exceed their coping capabilities.

People who have a low sense of efficacy in given domains shy away from difficult tasks, which they view as personal threats. They have low aspirations and weak commitment to the goals they choose to pursue. When faced with difficult tasks, they dwell on their personal deficiencies, the obstacles they are likely to face and all kinds of adverse outcomes rather than concentrate on how to perform them successfully. They tend to decrease their efforts and surrender easily in the face of difficulties and if they face setback, they are very slow to recover their sense of efficacy and easily fall prey to stress and depression.

In contrast, the high self-efficacious persons enhance their accomplishments and personal well-being in many ways. They accept difficult job as challenges to be mastered rather than the threats to be avoided. Individuals with high self-efficacy deal more effectively with difficulties and persist in the face of failure (Gist, 1989), they are more likely to attain valued outcomes and thus derive satisfaction from their jobs.

Strong efficacy beliefs are not produced merely by verbally proclaiming it, rather it is a product of a complex process of self-persuasion that relies on cognitively processing of diverse sources of information and once formed improve the quality of human life to a great extent.

The coping efficacy beliefs are gaining much impetus in organizational and health psychology. Bandura (1986) has showed that coping efficacy of phobic persons can be raised through guided mastery treatment. The application of the concept can also be made in organizations where working is relatively more strenuous, i.e. where employees have direct transaction with human beings as recipients and clients etc. Because of the complex interaction of many factors, individuals working in such professions are more susceptible to be emotional exhausted having reduced feelings of personal accomplishment. Enhancing the coping efficacy of such individuals may reduce the chances of their further mental
degeneration. So, self-efficacy concept is of vital importance not only to study the motivation and performance of individuals, but also for the maintenance and enhancement of their mental health.

Efficacy beliefs reduce or eliminate anxiety by supporting effective methods of behaviour that change threatening environment into a safer one. It is through the impact of efficacy beliefs on behaviour that regulates stress and anxiety. The stronger the sense of efficacy, the more bold are the people in taking on the problematic situations that generate stress and the greater will be probability of their success in shaping their behaviour more to their volition and health.

**PSYCHOLOGICAL WELL-BEING:**

Psychological well-being is easily influenced or changed concept which is concerned with an individual's feeling about his/her daily life experiences. These feeling extend from negative state such as stress, worry or unhappiness to more positive state which are not simply states of absence of worry or unhappiness but are states which are related to sound mental health and include favorable self-esteem and success, Warr (1978). Jahodo (1958) have also stated that such feeling may range from negative mental states or psychological strains such as anxiety, depression, frustration emotional exhaustion, unhappiness, dissatisfaction to a state which has been identified as positive mental health.

The concepts of psychological well-being and mental health, by and large, are used interchangeably by majority of the researchers. It is widely recognized that the concept of mental health focuses on an ideal state, emphasizing "Positive Well-Being" of the WHO chart rather than on disease, statistical or conformity criteria. Negative components of Psychological Well-Being are relatively easily assessed through self-report of anxiety, depression and frustration, etc., but it is difficult to assess Positive Components of well-being. Campbell, converse and Rodgers (1976) wrote;
“It may be necessary to distinguish between satisfaction which is associated with an experience of rising expectations and one which is associated with declining expectation. An individual who has achieved an aspiration towards which he has been moving may be said to experience the satisfaction of resignation. The two individuals might be equally satisfied in the sense of fulfilled needs but the affective content associated with success and resignation may well differ. The difference may be less significant in experiences of dissatisfaction where affective content of disappointment and frustration might be expected to accompany any failure to achieve one’s expectations”.

Campbell etal. (1976) have also stated explicitly the view that a given level of satisfaction can go along with different affective states. Psychological well-being depends upon how a person is valued by those around him the status of the elderly may depend upon the evaluative perception of those around i.e. primarily the members of family and secondary the significant others, outside the family circle (Jamuna, 1984).

The well-being in men and women has been found to increase with the number of roles undertaken (Pietromonaco and Froharelt, 1986). Women’s primary responsibility for children has been suggested as a factor that may account for poor well-being of mothers compared to fathers (Rosenfield, 1989). Goldstein (1972) also found that having children did not generally improve the psychological well-being of parents. Ross and mirowsky (1995) contended that the effect of a women’s employment status on psychological well-being depended on the presence of children, the type of child care and husband’s participation in child care.

Bandura (1986) in his social cognitive theory stated that the psychological well-being is determined by people’s belief in their efficacy or capability to mobilize the motivation, cognitive resources and courses of action required to control over the events.
Social support in family and work have been empirically studied in relation to well-being (Larocco & French, 1980). This construct has been operationalized by indicators of happiness, moral and life satisfaction (Okum, Medlichar Hell, 1990).

A person's evaluation of his/her life may be in the form of cognitions (e.g. when a person gives conscious evaluative judgements about his or her satisfaction with life as a whole or evaluate judgements about specific aspects of his or her life such as recreation). However, an evaluation of one's life also may be in the form of affect (people experiencing unpleasant or pleasant moods and emotions in reaction to their lives). Thus a person is said to have high SWB if she or he experiences life satisfaction and frequent job and only infrequently experiences unpleasant emotions such as sadness and anger. Contrariwise, a person is said to wives low SWB if he or she is dissatisfied with life, experiences little job and affection and frequently feels negative emotions such as anger or anxiety. The cognitive and affective components of SWB are highly interrelated.

Quality of life is a composite measure of physical mental and social well-being, happiness and satisfaction of an individual and as such is a multifaceted concept dealing with a range of factors such as health, marriage, family, work, financing, situation, education opportunities, self-esteem, creativity, sense of belonging and trust very often terms like subjective well-being, happiness, life satisfaction and quality of life are used interchangeable, Cutter (1985) stated that quality of life is broadly defined as an individual's happiness or satisfaction with life including needs and desires, aspiration, life styles preference and other tangible and intangible factors that determine over all well-being. Campbell (1976) and Diener (1984) has suggested that there are several cardinal characteristics of the concept 'well-being'. Firstly, it is subjective and secondly it includes the positive measures. It is not just the absence of negative factors, as is true of most measures of mental health.

It is highly significant to note that for more than 25 years, the study of well-being is guided by two primary conception of positive functioning. One, the
formulation, traceable to Bradburn's (1965) seminal work, distinguishes between positive and negative affect and defined happiness as the balance between the two.

Second, the conception, which has gained prominence, emphasizes life satisfaction as the key indicator of well-being. Diener (1984) defined life satisfaction as global evaluation by the person of his or her life viewed as a cognitive component and was seen to complement happiness – the more affective dimension of positive functioning. Well-being is a broad category of phenomena that includes people's emotional responses, domain satisfaction and life satisfaction (Table No. 1.1). It is structured in such a way that these components form a global factor of interrelated variables. Each of the three major facets of well-being can in turn be broken into subdivisions. Each of the subdivided even further. Well-being can be assessed at the most global level or at progressively narrower levels, depending on one's purposes, e.g., one might study life satisfaction, whereas another might study marital satisfaction.
Table – 1.1 Showing Components of Well-Being

<table>
<thead>
<tr>
<th>Pleasant affect</th>
<th>Unpleasant affect</th>
<th>Life satisfaction</th>
<th>Domain satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joy</td>
<td>Gift and Shame</td>
<td>Desire to change life</td>
<td>Work</td>
</tr>
<tr>
<td>Elation</td>
<td>Sadness</td>
<td>Satisfaction with current life</td>
<td>Family</td>
</tr>
<tr>
<td>Contentment</td>
<td>Anxiety and worry, anger</td>
<td>Satisfaction with past</td>
<td>Leisure Health</td>
</tr>
<tr>
<td>price</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Affection</td>
<td>Stress</td>
<td>Satisfaction with future</td>
<td>Finance</td>
</tr>
<tr>
<td>Happiness</td>
<td>Depression</td>
<td>Significant other’s views of one’s life</td>
<td>Self</td>
</tr>
<tr>
<td>Ecstasy</td>
<td>Envy</td>
<td>--</td>
<td>One’s group</td>
</tr>
</tbody>
</table>


So, well-being is clearly a multidimensional construct and the commonly proposed tri-partite structure of well-being, life satisfaction, positive affect and negative affect can be sustained. It is affected by work environment and is likely to do so in complex ways.

**JOB SATISFACTION:**

The concept of job satisfaction is one of the most crucial issues of behavior management in organization. It expresses the amount between individual’s expectations on the job and the rewards that the job provides him. A large number of factors – psychological, demographic, organizational etc. – determine individual’s satisfaction with work which influences, to a great extent, the quality and quantity of
his output. So it becomes important to know how far a person is satisfied with his job and what are the important factors related to it.

It is very difficult to define job satisfaction as it is an intangible, unseen, unobserved variable and a complex collection of beliefs and emotional feelings (Rao, 1997). It was Hoppock (1935) who popularized this term. He has defined job satisfaction as 'any combination of psychological, physiological and environmental circumstances that causes a person truthful to say, “I am satisfied with my job”. Few have explained it as the function of degree to which one’s need can be satisfied (Kulhen, 1963) and operationalised it as a discrepancy between ‘how much is there now’ and ‘how much there should b’ (Wanous and Lawler, 1972). Locke (1976) and Luthans (2005) described it as a pleasurable or positive emotional response resulting from appraisal of one’s job or job experience and is the result of the employee’s judgment of how well the job fulfils those aspects which are considered important by him.

Job satisfaction is one of the key factors in organizational dynamics and is generally considered to be the primary dependent variable in terms of which effectiveness of an organisation’s human resource is evaluated (Mobley, 1979). However, a global concept of job satisfaction is not warranted by findings from the job satisfaction studies as it is not a single unified entity, but is a multi-dimensional concept that breaks down into several dimensions, viz., intrinsic task satisfaction, attachment to people at work, Supervisor’s behavior, satisfaction with security, income and promotional avenues (Ganguly, 1994). Different types of satisfaction may lead to different behavior and apprehensions. An employee may complain to his superior about the low pay, but he may not be worried about the unsupportive behavior of co-workers. On the whole job satisfaction is a combination of the employee’s feeling towards its different dimensions (Srivastava, Holani and Bajpai, 2005).

Thus, job satisfaction is an overall positive appraisal of one’s job. It is a combination of cognitive and affective contentment for an individual within a
company. Cognitive satisfaction is a non-emotional condition that is evaluative of outcomes and opportunities. This includes working conditions and the nature of job. Affective satisfaction is one that is based on the overall positive emotional view of the situation. Job satisfaction of employees contributes significantly towards the functioning of any organization.

**Theories of job Satisfaction:**

Several theoretical foundations are there which explain the dynamics of job satisfaction and general impact on workers behavior.

**Vroom's Theory:**

Vroom's theoretical model regarding job satisfaction reflects valance of job for its incumbent. The strength of the force on a worker to remain on his job is an increasing function of the valence of his job. Thus satisfaction should be negatively related to turnover and absenteeism, which its seems to be. Whether or not his valence should also lead to greater production while on the job is less clear.

**Stogdill's Theory:**

According to Stogdill (1959) individual's job satisfaction depends upon the individual's views about the organization as a whole. He concluded that organizational structure, group integration and cohesiveness determine the morale and the production. Therefore, morale and production only determine the satisfaction. High morale and high production lead to more satisfaction. The general notion of job satisfaction being an output has also been suggested by other investigators Kammaraju and Mira (1981).

**Herzberg's Theory:**

Herzberg and his associates (Herzberg, Mausner and Snyderman, 1959) postulated two general classes of work variables - satisfiers and dissatisfiers. Satisfiers are those things which lead to job satisfaction, they are generally job content factors or "motivators." Dissatisfiers are those things which result in job
dissatisfaction; they are generally job context or ‘hygiene’ factors. The model postulates these two general classes of variables – one class which can satisfy but not dissatisfy and one which causes dissatisfaction but not satisfaction the model has been designated as Herzberg’s Two-Factor Theory.

**Locke’s Value Theory:**

Another important theory of job satisfaction is Locke’s Value Theory (Locke, 1976). This theoretical model claims that job satisfaction exists to the extent that the job outcomes such as rewards and individual receives matches those outcomes that are desired. The more people receive outcomes they value, the more satisfied they will be; the less they receive outcomes they value, the less satisfied they will be. Locke’s approach on any outcomes that people value regardless of what they are and not necessarily basic lower order needs. The key to satisfaction in Locke’s theory is the discrepancy between those aspects of the job one has and those one wants. The greater the discrepancy, the less the satisfaction. McFarlin and Rice (1992) conducted a study by using a questionnaire technique that provides the good support the value theory. McFarline and Rice also found that this relationship was greater among individuals who placed a high amount of satisfaction on a particular facet of the job was believed to be, the less satisfied people were when they failed to get as much of this facet as they wanted. Further more, Locke’s theory suggests that job satisfaction may be derived from many factors. In this respect, it is fully consistent with the findings of research on the causes of job satisfaction.

Previous studies on the subject have revealed that feelings of satisfaction or dissatisfaction with one’s work experience are influenced by both person related and organization-related factors. The personal factors include a number of variables relating to an individual’s background as well as to certain personality traits. Thus, age has been found to be consistently related to job satisfaction (Rhodes, 1983; Brush et al., 1987), where as Herzberg et al. (1959) concluded that the relationship between age and job satisfaction is best represented by a V-Shaped function. Some other researchers report that the relationship is positive and linear until a terminal
period in which there is a significant decline in job satisfaction (Saleh and Otis, 1964; Carrell and Elbert, 1974). These somewhat contradictory findings suggest that some other factors might be affecting the relationship between age and job satisfaction. However, Lee, (1985) found that the introduction of salary, education and job tenure as the “control” variables did not alter the relationship age and overall job satisfaction significantly.

The findings of several Indian studies, which have tried to examine the relationship between age and job satisfaction are inconsistent and do not lead to any definite conclusion. The same can be said of the relationship between job satisfaction and other background factors, such as job tenure, level of education, rural-urban background, emoluments, or job level (Sharma, 1980; Sinha, 1986; Bhatt, 1987). Individual differences in job satisfaction can also be attributed to differences in a more specific subset of personal variables called personality traits. Significant relationships have been found between personality and need-satisfaction as well as sources of satisfaction and dissatisfaction (Sutaria, 1980; Ganesan and Rajendran, 1982).

Several organizational determinants have been identified. Organization’s reward system is highly related to job satisfaction. This refers to how pay, benefits and promotions are distributed. Research has found that satisfaction is enhanced by the use of pay systems believed to be fair with respect to both the level of compensation received and the mechanisms used to determine that pay (Miceli & Lane 1991). A second organization-based determinant of job satisfaction is perceived quality of supervision. Specifically, studies have determined that satisfaction tends to be higher when people believe their supervisors are competent, have their best interests in mind and treat them with dignity and respect than when they are just the opposite (Thempe, Rigny & Accoun 1985). Communication is another aspect of high quality supervision. In this regard, it has been determined that people are more satisfied with their jobs the more they have opportunities to communicate with their supervisors (Callan, 1993).
Thirdly, job satisfaction is related to the decentralization of power, decision making and organizational design (Locke, 1976). A fourth determinant of satisfaction is level of work and social stimulation. Many people are satisfied with job that provide them with an overall workload and level of variety that is not so low as to be boring and not so high as to be overwhelming and overly challenging (Curry, Wakefield, Price & Mueller 1986).

A fifth determinant of job satisfaction is pleasant working conditions. Research has shown that job satisfaction is reduced by overcrowded conditions and dark, noisy environments with extreme temperatures and poor air quality (Sundsprom 1986). Although these factors are not directly associated with the jobs themselves, but with the context in which the work is performed, unpleasant working conditions have been found to have adverse effects on job satisfaction.

To examine the contribution of work stress, marital adjustment and self-efficacy in the determination of job satisfaction and psychological well-being.

**Theoretical Perspective, Aim and Objective:**

After describing all the study related variables, a theoretical perspective based upon interrelationship of these variables has been discussed as:

On the basis of above theoretical frame work, the aim of the study is to study the association between the psychodynamics of job satisfaction and psychological well-being, which are work stress, marital adjustment and self-efficacy.

The objectives of the present study are:

1. To study the relationship between workstress, psychological well-being and job satisfaction among working women.
2. To study the relationship between marital adjustment, psychological well-being and job satisfaction among working women.
3. To study the relationship between self-efficacy, psychological well-being and job satisfaction among working women.

4. To study the relationship between work stress, marital adjustment, Self-efficacy, psychological well-being and job satisfaction among working women.

5. To examine the contribution of work stress, marital adjustment and self-efficacy in the determination of job satisfaction and psychological well-being.