

Work-Life Stress Management Of Married Women Teachers From Trivandrum District In Kerala

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Abstract: This research study focuses the stress management practices among married women teachers from Government and Self Financing Colleges in Thiruvananthapuram District. The study has conducted, because of need and significance of the situation. Indian constitution is providing equal rights to women and men, besides women have some extra role in their life than a man. Hence their stress level should be significantly different from a man. In this context, the study has conducted a research on family and work related causes which are increasing the stress level, what are the consequences, role and responsibilities of married women teachers, and the solution i.e., factors which are reducing the stress. Descriptive analytical research design was used in the study. Samples were identified through a random selection of government and self financing colleges in Thiruvananthapuram District, Samples were also selected on the basis of simple random sampling method. Data were collected through a structured questionnaire consist of 52 questions under above mentioned research questions. The study will be very helpful to the management and government to make an attention regarding the work life stress among married women teachers and clearly indicating that what the root causes of work life stress.

Key words: Work life, Stress, Management, Government, Married women

1. Introduction

The word "Stress" is very powerful while considering its consequences; therefore people are carefully handling this 'Stress' for avoiding its consequences. All of them are aware about stress and its consequences and also continuously trying to avoid stress, but unfortunately most of them are unknowingly carrying stress and stressful life. Many research studies are describing that the presence of stress is unavoidable but its appearance can be avoid by using some precautions but somehow stress have been creating two sets of mind on peoples mind based on the situations, this two sets is technically calling as positive stress and negative stress. Human experience stress or percept issues as threatening/dangerous whenever she/he cannot believe to have adequate resources to cope with such obstacles (Lucas H, Scammell A, Hagelskamp C., 2005). Which means stress could be the product of stimuli, people or situation. The literatures are confirming that stress have multidimensional and complex reasons, hence no one argue that stress could be create from fixed reasons, it will be change according to the situation or some sort of action which cannot be the only fixed situations.

2. Review of literature

The study has gone through a deep review of literature for collecting the theoretical evidence regarding stress and its causes. Many of the research works have done different dimensions of stress and its causes and some of the studies were clearly indicating the consequences which are seriously affecting the life of people and the work life.

Family life and work life conflict is always creating a dilemma among people and majority of the working people have been facing many problems due to this conflict. The concept of work life management and stress management are discussed in many platforms and still this subject has been its own relevance because of effective management of family life and work life will be the only solution to reducing stress of people. Here the study is discussing about the effective work life management of married women, especially the married women teachers in Kerala.

Many research studies were found that married women are facing family life and work life conflict than the man, they had many responsibilities than their life partner which cannot be handover to them. Super identified some common life role which are closely related to women's life, he argue that women need to maintain balance in their life under the pressure of multidimensional role and unfortunately they had to be engaged this role simultaneously. He further said that women are required to perform desperate role simultaneously rather than following a transitional sequence from one role to another role and each role have its own pressure (Vocat Behar, 1980). This argument indicates that working women are living under the pressure of multiple role and

this multiple role and its uniqueness have been pushing them into a stressful life and living under stress in their entire life span. Another study indicates that multiple roles have been creating both positive and negative impact in the life of women, which means stressful life have been badly affecting their mental and physical aspects. Meantime women with multiple role reported better physical and mental health and also indicates that this mental and physical betterment is very pathetic among non working women (Kopp RG, Ruzicka MF Psychol Rep, 1993). Campbell et.al. are also have similar argument, they reported that women employment have been generating a positive effect rather than negative effect on marriage (Campbell DJ, Campbell KM, Kennard D. 1994).

The reviews of prior studies indicates that stress is the main products of family life and working life conflict, hence effective stress management is the only the solution for gathering positive effect from women employment. Hence the researchers suggest that to identify the motivational stimulations, self esteem, sense of control, physical stamina, bursts of energies etc. for reducing the stress and managing the family life and work life conflict (Women's Kopp RG, Ruzicka MF Psychol Rep, 1993). In addition, the problem of stress could overcome through the application of a simple tool called as wheel of life which can indicates where the imbalances lie in an individual's life and this wheel of life will helps to reduce the stress. According to Uan Byrne, wheel of life is the best plan for stress relief (Uan Byrne, 2005). Some of the studies found that stress will be the cause of physical and mental problems. Manivannan indicates that people feel relaxed when they go for meditation, yoga, smoking and music etc., to cope with their stress, then he suggest that employees need some recreational activities, grievance council and counselling programme (Manivannan, 2007). In the case of teaching life, mutual caring and through teacher's welfare programmes are the best stress relief programme (Dutta, 2008)

Based on the review of literature, it could be seen that, family life and work life conflict could be the main reason for stressful life and this conflict may be generate negative and positive impact and it could be the reason for happening mental and physical problems. In this context the study has been gone through the effective work-life stress management of married women teachers in Kerala is very relevant and should be addressing the issues of government and self financing teachers in the busy academic schedule.

3. Statement of the problem

Stress and Stress management is always an innovative aspects, because of working environment and pattern of working is moving and updating very fast. Therefore considering the working pattern and environment is very relevant element when discussing about work life stress and its effective management. Here this study is looking into the stress management among married women teachers in Kerala, because of review of prior studies and primary survey indicates that married working women are performing multiple role in their life span than man and their working life is gathering positive and negative impact in their family life and work life, hence this study is trying to elaborate the concepts of stressful life of married women and their work life stress management at present working condition. The study is also analysing whether there is any significant difference between government teachers and self financing teachers work life stress management and which of the group were more struggling to manage their stress than the other one.

4. Scope and Significance of the Study

The study was focuses on married women teachers stress management practices especially from Government and Self financing colleges. The study area is limited to Thiruvananthapuram district only. Type of academic disciplines were not mentioning in the study because of study was concentrated on married women teachers and their work-life stress management. Here, the study was limited to answer some specific research questions, which are:- What are the causes of work life stress, what are the physical and psychological consequences due to work life stress, what are the multiple role and responsibilities assigned to married working women, and their performance of multiple role under work life stress. The study has also worked on the factors which are helping to reduce work-life stress of married working women in Kerala. The study focuses to answering these specific questions through scientifically and this will helps to make an effective plan for married working women regarding effective stress management practices.

5. Objectives of the Study

1. To understand the concept of stressful life of working women in Kerala
2. To analyse causes and consequences regarding work-life stress among married women teachers in Kerala
3. To know the performance of married working women teachers regarding their multiple role and responsibilities under work life stress.

6. Hypotheses of the Study

1. There is no significant difference between Government and Self financing college teacher's opinion regarding Family related causes.
2. There is no significant difference between Government and Self financing college teacher's opinion regarding work related causes.

3. There is no significant difference between government and self financing college teachers regarding physical and psychological consequences due to work life stress.
4. There is no significant difference between government and self financing college teacher's performance regarding their multiple role and responsibilities under work life stress.
5. There is no significant difference between government and self financing college teacher's opinion regarding the factors which are reducing the work life stress.

7. Methodology of the Study

Study was designed as descriptive and analytical in nature based on secondary and primary data. Secondary data were collected from published and unpublished research thesis, articles, books etc. Primary data were collected from government and self financing college teachers in southern part of Kerala i.e., Thiruvananthapuram, Kollam, Pathanamthitta, Kottayam and Alappuzha. Samples were selected on the basis of purposive sampling method and Neyman Sample calculation formula was used to decide appropriate sample size for the study. The data were collected through a structured questionnaire and distributed among sample groups. Direct distribution, email, whatsapp message system etc. were used to distribute questionnaire.

8. Sample Selection Techniques

Study was select government and self financing arts and science colleges only and others were excluded from the study. In the southern region of Kerala, it was found that Thiruvananthapuram have highest number of government and self financing colleges, hence, study was select Thiruvananthapuram as study area. According to the Department of Collegiate Education Kerala and University of Kerala, the selected district consists of 10 Government colleges and 65 self financing arts and science colleges. Hence, the study was randomly select 5 government colleges and 10 self financing colleges. Based on the primary survey, it was found that total 225 (148 government and 77 self financing teachers) married women teachers are working at selected colleges. Based on the sample size calculation formula, it was decided to select 154 samples from total population, the 154 sample size were proportionally distributed between government (101 government teachers) and self financing colleges (53 self financing college teachers).

9. Data collection and Analysis

A structured Interview schedule was used to collect the opinion from sample respondents and analysed by using MS Excel and SPSS 25th version. Cronbach's Alpha was used to identify the internal consistency of scaled data. Mean, SD, Independent sample t-test were used to analyse the collected data. Pilot study has collected work life related aspects i.e., role and responsibilities of married working women teachers, major causes which are increasing stress level, what are the consequences, and what are the most power full solutions for reducing stress level.

10. Preliminary Investigation

The study has conducted a pilot study among 75 married women teachers from Government and Self Financing colleges in Thiruvananthapuram district of Kerala. The pilot study has conducted among 30 colleges and colleges were selected randomly.

Table 1
Reliability Statistics-Cronbach's Alpha

N of Items	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items
11 items	.874	.869
11 items	.832	.831
7items	.902	.899
8items	.834	.832
6items	.894	.892
9items	.801	.799

Source: Pilot Study Sample respondents

Table illustrate that total 52 items were used to find the work life stress management among married women teachers from government and self financing colleges in Thiruvananthapuram District. Here the test result indicates that, Cronbach's Alpha value is higher than 0.80, which indicates a high level of internal consistency for 5 point scale with this specific sample.

11. Result and interpretation

Here the study was used independent sample t-test for finding the significant difference between government and self financing teacher's opinion regarding work life stress and its management.

Based on the income of sample respondents, it could be seen that government teachers earning income is significantly higher than the self financing college teachers earnings. The percentage indicates that 85 per cent

of the government teachers have getting higher salary than other group and only 15 per cent of the self financing college teacher were enjoying high pay scale and rest of them are getting insufficient salary for meeting their expense.

Study found that majority (78 per cent) of them have nuclear family, and also 66 per cent of the self financing college teachers opine that their salary scale is not enough to meet their children’s expense.

Study result indicates that, majority (72 per cent) of the respondents were not in the position to identify their work life stress due to heavy work load, hence they are continuously working to manage their life, and 54 per cent of them are purposefully ignoring the stress matter.

Study found that majority (86 per cent) of them were experienced with physical problem, unfortunately they were ignorant regarding their psychological issues, hence they contact with doctor for examining physical problems only. Majority (77 per cent) of them were agreeing that psychological problems were haunted till someone mentioned about their stress level.

12. Causes of Stress among Government and Self Financing teachers

The study is analysing two different causes which are closely related to work life stress of college married women teachers i.e., Family related causes and work related causes.

13. Family Related Causes

Table 2
Family Related Causes Which Are Increasing The Work Life Stress

Family Related Causes	College Type				Independent Sample t test	
	GC		SFC		t	p-value
	Mean	SD	Mean	SD		
Insufficient time	3.29	1.410	4.38	.657	-6.537	.000
Both husband and wife are employed	4.25	.805	4.32	.779	-.542	.588
Managing children life	4.40	.634	3.26	1.571	5.035	.000
Health condition of family members	4.07	1.042	3.21	1.498	3.740	.000
Financial struggle of family	4.05	.942	3.15	1.473	4.030	.000
Conflict between family role and work role	4.19	.977	3.30	1.462	3.972	.000
Poor health condition	3.91	1.087	3.49	1.280	2.036	.043
Insufficient time for household activities	4.09	.981	3.11	1.266	4.894	.000
Problems with family members	3.84	1.155	4.43	.572	-4.254	.000
No support from husband	3.91	1.176	4.26	.738	-2.283	.024
No support from family	4.25	.767	3.26	1.571	4.297	.000

Source: Primary Data, GC=Govt. College, SFC=Self Financing College, SD=Std. Deviation

Table illustrates the married women teachers’ opinion regarding family related causes which are increasing their work life stress and also showing significant difference between the opinion of Government College and Self financing college teachers regarding the same. Result illustrates that majority of the sample respondents are agreeing that family related causes are increasing their stress level because of all the family related causes have higher mean value and further the independents sample t-test indicates that both Government college and self financing college teacher opinion are same regarding employment causes, i.e., both groups were opine that both husband and wife employment is almost have same effect hence their opinion is not significantly different ($t_{152}=-.542$, $p\text{-value}=.588 > 0.05$). Rest of the causes have p-values are lesser at 5 per cent significant level ($p\text{-value} < 0.05$). Hence it can be inferred that Government and Self financing college teacher’s opinions are significantly different regarding the family related causes (Except “both husband and wife are employed”)

14. Work Related Causes

Table 3
Work Related Causes Which Are Increasing The Work Life Stress

Work Related Causes	College Type				Independent Sample t-test	
	GC		SFC		T	p-value
	Mean	SD	Mean	SD		
Unsupportive superiors	3.21	1.230	3.52	1.498	1.409	.161
Heavy work load	3.15	1.184	4.19	1.473	5.712	.000
Issues from students	3.30	1.361	4.38	1.462	6.275	.000
Issues from students union	3.49	1.147	4.27	1.280	4.506	.000
High pressure from management/from higher	3.11	1.208	4.07	1.266	5.397	.000
Insufficient free hours	4.34	1.134	3.79	1.332	-3.181	.002
Insufficient facilities inside the college	4.32	1.167	3.96	1.403	-2.158	.033
Problems with colleagues	3.96	1.223	4.23	1.376	1.859	.065
Irrelevant arguments from working place	3.98	1.126	3.95	1.228	-.165	.869
Poor performance of students	3.58	1.159	3.76	1.379	.845	.400

Physical and Mental torture from other	4.04	1.136	3.99	1.480	-.259	.796
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Source: Primary Data, GC=Govt. College, SFC=Self Financing College, SD=Std. Deviation

Table shows that all the work related causes have higher mean value, hence it can be inferred that majority of the respondents are agreeing that all work related causes are increasing their work life stress level. Independent sample t-test indicates that both Government and Self financing college teachers opinions are same regarding Unsupportive superiors ($t_{152}=1.409$, $p\text{-value}=.161>0.05$), problems with colleagues ($t_{152}=1.859$, $p\text{-value}=.065>0.05$), Irrelevant arguments from working place ($t_{152}=-.165$, $p\text{-value}=.869>0.05$), Poor performance of students ($t_{152}=.845$, $p\text{-value}=.400>0.05$), and Physical and Mental torture from other ($t_{152}=-.259$, $p\text{-value}=.796>0.05$). Rest of the statements have p-value is lesser at 5 per cent significant level, which means there is a significant difference between government and self financing college teachers opinion regarding heavy work load, issues from students and union, high pressure from management or from higher authorities, insufficient free hours and insufficient facilities inside the colleges. Here majority of the statements have showing statistical significance, hence it can be inferred that the null hypothesis is there is no significant difference between Government and Self financing college teachers opinion regarding work related causes stands rejected.

15. Physical and Psychological Consequences

Table 4
Physical and Psychological Consequences due to Work Life Stress

Physical Effect	College Type				Psychological effects	College Type			
	GC		SFC			GC		SFC	
	Mean	SD	Mean	SD		Mean	SD	Mean	SD
Headache	3.55	1.307	3.26	1.571	Anxiety	3.99	1.034	3.15	1.473
Diabetes	3.98	.959	3.28	1.486	Boredom	4.14	.928	3.30	1.462
Hypertension	3.83	1.141	3.13	1.455	Low self esteem	3.70	1.179	3.49	1.280
Chest/Back pain	3.90	1.145	3.32	1.478	Forgetfulness	3.90	1.187	3.11	1.266
Ulcers	4.25	.793	3.45	1.264	Depression	4.31	.731	3.72	1.215
Hair loss	4.14	.849	3.26	1.571	Anger	3.60	1.234	4.15	.886
Stomach upset	4.11	1.048	3.21	1.498	Apathy/ worry	4.06	.947	4.04	.898
					Insomnia	4.21	.909	4.11	1.103

Source: Primary Data, GC=Govt. College, SFC=Self Financing College, SD=Std. Deviation

Table shows physical and psychological consequences which are badly affected by the respondents due to work related stress. Here the result indicates that, majority of the respondents are agreeing that they are suffering from both physical and psychological consequences due to work life stress and most of the government college teachers were highly affected by ulcers, hair loss and stomach upset whereas most of the Self financing college teachers were highly affected by chest/back pain, and ulcers. In the case of psychological effect, it could be seen that majority of the Government teachers were highly affected by Boredom, Depression, Apathy/ worry, and Insomnia whereas majority of the self financing teachers were highly affected by Anger, Apathy/ worry, and Insomnia

Table 5
Opinion Difference between Government and Self Financing college teachers regarding Physical and Psychological Consequences due to Work Life Stress

Physical Effect	Independent Sample t-test		Psychological effects	Independent Sample t-test	
	T	p-value		T	p-value
Headache	1.220	.224	Anxiety	4.114	.000
Diabetes	3.525	.001	Boredom	4.331	.000
Hypertension	3.281	.001	Low self esteem	1.031	.304
Chest/Back pain	2.697	.008	Forgetfulness	3.823	.000
Ulcers	4.782	.000	Depression	3.758	.000
Hair loss	4.490	.000	Anger	-2.862	.005
Stomach upset	4.353	.000	Apathy/ worry	.137	.891
			Insomnia	.570	.570

Source: Primary Data, GC=Govt. College, SFC=Self Financing College, SD=Std. Deviation

Table indicates that both government and self financing college teachers opinion is not significantly different regarding headache due to work life stress, which means the respondents opinion was same regarding physical effect (headache), meantime other physical effect have showing statistical significance, which means both government and self financing college teachers opinion was significantly different regarding the effect of diabetes, hypertension, chest/back pain, ulcers, hair loss and stomach upset.

Table is also showing the psychological effect of work life stress. Result shows that both government and self financing college teachers opinion is same regarding low self esteem, apathy/worry and insomnia, while in the

case of Anxiety, Boredom, Forgetfulness, Depression and anger, their opinion is significantly different. Hence, it can be inferred that the null hypothesis is there is no significant difference between government and self financing college teachers regarding physical and psychological consequences due to work life stress.

16. Role and multiple responsibilities of Married Women Teachers

Table 6
Role of Married Women Teachers

	College Type				Independent Sample t-test	
	GC		SFC		T	p-value
	Mean	SD	Mean	SD		
Role of wife	2.30	1.634	2.48	1.615	-.632	.528
Role of mother	2.20	1.507	2.34	1.499	-.166	.868
Role of family head	2.25	1.479	2.18	1.442	-1.526	.129
Role of a teacher	2.21	1.601	2.42	1.433	-.556	.579
Role of good neighbour	2.01	1.425	2.12	1.276	-1.656	.100
Role of friend	2.51	1.429	2.66	1.240	-.222	.825

Source: Primary Data, GC=Govt. College, SFC=Self Financing College, SD=Std. Deviation

Table illustrates that whether the married women teachers are weakening to play their multiple responsibilities or not due to work life stress. Here majority of the respondents opine that they were weakening or failing to play their role or responsibilities at the time of stressful mind, because of opinion mean score is very lower than average response. Independent sample t-test result indicates that both government and self financing teachers have same opinion. Hence, it can be inferred that the null hypothesis is there is no significant difference between government and self financing college teacher’s weakness about multiple responsibilities stands accepted.

17. Factors for reducing the Stress

Table 7
Factors Which Are Reducing The Work Life Stress

	GC		SFC		Independent Sample t-test	
	Mean	SD	Mean	SD	T	per centvalue
Stress management training/workshops	3.85	1.099	3.74	1.243	.593	.554
Technical competence as a teacher	3.82	1.144	4.15	.794	-1.871	.063
Supportive institutions/college climate	3.96	1.058	4.38	.765	-2.541	.012
Yoga and meditation	4.28	.814	3.85	1.167	2.659	.009
Close association of colleagues	4.11	1.019	3.79	1.133	1.762	.080
Celebrations of colleges	3.89	1.113	4.04	1.073	-.786	.433
Celebrations of Family	3.91	1.201	3.60	1.364	1.438	.152
Sufficient time for family and work life	3.64	1.262	4.04	.876	-2.031	.044
Flexible working arrangement	4.07	.886	3.87	1.144	1.209	.229

Source: Primary Data, GC=Govt. College, SFC=Self Financing College, SD=Std. Deviation

Table shows that yoga and meditation, close association of colleagues, celebration of family, Supportive institutions/college climate and flexible working arrangements are the most effective factors which are reducing the stress of married women teachers, meantime majority of the self financing teachers were opining that Technical competence, Supportive institutions/college climate, Celebrations of colleges, Sufficient time for family and work life, and Flexible working arrangement are the most effective factors which are reducing the stress. The test result indicates that both government and self financing teachers opinion is significantly different regarding Supportive institutions/college climate, yoga and meditation, and Sufficient time for family and work life. Rest of the factors have per centvalue is greater at 5 per cent significant level, which means both government and self financing college teachers opinions were same regarding Stress management training/workshops, Technical competence, Celebrations of colleges, Close association of colleagues, Celebrations of Family, and Flexible working arrangement.

19. Summary of Data Analysis and Result about Physical, Psychological Effect, Role, and Factors which are reduced stress

18. Summary of Data Analysis and Result about Family and Work Related Causes

Family Related Causes	GCSFC	Work related Causes	GC	SFC
Insufficient time	< 4.38±.66	Unsupportive superiors	Not Significant	
Both husband and wife are employed	Not Significant	Heavy work load	< 4.19±1.473	
Managing children life	4.40±.634 >	Issues from students	< 4.38±1.462	
Health condition of family members	4.07±1.042 >	Issues from students union	< 4.27±1.280	
Financial struggle of family	4.05±.942 >	High pressure from higher	< 4.07±1.266	
Conflict between family and work role	4.19±.977 >	Insufficient free hours	4.34±1.134 >	
Poor health condition	3.91±1.087 >	Insufficient facilities in college	4.32±1.167 >	
Insufficient time for household activities	4.09±.981 >	Problems with colleagues	Not Significant	
Problems with family members	< 4.43±.57	Irrelevant arguments	Not Significant	
No support from husband	< 4.26±.74	Poor performance of students	Not Significant	
No support from family	4.25±.767 >	Physical and Mental torture	Not Significant	

Physical Effect	GCSFC	Psychological Effect	GCSFC	
Headache	Not Significant	Anxiety	3.99±1.034 >	
Diabetes	3.98±.959 >	Boredom	4.14±.928 >	
Hypertension	3.83±1.141 >	Low self esteem	Not Significant	
Chest/Back pain	3.90±1.145 >	Forgetfulness	3.90±1.187 >	
Ulcers	4.25±.793 >	Depression	4.31±.731 >	
Hair loss	4.14±.849 >	Anger	< 4.15±.886	
Stomach upset	4.11±1.048 >	Apathy/ worry	Not Significant	
		Insomnia	Not Significant	

Role of multiple responsibilities	Factors reducing the Stress
Role of wife	Stress management training/workshops
Role of mother	Technical competence as a teacher
Role of family head	Supportive institutions/college climate
Role of a teacher	Yoga and meditation
Role of good neighbour	Close association of colleagues
Role of friend	Celebrations of colleges
	Celebrations of Family
	Sufficient time for family and work life
	Flexible working arrangement

GC=Government College, SFC=Self Financing College, Mean and Std. deviation is displaying

20. Major Findings

1. Study was found that there is a significant difference between government and self financing college teacher's income level, majority (85 per cent) of the government teacher's salary scale was significantly higher than self financing college teachers
2. At the same time, self financing college teachers work load is significantly higher than government college teachers work load, hence it could conclude that work load have significantly large effect on the stress of self financing college teachers. Based on this observation, study found that self financing college teacher's pay scale is not maintaining the balance between earnings and workload
3. Study found that government college teachers opinion is significantly different from self finance college teachers regarding family related causes and work related causes, hence, study concludes that influence of these causes are significantly depends on type of college i.e, government college system and self financing college system.
4. Study found that the influence of family related causes are significantly higher than the influence among self financing college teachers. In the case of work related causes, it was found that work related causes are highly affecting self financing college teachers than the government college teachers.
5. The physical and psychological effects are highly influencing the government college teachers than the self financing college teachers
6. Another major finding was regarding the role and responsibilities of married working teachers, based on the result it was found that both government and self financing college teachers are showing not much strong against work life stress. They were failed to fulfil the responsibility towards their role.
7. Study found that majority of the government employees and self financing teachers have almost same opinion regarding the factors, they agree that these factors especially Yoga and meditation, Close association of colleagues, Flexible working arrangement, Technical competence as a teacher, and Supportive institutions/college climate are reducing their stress level. The result further indicates that Government and Self financing college teacher's opinion is not significantly different regarding power of factors which can reduce the work life stress.

21. Major Suggestion

1. Basically study is only mentioning about family and work related causes and its impact on government and self financing college teachers, what are the consequences of work life stress, role of married women teachers and also analysing whether they failed to do their responsibilities or not. Based on these concepts, study has noted some major point, which should be eliminated.
2. Inequality of income level is the main problem of self financing college teachers, hence it should be eliminated because of majority of them are agree that they are struggling with financial problems. Hence, study is recommending that to increase the pay scale of self financing college teachers and measure the work load of each discipline and appoint adequate employees will helps to reduce the work load and ensuring the flexibility of working pattern
3. Arrange periodic health check up, providing the service of counsellor. Study indicates that majority of the respondents are suffering from both physical and psychological effects due to work life stress. Majority of the problems should be solved through regular counselling and health check up. This will give them a lesson about how to prevent a stressful life and how to maintain the balance between family life and work life.
4. Study further identified that, majority of the employees are weak when they have any stress and failed to perform their role. This indicates that work life stresses are strongly affecting their life. Hence self financing college managements should take necessary measures for reducing the work life stress and train them to manage their stress and teaching them to manage work life balance in their life and give support to them regarding the working pattern and work load handling.
5. Provide periodic training regarding effective work life balance, stress management and conduct seminars and workshop. Continuous activities will be helpful to show active status of employees. Provide flexible pattern in their job, hence they can easily manage their time.

22. Conclusion

The study entitled "Work-Life Stress Management of Married Women Teachers from Government and Self Financing Colleges in Kerala" has clearly assessing the stress management practices among married women teachers. Hence, the study has analysed the causes which are increasing the stress and its consequences. Further analysed role and responsibilities of married working women and finally identified the factors which are reducing the stress. Based on the study result, it could be conclude that no one can avoid stress and can reduce by using some techniques. Hence the study has focussed with the combination of causes-consequences-role and responsibility-Solutions (Factors). Study found that income is an important cause for work life stress hence it could be concludes that income and work load balance will keep away stress. Study found that work life stress

have been preventing them to play their role and responsibility. The stress management practices will be very helpful to reduce the work life stress, but also keep an eye on the basic problems. Hence periodic assessment will be helpful to find the problems which are often linked with nature of job. This will be the best programme for identifying and destroying work life stress.

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