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A STUDY ON THE IMPACT OF PERSONAL EFFICACY ON JOB MOTIVATION AND JOB SATISFACTION AMONG WORKING WOMEN WITH SPECIAL REFERENCE TO THOSE WHO ARE STAYING AWAY FROM HOME

JAYASRI INDIRAN ASSOCIATE PROFESSOR SCMS COCHIN SCHOOL OF BUSINESS MUTTOM

ABSTRACT

A woman, as wife is the better half of a man, if employed, she is the best asset of not only him, but also of her total family. Though, money is a sole vital factor for a competent living, the source of it is also equably much significant. Not only for the husband, but also for parents, an earning daughter is a better financial supporter till her marriage, at times even after marriage. Growing globalization thrusts the importance of women employment not only locally but also globally. But how far they feel personally efficacious to undertake their employment challenges is a research issue. This idea provoked the researcher to delve into this study on the Impact of Personal Efficacy on Job Motivation and Job Satisfaction among Working Women with special reference to those who are staying away from home. The study intends to find out the impact of personal efficacy along with certain conducive factors with which these variables can / cannot be influential on job motivation and job satisfaction among working women.

KEYWORDS

Working women, Personal efficacy, Job Motivation, Job satisfaction, Organizational culture and Stay away from home.

1. INTRODUCTION

woman, as wife is the better half of a man, if employed, she is the best asset of not only him, but also to her entire family. Though, money is a sole vital factor for a competent living, the source of it is also equably much significant. Generally the source happens to be a job. Hence, for a family man, his earning alone is not copious for a happy life. Wife's employment, in that sense, is a significant and inevitable source for a better maintaining of a family. Not only for the husband, but also for parents, the earning daughter is a better financial supporter till her marriage, at times even after marriage. It is pertinently avowed by Nehru. J., (2002) as.......... "In order to awaken the people, it is the woman who has to be awakened. Once she is on move, the family moves, the village moves, the nation moves." A Study on the impact of personal efficacy on working women with special reference to those who stay away from home" is the title of this study. Growing globalization thrusts the importance of women employment not only locally but also globally. But how far they feel personally efficacious to undertake their employment challenges is a research issue.

1.1 WOMEN IN EMPLOYMENT

The United Nations in 1975 centered International Women's Year on three themes embodying goals for women. They are,

- Promotion of equal rights for men and women
- Integration of women in development and
- Women's role in strengthening peace.

The first two relate to work and all the three relate to status. Way back in 1970s many employers in many fields of work and industry, from secretarial work to mill labour, invariably fancy women workers as they are generally more diligent, hard working and less entangled in agitations and disputes. But, now the situation is despotically changed to a remarkable level that women stand at par with men at all levels and assay that social progress can be measured with terseness by the social position of the female sex.

Repugnant to the common perception, a large percent of women in India work (Sunanda. S., 200), the national data collection agencies avowed the fact that there is a solemn under-estimation of women's contribution as workers (Meena. A., 2005).

However, there are far fewer women in the paid workforce than there are men. In rural India, agriculture and allied industrial sectors employ as much as 89.5% of the total female labour. In overall farm production, women's average contribution is estimated at 55% to 66% of the total labour. According to a 1991 World Bank Report, women reckoned for 93% of total employment in dairy production in India. Women constitute 51% of the total employed in forest-based small-scale enterprises, (Neelam. Y., 2005).

1.2 PAST STATUS OF WOMEN

For centuries, women had been subjugated by the male of the species and every effort was made, through social customs and behaviour, to ensure that she did not look beyond the four walls of hearth and home. She was treated like property and kept as such. But two centuries ago, with the advent of the industrial revolution and two world wars in which a large number of women took up jobs that were formerly the exclusive domain of men, they began to assert themselves. The movement began in the west, and gradually divulged to all parts of the world, (Mohini. C., 2005).

The position of women in a society caters a precise measure of the development of that society. The study of women's position is vital as it manifests the trend of social change as a whole. Some of the momentous and niggardly integrated components of women's position are: role in the family, role in the society, economic role, sphere of activity and sphere of forbidden activity, etc. The study of a woman's economic role as well as of what her position is as a worker would definitely throw light on her position or status in a society. In order to discern women's traditional roles and their plights, the ensuing paragraph fathoms to contrive the cruel position of women in ancient India. Previously the following were the predicaments ventured as mental illness and role deviation for which divorce was obtained:

When the wife.....

- a. Did not know how to do housework
- b. Failed to consummate marriage on the first night
- c. Acted familiar with strangers despite being warned
- d. Cried in front of guests at the bride reception ceremony
- e. Received gifts with her left hand
- f. Despite being an upper caste woman, did not bathe daily
- g. Put too much salt and pepper in the food,
- h. Made parathas when asked to make chappathis
- i. Boiled two packets of milk when only one was required
- j. Gave a rude reception to relatives of the husband
- k. Wastes soap while washing clothes and
- I. Wastes money

Uma, D.K., (2006) has opined that in Indian society, the status of women has changed from time to time depicting the position of women in society as an index to the standard of social organization. The status of any given sections of population in society is insinuately conjunct with its economic position which depends

on rights, roles and opportunities for participation in economic activities. The economic status of women is now avowed as betoken of society's stage of development. Though India is committed not to discriminate any citizen on the bases of sex, caste, religion, language and area, yet the women have been and still are subservient to discrimination in many ways. In five Year Plans, women could not obtain their due share. Nearly half of our population is women but they are lagging in comparison to the man in every walk of life.

The state of women in the world in general and in Asian countries like India, Pakistan, Bangladesh, and Nepal in particular, is not highly indemnified. A complex web of cultural, social, and economic factors interact to concede, women an abject status, (Singh, D.P., and Singh, M., 2005).

Asha. K., (2006) has observed that woman worldwide does most of the unpaid sustenance work at home, besides the paid work outside. Rural woman is the most affected by this type of gender inequality. However, the urban Indian woman is in a much better situation today. Being both educationally and economically privileged, she can be self-sufficient. But, because she is often not able to find a suitable partner, she is either living single or has to marry into a family, where she all too often becomes victim of domestic violence.

The status and role of women is vacillating all over the world. Women's stepping out of the confines of the house hold has multiplied their roles and responsibilities. They have to shoulder their domestic responsibilities as well as assay themselves in the professional arena. But the balance between the two fronts is guileful exercise. The tilt on any side leads to a state of conflict generated from the related role, (Nilima. S., 2005).

Women though created equal by the creator, were subject to numerous discriminations that were placing them on a lower stratum than men. They were denied voting rights, denied equal pay for equal work, denied literacy, and were subjected to various gender-based and social biases. The plight of women in developing countries was more commiserate. These resulted in frustration among women all over the world against exiting system and they started a movement to secure their just rights (Shilaja. N., 2006).

Discrimination - social, political, economic, cultural and of opportunity - and unequal treatment led many women leaders to fight for getting equal rights and equal opportunities. The first step towards this goal was the attainment of right of suffrage by women which was denied to them since long. Thereafter through steady and sincere efforts of women leaders and liberal attitude of government, deliberations and discussions were held and women became successful in getting their legitimate demand of equal rights and opportunities. The present empowered status of women in human society is the result of a long fight undertook by many women activists.

1.3 WOMEN EMPLOYMENT FOR EQUALITY

The Annual Report of the World Bank (1989) absolutely narrates that the impecunious families are most dependent upon woman's economic productivity. Thus, in modern times, women that too, salaried women work hard not only as wives and mothers, but also as inevitable bread winners of the family. Women are also significant contributors of family income, with more than 55 per cent of employed women bringing in half or more of it, (Fortune. 2001).

Though she is important, though her earning is solid prop, though her status is a credit and identity for the entire family, as hush, quiescent and unquestioning spectator, she is much mortified both in personal and professional spheres. According to Moghadham (1995), a recent analysis denoted that economic restructuring seems to affect women more adversely than men. In Eastern Europe the proportion of unemployed women seems to be growing consistently in the recent past. Women are pondered as more expensive employees due to bountiful benefits women workers enjoyed in the past. Hence, lay offs include more of women. Even then, she commits herself to her organization, but whether her job or her employer organization considers anything for her, is again an interrogation to be responded.

As women only form the rudiments and are cementing force of any community, it is essential to respond these interrogations. This inquisitive and persevering inclination only made the researcher to delve into the areas of Job Satisfaction and Job Motivation of Working Women.

The Five-Year Plan, 1978-83 also hints that as far as the employment of women in anywhere is concerned, conscious and unconscious biases of employers operate against women's recruitment in various occupations. It is the power structure of traditional families and communities which thwarts women from seeking and obtaining competent education and outside employment and thereby securing an independent status.

The need for total entanglement of women in the process of change, progress and development may be defined as a social, political and economic process of change. To be just and to sustain the development, participation of all classes, races and gender is to be ensured. Development has also been termed as a process, which augments people's choices, reducing their vulnerabilities and increasing their competencies.

Discrimination of any nature to any gender, class or group is a grave menace to the development and progress of a country. So, women and men as equal members of the society, have the right to the equality of opportunities and treatments. The right to buttress one self and to contribute to the economic well being of one's family is as essential for women as men. In fact, majority of women want and need to work, and their income earning capacity is essential for their own survival and that of their families too.

According to the survey of International Labor Organization, (1994) the percentage of women (15 years old and more) in the total active population in India is 24 %. It also shows the sectoral distribution of the dexterous women population in India as 78% in Agriculture, 10% in Industry, and 12% in Services.

Women now account for half those employed in total (Brown. R.K.N., 1990), but only a fraction of those are employed in managerial positions (Grint. K., 1991). For example, in 1986 only 1.8% of mangers at National Westminster Bank were women (Crompton. R., 1989). With growing recruitment to the ranks of junior and middle management, the issue of gender has become crucial in understanding the track that organizations will ensue in the next century. This has been a marked change from the composition of the workforce in the 1950s. Figures suggest this change will happen sooner rather than later, with a general increase in jobs for women and a decline in those for men (Evans. L., 1990; Jonung. C., and Persson. I., 1993). With the consistent rise in single parent families, manifestations of the immense inherent intelligence and the better communication skills of women (Panorama, BBC 1, 1994), there has been a surge in women's employment.

However, the overall low women participation should not be expounded as disinterest on the part of women or because of social prohibitions. On the contrary, women in the frugal sections of the developing and under-developed countries, who constitute the majority of workers, are left with little option but to work because of commiserate financial situation. That is to say, there are millions of women in many of such countries with no formal education but with plenty of basic unfulfilled needs and craving for some extra monetary benefit which could only come from engaging in some economic activities. It is imperative, thus, to provide these women with some avenues for earning an income (Radha and Devi. D., 1984).

According to Bhowmick. P.K. 2005, women, as a separate target group, account for 407.8 million (including girl children) as per 1991 census and constitute 48.1 percent of the country's total population are still now have-nots even among the have-nots, because historically and traditionally women are gainsaid the vital rights of taking decision and share in her family income. Women in whichever economic class are thus completely dependent on men, resulting in their lack of bargaining power even in matters of marriage, divorce and remarriage etc. not to speak of the absence of any rights whatsoever in matters related to land, other properties and her personal of family income. The principles of gender equality and equity and protection of women's rights have been the prime concerns in Indian thinking right from the days of independence. It is a myth or reality.

Indira. Y.K., and Sambasiva. R.B. (2006), are of the notion that the Gender inequality is now assenting to exalted heed. Women and children constitute nearly 67% of the Country's total population. The Governments are ardent to ensure that women are empowered both economically and socially and they become equal partners in national development along with men.

TABLE NO. I: PARTICIPATION OF WOMEN IN EMPLOYMENT

Year	No. of Women Workers (In Thousands)	Percentage of Total Women Population	Percentage of Total Labor
1951	40,539	23.30	28.98
1961	59,402	27.96	31.53
1971	31,298	11.66	17.35
1981*	45,000	14.00	20.22
1991 @	91,397	22.69	29.02

^{*} Excluding Marginal Workers

Source: India Labor Year Book (1987)

It can be discerned from the above figures that except during 1971 and 1981, in all other periods the contribution of female manpower is significant to the total population of work force.

1.4 MOTIVATING FACTORS FOR WOMEN EMPLOYMENT

A dissection of the causes for women employment, especially the motivating factors for women employment, suggests not only monetary needs but also other needs as motivators, as propounded by Maslow. A. H., (1954). In his motivation theory, the hierarchies of variety of needs are shown. Likewise women employment is motivated by different needs. They are as follows:

- L Death of husband
- 2 Desertion by husband
- 3 Escape from boredom or social affiliation
- 4 Illness of husband
- 5 Insufficient wages of husband
- 6 Monetary need
- 7 Non-support by husband
- 8 Personal esteem
- 9 Poor living standard
- 10 Preference for work outside the home
- 11 Security against future contingencies and
- 12 Self fulfillment

There are of course, some de-motivating factors that hinder women employment. Some of them are:

- Discouragement from husband / in-laws
- 2 Incompatibility with husband's job requirements
- 3 Lack of desire to work
- 4 Lack of skills and
- 5 Non-availability of suitable jobs (Ahuja. R., 1999)

Besides the above all, social traditions, economic structure, level of women's education, the socio – economic organization of production, etc., swayed the entry of women in employment, society's attitude towards women in general, attitudes towards wage employment and employed women whether by women themselves, by men or society at large, attitudes of employers' in terms of women employment, education / training opportunities of women, the pace of growth and development and the overall opportunities available in the country, the competency of women to combine work with other household and child rearing responsibilities, situational support whether at home in terms of household work, availability of organized crèches, women's access to information and guidance on career choices, etc., are some of the major factors swaying participation of women in employment.

1.5 CHANGES IN THE ROLE OF WOMEN

As a result of social and cultural conditionings, many women are unaware of the range of opportunities accessible to them in today's world. To combat this conditioning, women equipping for their role in the twenty first century are selecting role models that will succor them break away from traditional anticipations.

Such role models are those women who have the competency to plan a career and equip for continued advancement, discern what they want and ask for it, make decisions, live with the consequences and conversant from the process, aware that equal rights come with equal responsibilities, seek out opportunities that enhance their competencies and status and unravel the qualities of cooperation, dependability, self – control, and expertise in some area.

With these competencies many women today, embrace the perils as opportunities for success, recognition and financial security. They also persist to strive for equal pay and equal opportunity for professional elevation, but they are also banding together with men to acquire rights that succor them counteract their work and family lives.

Traditional identity is for the male breadwinner in masculine occupations, which tends to devalue a female identity at work. There is need for women to be heedfully better than comparable men at the same job to be considered as equals (Hochschild, A., 1983; Riska. E., and Wegar. K., 1993). Thus, for women, the assumption of woman role models - the organization woman - proved extremely difficult, (Livingston. D.W., and Luxton. M., 1989).

Heedless of all the changes in the role of women in today's society, they still have the primary and sometimes sole responsibility for childcare. Therefore, the invariably diffusing new role of women in the twenty first century includes restructuring of home and work environments so that they are compatible with each other. Sellers. P., (1996) opined that many women juggle work and family roles. This often causes personal conflict, and the higher they raise in an organization, the more that work demands of them in terms of time and commitment. Nelson. D.L. and Burke. R.J., (2000) had found that women perceive more job demands than men in both the male-dominated and female-dominated occupations.

Among Fortune's (2001) List of "the 100 Best Companies to Work For", 63 of the companies notify that at least 30 per cent of supervisory managers are women. Coy. P., (2000) has pointed out that currently, women participation has jumped to 60 per cent from 50 per cent two decades ago, and the long-term trend toward earlier retirement has recently been reversed. Only 10 per cent want to stop working altogether when they retire from their jobs.

According to an article published in Fortune (2001) only from 1972 onwards women started questioning the feasibility of having a family and sustaining a job at the same time. By the mid-1980s, they took it for granted that they could contrive both, and by the mid-1990s, 89 per cent of young women said they expect to have both a family and a job.

An article published in Business Week (2000) has portrayed that many women executives pay high personal price for their organizational status in the form of broken marriages or never marrying at all. As a result, many women are seeking out organizations that are not only women friendly in their hiring and promotion standards but are also family friendly in their employment practices.

1.6 TYPES OF WORK DONE BY WOMEN IN RURAL AREAS

According to Mithreyi. K., (1996), the types of work done by women in India can be classified into the following categories:

- Wage and Salaried Employment
- Self Employment outside the household for profit
- Self Employment in cultivation and household industry for profit
- Self Employment in cultivation for own consumption
- Other subsistence activities in all allied sectors like dairying, other livestock rearing such as, poultry, goats, pigs, etc., and fishing, hunting, and cultivation of fruit, and vegetable gardens

[@] Including Marginal Workers

- Activities related to domestic work, such as fetching fuel, fodder, water, forest produce, repairing of dwellings, making cow-dung cakes, food
 preservations, etc. and
- Domestic work, such as cooking, cleaning, caring of children, the aged and the sick.

1.7 TYPES OF WORK DONE BY WOMEN IN URBAN AREAS

Majority of the women workers in the urban work force are employed as nurses, midwives and health visitors, clerks and stenographers, factory workers, teachers, etc., in the formal sectors.

The following are the 20 common and most stressful jobs in which women get employed as dissected by the Wisconsin State Journal, (1996):

- 1 Advertising Executive
 2 Air Traffic Controller
 3 Assembly-Line Worker
 4 Attorney
 5 Banker
- 6 Customer Service Representative7 Firefighter
- 7 Firefighter
 8 Medical Intern
 9 Middle-Level Manager
 10 Newspaper Editor
 11 Police Officer
 12 Politician
- 13 Public Relations Specialist
 14 Real Estate Agent
 15 Roofer
 16 Salesperson
 17 School Teacher
- 18 Securities Trader
 19 Urban Bus Driver
 20 Waiter/Waitress

A large section of them are engaged in informal sectors also. Women in urban informal sectors work as retail traders, merchants and shopkeepers, street vendors, hotels and restaurant keepers, domestic servants, sweepers, cleaners and related workers; laundry / washer women and dhobis, dry cleaners and pressers; livestock farmers, dairy farmers, poultry farmers, agricultural labor, other farm workers; spinning and winding workers, knitters, food preservers and canners; beedi makers, tailors, and dress makers, sewers and embroiders, potters and clay workers; rubber and plastic makers, paper and paper board makers, basket weavers and brush makers; packers, laborers and related workers.

1.8 GENERAL PROBLEMS OF EMPLOYED WOMEN

Priyanka. T., 2006, in her study discussed the problems and challenges faced by the Indian Women since ancient days. In Vedic age, the women were avowed to be innately incompetent for independence. Manu said, 'father defends her in childhood, husband defends her in youth, sons defend her in old age; a woman is never fit for independence'. For centuries they have been subject to torture, mal-treatment and all sorts of mis-behaviour. McClelland. D.C., (1961) had suggested the degree of the challenges offered by the environment, child-rearing practices in the family, interaction patterns of parents with their children, interactive factors associated with religion and social class and core religious and social values, all influence achievement motivations. This seems to be truer with working women.

Women employees face specific problems in each occupation depending upon the nature and area of work, level of their education and the predominant social set up as follows:

- Invisibility and under-valuation of women's economic contribution
- Double work day for women
- Wrong gender expectations
- Lack of economic independence
- Sexual harassment
- Shortage of sufficient accommodation and amenities
- Health problems

2. CONCEPT OF PERSONAL EFFICACY

One's postulation or conviction for doing something shall be termed as personal efficacy. Without any previous experience and satisfaction one cannot convict himself or his accomplishments, (Schaufeli. W.B., Leiter. M.P., Maslach. C. and Jackson. S.E., 1996).

Bandura. A., (1986) defines personal-efficacy as an individual's perceived ability to execute some target behavior. Thus, it reflects the perception of a personal capability to do a particular job or set of tasks.

Karl. K.A., O'Leary-Kelly. A.M., and Martoccio. J.J., (1993) and Janz. T., (1982) are of the outlook that a series of success combined with positive feedback build the employee's sense of personal-efficacy, and in turn lead to a heightened sense that "I can do this" and may often result in greater effort.

Bandura. A., (1994) defines personal-efficacy as the power to achieve a desired goal. For eg., Students with personal efficacy know that they as individuals control what is learned based on a belief in their abilities to apply effort and achieve a goal.

For Bandura. A., (1994) perceived personal-efficacy is defined as people's beliefs about their competencies to produce designated levels of performance that exercise influence over events that affect their lives. Self-efficacy beliefs determine how people feel, think, motivate themselves and behave. Such beliefs produce these diverse effects through four major processes. They include cognitive, motivational, affective and selection processes.

Personal-efficacy refers to satisfaction with past and present accomplishments and an individual's expectations of continued effectiveness at work. (Schaufeli. W.B. et al 1996)

Bandura. A., (1997) said that the competency for self-reflection – people reflect back on their actions/experience with a specific event/task and then cognitively process how sturdily they deem they can successfully accomplish this event/task in the future - provides the theoretical basis for personal efficacy. She also accentuated that regardless of cultural background, employees accomplish the greatest sense of personal efficacy and productivity gains when training is congruent with their personal orientation.

According to Stajkovic. A.D. and Luthans. F., (1998) personal-efficacy refers to an individual's conviction (or confidence) about his or her abilities to mobilize the motivation, cognitive resources and courses of action needed to successfully execute a specific task within a given context. The major factor in the success of goal setting is personal-efficacy. This is an internal belief regarding one's job – related capabilities and competencies. Personal-efficacy is different from self-esteem, which is broader feeling of like or dislike for oneself.

According to Sanjyot. P. and Sushama. C., (2000) people with low personal efficacy may believe that things tougher than they really are, a belief that may foster stress and narrow vision of how best to go about a problem.

2.1 NEED FOR PERSONAL EFFICACY

A burly sense of efficacy augments human accomplishment and personal well being in many ways. People with high assurance in their capabilities approach difficult tasks as challenges to be mastered rather than as threats to be avoided. Such an efficacious outlook fosters intrinsic interest and deep engrossment in activities. They set themselves challenging goals and maintain sturdy commitment to them. They heighten and sustain their efforts in the face of failure. They quickly recuperate their sense of efficacy after failures or setbacks. They attribute failure to insufficient effort or deficient knowledge and skills, which are acquirable. They approach threatening situations with assurance that they can exercise control over them. Such an efficacious outlook produces personal accomplishments, reduces stress and lowers vulnerability to depression, (Bandura. A., 1994). Personal-efficacy is subjective verdict about how well an individual believes he is able to perform a specific task (Bruning. R.H., et al 1999).

In contrast, people who qualm their capabilities 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, on the obstacles they will encounter, and all kinds of adverse outcomes rather than concentrate on how to perform successfully. They slacken their efforts and give up quickly in the face of difficulties. They are slow to recover their sense of efficacy following failure or setbacks. Because they view insufficient performance as deficient aptitude it does not necessitate much failure for them to lose faith in their capabilities. They fall easy victim to stress and depression, (Bandura. A., 1994). Hackman. J.R., et al. (1977) have found out that higher the positive psychological states present in a job, the greater will be employees' motivation on the job.

Personal-efficacy makes a difference in how people feel, think and act. In terms of feeling, a low sense of personal-efficacy is associated with depression, anxiety, and helplessness. Such individuals also have low self-esteem and harbour pessimistic thoughts about their accomplishments and personal development. In terms of thinking, a sturdy sense of competence facilitates cognitive processes and academic performance. Personal-efficacy levels can augment or obstruct the motivation to act. Individuals with high personal-efficacy prefer to execute more challenging tasks. They set themselves higher goals and stick to them (Locke. E.A. and Latham. G.P., 1990).

Rao. T.V., (1996) is of the outlook that, in many countries women contribute a good deal to the economic activity of the family either through household activities or through other direct income-generating activities. Women account for at least half the food produced in the developing world, and one-third of the waged labor force. Investing in women and their development by giving them access to education, training and credit for employment-generation activities is therefore likely to raise productivity in all sectors. Indeed, women seem to be central to the effectiveness of a broad range of investments in development. And to prolong with these economic capacities, they need to be satisfied with their jobs. They need to be motivated in order to get satisfied with their jobs, for which they also need to be performing well in an adoptable and conducive and favourable organizational culture. Their performance of course depends on extraordinary personal efficacy.

3. FRAME WORK OF ANALYSIS FOR THE PRESENT STUDY

There are three factors influencing the working relationship. They are, Environmental Factors, Organizational Factors, and Human Factors of which the Human factors include certain factors from the point of both employees and the organization such as, personality, morale and motivation which in turn, depend upon meeting of psychological and physiological needs satisfying employees' own expectations in the career achievement and job satisfaction and from the part of the employers, competence in knowledge and skill, interest in the job and commitment on the organizational objectives.

Keeping this fact in mind the researcher focused on the level of personal efficacy among working women. The idea of this study emphasizes the study of personal efficacy as an essential personal factor having impact on various other hygiene requirements such as job motivation, job satisfaction and perceived organizational culture. Though there are stimulation and power, the action, i.e., the performance depends upon the circumstance in which an individual works, essentially the impact of that environment on personal efficacy. This reality is justified in this study by analyzing the level of personal efficacy with that of the respondents' job motivation and job satisfaction.

PERSONAL EFFICACY

JOB MOTIVATION

JOB SATISFACTION

CHART NO. I: FRAMEWORK OF ANALYSIS FOR THE PRESENT STUDY

Personal Efficacy is considered as one of the essential personal factors in this study. Even though there are women studies concentrating on women workers or women employees in organization, the present study has a uniqueness of its own, because of it is an attempt to relate Personal Efficacy to job motivation and job satisfaction among women employees.

4. REVIEWS ON THE PERSONAL FACTORS CONTRIBUTING FOR WOMEN'S EMPLOYMENT

Kamla. N., (1967) on analyzing "Women in Service Occupations" found that the relative importance of the different service groups varies greatly among men and women. For the men, public service is by far the most important group but for the women, educational service and the medical service are the most important. Public service provides employment to more than half of the men in modern sector. For the women educational service has a similar position. She reaches the conclusion that the service occupations are an important source of employment for women especially urban women where medical and health services provide employment to 25 percent of the women workers in the modern sector.

Kamla. N., (1968) finds that great majority of women work for agriculture or in the traditional rural industries where most of the women are family workers or single workers or single workers who combine the responsibilities of work and home.

Pichholiya. K.R., (1978) justifies the hypotheses that in the metropolitan city only those households who are in dire economic necessity send their women out to work. Women who prefer office jobs have higher education. And women coming from low income groups are likely to include a greater proportion of illiterates. Further, women who participate and have no skills come from the lower income groups.

Sahoo. B. and Mahanty. B.K., (1978) attempt to explain the difference in women participation rate is districts in Orissa in terms of a numbers of variables like sex-ratio percentage of scheduled caste/tribe population to the total population, spread of education, urbanization, etc. No single variable satisfactory explains the differences may be due to a host of causes – social, economic, geographical, historical and cultural. The pattern of workers participation shows that there has not been perceptible change in the structure of the economy: -industrialization, urbanization and education have not touched major portion of the population. Consequently women's participation rate has remained low.

Tripathi. B.L., (1978) concludes that the high women participation in the share-croppers group and low participation in owner cultivators, artisans and salaried and business groups could be due to the resources owned by the respective groups. The poor resource base in the former group necessitates the larger number of persons to seek work while the latter groups possessing, if not rich but with adequate resources could harvest sufficient without involving the women working force. The low participation rates for the artisans group in particular could also be attributed to the absence of infrastructural including marketing of the products.

Howard. A. and Bray. D., (1988) conducted a study at AT&T found no differences between men and women managers on their overall levels of leadership skills and it was found that women were better performers than men in many of the foundation skills, which required for effective leadership and management performance. It was also specifically found that women were found to be superior to their male counterparts in interpersonal skills, perception of social cues, work involvement, behavior flexibility, personal impact and freedom from prejudice against racial, ethnic and other social groups.

Researches have shown that primary education of girls is positively related to economic production, longevity, lower fertility and reduction in infant and maternal mortality. (UNDP. 1991).

Skilled and intellectual performance of roles, Extent of psychological comfort, Absence of symptoms of tensions and Social acceptability of behaviour (Lazarus, 1961) are found to be the most responsible factors influencing women in wage employment.

Deepa. M., (1992) has found that the level of job adjustment varied with the nature of job, length of service, access to power and future, and the level of home adjustment depends upon the structure of family, size of family, husband's and in-laws cooperation and self-esteem. She is also of the opinion that though working women spend their income mostly on raising the living standards, though they are accused of becoming proud, self-centered, arrogant and negligent, yet they manage to break through the shell of narrow domestic existence and participate in the larger life of the nation and even humanity.

5. RESEARCH METHODOLOGY

In this study the inquiry is about the level of job motivation and job satisfaction among working women as influenced by their personal efficacy.

5.1 OBJECTIVES OF THE STUDY

The present research study focuses on the following objectives:

- To find out the impact of Personal Efficacy on Job Motivation and Job Satisfaction of the women employees and
- ❖ To analyze the Interrelationship between the key variables.

5.2 SAMPLING

The Research design used for the study is descriptive in nature. The sample of the study is 228 working women residing in working women's hostels. Hence, the sampling frame is the hostels for working women in and around Coimbatore District. Out of 33 hostels, the working inmates of those 17 hostels only constituted the sample for the study. The type of sampling is purposive.

5.3 TOOLS DESCRIPTION

The study involves three dependent variables such as, Personal Efficacy, Job Motivation and Job Satisfaction.

TABLE NO. II: DATA COLLECTION TOOLS

Name of the tool	Name of the author	No. of items	Reliability / Validity
Personal efficacy Scale	Singh. A.P., and Kumari. P., (1997)	28 items including 3 negative items	R=0.7586
Job Motivation Scale	Akhtar. S.S., Sultan. S., and Manju (1997)	29 items (all positive)	R=0.91 & V=0.34 & 0.44
Job Satisfaction Scale	Ojha. H., (1997)	32 items (all positive)	R=0.8855 & V=0.8860

ANOVA or "t" – test were used for those results which were significant in Chi-square test. The classification of scores was made using mean as the measure of central tendency and standard deviation to classify responses as Low, Medium and High depending on the scores obtained by the respondents for different scales. This study is limited to the employed women who are residing in the women's hostels in and around Coimbatore District. The respondents were selected from organized sectors only. So, the findings of the study are not to be generalized to men or other sectors of employment.

6. DATA ANALYSIS

The data were analyzed with the help of SPSS PC+ package. This study analyzed all the variables using the tests of Chi-square and if there were significance results between variables, those data were subjected to ANOVA or "t"- test accordingly. The classification of scores was made using mean as the measure of central tendency and standard deviation to classify responses as Low, Medium and High depending on the scores obtained by the respondents for different scales.

6.1 PREDICTOR VARIABLES

TABLE NO. III: MULTIPLE REGRESSION ANALYSIS FOR PREDICTOR VARIABLES OF JOB SATISFACTION

S. No.	Items	В	Std. Error	't' Value	Significance
1	Age	0.314	0.432	0.726	NS
2	Educational Qualification	0.491	0.305	1.608	NS
3	No. of Dependents	0.176	0.348	0.505	NS
4	Salary	-0.353	0.341	-1.034	NS
5	Experience	0.083	0.375	0.220	NS
6	Previous Experience	-0.853	0.421	-2.029	*
7	Reading Habits	1.406	0.454	3.096	**
8	Personal Efficacy	0.143	0.027	5.318	**

R Value = .534 R Square = .285 F Value = 9.662 ** - Significance at 1% Level

* - Significance at 5% Level

NS - Not Significant

Regression analysis emphasizes that the reading habits and the sense of personal efficacy have significant influence over their job satisfaction. Those who acquire wider knowledge through reading habits might get comparatively high level of job satisfaction. At the same time those who have felt high sense of personal efficacy also might have high influence on their job satisfaction (Ashforth. B.E., and Saks. A.M., (1996).

6.2 KEY VARIABLES

TABLE NO. IV: INTERRELATIONSHIPS AMONG KEY VARIABLES

Key Variables	Job Motivation	Job Satisfaction	Personal Efficacy
Job Motivation	1	0.464**	0.491**
Job Satisfaction	0.464**	1	0.463**
Personal Efficacy	0.491**	0.463**	1

^{**} Correlation is significant at 1% level

From the above matrix of correlation it is clear that the sense of Personal Efficacy as a personal factor is also related to Job Motivation and Job Satisfaction.

7. CONCLUSION

The major finding of the study is that the sense of personal efficacy is a strong personal variable associated with job satisfaction of women employees. The multiple regression tests have also established the significance of personal efficacy for job satisfaction. Employers can by their training programs enhance the personal efficacy of the employees. Hence, besides technical contents the training programs have to develop self-confidence and self determination to employees. Apart from training Employers / HR managers can enhance personal efficacy through performance counseling.

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