CHAPTER - V
FINDINGS, IMPLICATIONS, SUGGESTIONS AND SUMMARY

Introduction

This chapter consists of a brief summary of the findings based on the socio demographic factors, the findings on the selected variables such as teacher stress, life skills, family environment and quality of life of the married women school teachers in Aided Higher Secondary Schools at Tiruvarur District of Tamil Nadu. Findings on hypotheses, the implications of the present study, social work intervention and discussions based on the reviews are also highlighted in this chapter.

5.1 Salient Findings related to the Socio Demographic Characteristics

➤ More than one third of the respondents (38.6%) were in the age group of 31 to 40 years.

➤ Majority (63.8%) of the respondents were qualified with Post Graduation with B.Ed. or M. Ed.

➤ A majority (63.4%) hailed from rural areas.

➤ A majority (64.2%) of the respondents were from nuclear family

5.2 Salient Findings related to the Socio Demographic Characteristics with regard to their Salary

➤ A significant majority (67.9%) were earning more than Rs. 25,000 per month

➤ Majority (75.6%) of them were satisfied with their monthly salary

➤ A vast majority (77.2 per cent) of them were not the only earning members but their husbands and other in-laws were also earning.
More than half (52.8 per cent) of the respondents were handing over their salary completely to their husbands without taking any amount from it.

Majority (66.3 per cent) of the respondents were entrusted with full freedom to spend their money.

Majority (65 per cent) of the respondents felt that the salary was sufficient to maintain their family.

5.3 Salient Findings related to the Socio Demographic Characteristics with regard to their Profession

Half (50.8 per cent) of the respondents were handling classes for higher secondary students.

Vast majority (95.9 per cent) of the respondents were satisfied with their profession.

More than half (58.1 per cent) of the respondents were going for the job only for financial purpose.

A majority (65.9 per cent) of them were permanent job holders and remaining one third (34.1 per cent) of them were doing job temporarily.

A significant majority (74.4 per cent) of them were not taking special tuition in out of school hours.

A majority (65.4 per cent) of them were having extra coaching classes during holidays and vacation.

More than half (56.9 per cent) of them were having better understanding with their colleagues.

5.4 Salient Findings related to the Socio Demographic Characteristics with regard to their Family and Children

More than one third (40.7 per cent) of the respondents found enough time to maintain both the family and job.
A vast majority (94.7 per cent) of them were having good family support.

Less than half (45.5 per cent) of them were having two children and less than half (45.1 per cent) of them were having only one child.

A majority (83 per cent) of the respondents found no time to take care of their own children.

A vast majority (88.1 per cent) of the respondents were satisfied with their contribution in children's academic achievement.

A majority (81.3 per cent) of the respondents were teaching their own children.

A majority (62.1 per cent) of the respondents were not having stress regarding their own children's achievement.

A significant majority (73.6 per cent) of them were feeling manageable about the household responsibilities.

More than half (55.7 per cent) of the respondents' husbands were helping in the household activities.

Nearly half (49.6 per cent) of the respondents rated as good marital relationship.

5.5 **Salient Findings related to the Socio Demographic Characteristics with regard to their Physical Problem**

- A majority (67.5 per cent) of them were not having any type of physical illnesses.

- One third (34.6 per cent) of them were doing prayer for their physical fitness.

5.6 **Findings related to Key Variables**

1. Less than half (48.8 per cent) of the married women school teachers had high level of teacher stress.
2. Less than half (41.5 per cent) of the married women school teachers had low level of positive family environment.

3. More than half (52 per cent) of the married women school teachers had low level of Life Skills.

4. Half (50.8 per cent) of the women school teachers had low level of quality of life.

5.7 Findings related to Teacher Stress

- There is no significant difference between the type of family and overall teacher stress of married women school teachers.
- There is no significant difference between the leisure time and the overall teacher stress.
- There is no significant difference between the locality and teacher stress of married women school teachers.
- There is no significant difference among the years of teaching experience with regard to teacher stress of the respondents.
- There is a significant difference among the grade level of teaching with regard to teacher stress of the respondents.
- There is a significant difference among the sufficient time to maintain both family and job with regard to teacher stress of the respondents.
- There is no significant difference among the husband's help in the household activities and overall teacher stress.
- There is no significant difference among the mutual understanding with colleagues with regard to overall teacher stress.
- There is no significant relationship between the age and the overall teacher stress of the married women school teachers.
• There is no significant relationship between the number of children and the overall teacher stress of the married women school teachers.

• There is no significant relationship between the rating of marital relationship and the overall teacher stress of the married women school teachers.

• There is a significant relationship between overall teacher stress and the overall family environment of the married women school teachers.

• There is a significant correlation between the overall life skills and the teacher stress of the married women school teachers.

• There is a significant correlation between the overall quality of life and the teacher stress of the married women school teachers.

• There is no significant association between professional satisfaction and the overall teacher stress.

• There is no significant association between the level of monthly income and the overall teacher stress of the married women school teachers.

• There is no significant association between the family support and the overall teacher stress of the married women school teachers.

• There is no significant association between the time to take care of the children and the teacher stress.

• There is no significant association between the satisfaction on contribution in children's academic achievement and the overall teacher stress of the married women school teachers.

• There is a significant association between the only earning member in the family and the teacher stress.
• There is no significant association between taking special tuition in out of school hours and the overall teacher stress of the married women school teachers.

• There is a significant association between physical problem and teacher stress.

• There is no significant association between the burden of household responsibilities and the overall teacher stress of the married women school teachers.

• There is a significant association between handing over the entire salary to their husbands and the teacher stress.

• There is no significant association between entrusting with full freedom to spend their money and the overall teacher stress of the married women school teachers.

• There is a significant association between salary satisfaction and the teacher stress.

5.8 Findings related to Family Environment

• There is no significant difference between the type of family of the respondents and their overall family environment.

• There is no significant difference among the sufficient time to maintain both family and job and family environment.

• There is no significant difference among the husband's help in the household activities and overall family environment.

• There is a significant difference among mutual understanding with colleagues and family environment of the respondents.

• That there is no significant difference among years of teaching experience and family environment.
• That there is no significant relationship between the rating of marital relationship and the overall family environment of the married women school teachers.

• There is a significant correlation between the overall life skills and the dimensions of family environment of the married women school teachers.

• There is no significant relationship between overall quality of life and the overall family environment of the married women school teachers.

• There is a significant correlation between the dimensions of teacher stress and overall family environment of the married women school teachers.

• There is no significant association between the monthly income and the overall family environment of the married women school teachers.

• There is no significant association between the age and the overall family environment of the married women school teachers.

• There is no significant association between the salary satisfaction and the overall family environment of the married women school teachers.

• There is a significant association between professional satisfaction and the family environment.

• There is no significant association between conducting extra coaching classes during holidays and vacations and the overall family environment of the married women school teachers.

• There is a significant association between the physical problem and the family environment of married women school teachers.
5.9. **Findings related to Life Skills**

- There is no significant difference between the locality of the respondents and their overall life skills.

- There is no significant difference between the grade level of teaching and their overall level of life skills.

- There is no significant difference among sufficient time to maintain both family and job with regard to life skills.

- There is no significant difference among the mutual understanding with colleagues with regard to life skills.

- There is no significant among the years of teaching experience with regard to life skills.

- There is no significant difference among educational qualification with regard to life skills.

- There is no significant relationship between age and the overall life skills of the married women school teachers.

- There is no significant relationship between rating of marital relationship and the overall level of life skills of the married women school teachers.

- There is no significant relationship between overall family environment and the overall life skills of the married women school teachers.

- There is a significant correlation between the overall quality of life and the life skills of married women school teachers.

- There is a significant correlation between the overall teacher stress and the life skills of married women school teachers.
• There is no significant association between the level of monthly income and the overall life skills of the married women school teachers.

• There is no significant association between conducting extra coaching classes during holidays and vacations and the overall life skills of the married women school teachers.

• There is no significant association between physical problem and the life skills among married women school teachers.

• There is no significant association between the burden of household responsibilities and the overall life skills of the married women school teachers.

5.10 Findings related to Quality of Life

• There is no significant difference between the locality of the respondents and their overall quality of life.

• There is no significant difference between the type of family and the overall quality of life.

• There is no significant difference among years of teaching experience and overall quality of life.

• There is a significant difference among sufficient time to maintain both family and job with regard to quality of life of the married women school teachers.

• There is no significant difference among husband's help in the household activities with regard to overall quality of life.

• There is no significant difference among mutual understanding with colleagues with regard to overall quality of life.
• There is no significant relationship between the age and the overall quality of life of the married women school teachers.

• There is a significant correlation between the rating of marital relationship and the quality of life of the married women school teachers.

• There is no significant relationship between overall quality of life and the overall family environment of the married women school teachers.

• There is a significant relationship between overall quality of life and the overall life skills of the married women school teachers.

• There is a significant relationship between overall quality of life and the overall teacher stress of the married women school teachers.

• There is no significant association between the professional satisfaction and the overall quality of life of the married women school teachers.

• There is no significant association between the level of monthly income and the overall quality of life of the married women school teachers.

• There is a significant association family support and the quality of life.

• There is no significant association between the stress regarding their own children's achievement and the overall quality of life of the married women school teachers.

• There is no significant association between only earning member in the family and the overall quality of life of the married women school teachers.

• There is a significant association between physical problem and the quality of life.
• There is no significant association between burden of the household responsibilities and the overall quality of life of the married women school teachers.

• There is no significant association between entrusting with full freedom to spend money and the overall quality of life of the married women school teachers.

5.11 Findings related to Multiple Regression

• 27 Percent variation in overall teacher stress (dependent variable) can be explained from the independent variables.

• 42 Percent variation in overall family environment (dependent variable) can be explained from the independent variables.

• 42 Percent variation in overall life skills (dependent variable) can be explained from the independent variables.

• 35 Percent variation in overall quality of life (dependent variable) can be explained from the independent variables.

5.12 Findings related to Hypotheses

1. Null hypotheses for research hypothesis 01

There is no significant relationship between family environment and teacher stress of the respondents.

The Karl Pearson's coefficient of correlation test was used to test the above hypothesis and it has been inferred that there is a significant relationship between family environment and teacher stress of the respondents.

Hence the null hypothesis is rejected. (Table: 19)
2. **Null hypotheses for research hypothesis 02**

There is no significant relationship between life skills and teacher stress of the respondents.

The Karl Pearson's coefficient of correlation test was used to test the above hypothesis and it has been inferred that there is a significant relationship between life skills and teacher stress of the respondents.

Hence the null hypothesis is rejected. (Table: 20)

3. **Null hypotheses for research hypothesis 03**

There is no significant relationship between life skills and quality of life of the respondents.

The Karl Pearson's coefficient of correlation test was used to test the above hypothesis and it has been inferred that there is a significant relationship between life skills and quality of life of the respondents.

Hence the null hypothesis is rejected. (Table: 79)

4. **Null hypotheses for research hypothesis 04**

There is no significant relationship between teacher stress and quality of life of the respondents.

The Karl Pearson's coefficient of correlation test was used to test the above hypothesis and it has been inferred that there is a significant relationship between teacher stress and quality of life of the respondents.

Hence the null hypothesis is rejected. (Table: 21)

5. **Null hypotheses for research hypothesis 05**

There is no significant relationship between life skills and family environment of the respondents.
The Karl Pearson's coefficient of correlation test was used to test the above hypothesis and it has been inferred that there is a significant relationship between life skills and family environment of the respondents.

Hence the null hypothesis is rejected. (Table: 42)

5.13 Review Discussion

In Indian cities, families aspire to an improved lifestyle, which they recognize is possible with fewer children. They would like to provide the best in basics such as food and education, and at the same time, are looking to upgrade their vehicles, home entertainment gadgets, cellphones, etc. This segment, therefore, forms a market for all aspirational products, especially those for children. Three in five households in India are now nuclear (defined in the National Family Health Survey as households that consist of a married couple or a man or a woman living alone or with unmarried children, with or without unrelated individuals), with 63% of households being nuclear in urban areas and 59% in rural. Hindustan Times, (June 16, 2010). The findings of National Family Health Survey support the present study that majority (64.2 per cent) hailed from nuclear family.

Whether the respondents are from joint or nuclear family does not show any impact with regard to the overall level of teacher stress. The study done by Mercinah (2011), Vaseegaran (2013), Shirley (2014) also support the present study according to which there is no significant difference between the type of family and job stress among married women school teachers.

This study found that there is no enough time to maintain both family and job with regard to teacher stress of the respondents. Time management plays a vital role in every women teacher's life. Sometimes, women delayed their decision to have a child if they were committed to their jobs and preferred
to have only one child since responsibility at home is considered to be their duty. They do not give much priority to their promotions and career growth as they prefer to give quality time to their children. This shows that there is a difference among the sufficient time to maintain both family and job with regard to teacher stress. Nagaich (1997) pointed out that because of dual responsibility, majority of the working women do not find enough time to take care of their home and children. Soleimani (2012) also found that Married teachers have a higher degree of job related stress based on socioeconomic problems compared with their single counterparts. In addition they also experience a higher level of stress caused by time issues of managing both family and job compared to single teachers. Even though in past researches this was of lesser significance, this finding can be interpreted as such; insufficient time to maintain both family and work, the costly expenses of married life, low income and benefits of teaching lead to a greater level of stress among married women teachers. This study is in line with Rostami Nia (2000) and (Dolati, 2002).

Ravichandran & Rajenderan (2007), Yang et al. (2009) and Sun et al. (2011), found age as a significant predictor of stress among teachers.

It clearly explains that the overall quality of life has a strong influence on the overall family environment among married women school teachers. The correlation value reveals that there is a negative relationship between Overall teacher stress and the Overall Family Environment of married women school teachers. The study by Joshi (1990) vividly supports this study's findings that family and work environment are the two factors that contribute to the enhancement of problems for employed women, and between the two, the non-job factors or family related factors weigh more importantly for women. Frone, et al., (1992) highlighted that a combination of career and family role is often associated with conflict, over load and stress.

The women teacher has to cope with so many stressful and frustrating situations which result in mental ill-health. A teacher, who is not mentally happy, will breed discontentment and dissatisfaction which will have a long term effect on pupils. Therefore, mental health of teachers is a crucial issue to be tackled by educationists and all those in the teaching profession. (Sukhodolsky, Golub, Stone and Orban, 2004) showed in a research that giving life skills with stressed situation caused the prevention and reduction of mental disorders and psychosomatic diseases among many people.

The correlation between the overall quality of life and the teacher stress of the married women school teachers is very strong. Forman (1993) also included life skills as one of the important areas in the broader context of coping strategies for students and teachers in schools. She also mentioned relaxation, using self-instruction techniques, and decreasing irrational beliefs in her review of important coping skills for them. The correlation between dimensions of Organisational Stress and domains of quality of life was analyzed. There is a high correlation between physical domain and role...
stagnation. This implies that factors of role stagnation like insecurity, uncertainty, instability have a greater affect on the physical domain of the quality of life of teachers. Occupational stress, in particular, is the inability to cope with the pressures in a job (Rees, 1997). It is a mental and physical condition which affects an individual’s productivity, effectiveness, personal health and quality of life (Comish and Swindle, 1994). The ways in which stress manifests itself are generally referred to low quality of life in terms of behavioural, physical or psychological outcomes. Teacher stress is a specific type of occupational stress. It is the experience by a teacher of unpleasant emotions such as tension, frustration, anger and depression resulting from aspects of his/her work as a teacher (Kyriacou, 1987). Overall, teachers manifesting high levels of stress also show signs of high levels of psychological distress, usually demonstrated by high anxiety, low psychological well-being, poor quality of life as well as decreased job satisfaction i.e. mental ill-health, burnout and job dissatisfaction among the teachers (Traverse and Cooper, 1996).

There is a significant association between the only earning member in the family and teacher stress. When the respondent is the only breadwinner of the family the responsibilities and burden may be more compared to the other teachers. The multiple roles that are played by them cause high levels of stress. Geetha (2014) supports the present study that there is a significant association between being the only earning member and stress level among teachers.

It was found that there is a direct association between the handing over of salary completely to their husbands without taking any amount from it and teacher stress. Over dependency always leads to stress. Working day and night with blood and sweat but getting nothing in return automatically may affect the interest and the level of confidence among the teachers. Salary is nothing but a reward and reinforcement for the employees to perform with more commitment
and sincerity for personal growth and development of the organization, but the sacrifice of basic freedom to spend their own salary may definitely lead to high level of stress among teachers.

This research shows that there is a well-built link between salary satisfaction and the teacher stress. Most people experience financial difficulties at some point in their lives, and many have financial troubles on a consistent basis. Research shows that financial stress is associated with employees’ health and sometimes absenteeism. There is limited research on financial stress and work outcome variables, although financial stress could be a more valid measure than income in predicting these work outcome variables (Kim and Garman, 2004). Teachers come into the profession for different reasons in different countries, in differing economic circumstances and with varying expectations of the rewards and challenges of the role. The findings of Jain (2006) supports the present study showing that with regard to salary, there are statistically significant differences in overall work stress among school teachers. The findings of Litt & Turk(1985), Sun et al. (2011), Yong and Wang (2011), Balaswamy (2011) and John (2007) also found the impact of ‘salary satisfaction’ on the stress of teachers.

The researcher vividly projects the important connection between the rating of marital relationship and the quality of life of married women school teachers. (Rao, 1991) found that there is a significant relationship between job satisfaction and educational qualification and there is no significant relationship between that and marital status among secondary school teachers. This supports the present study. Aminabhav and Kulkarni (2000) revealed that working women have significantly higher marital adjustment than that of housewives. In addition to this it was also observed that women of adult group and women who come from nuclear families had significantly higher marital adjustment than their counterparts.
The non-significant difference between nuclear family and joint family of married women school teachers on the variable of family environment could be attributed to a number of factors. Prominent among these might be, the time spent in school, support from the family, work load, dealing with students and equal social status of both the families. So discrimination between them, on the basis of type of family is not there at all. The results of this study corroborated the findings of Kauts and Kaur (2011) who also did not find any difference in family environment among teachers from joint and nuclear families.

According to this study, when there is a mutual understanding among the colleagues of the respondents in the working area, the cooperation will enhance the family environment of the respondent. If there is a lack of peace at school due to emotional disturbance of colleagues, they may take it out on their family members. So it is obvious that mutual understanding with colleagues has a direct impact on family environment.

The years of teaching experience is in no way affecting family environment but it influences only the students’ performance. Though the respondents might work many years at school, the years of working is not calculated for the welfare of the family environment. There is accumulating research evidence that teachers’ credentials, experience, and years of education may make a difference in children’s achievement (Darling-Hammond, 2000; Darling-Hammond & Youngs, 2002). This finding is supported by the studies of Anbuchelvan (2010), Balaswamy (2011), and Al-Amir (2004).

It is clear that there is a correlation between the dimensions of teacher stress and family environment of married women school teachers. A study by Frone, et al., (1992) supports the present study which highlights that a combination of career and family role is often associated with conflict, over load and stress.
There is a direct influence between professional satisfaction and family environment. After many trials and tribulations the respondents attain this status (Teachers). Therefore this hard work will create a force on the family environment. As a result professional satisfaction will enrich the status of the family environment in society. The study of (Asha, 1994) uncovers that help and support from family facilitates job satisfaction of women teachers, hence it goes hand in hand with the present study. The results are in tune with the findings of: Boles and Babin (1996) who found that work family conflict is related to the overall job satisfaction and another study have reported that a significant link between work-family conflict & job satisfaction. Narayana (1982) in his study found that there is a significant difference in the job satisfaction of married female teachers from family environment.

The correlation value reveals that there is a positive relationship between age and the overall level of life skills among married women school teachers. The findings of Haghighei et al (2006) also confirmed the relationship between age and life skills of teachers.

It was clearly seen that in this study there is a substantial difference found among sufficient time to maintain both family and job with regard to quality of life of the married women school teachers. Dayal (1980) reported that one of the common problems faced by working women is the lack of time for care of home and children.

Singh (2002) reported that women delayed their decision to have a child if they were committed to their jobs and preferred to have only one child since responsibility of home is considered to be their duty. They do not give much priority to their promotions and career growth as they prefer to give quality time to their children.
The study of the researcher explains that the difference amongst husband's help in the household activities with regard to overall quality of life has no authority over them.

With regard to mutual understanding and overall quality of life the researcher could not make any momentous difference. (Yang, 2009) Occupational strains induce worsening physical and mental conditions for teachers. This study suggested that having adequate coping resources, especially social support in workplaces may be an important factor for improving teacher’s quality of life. Yang's study is in favour of findings of this present study.

A strong support to this present study is acquired through Miller (1986) who says through his study that it is evident that a vast majority of the respondents had only very low level of life skills. So this is the main reason for married women school teachers to become vulnerable in working environment; vulnerable in the form of less salary, over work load, verbal abuse by students and suffering from occupational hazards. Through the promotion of life skill education to these women teachers, their quality of life and quality of work life environment can be improved. Life skills can substantially improve the quality of life and productivity among women teachers. Schools imparting life skills training are more effective than other, which reduces teacher turnover. Therefore life skills training and education are the only way to resolve today’s crisis of a woman teacher facing in the day to day life situations. (Zahra et al., 2013) indicated that life skill training have a significant positive effect on social development and emotional adjustment among women teachers.

It clearly explains that the overall quality of life has an influence on the overall teacher stress among the married women school teachers. (S.E. Hobfoll, 2000) A lower quality of life and shorter life expectancy for teachers have been reported, and this has been attributed to their higher occupational stress. (Hong,
2003), this study investigated the relationship between occupational stress and quality of life. The findings from this study may be used to provide potential management strategies to attenuate the negative effects of occupational stress on the quality of life of teachers. The above quoted findings support this present study.

5.14 Implications and Suggestions of the Study

The present study is a preliminary effort on the quality of life among married women school teachers. Teachers play an indispensable role not as a mere transmitter of knowledge and culture but as an agent for change in the character of the students and the society. It is the responsibility of the teacher to guide and inspire students, to inculcate values in consonance with our cultural heritage and our social objectives.

“If you educate a man you educate an individual, however, if you educate a woman you educate a whole family. Women empowered means mother India empowered” said Pandit Jawaharlal Nehru.

- This study reveals that 81.4% of married women school teachers are in the age group of above thirty years. In this 48.8% of the respondents possess high level of stress. Possessing this much of stress above 30 years is very hazardous to health especially to the teaching community which has shouldered the highest responsibility of creating a generation with a better social order. Soon after diagnosing the high level of stress of teachers, it should at once to be taken care without any delay to prevent a crisis. Identification of what stresses the teachers should be taken into account to make them work realistically and practically without such stress. Stress reductions programmes should be conducted and appropriate trainings should be actuated to the teachers.
This study reveals that 63.4% of the married women teachers come from rural areas and 50.8% of them have very low level of quality of life. We are now almost leaning to reach the proportionally developed growth of literacy in India and most of our Indian student population consists of first generation graduates. It is crucially to be noted here that the low level of quality of life of the teachers may not lead to have a strong foundation of education. Irrespective of rural and urban areas, the overall quality of life of the teachers must be centralized on improved grounds. We should be very cautious here as they are giving education to first generation students.

It has been incurred from this study that 64.2% of the respondents hail from nuclear families facing the same problems of the high level of stress and low quality of life. 95.5% of them have one or more children. The source of their stress and low quality of life may have a cause of their hailing from the nuclear families and the rural areas. Their burden of looking into the welfare of their children and household responsibilities is also mingled with this here. Financial incentives can be found out for sharing the household responsibilities of the teachers as the large majority of them come from nuclear families and 95.4% of the respondents have their own children.

The next important finding in this study makes us take a decision on the precarious condition of the working women teachers, as 58.1% of them are seeking the profession of teaching for only financial purpose. But teaching is the noblest profession of all and it must be viewed to render our service with utmost devotion and dedication. The field of teaching should be made more attractive in all aspects taking into account the precarious condition that more than half of the respondents opt teaching only for financial purpose. They should be made to understand that teaching is dedicative and devoted.
• The universe of the research contains 13 aided higher secondary schools which is a mixing of permanent and temporary job holders. It has been found out from this study that 65.9% of the respondents are permanent job holders and the remaining 34.1% are temporary. All the schools of the universe of the research consist of this mixing. This mixing does not have access to the desired effect of giving effective education. Mixing of temporary and permanent job holders in the same school can be avoided to attain the desired effect or reaching the goal set up by the institution.

• When this study reveals a fact that 26.4% of the respondents had no sufficient time to look after their own children, the same study reveals that 65.4% of the respondents are taking extra coaching classes even during holidays and vacations. Since the universe consists of only aided schools, the teachers might have been conditioned or compelled to take those classes which may be the reason for nearly one third of the respondents to have no sufficient time to take care of their own children. Compulsion on the part of teachers to take special classes during the holidays and vacations shall be avoided to make them relaxed and to take care of their children and family leisurely.

• The work load may cause various physical problems on the teachers since this same study reveals that for one third (32.5%) of the respondents are having physical problems. Only sound mind in a sound body is a proverb which has become true in the process of teaching and learning. A teacher with physical problems of any kind may not be peacefully understanding his/ her earnest work in a successful way. Health insurance schemes shall be introduced at low cost to meet out the medical expenses of women teachers to make them relieved easily from physical problems.
• This study reveals that 21.1% of the respondents do not have mutual understanding with their own colleagues. Though others have partial understanding this is almost a setback in smooth running of an educational institution with delicate rules and regulations which are maintained to refine the raw material that is the young human beings. Recreational programmes and club activities only for teachers inside and outside the campus, picnics exclusively by teachers can be the best recourse to create a better mutual understanding among them.

• Most importantly it has been revealed in this study that only 9.8% of the respondents take only balanced food which means that they do not take care to have good health. 6.1% of the total respondents do regular exercises like walking and jogging, 5.7% of the respondents indulge in meditation and 18.7% of the total respondents do nothing to maintain their physical fitness. This may be due to lack of time, their excessive workload and pressure to reach school in time and leaving for home to commit themselves into their personal work. Yoga and meditation classes can be arranged in the schools for teachers. Awareness programmes on balanced diet may be conducted quite often by the experts to maintain their physical fitness.

• It is heartening to note in this study that 55.7% of the respondents' husbands are helping them in the household activities. 52.8% of the respondents hand over their salary completely to their husbands without taking any money even for their personal expenditure. This is healthy in an angle that an important institution of family runs with good understanding between the life partners. It is appreciable if it does not give any room for ego or domination of husband over wife or wife over husband. Almost half of the respondents' husbands' helping in the household responsibilities has a great impact on smooth running of the
families of women teachers. Strategies can be found out to make others also get encouraged like this.

To conclude, women teachers can be provided suitable rewards to encourage them to get themselves enthusiastic in their work making room for lessening stress. The above quoted suggestions can be carried out by those concern to meet the highest achievement in the field of education. Appropriate counsellors can be appointed in the schools to achieving the purpose. Stress is one of the major setbacks in the married women school teachers and so this aspect should be taken into account to get perfection in the field which has become so complex now in the world of computers, internets and other advanced technologies.

5.15 Social Work Interventions

The present study was conducted to find out the quality of life among the married women school teachers. The findings conclude that more respondents in the study exhibit teacher stress, low level of life skills, low level of positive family environment and low level of quality of life. Hence professional social work interventions are very much essential to overcome such problems.

Professional medical social workers caring for the women teachers to enlarge their role to include additional support and education of students for the reduction of teachers' psychological problems and improvement of teachers' well being may not only prevent the deterioration of teachers' health but also reduce adverse health outcomes for school students. It is suggested that appropriate social work methods such as case work and group work can be practiced to the married women school teachers to improve their quality of life. The intervention techniques such as crisis intervention, psychotherapy, client centered therapy, cognitive behaviour therapy, reality therapy and family therapy will be beneficial to the teachers.
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Findings, Implications, Suggestions and Summary

Teacher assessment can be performed at any point of contact within the educational system. Ideally, a complete teacher assessment should be done when the teacher is first diagnosed with stress. Teacher assessment can identify the co-workers most at risk for health and mental health difficulties so that additional services can be planned accordingly.

Social workers should specifically educate the teachers to take care of themselves for their health has a greater impact on the school students. For most of the teachers do not prefer to shift their focus on to themselves as many of them are unaware that such negligence would affect their health adversely. Effective individual counselling should be given to the teachers and school students to improve their psychological status, to lessen their stress and to improve their quality of life. Efforts can be made to educate the importance of family support which in turn would help in building up the teachers' sense of control and confidence level.

Group counseling can be rendered to the family members, which would be helpful in building up the family support. Family counselling can be given to identify existing problems in communication and to produce changes in interaction with other family members and available community resources.

Professional Social Workers play an important role in imparting life skills education to the married women teachers by using social case work and group work method. Social case work is one of the important methods of social work. In case work, the social worker can help the teachers to solve some of the problems where it helps the teacher to develop her life skills. Social group work can be done with any group with maximization of twelve members. Women feel accepted in the group and change is also more likely to happen in the group compared to individual work. Inhibitions are seen to be less in groups. Teachers can be taught through group work using life skills approach to improve their skills.
5.16 Summary

Education is recognized as a mirror of the society and an educational institution as Society in miniature. Education enables an individual to understand his/her responsibilities towards the society and the nation in which he/she is living to become an ideal citizen. It is a powerful instrument for constructive changes in a society. “Education is not limited to the imparting of information or training in skills. It has to give the educator a proper sense of values” says Dr. Radha Krishnan. According to National policy on Education (1986), No investment is likely to yield better returns than the investment in human resources of which the most important component is education. Education is the outcome of human environment interaction that one experiences as a child, as an adult and as an old person. As such education is the life long process and each one of us gets opportunities for a variety of experiences. The quest for such experiences is an inborn quality in a human being.

Teachers are vital to education and are key elements for the facilitation of student learning. The success of a teacher depends not only what he is, but what he does. The teacher is regarded as the direct and sole source of life and light. According to Sheela Mangla, (2001), “Good teachers show a balance of qualities, continuous growth for excellence, readiness for guidance, setting of high value standards so that they can equip the children wisely and effectively. They are purposeful whose energies and values are organized and focused on their teaching work; they are thinkers and constructive workers with intellectual bent for achievements; they warm up the students, appreciate their efforts and encourage them to work harder; they have a hunger for vividness, for wholeness and completeness in their ideas; they are sensitive and responsive and they have a conscience and are patient and persistently curious".
The present descriptive study on the quality of life among married women school teachers was taken in a view to understand their socio-demographic profile, teacher stress, family environment, life skills and quality of life. All relevant literature reviews pertaining to the study were collected and recorded in a chronological order. Based on the pilot visit and discussion with higher officials, the feasibility of conducting the present study was ascertained. By adopting census method, relevant data were collected from 246 respondents and in order to analyse the psychological aspects of the married women school teachers, standardised tools and bivariate, multivariate analyses were used. The data thus collected were put to statistical tests such as chi-square, z-test, one way ANOVA and Karl Pearson's coefficient of correlation test. These systematically processed and analyzed data were presented in the form of tables and figures to draw meaningful inferences. The following were the findings obtained from the study.

Less than half of the respondents experienced high level of teacher stress and low level of positive family environment. More than half of the respondents had low level of life skills and half of the respondents experienced low level of quality of life. The researcher had also found out the existing interrelationship among various variables and their complex dimensions. A detailed review discussion was given to find out the similarities with reference to the previous studies. Based on the results, the researcher came out with implications and few suggestions in order to improve the quality of life among the married women school teachers.

5.17 Suggestions for the Future Study

The present study has focused on the quality of life of the married women school teachers and has identified that majority of the married women teachers do experience high level of stress, low level of life skills, low level of positive family environment and low level of quality of life. A qualitative study
can be done in future to find out the specific reasons for the stress and other problems.

- Only married women school teachers have been focused in this present study. Studies can be carried out for unmarried teachers and men teachers also.

- This present study was restricted only to Aided Higher Secondary Schools due to time constraint; future study can be conducted by taking samples from all higher secondary schools in Tiruvarur District.

- Only teachers from Higher Secondary Schools were included in this study. Therefore, future study can be incorporated by comparing Primary, High School and Higher Secondary Schools.

- The present study was restricted to four variables. Other variables such as anxiety, frustration, job satisfaction, life satisfaction, etc. can be studied.

- To get a better understanding on teachers from urban and rural community, a comparative study can be carried out in other districts of Tamil Nadu.

- Researches can be done on experimental models such as to ease the psychological problems and stress experienced by the women teachers.

- Comparative analysis of occupational problems of men and women teachers working in schools can be taken for the research.

- Occupational problems and coping mechanism of teachers working in Higher Secondary Schools can be studied.

- A study of well being of school teachers in relation to some other independent variables such as self-efficacy, self confidence, teacher competency, job satisfaction etc. may be undertaken for study.
• Comparative studies may be conducted to compare the well being of teachers teaching at the school, college or university level.

• Similar study may be planned on a larger sample from the state of Tamil Nadu and from other states in order to find out the reliability of the findings of this study.

• To understand the work related stress outcomes, investigations should include not just the affective aspect of well being but other measures and indirect measures such as absenteeism, sickness, job turn over and burnout may also be examined to get a more comprehensive understanding of teachers' well being.