

M.Phil. Dissertation

**A Comparative Study on the Mental Health
of Women in the Educational and Financial
Institutions of Bangladesh**

**This Dissertation is Presented to the Institute of Social Welfare and
Research, University of Dhaka as Fulfillment of the Requirement for the
Degree of Master of Philosophy (M. Phil)**



**Institute of Social Welfare and Research
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A Comparative Study on the Mental Health of Women in the Educational and Financial Institutions of Bangladesh

M.Phil. Dissertation

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Dedication

*I dedicate this dissertation to my mother Suraiya Begum and
my only son Md. Saifan Sarwar.*

Declaration of Ownership

I hereby declare that this M.Phil. dissertation entitled “A Comparative Study on the Mental Health of Women in the Educational and Financial Institutions of Bangladesh” is prepared for the degree of Master of Philosophy under the guidance and supervision of Prof. Dr. Sk. Tauhidul Islam, Institute of Social Welfare and Research, University of Dhaka, Bangladesh. I have done this research with my own effort and incorporate relevant information. I have used lots of literatures in my study and also provided accurate references. For completing the procedure of Master of Philosophy (M.Phil.) in Social Welfare, I am submitting this dissertation to, the Institute of Social Welfare and Research, University of Dhaka, Bangladesh. I have not submitted any part of this dissertation to anywhere for any assessment.

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ড. শেখ তৌহীদুল ইসলাম

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Certificate of Approval

This is to certify that Sharmin Nahar, an M. Phil researcher of the Institute of Social Welfare and Research University of Dhaka, has effectively completed her dissertation entitled "**A Comparative Study on the Mental Health of Women in the Educational and Financial Institutions of Bangladesh**" under my direct supervision. To the best of my knowledge, it is a unique and original work. I am recommending and forwarding this dissertation to the University of Dhaka, through the Institute of Social Welfare and Research for further official formalities to accept under the requirements for the degree of Masters of Philosophy.

(Prof. Dr. Sk. Tauhidul Islam)

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With Regards

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ABBREVIATIONS AND ACRONYMS

ACR	Annual Confidential Report
CI	Confidence Interval
CMD	Common Mental Disorders
DF	Degree of Freedom
DSM	Diagnostic and Statistical Manual
EI	Emotional Intelligence
ICT	Information and Communications Technology
KII	Key Informant Interview
MDD	Major Depressive Disorder
MHI	Mental Health Inventory
MOHFW	Ministry of Health and Family Welfare
MPO	Monthly Pay Order
NGO	Non-Government Organization
NIMH	National Institute of Mental Health
OR	Odds Ratio
PTSD	Post Traumatic Stress Disorder
QWL	Quality of Life
SPSS	Statistical Package for Social Science
WHO	World Health Organization
WLB	Work-life balance

TABLE OF CONTENTS

Dedication	i
Declaration	ii
Certificate of Approval	iii
Acknowledgments	iv
Abbreviations and Acronyms	v
Table of Contents	vi
List of Figures	xi
List of Tables	xii
Abstract	xiii

CHAPTER I: Introduction

1.1	Introduction	2
1.2	Statement of the Problem	4
1.3	Objectives	11
1.3.1	General Objective	11
1.3.2	Specific Objectives	11
1.4	Definition of the Key Terms	11
1.4.1	Mental Health	11
1.4.2	Sexual Harassment	12
1.4.3	Depression	12
1.4.4	PTSD	12
1.4.5	Work Stress	13
1.4.6	Job Satisfaction	13
1.4.7	Women in Educational Institutions	13
1.4.8	Women in Financial Institutions	13
1.5	Scope of the Study	13

1.6	Construction of the Thesis	14
1.7	Limitations of the Study	17
1.8	Conclusion	18

CHAPTER II: Review of Literature

2.1	Introduction	20
2.2	Literature Review	21
2.3	Conclusion	29

CHAPTER III: Methodology

3.1	Introduction	31
3.2	Methodology	31
3.3	Study Design	35
3.4	Study Site and Area	40
3.5	Study Period	40
3.6	Target Population and Sample Population	40
3.7	Selection of Study Participant	40
3.7.1	Inclusion Criteria	40
3.7.2	Exclusion Criteria	41
3.8	Sample Size	41
3.9	Sampling Technique	42
3.10	Quality Control and Quality Assurance	45
3.11	Data Management and Analysis Plan	45
3.12	Ethical Considerations	45
3.13	Conclusion	47

CHAPTER IV: Models and Theoretical Framework

4.1	Introduction	49
4.2	Model of Mental Health	49
4.2.1	Biological Model	51
4.2.2	Behavioural Model	52
4.2.3	Cognitive Model	53
4.2.4	Psychodynamic Model	54
4.3	Job Satisfaction Theories	54
4.3.1	Hierarchy Theory	55
4.3.2	Motivator-Hygiene Theory	56
4.3.3	Job Characteristics Model	56
4.3.4	Dispositional Approach	57
4.4	Conclusion	58

CHAPTER V: Quantitative Results and Analysis

5.1	Introduction	60
5.2	Quantitative Analysis	60
5.2.1	Distribution of Socio-demographic Status	60
5.2.2	Distribution of Monthly Income	62
5.2.3	Distribution of Working Experience	63
5.2.4	Correlation between Working Experience and Monthly Salary	64
5.3	MHI Distribution	66
5.3.1	MHI-38 Scoring and Subscales	66
5.3.2	MHI Distribution among Participants	67
5.3.3	MHI Score Analysis	77
5.3.4	Correlation Analysis	80
5.3.5	Regression Analysis	85
5.4	Conclusion	88

CHAPTER VI: Qualitative Findings and Analysis

6.1	Introduction	90
6.2	Findings and Analysis	90
6.2.1	Demographic Information of Respondents	90
6.2.2	Relationships with Family Members	91
6.2.3	Spending Quality Time with Family	93
6.2.4	Home Environment	94
6.2.5	Distance Between Home and Office/ Job Location	95
6.2.6	Working Hours	96
6.2.7	Work Pressure at the Office	97
6.2.8	Office Environment and Relationship with Co- Workers	97
6.2.9	Monthly Income and Expenditure	98
6.2.10	Woman-Friendly Working Environment	99
6.2.11	Gender Discrimination in the Workplace	99
6.2.12	Benefits and Facilities Provided by the Institutions	100
6.2.13	Drawbacks of the Institution	101
6.2.14	Personal Events/Self-Management/Self- Recreation Time	104
6.2.15	Work-Home Interference/ Home-Work Interference	105
6.2.16	Mental Health Conditions among Working Women	107
6.2.17	Perception of Administration	108
6.2.18	Comparison among the Woman in Financial Institutions and Educational Institutions	108

6.2.19	Job Satisfaction	111
6.2.20	Recommendations and Suggestions for Improvement at the Workplace	112
6.3	Significant Results of the Qualitative Part	113
6.4	Conclusion	114

CHAPTER VII: Summing up the Results & Discussion

7.1	Introduction	116
7.2	Summing up the Results of the Quantitative Part	116
7.3	Summing up the Results of the Qualitative Part	117
7.4	Discussion of the Quantitative Part	118
7.5	Discussion of the Qualitative Part	119
7.6	Conclusion	123

CHAPTER VIII: Recommendations and Conclusion

8.1	Introduction	125
8.2	Recommendations	125
8.3	Suggestions for the Future Research	127
8.4	Conclusion	128

<i>References</i>	131
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<i>Appendix-01</i> Letter of Informed Consent	147
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<i>Appendix-02</i> The Mental Health Inventory (MHI-38)	148
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<i>Appendix-03</i> MHI-38 Scoring and Subscales	156
--	-----

<i>Appendix-04</i> Questionnaire Part II (English)	157
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LIST OF FIGURES

Figure 1	Research Process Diagram	35
Figure 2	Diagram of Data Collection Process	42
Figure 3	Maslow's Hierarchy Theory	55
Figure 4	Herzberg Motivator-Hygiene Theory	56
Figure 5	Job Characteristics Model	57
Figure 6	Monthly Income Distribution among Participants (N=62)	62
Figure 7	Distribution of Working Experience among Participants (N=62)	63
Figure 8	Distribution of Employee Monthly Salary by Job Types and Years of Working Experience	65
Figure 9	Anxiety: $P=0.135$ (Occupation) & $P=0.237$ (Types of Jobs)	80
Figure 10	Relationship of Depression	81
Figure 11	Relationship of Loss of behaviour	82
Figure 12	Relationship of General Positive Affect	83
Figure 13	Relationship of Emotional Ties	84
Figure 14	Relationship of Life Satisfaction	85

LIST OF TABLES

Table 1	Distribution of Age (N=62)	60
Table 2	Distribution of Socio-demographic variables (N=62)	61
Table 3	MHI Distribution among Participants (N=62)	72
Table 4	MHI Score Analysis among Participants (N=62)	79
Table 5	Multinomial Regression Analysis	86
Table 6	Binary Logistic Regression	87

ABSTRACT

THESIS TITLE: A COMPARATIVE STUDY ON THE MENTAL HEALTH OF WOMEN IN THE EDUCATIONAL AND FINANCIAL INSTITUTIONS OF BANGLADESH

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Supervisor: Prof. Dr. Sk. Tauhidul Islam

Keywords: Mental Health, Educational Institutions, Financial Institutions, Working Women, Comparative Study, Bangladesh

Mental health problems considerably contribute to the global burden of noncommunicable chronic diseases. Carrying out obligations and responsibilities both at home and at work overburdens a working woman, resulting in a variety of psychological issues. All of these issues can have a cumulative effect on the mental health of working women. The aim of the study was to assess the mental health status of women in the educational institution between financial institutions of Bangladesh. A comparative cross-sectional study was conducted for three months among the working women, who are involved in teaching and financial institutes in Dhaka city. A semi-structured questionnaire and a systematic random sampling technique were used to collect data using MHI scoring tools for the quantitative study among 62 participants. An in-depth interview was conducted among 8 participants for the qualitative study. 36 MHI items are scored on a six-point scale, and the other two on a five-point scale which indicated six subscales, two global scales and a global Mental Health Index score. The results showed that the participant's mean age was 34.94 years (± 4.74). 22.6% of bankers had severe anxiety, 29.0 % severe depression, 3.2% suffered from loss of behavior, 25.8% had a less positive effect in career, 38.7% had weaker emotional life, 64.5% were not satisfied in their daily life activity, 22.6% suffered with less psychological wellbeing, 83.9% bankers had psychological distress syndrome. The qualitative part of the research revealed distinctions

between the educational institution and the financial institution. Women employed at financial institutions tend to receive higher salary, financial benefits in comparison to the women working in educational institutions. Most teachers have the ability to allocate sufficient time to spend with their friends and families. All the educational instructors expressed satisfaction with their occupation, however none of the bankers expressed job satisfaction. According to all participants, it was asserted that their respective institutions provide good security infrastructure of female employees. This study found that bankers exhibited higher levels of mental stress in comparison to teachers, due to the long duration of working hours and substantial workload.

CHAPTER I

INTRODUCTION

- 1.1 Introduction**
- 1.2 Statement of the Problem**
- 1.3 Objectives**
 - 1.3.1 General Objective**
 - 1.3.2 Specific Objectives**
- 1.4 Definition of the Key Terms**
 - 1.4.1 Mental Health**
 - 1.4.2 Sexual Harassment**
 - 1.4.3 Depression**
 - 1.4.4 PTSD**
 - 1.4.5 Work Stress**
 - 1.4.6 Job Satisfaction**
 - 1.4.7 Women in Educational Institutions**
 - 1.4.8 Women in Financial Institutions**
- 1.5 Scope of the Study**
- 1.6 Construction of the Thesis**
- 1.7 Limitation of the Study**
- 1.8 Conclusion**

1.1 Introduction

Mental health is important for individual and societal well-being and successful functioning, and it is especially vital for women, for their own health and for the well-being of children as well as families. Women are more likely to suffer from mental disorders, anxiety and depression are very common (Almeida-Filho et al., 2004; Nurullah, 2010).

According to the World Health Organization's constitution, mental health is defined as "a state of well-being in which an individual recognizes his or her own potential, is able to cope with typical life challenges, can work effectively, and can contribute to his or her community" (WHO, 2018). Mental is important components of overall health. Depression, for example, increases the risk of a variety of physical health problems, particularly long-term illnesses like diabetes, heart disease, and stroke (NIMH, 2021). Cancer, diabetes, and heart disease are outnumbered by mental illnesses. Over 26% of all Americans over the age of 18 have a mental illness (NIMH, 2015).

Evidence suggests that 450 million people in the world suffer from mental illness. By 2029, mental illness will be the leading cause of disease worldwide. Women are more likely than men to have a mental illness. Every year, one million people commit suicide, with an additional 10 to 20 million trying it (Sowers et al., 2009). According to a World Health Organization (WHO) estimate, the global cost of mental illness in 2010 was around \$2.5 trillion (two-thirds in indirect costs), with an increase to more than \$6 trillion expected by 2030.

Gender is a significant predictor of mental health and illness. Morbidity from mental diseases has gotten far more attention than gender-specific characteristics and processes that promote and protect mental health and create resilience to stress and adversity. Gender determines men's and women's unequal power and control over socioeconomic factors influencing their mental health and lifestyles, as well as their social position, status, and treatment in society, as well as their vulnerability and exposure to specific mental health hazards. Gender disparities in the prevalence of common mental illnesses such as depression, anxiety, and somatic problems are most

obvious. These diseases, which primarily affect women, harm one in every three people in the community and have a significant public health impact.

Emotional intelligence (EI), as defined by Mayer and Salovey (1997), has been identified as a significant personal resource in the workplace. EI involves four interdependent emotional abilities: recognizing emotions, using emotions, comprehending emotions, and managing one's own and others' emotions. Emotion-regulation ability (ERA) has been identified as critical for EI since it is strongly connected with measures of mental health and well-being 6-8. Consistent with this perspective, work-related pressures linked with teaching duties may lead instructors to have emotionally negative emotions over time, hence raising their risk of mental illness (Chandra et al., 2008; Sowers et al., 2009; NIMH, 2021). The primary occupational risk factors found were a lack of peer support and, to a lesser degree, depending on the severity of the mental health illness, fear of physical or verbal abuse, and the motivations for choosing the teaching profession (NIMH, 2021).

Women's mental health must be evaluated in the context of the interaction of physical, reproductive, and biological variables with the underlying social, political, and economic challenges. The many duties that women perform, such as childbirth and child raising, family management, caring for sick relatives, and, in a rising number of households, generating income, are likely to cause significant stress (Chandra et al., 2008).

Women are the most affected by Post-Traumatic Stress Disorder (PTSD) because of the high incidence of sexual violence against women and the similarly high rate of PTSD as a result of such abuse. Long-term, cumulative psychosocial adversity has gotten little attention in terms of mental health repercussions. Economic and social policies that cause unpredictable or avoidable sudden, disruptive, and severe changes in income, employment, and social capital raise gender disparities and the incidence of prevalent mental disorders.

Teachers' stress may have been exacerbated during the pandemic by distance schooling as well as reduced availability of social support, which works as a buffer for feeling stress (Jakubowski et al., 2021). This troubling discovery may indicate that teachers are subjected to excessive levels of work stress. Professional stress may be experienced by teachers with poor mental health for constantly changing regulatory

framework, an excessive number of non-teaching responsibilities, an overemphasis on competition, overly centralized management in the classroom, and a low socioeconomic level. Teachers' occupational stress must be addressed, and effective measures to improve their mental health on a worldwide scale must be implemented (Yang et al., 2019).

For some years, financial institutions have been undergoing enormous structural changes in organization. New technology and organizational structures have left their mark on employees' working conditions and daily life. As a result of labour market liberalization, expanding technology, continuous changes in employment and working conditions have drastically transformed working lives. Such a scenario has a substantial impact not only on corporate structure but also on the health of the working population. According to the research, stress in the banking business has reached critical levels, and it can have significant psychological and physical effects on people as well as companies. The majority of research concluded that mental health disorders in the banking business were stress-related. Examples began with anxiety and despair and evolved to maladaptive behaviors before concluding with job burnout (Giorgi et al., 2017).

The Mental Health Inventory (MHI) is a tool for assessing mental health issues like anxiety, depression, behavioral control, positive influence, and overall suffering. This tool assists in assessing overall emotional functioning. In most circumstances, the Mental Health Inventory consists of 38 items for which the respondent uses a 6-point Likert-style response and may be completed without assistance. The exam takes roughly 5-10 minutes to complete. The MHI comes in a compact form with only 5 components (MHI, 2010). The MHI can be administered as a self-report questionnaire or as part of a structured interview.

1.2 Statement of the Problem

Since obtaining independence, our country has steadily transformed its economy from an import-oriented to an export-oriented one (Keeney et al., 2013). Bangladesh employs 56.7 million people, has a 4.7 percent unemployment rate, and employs 49 percent of its workforce in the industrial sector (Almeida and Kessler, 1998). The rising female involvement in the industrial sector represents a sea shift in Bangladeshi

society. Traditionally, Bangladeshi women have been responsible for the majority of home chores (Prince et al., 2007). Domestic jobs include caring for children, spouses, and senior members of homes (Almeida-Filho et al., 2004). Additionally, the idea of purdah limited women's movement outside the house (Kawakami et al., 20014; Savic et al., 2018). Males are expected to provide all financial support for women in traditional culture, and any economic activity performed by women is regarded as secondary (Peristera et al., 2018). Despite the economic empowerment brought about by greater employment options on a worldwide scale, women's occupational health is shockingly little understood (Kopp et al., 2008).

The majority of health research in underdeveloped nations continues to concentrate on women's reproductive health concerns. For example, the United Nations Cairo Declaration of 1994 stressed gender as a significant driver of women's reproductive health (Panigrahi et al., 2014; Patel et al., 2016). However, the study overlooks the health issues that women face as a result of their involvement in paid labour, particularly industrial jobs (Dudhatra and Jogsan, 2012). There is still a significant absence of examination of women's health concerns including issues that influence health and well-being as a result of their shifting roles (Hanisch et al., 2016).

Mental health disorders, particularly depression, are a worldwide public health concern, and individuals who are socially disadvantaged are more prone to suffer from them (Brouwers et al., 2016; Maulik, 2017). There is evidence that in most low- and middle-income nations, human resource scarcity, restricted access to, and the expense of mental health care is important (Kapur et al., 1998; Lal et al., 2020). Additionally, research has indicated that environment and culture play a significant role in determining people's views about medical treatment for mental health disorders in developing nations (Gandhi et al., 2014; Peristera et al., 2018).

The Bangladesh economy has risen significantly over the past two decades as a result of the establishment of government and non-government education and financial institutions, yet it is very unusual to see women grappling with mental and physical health problems. According to the World Health Organization, CMDs (common mental disorders) account for around one-third of missed workdays globally. Anxiety, sadness, and somatoform disorders are referred to as Common Mental Disorders (CMD). Insomnia, anger, weariness, trouble focusing, forgetfulness, and somatic

symptoms are among them. Teachers said that the most frequent reason for ill-health retirement was CMD (46 percent) (Malik et al., 2021). Hobson discovered that the same reason, mental problems, was also the leading cause of absenteeism among teachers (37 percent) (Umer and Zia-ur-Rehman, 2013). Teaching is a job that helps people. To be able to teach well, the teacher must be in good mental health. Teachers who are suffering from a mental illness often work in two or more schools, have a tremendous weekly burden, face a variety of psychological and physical demands, and are subject to a high level of noise in the classroom.

The way the school is run can also have an effect on the mental health of teachers. In a Public (Government) School, teachers get paid a lot more than in a Private School, and their workload is also a lot more. Teachers' health is becoming a global problem as a result of the high prevalence of occupational stress among teachers and education professionals (Naz et al., 2017). Teachers' stated health concerns point to teaching as a demanding career (Hartley et al., 1990; Yeung and Tang, 2001). When it comes to identifying significant causes of teacher stress, some job-related stressors such as role ambiguity and conflict have consistently been linked to lower job performance, job dissatisfaction, and mental ill health (Ahn et al., 2020; Lin et al., 2020). Adequate pay will keep teachers from having to worry about money, which will have a big impact on their mental health. Ineffective school management is also to blame for the mental health problems of the teachers, as well. People who are emotionally and mentally healthy have ways to deal with hard situations. Teaching is thought to be a good job for a woman because it doesn't have a lot of work, and it also allows women to work and care for their families with very little conflict.

The modern-day woman has a hard time finding a balance between work and family, often giving up the latter in order to succeed and rise up the social ladder. Symptoms among women who work and have a lot of responsibility for their families are the same as or even higher than those of women who work and have less responsibility for their families (Li et al., 2016). However, family circumstances are merely one set of variables that may be relevant to work. Consistent with more general gender assumptions that define women in terms of their ties to their families, Feldberg and Glenn refer to this approach to understanding the effect of employment on women as the gender model (Chandola et al., 2004).

Additionally, it is said that women's occupations have emphasized women's family situations at the expense of work features. This tendency is also seen in research on the mental health repercussions of female work. As previously stated, research has identified women's home circumstances, such as their responsibility for children and household activities, as the key predictors of the influence of work on their mental health. Moreover, besides juggling between house and office work, discrepancies across groups in terms of perceived salary and promotion equity, as well as stated levels of facet and global work satisfaction were found between males and females (Kelliher et al., 2019). When women work in the unorganized sector, they have a lot of problems, but their pay is also lower than for men.

Women who work have to deal with a lot of family problems when they come home late, dress well, or talk to their coworkers. Her family and coworkers are likely to comment on her good sense of style if she has a good fashion sense, too. Another reason it's hard for women to balance their work and home lives is that the workload and the official environment aren't natural or normal in today's world. People may be at risk because of what they do at work and how they work. Many jobs may be more dangerous for women than for men. Female workers face a variety of rights violations, including physical and verbal abuse, pregnancy-related discrimination, including denial of maternity benefits, and concerns about working 10–12 hours per day and, in many cases, seven days a week, which impacts their personal lives and mental health (Haar et al., 2014; Sirgy and Lee, 2018; Casper et al., 2018). Females are less likely to disclose instances of verbal aggression due to the influence of men in society and the workplace. It is necessary to understand what verbal abuse is. These are the remarks or phrases that are intended to humiliate or shame the target. The receiver experiences embarrassment, disrespect, and undervaluation. It includes yelling, making insulting statements, cussing, name-calling, and exerting pressure" (Sirgy and Lee, 2018).

Having problems with your mental health can make you more likely to get drunk and use psychoactive drugs in a bad way. Risk is increased in a situation where there is a lack of team or social support. Such innovations have had a tremendous impact on bank workers, both professionally and personally. In reality, banking activity has been completely overhauled after at least a century of no meaningful changes. This process

is taking place against the backdrop of increasing competition between national and foreign banks, economic plan implementation, and decreased inflation rates (Lennon and Rosenfield, 1992; Mensah, 2021). Work involving cash handling may be stressful since it requires a high level of concentration and exposes workers to ongoing demands to prevent errors (Lund et al., 2010).

The following are the results of an IFI survey of numbers on the effects of stress:

- 83 percent cite negative work-related consequences, such as health issues, a loss of self-confidence, marital difficulties, and rage.
- 79 percent describe feeling habitually overburdened or worn out.
- 76 percent confess to 'cutting shortcuts' due to workload constraints.
- 74% say that staffing numbers have decreased during the previous 12 months.
- 77% report working unpaid overtime on an average of roughly four hours each week.
- 21% had been unwell as a result of work-related stress.
- 9% were over or exceeding the health and safety work time requirements.

As previously said, the effects of stress on humans range from emotions of overburdening and low self-esteem to more serious consequences for health, personal relationships, and aggressiveness. Furthermore, internal industry research suggests that stress may raise the chance of errors and disagreement when staff use shortcuts to satisfy expectations (Morris and Long, 2002).

Despite evidence that women have much higher educational qualifications, there are still considerable discrepancies in work status between men and women (Lund et al., 2011). In most industrialized countries, the type or grade of work, and added duties connected with families outside of the working environment (Akhter et al., 2017). The significant 45.6 percent pay disparity between male and female financial industry employees in the UK, which is more than twice the national gender pay gap, demonstrates wage inequality between the sexes (Fitch et al., 2017). While males dominate top managerial positions in the Finnish banking industry, women make up the majority of lower-level positions (Salma and Hasan, 2020). Male workers have

historically dominated the financial services business, especially in high management positions, generating hostile work conditions for female employees (Rahaman and Akhter, 2010).

It was widely believed to be prevalent in focus groups, and many participants had directly observed or experienced examples. They commonly felt, however, that the term 'sexual harassment' was inappropriate, since comparable harassing behaviors are usually seen as 'normal.' Furthermore, women were often afraid to speak out against improper behavior for fear of jeopardizing their careers at the bank. According to a poll conducted in Portugal among bank workers, 41% of the sample had been sexually harassed. However, 90% of the sampled women claimed that they did not report the situations in which they were engaged either out of embarrassment, fear of losing their employment, or a desire to avoid being perceived in a negative way (Abdullah et al., 2008).

Collinson and Collinson also stated that female employees are victimized not only by their employers, coworkers, and customers, but their experiences are also viewed as 'light entertainment' and a 'test' of their ability to deal with work pressure. The introduction of a few female employees in a male-dominated environment will almost certainly worsen working conditions. Senior management assistance, including more women in senior management roles, as well as more support from female employees, may aid in the establishment of a more tolerant culture (Rahaman and Akhter, 2010).

Considering all the obstacles faced by bank workers, financial institutions all across the world are searching for methods to raise mental health awareness and create programs to help individuals who need it. HSBC is one of the more recent companies to hop on the mental health bandwagon and launch a new program. To promote and act on mental health, the financial behemoth teamed up with United for Global Health (UGMH). This comes as higher-ups are under increasing pressure to raise mental health awareness (Bilodeau et al., 2021). But unfortunately, once again, women are still continuously having trouble working.

According to the National Institute of Mental Health, the proportion of women receiving treatment for mental illness was about 50% greater than that of males. Along with being too embarrassed to seek treatment for a mental illness, many women are ignorant that their symptoms are indicative of a treatable condition.

Education is an important first step for diagnosis and treatment of mental health, as it provides information the negative effects it has on women and their families. Underdiagnosis of mental illness remains a problem in the health-care system. More than half of persons who meet the criteria for a psychiatric condition are misdiagnosed, according to the World Health Organization (WHO). It is natural for family and friends to ignore signs of some mental diseases, and this is especially true when trained physicians are unable to do so.

According to a comprehensive analysis, women in underdeveloped nations were less likely to discuss their difficulties with their relatives and were also more hesitant to seek medical help (Naz et al., 2017). Several studies, however, have suggested that in low-resource countries, an integrated approach in primary-care settings involving various types of services, such as community health care, and individual caregivers via community-based interventions (Hartley et al., 1990; Yeung and Tang, 2001; Ahn et al., 2020).

Bangladesh is a low-income South Asian nation with many people are living in rural regions. Male literacy rates are predicted to be 75.62 percent and female literacy rates to be 69.90 percent (Lin et al., 2020). Bangladesh has only four hospital beds for every 10,000 people, resulting in a massive burden of sickness from communicable and noncommunicable diseases, including mental problem (Chandola et al., 2004; Bilodeau et al., 2021). Mental healthcare in Bangladesh is grossly inadequate due to a lack of mental health facilities, inequitable financial resource distribution. These lacking's are exacerbated by a lack of competent stewardship to carry out sound policies (Chandola et al., 2004). The significance of the study mental health of employed women is a very emerging issue. The condition of mental health of employed women may differ in terms of work environment, home environment, socio-economic background, gender inequality, and work-life balance which results in a devoid of women's rights. Though it is a very important issue, very little study has been conducted. Therefore, it is a very urgent issue to conduct a study.

1.3 Objectives

1.3.1 General Objective

To assess the mental health status of women in the educational and financial institutions of Bangladesh.

1.3.2 Specific Objectives

- a) To know the socio-demographic status of employed women working in financial and educational institutions;
- b) To explore the home environment of employed women working in financial and educational institutions;
- c) To find out the working environment of the employed women working in financial and educational institutions;
- d) To measure the level of anxiety, depression, and life satisfaction among working women;
- e) To learn about the support provided by the families of employed women working in financial and educational institutions; and
- f) To incorporate the suggestions and recommendations provided by the respondents for minimizing their problems.

1.4 Definition of the Key Terms

1.4.1 Mental Health: The mental health of individuals is influenced by various factors, including their emotional, psychological, and social well-being. Furthermore, it exerts an impact on our ability to cope with stress, engage in social interactions, and engage in decision-making processes. The maintenance of mental health is crucial for individuals throughout their lifespan, encompassing both the developmental stages of childhood and the subsequent transition into maturity.

The World Health Organization defines mental health as “Mental health is a state of well-being in which an individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively, and is able to make a contribution to his or her community”.

1.4.2 Sexual Harassment: Harassing a person (candidate or employee) based on their sexual orientation is prohibited, according to the EEOC (Equal Employment Opportunity Commission). Harassment can take the form of unwanted sexual approaches, and other verbal or physical forms of sexual harassment.

According to International Labour Organization sexual harassment is defined as “Any behaviour of a sexual nature that affects the dignity of women and men, which is considered unwanted, unacceptable, inappropriate, and offensive to the recipient, and that creates an intimidating, hostile, unstable, or offensive work environment”.

1.4.3 Depression: Depression is a common mental illness characterized by a depressed mood, loss of interest or pleasure, decreased energy, feelings of guilt or poor self-worth, sleep or appetite difficulties, and impaired focus. Furthermore, melancholy is frequently accompanied with anxiety symptoms. These issues may become chronic or reoccurring, greatly affecting an individual's ability to carry out daily activities. When severe, depression can lead to suicide. Suicide claims around 1 million lives per year, which translates to 3000 suicide deaths every day. At least twenty people attempt suicide for every person who successfully commits suicide.

According to American Psychiatric Association “Depression (major depressive disorder) is a common and serious medical illness that negatively affects how you feel, the way you think and how you act. Fortunately, it is also treatable. Depression causes feelings of sadness and/or a loss of interest in activities you once enjoyed. It can lead to a variety of emotional and physical problems and can decrease your ability to function at work and at home”.

1.4.4 PTSD: Anxiety that occurs as a result of bodily pain or considerable mental or emotional anguish, such as a military fight, violent attack, natural disaster, or other potentially lethal scenarios.

American Psychiatric Association defined posttraumatic stress disorder (PTSD) as “A psychiatric disorder that may occur in people who have experienced or witnessed a traumatic event, series of events, or set of circumstances. An individual may experience this as emotionally or physically harmful or life-threatening and may affect mental, physical, social, and/or spiritual well-being”.

1.4.5 Work Stress: It is characterized by adverse physical and emotional responses that arise when an employee's skills, resources, or expectations are incongruent with the demands of their job.

National Institute for Occupational Safety and Health defined work stress as “The harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker. Job stress can lead to poor health and even injury”.

1.4.6 Job Satisfaction: An individual's favourable affective reaction to the target environment is contingent upon the individual's evaluation of the extent to which the environment fulfils their needs.

Lofquist and Davis defined job satisfaction as “An individual's positive emotional response to the target environment as a result of the individual's assessment of the degree to which the environment meets his requirements”.

1.4.7 Women in Educational Institutions: In this study “Women in educational institution” means female teachers who are working in colleges and schools.

1.4.8 Women in Financial Institution: In this study “Women in the Financial Institution” Female employees who are working in Banks in entry-level and mid-level posts.

1.5 Scope of the Study

The purpose of the study is to evaluate the mental health status of teachers and bankers from both government and non-government institutions. The sample size for this study was 62 people. There were 31 teachers and 31 bankers among them. Each of the section 15 worked for a non-governmental group, while the remaining 16 worked for a government institute. The duration of the study was one year. This study was conducted from June 2021 to June 2022. The topic we have discussed is mental health status among teachers and bankers from both government and non-government institutes. To measure mental health status, we have used the MHI scale consisting of 38 questions. By evaluating 38 questions we have figured out Anxiety, Depression, Loss of behavior, General Positive Affect, Emotional Ties, Life Satisfaction,

Psychological Distress, Psychological Well Being, and Mental Index. For qualitative outcomes, thematic analysis was done. We have conducted our study from 6 different colleges and 6 financial institutions (banks) in Dhaka City, Bangladesh.

1.6 Construction of the Thesis

Our research includes a cover letter, an abstract, nine chapters, and a questionnaire with a consent form part. The cover letter includes a letter of permission request to the supervisor. The entire study procedure is explained in the abstract. The study paper is categorized into nine chapters.

The first chapter is the Introduction part. There are eight subsections in this section. Introduction, statement of the problem, objective (general objective and specific objectives), definition of the key terms, scope of the study, construction of the thesis, and limitations of the study. The introductory section provides a brief explanation of the mental health condition of bankers and instructors. The steps for stating the proper problem are outlined in the problem statement section. There are two subsections in the objective section. One is the general aim, which states our ultimate goal, and the other is the specific objectives, which states many independent outcomes that are significant to the overall objective. The appropriate meaning of an important word used in the study was defined in the key term definition section such as mental health, sexual harassment, depression, PTSD, work stress, job satisfaction, women in educational institutions, and women in financial institutions. The purpose of the study was evaluated in the scope of the study section. Various constraints were faced during this research which were mentioned in the limitations of the study section.

The literature review in the second chapter discussed previous studies regarding our topic. In this chapter literature from various countries such as Bangladesh, India, Pakistan, and China were reviewed systematically to know the existing mental health scenario of employed women in financial institutions and educational institutions. A large portion of these articles that I mentioned above as literature reviews center around the idea of the mental health condition of working women especially educational and financial institutions in Bangladesh and around the world. A thorough survey of the literature was done to establish consistency between the study findings with other studies.

The methodology is covered in the third chapter. This section has 13 components. Introduction, methodology, study design, study site and area, study period, target population and sample population, study participant selection, inclusion criteria, exclusion criteria, sample size, sampling technique, quality control and quality assurance, data management & analysis plan, ethical considerations are some of the topics covered. The introductory section outlines the qualitative and quantitative methodologies used to achieve the study's goal. It outlines the study's starting point, direction, and potential outcomes of the research when it is completed. The methodology section discusses the literature studied by the researcher, the language and vocabulary used, the alternative theories and explanations used, and the techniques and kind of analysis used to analyse the data and information obtained.

The study design described the type of research we used, the study site and area described where we conducted the study, the study period described the timeline of the study, the target population was the targeted people in the whole count, and the sample population was those who participated in our study from the target population. The selection of study participants is divided into two sections. Selected participants were stated in the inclusion criteria. Rejected participants were specified in the exclusion criteria. The sample size was estimated in accordance with the study type. The sampling approach outlined how to acquire data from participants. Quality control and quality assurance discussed how to regulate the quality of data and the overall research process. The data management and analysis plan outlined how to examine and interpret the data. The thesis committee's permission for the study was reviewed under the section on ethical considerations.

The models and theoretical framework covered in the fourth chapter include the Model of Mental Health (Biological Model, Behavioral Model, Cognitive Model, Psychodynamic Model), the Job Satisfaction theory (Hierarchy Theory, Motivator-Hygiene Theory, Job Characteristics Model, and the Dispositional Approach). This section describes the model and scale that were used in the study.

The result section was described in the fifth chapter. In this chapter quantitative analysis was done to assess the mental health status of women in the educational institution between financial institutions of Bangladesh. Frequency, percentage, mean, and standard deviation of 62 respondents were shown along with correlation and

regression by Statistical Package for Social Science version 23. This chapter offers results and debates in a graphic and table format depending on the subject derived from the research question which included Distribution of socio-demographic status, monthly income, working experience, and MHI distribution among participants. Correlation between working experience and monthly salary, correlation of occupation and types of job with anxiety, depression, life satisfaction, loss of behavior, general positive affect, and emotional ties were shown. Multinomial and binomial regression analysis results were also included.

The qualitative study findings and analysis are covered in the sixth chapter. This chapter explores key characteristics, meanings, and implications of the research. There are eight case studies in this dissertation that have been done to identify the problems of the participants. The study findings were described by different themes such as demographic information of respondents, relationship with family members, spending quality time with family, home environment, distance between home and office/ job location, working hours, work pressure at the office, office environment and relationship with co-workers, monthly income and expense, woman-friendly working environment, gender discrimination in the workplace, benefits and facilities provided by the institutions, drawbacks of the institution, personal events/self-management/self-recreation time, work-home interference/ home-work interference, mental health conditions among working women, perception of administration, comparison among the woman in financial institutions and educational institution, job satisfaction, and recommendation for improvement at workplace.

The current study's quantitative findings on anxiety, depression, loss of behavior, general positive affect, emotional bonds, life satisfaction, psychological discomfort, psychological well-being, and mental index were compared to those of prior studies. The qualitative findings of this study were also compared with other studies regarding long working hours, work-related issues, occupational stress, stressors, financial satisfaction.

The summary of the study was mentioned in the ninth chapter followed by a recommendation and conclusion. Several recommendations based on the study findings were suggested. The final result was summarized in the conclusion part. All references were cited in Harvard style in the reference section of the ninth chapter.

1.7 Limitations of the Study

There were some limitations of this study which were not avoidable due to the short time period, sampling technique, feasibility, and the availability of the respondents. The list of limitations is given below:

- a) To collect data systematic random sampling technique was used which was not a true random sample. So sampling and non-sampling errors might arise.
- b) Respondents may not be able to express their mental health issues fluently. Mental health, like physical health, is crucial to a person's life. The reluctance to discuss mental health contributes to the perception that the subject is taboo.
- c) This study focused solely on one geographic region, which limits its applicability to other areas. The study was conducted in Dhaka City only. So, the results could not be generalized to employed women working in other financial and educational institutions in the country.
- d) As the sample size was small, the findings of the study were not representative of the whole of Bangladesh. A larger sample size was not feasible, potentially limiting the generalizability of the findings.
- e) Another weakness of this study was its reliance on self-reported information, which could introduce response bias. Respondents' bias towards their profession might influence their opinion.
- f) The dataset used for this study only covers a specific time period, which may not capture long-term trends. The study period was limited. The time frame for data collection was three months.
- g) In this study, all the participants were working women. So it was very difficult for them to manage some time to participate in this interview between working hours. Participants might not express their feelings properly due to their busy schedules.
- h) Our study's design made it impossible to establish a causal relationship between the discovered independent variables and poor mental health status.

Good mental health research can help us better understand mental health issues, establish effective evidence-based therapies, and even prevent mental health problems

from forming in the first place. Further research with a larger sample size should be conducted including working women of various institutions. Studies should be conducted by simple random sampling avoiding sampling error in other regions of the country.

1.8 Conclusion

This chapter provides an overview of the thesis establishment, including the presentation of the topic statement. The topic statement addresses the nature of the problem, its significance, and proposes potential solutions. The study's objectives were determined and all pertinent words were clearly defined. The scope of the study delineates the range of investigation within the research domain and establishes the boundaries within which the study will be conducted. The thesis elucidated the intricacies of the research. The identified limitations of the study have highlighted inherent problems or deficiencies within the research.

CHAPTER II

REVIEW OF LITERATURE



2.1 Introduction

2.2 Literature Review

2.3 Conclusion

2.1 Introduction

A literature review is to collect, assess, and synthesize the body of published research on a certain subject. Literature reviews are assigned as class assignments, are included in masters and doctoral theses, and are undertaken prior to beginning any new scientific research effort.

A literature review's objective is to ascertain what is presently known about a subject and to assess the strength of the evidence upon which that knowledge is founded. A review of a clinical issue may reveal clinical implications. Additionally, literature evaluations reveal areas of a subject that need additional investigation.

An Amateur researcher is most likely to write a literature review, with just some accumulation of papers or expounded comments on book references of numerous exploration compositions (Webster and Watson, 2002). An effective writing survey, according to Webster and Watson (2002), "creates a solid foundation for propelling learning." It promotes hypothesis development, closes areas where there is a lot of study, and shows areas where more research is needed." A compelling writing literature review should clearly incorporate the following characteristics:

- Methodologically break down and orchestrate quality writing,
- Giving a student foundation to an exploration subject,
- Giving a student foundation to the determination of research strategy, and
- Showing the proposed investigation contributes something new to the general collection of learning.

In this study, some literature will be reviewed systematically to know the existing mental health scenario of employed women in financial institutions and educational institutions in Bangladesh.

2.2 Literature Review

Work-life balance (WLB) has gained popularity in recent years. It is a term that is commonly used in businesses, particularly large ones, and is frequently regarded as critical to their corporate well-being. However, academic understanding of the WLB notion is not as strong and vast as the term's frequent use would suggest (Kelliher et al., 2019). Furthermore, work-life balance reduces the impacts of stress on psychological discomfort, emotional exhaustion, anxiety, and depression (Sirgy and Lee, 2018). According to researchers, the topic of work-life balance research is intrinsically "unbalanced" (Keeney et al., 2013; Haar et al., 2014; Casper et al., 2018), however, very little is been researched on mental health associated with financial and educational institute specially for working women. Working women face a unique set of issues that affect both their personal and professional lives. Working women appear to be straying from their conventional responsibilities as wives as they venture beyond the confines of their houses. Such factors may have an impact on a woman's role as well as her interpersonal relationships with her husband. Women must fulfil their responsibilities as wives, mothers, and wage earners. When it comes to men, if they work in a career, their families will always strive to console and support them. Working women, on the other hand, face two sets of overlapping responsibilities. As a result, in addition to their professional roles, the duty of family caregiver appears to be one of the key sources of stress that working people must deal with (Kausar and Anwar, 2015). As a result of the tension and stress, health issues arise. Women's involvement in many roles had a negative influence on their mental health in the absence of support from significant others, according to Woods 1978. Married women who have children at home had higher psychiatric symptom levels and poorer health than women who do not have children (Almeida and Kessler, 1998).

Work is a comprehensive notion with several defining characteristics or features. An employee may have varying attitudes regarding various areas of his or her employment. As a result, work attitudes are multifaceted. The current study looks at work from three perspectives: job satisfaction, occupational stress, and mental health. Job satisfaction is a word that refers to how much people enjoy or dislike their jobs. According to Locke (1976), employment satisfaction is a happy mood resulting from the perception that one's job meets one's needs. Three essential aspects influence job

satisfaction (Emslie et al., 2002). Caplan et al., (1975) discovered a substantial negative association between work satisfaction and a range of psychoneurotic disorders, including boredom, despair, and anxiety (Hancock et al., 2021). Khaleque (1981) did very similar research and discovered that dissatisfied employees experience a higher level of stress and strain than pleased ones (Creswell 2002). The findings of gender study on gender differences in job satisfaction are rather conflicting and do not allow for a definite conclusion concerning the link established by Smith et al (1969) between sex and job happiness. Furthermore, they demonstrated that women are less satisfied than men since they are frequently assigned to lower-level employment with lower pay and less opportunities for growth. Along with income and work levels, there is the problem of societal standards about men's and women's suitable responsibilities.

Job stress is not a new occurrence in the workplace, but it poses a greater danger to employees' health and well-being than ever before. While technology has simplified many elements of many employments, it has also exacerbated workplace and life fears via information overload, increased demand for production, and a pervasive feeling of impermanence in the workplace. Stress is a dynamic and reciprocal interaction between the individual and his or her environment. There is an unmistakable link between professional stress and physical and mental difficulties. Early warning indicators of work stress include headaches, insomnia, problems focusing, irritability, low morale, and bad relationships with family and friends. Job stress is a significant factor in the development of a variety of chronic health issues, including cardiovascular disease, musculoskeletal diseases, and physiological abnormalities.

Mental health at work is a term that relates to the psychological well-being of individuals who work for any company. Historically, occupational health focused on employee safety and physical health, with little emphasis dedicated to mental health. Mental health is a rapidly emerging discipline that focuses on evaluation, prevention, and intervention in order to increase workers' psychological well-being. Mental health is a term that refers to the actions, attitudes, and emotions that reflect an individual's degree of effectiveness, success, and fulfilment (Bell et al., 2018). There is a lot of competition in the world nowadays. In today's competitive environment, individuals

work in a variety of fields, including government and private sector jobs. The employment environment, compensation patterns, job security, and job shifts are all different in these two industries. Therefore, although some employees find their jobs difficult, others are able to perform well and succeed in them. Working hours in Bangladesh for government jobs start at 9 a.m. and conclude at 5 p.m. Government holidays are observed on Friday and Saturday. Employees are significantly more relaxed in this environment since they face no or little penalties for errors and task avoidance. Furthermore, despite the employment stability is good, the pay pattern is poor. However, being shifted from one location to another is very detrimental to their family life. Non-government jobs, on the other hand, have working hours that range from 9 a.m. to 5 p.m. They may be required to work overtime on occasion. In most situations, non-government jobs only give a single day off every week. Employees in non-government jobs get a good wage, but their jobs are not as secure as those in the government.

Mental health is a critical public health concern since it accounts for 14% of the global burden of illness (Prince et al., 2007). Mental health is critical for an individual's well-being and successful functioning as well as that of a community, and women's mental health is critical for their personal health as well as the health of their children and families. Stress affects men and women differently, with women being more disadvantaged and vulnerable than men due to biological and psychosocial systems. Gender discrimination, income disparities, and cultural barriers all contribute to this, especially in developing and developing countries (Kawakami et al., 2004; Savic et al., 2018; Peristera et al., 2018).

A comparative study was done in three countries; Finland, Japan, and UK, and found that work-family conflict has a negative effect on women's mental health in three separate nations and among them Japanese women experienced the most conflict and had the poorest mental health (Chandola et al., 2004).

Loneliness, job discontent, and family-work conflict were shown to be the factors most strongly associated with psychological discomfort with OR of 1.30 ((95% CI 1.00–1.70). Having children, being actively involved, being able to effectively balance work and home responsibilities, and having social support were all identified as protective factors (Bilodeau et al., 2021). Cross-sectional research evaluated the

function of social support as a moderator in the link between workplace stress and mental well-being among working women in Europe, and the findings revealed that job stress had a direct negative influence on mental well-being ($\beta = -4.2858$, $p < 0.05$) (Viertiö et al., 2021). In addition, the indirect impact demonstrated that social support moderated the association between occupational stress and mental well-being. Another study conducted in over 30 countries in Europe also showed that women had poor health due to work-life conflict in a few regions (OR = 2.23; 95% CI: 2.01–2.47) (Mensah 2021).

India

In their study, Kopp et al. discovered that job-related traits and familial social support were major drivers of mental health (Kopp et al., 2008). According to one study conducted in India, the prevalence of poor mental health among married working women was 32.9 percent, with approximately 10% of these women seeking any type of mental health therapy (Panigrahi et al., 2014). Another study also showed that 30% of working women suffer from high anxiety (Patel et al., 2016). Again, another study revealed that working women obtained a mean score of 19.30, while non-working women had a score of 16.65. There is a mean difference of 2.65, a standard deviation score of 3.63 for working women and 2.86 for non-working women, and 't' value of 5.00. Depression is less common among non-working women than among working women (Dudhatra and Jogsan, 2012).

According to Maullik P., workplace stress and accompanying mental ill-health is a reality that every employer and employee deals with on a daily basis. However, it is common for neither party to be fully aware of the issues, nor to be fully informed about their ramifications (Maulik 2017). Brouwers et al. conducted a cross-sectional survey covering 35 countries discovered that nearly two-thirds of workers diagnosed with depression faced discrimination at work or when looking for new jobs (Brouwers et al., 2016).

Lal A. found in a cross-sectional study that female in surgical and medical profession had a job stress level of 26.2% and 26.4%. He also found strong relation between two measures that those who reported significant levels of psychological distress also reported high levels of emotional weariness and depersonalization, which had an

impact on personal accomplishment assessments (Lal et al., 2020). High levels of job stress appeared to have a negative impact on faculty mental health (Kaput et al., 1998). Another study showed that jobholder women such as nurses reported a higher level of job satisfaction when they felt much less stressed (Gandhi et al., 2014). According to another study conducted in Chennai, women workers believe that remaining over working hours is difficult that forcing them to complete other people's jobs is difficult, and that they are unwilling to share the load of others. Domestic difficulties have a stronger influence on women's careers; they also believe they are sacrificing their social commitments, and others around them take advantage of their working status. Working with male coworkers, attending business meetings, corporate communication, policies and procedures, and other difficulties such as tough jobs and leadership are all more difficult (Bell et al., 2018). Work stress was shown to be prevalent in 64.6 % of 345 women in descriptive cross-sectional research. Even after controlling for potential confounders, individuals who reported stress, having contractual employment, and experiencing troubles at work emerged as independent predictors of work stress (Neuman and Kreuger, 2003).

Teaching is a difficult profession. According to a study conducted in Tamil Nadu, 82 percent of respondents always have a significant workload inside the firm. 82 percent of respondents are under a lot of stress, the majority of respondents believe their efforts are never appreciated in the institution, and 76 percent of respondents experience sexual difficulties in the workplace (Barker 2003). Another study found that job stress is negatively associated with quality of life (QWL). The findings also show that job stress, job satisfaction, and job commitment are partially mediated in the association between QWL and WLB (Joppe 2000).

Pakistan

Pakistan is a mainly patriarchal country; women are subjected to discrimination. Various studies are done which showed that workplace harassment and bullying, in particular, have a negative influence on mental health. One study showed the correlation between the medical attendant surgeon and trainee and mental health. Mallik et al., (2021) found that due to experiencing organization harassment (57.5%), at least 45.9% are suffering from mental issues. Furthermore, another study stated that the majority of them have had an excessive workload and are required to sit for longer

periods of time at their workplaces. This is undoubtedly another important source of stress for Pakistani working women. They are stressed out since they are unable to perform their commitments at home due to a large amount of work at work (Yang et al., 2019). According to the same report by Kauser G and Anwar D., the first challenge that every working woman in Pakistan faces is insecurity. Second, dealing with male coworkers. Because Pakistani society is controlled by men, dealing with men is extremely tough for any working woman. In this instance, they must deal with issues such as sexual harassment, which becomes much more problematic when women are unable to discuss them due to traditional taboos in Pakistani society. This is just one of many factors that affect women's mental health. Work-life balance and conflict, according to Umer. R, have a significant impact on the life happiness of working women.

These two predictor variables account for 43.8 percent of the variance in life satisfaction, with the remaining 57.2 percent accounted for by other factors. It means that the greater the work-life conflict and imbalance, the lower life satisfaction, resulting in stress as a result of their inability to manage their business and family lives (Umer and Zia-ur-Rehman, 2013).

According to Malik (2010), social support (SS) (0.631, $p = 0.000$) and job satisfaction (JS) (0.721, $p = 0.000$) have a substantial positive link with work-family balance (WFB), but employee performance (EP) (0.433, $p = 0.000$) has a somewhat significant relationship with working women's work-family balance. In terms of social support, job satisfaction, and work-family balance, there were significant discrepancies between working women in the public and private sectors. Work-family balance is influenced by the interactions of independent factors such as social support, job performance, and job happiness.

China

Chinese single-working women's psychological distress is associated with high psychological job demands and low job satisfaction (Yeung and Tang, 2001). According to previous research, when employees are exposed to uncertainty with work-related pressures, they will experience emotions of discontent toward their jobs, which results in poor employment experiences such as suffocation, worry, stress, and

sadness, among other undesirable emotions health-related consequences (Hartley et al., 1990). A cross-sectional study done in China discovered elevated levels of job and family stress, as well as a significant percentage of female suicide thoughts of a prevalence of 19.4% which was higher than the general female populations (Lin et al., 2020). In Chinese working women, job stress is highly connected with somatic complaints. 52.6 percent of participants reported experiencing high job stress as a result of concurrent high effort and low reward (Li et al., 2016).

The total stress of female workers in Dhaka City is connected with six characteristics, including annoyance, job pressure, and insufficient staff and working hours, less time for family, worry, and distress, according to a study done in Dhaka. In private enterprises, job stress is inescapable and unavoidable (Prince et al., 2007). Job satisfaction, in the opinion of female instructors, is connected not just to the nature of the job but also to the working environment. Job satisfaction for them includes having a pleasant physical environment as well as having a happy interpersonal relationship among coworkers. Working under a democratic and participative head teacher is also a source of professional satisfaction, they said (Rahman et al., 2006).

There is evidence of mental health repercussions when women leave their families to seek paid jobs (Lennon and Rosenfield, 1992). According to research done in Bangladesh on garment female workers, they experienced stress, anxiety, restlessness, and suicidal thoughts as a result of the combined load of employment and isolation from their children and family support (Akhter et al., 2017). Taylor F. shows that the incidence of moderate-to-severe depression among working women in Bangladesh is 23.5 percent (Fitch et al., 2017). Another study was conducted on female nurses of Dhaka Medical College and Hospital and found that nurses who are dissatisfied with their job have moderate to severe levels of anxiety and depression of 65% and 0%, respectively (Salma and Hasan, 2020). Morris and Long (2002) used data from two longitudinal studies of female clerical employees to evaluate the relationships between people and social resources, job stress evaluation, and depression. Bangladeshi female office clerks have a high degree of work satisfaction. However, compensation, job security, promotion decision, reduced workload, less time pressure, supervisor expectation, best use of their skills, and feel free to express their opinion all have a substantial impact on female office clerks' job happiness (Rahaman and

Akhter, 2010). Workplace stress is a rising issue for all employees, especially women. According to one poll, 60 percent of working women reported stress as their number one workplace concern. Furthermore, women have approximately double the rate of stress-related disease as males. Many work situations add to women's stress.

Workplace problems such as heavy task demands, little control over work, role ambiguity and conflict, employment instability, poor relationships with coworkers and superiors, and work that is narrow, repetitive, and dull are examples. Other issues, such as sexual harassment and difficulties balancing work and life, may also be sources of stress for women in the workplace (Abdullah et al., 2008).

Women's working circumstances in Bangladesh are deplorable. Nonetheless, despite the poor working circumstances, women continue to work because they must. Despite major gains and institutional reforms, Correll and Benard (2006) contend that salary discrimination, gender-based work nature, and a "glass ceiling" for women exist in the workplace. Sexual harassment in the workplace is a severe problem in both the public and commercial sectors. It leads to absenteeism, poor productivity, and a high turnover rate. It also creates a hostile climate in the workplace for workers, limiting their capacity to perform well on the job (Gale et al., 2019). A study conducted in Bangladesh showed that 19% of respondents acknowledged having directly encountered or heard someone else challenged with sexual harassment from male coworkers or superiors (Uzzaman et al., 2021; Kyriacou, 2001).

In prior research, Islam and Howard (1999) discovered that women are less happy with their work than males. He claims that women are less pleased than males because they are often assigned to lower-level positions that pay less and give fewer opportunities for advancement. They encounter several challenges at work, including male coworkers who refuse to collaborate, and, in the majority of situations, they are undervalued. Aside from income and job levels, there is the issue of societal standards regarding appropriate roles for men and women; when men work in industry, they are executing the role that society expects of them. Women in industry, on the other hand, play a unique role. Furthermore, a certain level of role conflict experienced by workers may have an impact on their job happiness.

The above review of the literature revealed that not a single study has been conducted on the mental Health of Women in Educational institutions and Financial Institutions concerning in Bangladesh.

2.3 Conclusion

Every one of these literature reviews is applicable to my study. A large portion of these articles that I mentioned above as literature reviews centre around the idea of the mental health condition of working women especially educational and financial institutions in Bangladesh and around the world. This literature helped me find out the information gap and the importance of assessing and comparing the mental health condition of women in educational and financial institutions.

CHAPTER III

METHODOLOGY

3.1 Introduction

3.2 Methodology

3.3 Study Design

3.4 Study Site and Area

3.5 Study Period

3.6 Target Population and Sample Population

3.7 Selection of Study Participant

3.7.1 Inclusion Criteria

3.7.2 Exclusion Criteria

3.8 Sample Size

3.9 Sampling Technique

3.10 Quality Control and Quality Assurance

3.11 Data Management and Analysis Plan

3.12 Ethical Considerations

3.13 Conclusion

3.1 Introduction

This research examines the current state of women's mental health in Bangladesh's educational and financial institutions. This chapter discusses the qualitative and quantitative approaches utilized to accomplish the study's objective. Methodological choices, as well as the processes and procedures followed throughout the study process, are addressed and justified. The methodologies utilized to choose the study sample are discussed, and also data collection and analysis procedures. The efforts made to improve the quality of research are evaluated. Finally, ethical issues are examined, as well as the advantages and disadvantages of the study approach.

3.2 Methodology

The term "methodology" relates to the research's hypothesis and the rationale for its design. The methodology section discusses the research topic and why it is significant. It discusses the study's beginning point, its direction, and the prospective repercussions of the research after it is done. The term "research methods" refers to the instruments used to do research. These may be qualitative, quantitative, or a combination of the two (Mertler & Charles 2011). Quantitative approaches analyse numerical data and often need the use of statistical tools to do the analysis. The term "methodology of research" refers to the process, concepts, and processes used to address issues and discover solutions. Methods are critical in the research process. They detail the different procedures necessary to solve a research topic, including the formulation of the problem, the defining of terminology, the selection of subjects for inquiry, the analysis and interpretation of data, and the process of inference and generalization.

In social research, there are two types of research: qualitative and quantitative. Despite the fact that both techniques share a core scientific basis, the two approaches vary significantly. Each has its own strengths and weaknesses, as well as areas and situations where it shines, as well as classic studies that give fascinating insights into social life (Correll and Benard, 2006). Both forms of study may result in the generation of critical information for practitioners.

Choosing a Qualitative Methodology – Thematic analysis

The Research Aims and Objectives of this study are to explore the current state of women's mental health in Bangladesh's educational and financial institutions. The specific objectives are as follows:

- a) To know the socio-demographic status of employed women working in financial and educational institutions;
- b) To explore the home environment of employed women working in financial and educational institutions;
- c) To explore the working environment of the employed women working in financial and educational institutions;
- d) To measure the level of anxiety, depression, and life satisfaction among working women;
- e) To get the information about the support provided by the families of employed women working in financial and educational institutions; and
- f) To incorporate the suggestions and recommendations provided by the respondents for minimizing their problems.

To fulfil the study's research goals and objectives, an overarching qualitative method was used. The need to comprehend a phenomenon or process from the perspective of persons who are experiencing it drives qualitative research (DeCenzo and Robbins, 2010). There are various qualitative inquiry frameworks within the qualitative method. Patton refers to "a plethora of other alternatives" (Uzzaman et al., 2021). Qualitative research techniques are used to answer research questions about social phenomena and their circumstances that demand explanation or understanding (Kyriacou, 2001). Certain approaches were ruled out early on in the design of this study. Ethnography is best suited to elucidating how behavior reflects a group's culture and traits (Kovess-Masféty et al., 2007). Due to the fact that this sort of information was not necessary for the present investigation, this technique was omitted.

Phenomenology investigates daily occurrences from the researcher's participant's viewpoint with the goal of integrating the reported experiences into a 'typical experience' (Borrelli et al., 2014). This strategy was also eliminated due to worries that its emphasis on individual experiences would prevent the researcher from fully capturing crucial components of the working women's mental health.

Thematic Analysis

Thematic analysis is a type of qualitative analysis that involves going through a data set to find, assess, and report on repeated patterns (Gale et al., 2019). It is a means for describing data, but it also necessitates interpretation during code selection and theme construction. Using theme analysis in a range of research paradigms entails adjusting this technique to a variety of different goals and outcomes. Theme analysis may be used by post-positivists to focus on people's meanings and experiences in order to get insights into external reality, hence helping the formation of conjectural knowledge about reality.

By situating thematic analysis against other qualitative analysis techniques, we may get a better understanding of the method's scope and purpose. Sandelowski and Barroso's (2003) approach provides a valuable lens through which to evaluate and contrast such strategies (Hossain, 2016). They argue that qualitative analysis techniques lie along a spectrum characterized by the extent to which data is altered during analysis. At one end of this spectrum are merely descriptive studies in which the data are not considerably modified.

Thematic Analysis Approach

Braun and Clarke (2006) define theme analysis as a conceptually flexible tool for organizing, describing, and interpreting qualitative data. The first stage in TA is to get intimately acquainted with the data, which is accomplished by reading and re-reading the interview transcripts. Initial codes are created as a result of this careful reading. This entails reviewing the data with the study topic in mind (rather than the interview questions). For instance, when reading the transcripts, the researcher must concentrate on what the participant is saying in regard to their perceptions of their work environment. This entails recording supplementary information that is not directly relevant to the inquiry but may help contextualize the participant's experiences. The

next stage is doing a topic search. After creating codes, the researcher groups them into similar concepts. All data pertinent to each theme must be retrieved, and a system must be built to guarantee that all pertinent data is connected with individual codes first, and subsequently with themes. After identifying themes, the following step is to define and name them. The themes must be improved in connection to the acquired overall meaning, and definitions for each topic must be created. Once each subject has been developed and articulated in detail, it must be shown using excerpts from the transcripts. This is accomplished by using excerpts or quotations that encapsulate the core of the topic. While all transcript data must be used to arrive at the themes, not all data must be used to illustrate the theme. The quotations must convey distinct facets of the subject. Because the presentation of results involves constructing a narrative about the meaning of the event under inquiry, it is unnecessary to utilize many quotations to demonstrate certain angles or parts of the topic. Each concept is presented via a process of writing and rewriting; it is through this process that the themes are developed to an in-depth level, allowing for the examination of links between themes and the construction of a narrative. At this stage in the study, the descriptive narrative trumps transcript excerpts with the quotations used as examples. Because this is the start of the interpretive process, it is important to keep in mind that each collection of facts might possibly have several meanings. It is the researcher's responsibility to present enough evidence to support their interpretation. The last step is referred to as the synthesis process. This entails delving into the relationships between the ideas and the sociocultural setting in which they developed.

Data collection methods include observation, textual constructs, and open-ended surveys, but the most often utilized method is the interview. The interview must be performed in a private and quiet environment in accordance with ethical approval procedures. It should be semi-structured around a set of prompts to ensure that all interviews cover the same ground. The prompt points are intended to elicit from the participant an in-depth description of the topic of inquiry. These cues should not be used to stifle the interview process, but rather to guide it. An example of prompt points for gathering data for the research question ‘what was the mental health of women in the educational institution and financial institution of Bangladesh?’

- How much of the time in the last month did you feel relaxed and tension-free?

- Have you had any reason to wonder whether you were losing your mind or losing control of your actions, words, thoughts, feelings, or memory in the last month?
- How much of the time in the last month did you feel loved and wanted?

Research Design

A qualitative method was chosen because it best supports the objective of increasing awareness of mental health conditions via the viewpoints and experiences of individuals engaged, namely women employed in educational and financial institutions. The qualitative approaches utilized in this study are phenomenological in nature, exploring human 'lived experience' to gain a deeper understanding of a specific way of life and how it is seen by the individuals (Schmidt, 2014).

3.3 Study Design

It will be a comparative cross-sectional study using MHI scoring tools.

Research Process

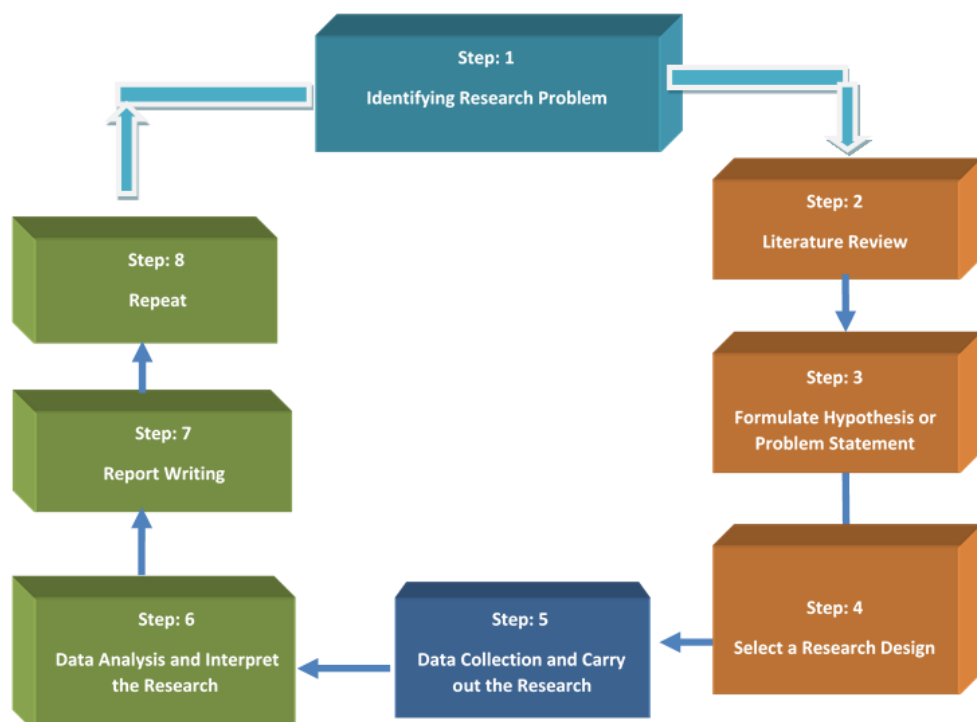


Figure 1: Research Process Diagram

Source: (University of Houston, 2017)

Step 1: Identifying Research Problem

The first and most important step in the scientific research process is to define a research problem. From goal definition through approach selection, a well-defined issue will guide the researcher through all crucial stages of the research process. The crucial question, though, is whether all topics need investigation. We are surrounded by numerous concerns; we must distinguish between a research issue and non-research one.

Step 2: Literature Review

A critical review of relevant literature is a necessary step in the research process. It assists the researcher in framing his problem in terms of specific parts of a previously undiscovered wide area of interest. A thorough review of the literature allows the researcher to determine the consistency of his own findings with those of others. Ignoring current literature could lead to researchers squandering their time. Why would you waste time doing something other investigators have already done? If the researcher is familiar with past research on his or her topic or on similar issues, he or she will be significantly better qualified to assess the worth of his or her work and persuade others of its importance. A confident and experienced researcher will be more critical of others' methodology, data selection, and the validity of study findings. In conclusion, we offer the following arguments in favour of conducting a literature review:

- It prevents the repeating of present efforts.
- It allows the researcher to learn about what others have discovered and reported about the subject.
- It allows the researcher to become familiar with the diverse approaches employed by others.
- It helps the researcher determine if the results contain significant conflicts, contradictions, or inconsistencies.
- It allows the researcher to identify whether any study questions remain unanswered.

- It will help the researcher examine factors for his study that he might not have thought of otherwise.

Step 3: Formulate Hypothesis or Problem Statement

After identifying and describing the study issue, researchers should provide a formal description of it. The study objectives should be included in this formal declaration.

An aim will indicate what should be studied, what information should be acquired, and the scope of the study. A well-formulated, testable research hypothesis is the best approach to express the objective of a study.

An unverified assertion or thought that can be rejected or validated by empirical evidence is referred to as a hypothesis. Hypothetical statements assert a hypothetical solution to a research problem.

Step 4: Select the Research Design

The research design creates the framework or blueprint for achieving objectives and answering research questions. It is a complete plan that describes the methodologies and processes for data collection, processing, and analysis. A researcher may conduct his or her research using one of four basic research designs:

- Survey
- Experiment
- Secondary data study or
- Observational study

The fundamental principle underlying sampling is the utilization of a relatively limited number of things or portions, known as a sample, from a larger group, referred to as a population, in order to make inferences about the entire population. This stands in opposition to the comprehensive enumeration methodology, which encompasses the entirety of the population by include all its members.

A sample refers to a carefully selected portion of a population that is intended to accurately represent the total population. When employing certain statistical processes during the sample selection process, it is expected that the resulting sample will

possess similar characteristics to those of the overall population. The aforementioned strategies have been integrated into the design of the sample.

In contrast to the methodology employed in calculating sample statistics, the term "sample design" pertains to the methodologies utilized in selecting a random sample from the population, as well as the approach employed in estimation.

As a result, the primary question is how to select a sample. These techniques are classified into two types: probability sampling and non-probability sampling. Chance sampling ensures that each unit in the target population has a known nonzero chance of being selected. A non-probability sampling method may be employed if no other methodology is feasible.

The most common probability sampling approaches include simple random sampling, stratified random sampling, cluster sampling, and systematic sampling. They were classified based on their representational base and technique for unit selection.

Step 5: Data Collection and Carry Out the Research

There exist multiple methodologies for data collection. The selection of the methodology is determined by the objectives of the study, the chosen research design, as well as the constraints of time, financial resources, and human resources. The selection of data collection techniques is contingent upon the nature of the data to be gathered, whether it is qualitative or quantitative in nature. The structured interview is widely utilized as a predominant approach for collecting quantitative data.

Surveys are research endeavours in which data is collected through the process of interviewing respondents. Data collection can also be facilitated through the utilization of self-administered questionnaires. Telephone interviews are an additional method for collecting information. Secondary sources, such as the census, vital registration records, government files, and prior surveys, can also serve as sources of data acquisition. Qualitative data collection methods such as in-depth interviews, focus groups, key informant interviews (KII), and observational research are frequently employed.

Step 6: Data Analysis and Interpret the Research

The initial stages of data processing frequently involve the processes of data editing and coding. In addition to modification, it is necessary to encode the data. The inclusion of raw data in a report is deemed unfeasible, thus necessitating the utilization of alphanumeric codes to condense responses for the purpose of storage and further processing.

The data can be effectively processed with the utilization of this coding methodology. The computer is a highly effective instrument for the manipulation of data and the execution of coding tasks. Moreover, in accordance with the conducted investigation, the researcher assesses the extent to which the obtained results align with the proposed hypotheses and theories.

Analytical procedures, such as data gathering techniques, may be suitable in certain contexts while being unsuitable in others.

Step 7: Report Writing

The comprehensive procedure of conducting a research study is succinctly outlined in a written document referred to as a proposal. The primary objective of a scientific inquiry is to evaluate its discoveries and derive logical deductions. In order to accomplish this task, it is imperative to compose a comprehensive report that encompasses the research findings and provides recommendations. The report should be delivered to key stakeholders such as administrators, policymakers, and program managers, who will utilize the information for the purpose of making informed decisions.

Research reports encompass several forms of scholarly communication, including dissertations, journal articles, papers presented at professional conferences and seminars, and books. The dissemination of research findings is essential for their utility and significance. The principal objective of a distribution strategy is to identify the most effective media channels for effectively reaching a wide range of target demographics with research findings that are highly pertinent to their specific requirements. The style and layout of the report will be contingent upon the specific target audience, the nature of the event, and the objectives of the study. When

composing reports, it is imperative to take into account the needs and preferences of customers. A research report should have the following sections at a minimum:

- An executive summary
- Background of the problem
- Literature review
- Methodology
- Findings
- Discussion
- Conclusions and Recommendations

Each of these periodicals has its unique format as well as its own set of editorial guidelines. Contributors may submit articles for publication that comply to the journal's guidelines and structure. There are also various possibilities for scholars to publish their findings online.

Step 8: Repeat.

3.4 Study Site and Area

Data will be collected from Dhaka city.

3.5 Study Period

This study will be conducted for a period of three month.

3.6 Target Population and Sample Population

Targeted population will be working women, who are involved in teaching and financial institute.

3.7 Selection of Study Participant

3.7.1 Inclusion Criteria

1. Respondents must be working women especially teachers and officer of financial institute

3.7.2 Exclusion Criteria

1. Who are working as a teachers and officer of financial institutes?
2. Working women who are not willing to participate

3.8 Sample Size

Group 1: The sample of group 1 consist of respondents from financial institution working in governmental and non-governmental sector.

Group 2: Group 2 consist of respondents from educational institution working in governmental and non-governmental sector.

The sample size has been determined by the following formula

$$\text{Sample size, } n = (z^2 pq)/d^2$$

Where

n= required sample size,

z= the standard normal deviate, usually set at 1.96 which corresponds to 95% confidence Interval (CI).

p= Estimated percent of the

d=degree of accuracy

Therefore,

Sample size (n) = 70

Total, sample size was = 70

Sample size, Group 1: Financial Institute= [Gov. (16) + Non-Gov. (15)] = 31

Group 2: Educational Institute = [Gov. (16) + Non-Gov. (15)] = 31

Total = 62

Qualitative sample size: Case study= Financial Institute [Gov. (2) + Non-Gov. (2)] =4

Educational Institute [Gov. (2) + Non-Gov. (2)] = 4

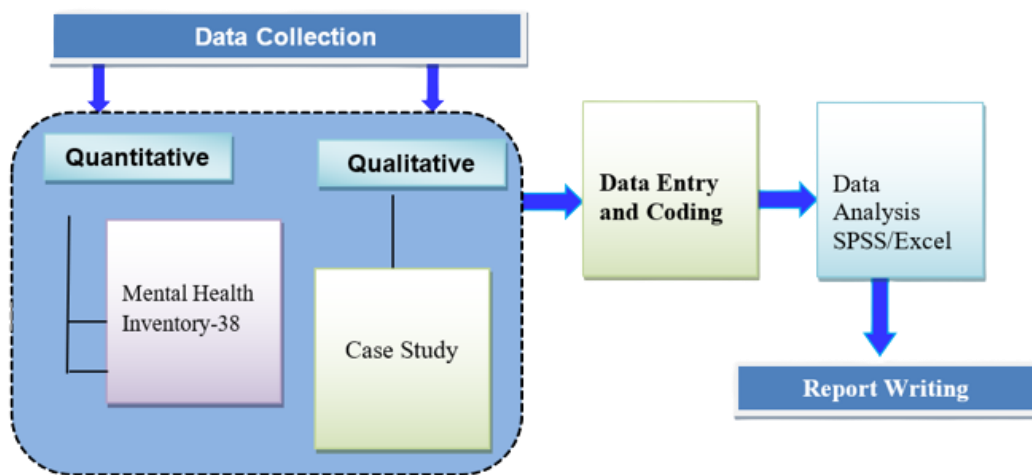
Total = 8

3.9 Sampling Technique

Systematic random sampling technique will be used to collect data.

Although the sample used in this study does not meet the criteria for a genuine random sample, it is worth noting that systematic sampling has numerous advantages over simply random sampling. One key advantage is that the systematic sample tends to have a more uniform distribution over the entire population. The proposed technique is characterized by its straightforward implementation, low financial burden, and potential efficacy in a high-density population setting.

Data Collection Process



Source: Compiled by Researcher

Figure 2: Diagram of Data Collection Process

Semi-Structured Interview Guide

It is critical to develop personal insight in order to achieve an honest and comprehensive grasp of the realities of workplace mental health condition. "Interviews provide a wealth of information about people's lives, experiences, beliefs, values, ambitions, attitudes, and emotions." (Mayer et al., 2008). Bell sees an interview as more than simply an entertaining chat; he characterizes it as 'a conversation with a goal (Rey at al., 2016). The researcher chose a semi-structured interview over a structured interview because it was believed to allow for greater

latitude within the dialogue for both the interviewer and interviewee while still allowing for comparison when evaluating the data.

The utility of semi-structured interviews as a research methodology has been demonstrated. This approach facilitated the generation of more comprehensive responses from the participants, providing the researcher the flexibility to further elaborate or provide further context to specific answers, and also adjust the sequence of questions as required. The research objectives of the study encompass several themes and topics of controversy.

The interviews were conducted in the Bengali language and meticulously recorded on paper by the interviewer, with the participants' consent. Subsequently, the interviews were transcribed verbatim to ascertain the authentic subject matter pertaining to the knowledge and experiences of our respondents.

Sources and Techniques of Data Collection

Researchers must evaluate and corroborate the sources on which their study and findings are based. They can use either primary or secondary sources, which is known as triangulation or dual approach. To cover all areas of this inquiry, primary and secondary data sources were obtained. The major data sources were women employed in both the financial and educational sectors of the government and non-governmental sectors in Dhaka.

The method used to gather data is determined by the research's objectives. Each broad research strategy may use one or more data gathering procedures. The fundamental data gathering methods and procedures for research include observation, questionnaires, interviews, and the projective methodology, among others.

This research was conducted via the use of interviewing and observation methodologies. Face-to-face in-depth interviews were conducted using a semi-structured interview guide developed specifically for this project, augmented with observation. The data were gathered using a semi-structured approach. The respondents' responses were written on paper and afterwards verbatim transcribed in order to ascertain the true topic of their knowledge and experiences. At the time of the interview, their linguistic expression and emotional state were also observed.

Analysis and Interpretation of Data

Qualitative analysis is a time-consuming and labour-intensive process. Qualitative data, on the other hand, is made up of words and observations rather than statistics. According to Neuman and Kreuger, "qualitative analysis does not rely on a vast and well-established corpus of formal mathematics and statistics expertise" (Kessler and McRae, 1982). The facts are presented in the form of words, which are somewhat imprecise, diffuse, and context-dependent, with the potential for several interpretations. As a result, the researcher collected and examined data from individual interview transcripts. To begin, the researcher reviewed the transcripts again in order to obtain a better grasp of the emergent themes. The researcher then classified the data by subject or question, rather than by participant, in order to uncover common replies and patterns. The coded data was then categorized into five major themes that were judged relevant and aligned with the study's primary goals and objectives. These themes are; the home environment for working women, their duration of work, and monthly income. The researcher analyses data by categorizing it according to themes, ideas, or comparable characteristics, and then creates new concepts, formulates conceptual definitions, and explores the links between concepts." As a result, the obtained data were reviewed and arranged in order to find commonalities and variances among all respondents and their responses. The respondents' written statements were transcribed precisely in order to ascertain their precise and true viewpoints. The gathered data was categorized, classified, and coded into distinct subheadings that corresponded to the goals as well as readily retrievable parts.

Validity, Reliability, and Generalizability

According to Robert L. Barker (2003), validity is the degree to which a technique is capable of evaluating the quality for which it is intended (Feldberg and Glenn, 1979). Internal and external validity are the two broad forms of validity. Internal validity refers to the measuring and testing techniques, whereas external validity refers to the ability of the results to be generalized to the target population. Both are crucial in establishing a study project's appropriateness, importance, and utility. If a study's findings are not considered legitimate, they have no influence on our study. The idea of reliability is inextricably linked to the concept of consistency. The data will then be

consistent throughout time and space. "Research reliability refers to the reproducibility and consistency of the methodology, circumstances, and findings." Validity requires reliability. Essentially, reliability and validity establish the credibility of the research" (Akhter et al., 2017).

To generalize is to assert that what is true in one location or time will be true in another location or period. The purpose of qualitative research is not to make broad generalizations about a group. Rather than that, a qualitative method tries to give insight from the viewpoint of the respondent. It attempts to address the following questions: "What makes this person, group, circumstance, or problem unique?"

3.10 Quality Control and Quality Assurance

Data will be solely collected by the researcher, for any inconsistency the data was eliminated from the study. All collected data will be analysed by the researcher under the guidance of the supervisor.

3.11 Data Management and Analysis Plan

After data collection, data will be transferred into an Excel sheet. Which later was analysed by using SPSS version 23. Descriptive analysis of data was done by calculating frequency and percentage and for continuous data mean and standard deviation was calculated. For inferential statistics, a Chi-square test was done where appropriate.

3.12 Ethical Considerations

Ethics has evolved into a defining characteristic of good and meaningful research. Any research project must prioritize the participants' dignity, rights, safety, and well-being. Ethical concerns arise as a result of the features of qualitative or field methodologies, which often include extensive personal interaction, interviewing, and participant observation. Qualitative research presents unique challenges that may be mitigated by an understanding of and adherence to well-established ethical norms. Ethical standards can be used to help the study resolve the initial and ongoing concerns that develop during qualitative research in order to achieve the research's aims while also preserving the rights of the research participants. Thus, qualitative researchers should document occurrences and ethical dilemmas that arise throughout

their study to facilitate debate, analysis and the avoidance of future errors. Qualitative research entails the collection of data in the form of narrative descriptions rather than numerical values. Rather than controlling situations, researchers employ qualitative approaches to observe and describe them. The following is a fundamental ethical concept for qualitative researchers: Do not meddle with the natural environment under investigation. Qualitative research incorporates both participant and nonparticipant observations and is frequently employed in the domains of education, sociology, and anthropology. Each raises specific ethical concerns about permission, privacy, and deception (Carbo, J. and Hughes, A., 2010).

Ethics may be defined as the study of ethical behavior and the criteria for determining what constitutes ethical behavior. The current research addressed ethical problems such as informed consent, secrecy, and anonymity. Because informed consent is a vital tool for ensuring persons' respect throughout research, everyone who took part in the study provided their permission voluntarily, without being forced or unfairly pressed. Given the conversational character of qualitative research, data collectors must maintain a clear line between what participants tell them and what they tell them. As a result, the sensitivity of the data was assessed from the standpoint of the person being researched, and data were managed with sufficient secrecy throughout the study process. When participants agreed to be interviewed but did not want their voices recorded, they were followed by writing down precise quotes augmented by remarks. Again, the comments of one interviewee were withheld from the other. Additionally, it is vital to reassure participants that their data will be treated with absolute confidentiality in order to maintain their anonymity. Ethical clearance was sought from the ethical review committee of the Dhaka University for conducting the study. Consent will be taken from every individual who was the part of the study.

- Informed consent was taken from every participant before data collection
- Confidentiality of the participant and the information was maintained.
- Privacy was maintained during data collection
- All participant had right to withdraw.

3.13 Conclusion

This chapter describes the study design, area of the study, population, and criteria. It also presents the sampling techniques which has been used in this study to collect data from the respondents. This chapter focuses on the validity and reliability of the questionnaire which I used in this study. Then it focuses on interview guidelines and presents the ethical consideration which I have maintained during the data collection period. The chapter described the study's methodology and how these decisions grounded the research design as well as the process of analysis and interpretation of the mental health of women working in educational and financial institutions in Bangladesh.

CHAPTER IV

MODELS AND THEORETICAL FRAMEWORK

4.1 Introduction

4.2 Model of Mental Health

4.2.1 Biological Model

4.2.2 Behavioural Model

4.2.3 Cognitive Model

4.2.4 Psychodynamic Model

4.3 Job Satisfaction Theories

4.3.1 Hierarchy Theory

4.3.2 Motivator-Hygiene Theory

4.3.3 Job Characteristics Model

4.3.4 Dispositional Approach

4.4 Conclusion

4.1 Introduction

There have been several etiological models proposed to answer the topic of how and under what conditions work stress might lead to mental health problems. Many of these formulations are congruent with a widely acknowledged stress metamodel. The stress reaction is considered as the result of a person-environment interaction. The workplace is where stressors can be discovered. Job stress is characterized as work characteristics that provide challenges or risks to an employee, resulting in a variety of results such as disease, psychiatric symptoms, and a proclivity to quit. The employment situation, family structure, and social environment can all have an impact on a person's mental health.

4.2 Model on Mental Health

Mental problems were found to affect 6.5 to 31.0 percent of adults and 13.4 to 22.9 percent of children. There is some understanding of mental health issues at the community level. There is a negative attitude toward patients, and therapy is not prioritized in health care delivery. Mental health treatments are concentrated in tertiary care facilities in metropolitan cities and are absent from primary care. Stress, social anxiety, depression, obsessive-compulsive disorder, substance misuse, and personality disorders are all factors that contribute to mental health problems. It is becoming more critical to pinpoint the start of mental disease in order to preserve a healthy life balance.

Prevalence estimates for psychiatric diseases are likely to be underestimated since the majority of patients and their families deny the existence of mental problems owing to the high stigma associated with them. This reduces the number of afflicted people who actively seek health treatment (Kabeer, 1988). Between 2003 and 2005, the sole nationwide study done demonstrated Bangladesh's high prevalence of mental diseases (Feldman, 2001). It is impossible to quantify change or estimate the total demand for resources to address the mental health burden due to the lack of a comparable nationally representative mental health survey in recent years. In general, the screening processes and cut-off values used in the published research resulted in the observed variation in prevalence. However, underreporting and underdiagnoses of

mental diseases pose significant obstacles to the future of psychiatric epidemiology in Bangladesh.

Although the link between mental illness and chronic illnesses is multifaceted, hazards and causal linkages are well established. Mental disorders may increase a person's risk of developing chronic diseases, and many chronic illnesses may increase a person's risk of developing mental disorders (Kabeer and Mahmud, 2004). Denial of mental health disorders is widespread among the general community since many diseases are seen as incurable. Additional restraint is caused by a shortage of suitably qualified primary care physicians and health professionals. There are no structured or organized mental health services at the primary or secondary levels of care. While women are more likely to be victims and hence more vulnerable to acquiring mental illnesses, they receive less care than males (Ward et al., 2004). As a result, all levels of mental health care service delivery must improve women's access to mental health treatments (Messing and Ostlin, 2006).

While the majority of psychotropic drugs are accessible in Bangladesh, psychotherapy is scarce. Bangladesh does not have mental health legislation, despite the fact that a draft law is nearing completion but has not yet been authorized by the government (Finland, 2017).

Mental illnesses are brain diseases caused by the deregulation of neurotransmitters, genetic abnormalities, and structural and functional abnormalities of the brain. Yet no scientific cause for, or even a credible biomarker for, any mental condition has been established. Neuroscience advancements have heralded a new era of safer and more effective pharmaceutical medicines. Biological psychiatry has made tremendous advances in reducing the social impact of mental disease. However, mental illnesses have become more chronic and severe in recent decades, and the number of people who are unable to function as a result of their symptoms has increased significantly. Reduces stigma by informing the public that mental illnesses are medical issues with scientific foundations.

The term "models of abnormality" refers to broad assumptions about the nature of psychological abnormality. The four basic models used to explain psychological diseases are the biological, behavioral, cognitive, and psychodynamic theories. They

all make an effort to explain the origins and cures of psychiatric diseases, although from different perspectives.

4.2.1 Biological Model

According to the biomedical paradigm, mental illnesses such as schizophrenia, major depressive disorder, attention-deficit/hyperactivity disorder (ADHD), and substance use disorders are considered to be brain diseases with a physiological basis. The authors (Dyck et al., 2012) outline several fundamental concepts of this approach, which include the following:

- a) Mental disorders are predominantly caused by biological abnormalities in the brain.
- b) There is no substantial distinction between mental and physical illnesses.
- c) Biological therapy is given priority in the treatment of mental disorders.

Based on the biomedical paradigm, the major objective of investigating mental diseases is to ascertain their biological etiology. In a similar vein, therapeutic research focuses on the development of somatic interventions that target fundamental biological abnormalities (Razavi, 2012). The National Institute of Mental Health places significant importance on the biological model in its efforts to educate the general public about mental diseases and allocate funding towards research pertaining to their etiology and therapeutic interventions (Lennon & Rosenfield, 1992). Biological therapies are the prevailing treatment modalities within the domain of mental health. Approximately 20% of insured adults in the United States are prescribed psychotropic medication. In the past, antipsychotic drugs have been employed for the treatment of psychosis and mood disorders that impact a minority of the population, namely fewer than 5% (Lund et al., 2011). In the field of psychiatry, the prevailing practice involves the utilization of off-label polypharmacy as the established standard of therapy. According to Drew and Funk (2010), a significant proportion of individuals diagnosed with mental diseases are prescribed a minimum of two psychotropic medications, while nearly one-third of them are prescribed three or more.

Approximately 50% of prescriptions for psychiatric medications are issued to individuals without a diagnosed mental condition, indicating a surplus of unnecessary

pharmaceutical administration (Saxena et al., 2007; Patel et al., 2011). Nevertheless, a significant proportion of individuals who meet the diagnostic criteria for a mental disorder do not undergo therapy (Saxena et al., 2007). There is a notable "unmet need" that psychiatrists who support the expansion of medication usage, along with their collaborators in the pharmaceutical industry, must address. The present patterns in the prescription rates of psychotropic medications, as well as the potential for diagnostic inflation in the upcoming DSM-5, suggest a future where a larger proportion of the population will be reliant on medication (Tseng, 2004).

4.2.2 Behavioral Model

According to the behavioral paradigm, all maladaptive behavior is mostly learned via one's environment. As a result, psychiatrists adhering to this model's principles would prioritize altering dysfunctional behavior above determining the source of the dysfunctional behavior. Behavioral models are comparable to the conditions they represent; for example, a certain behavioral model depicts a psychopathology. Behavioral models, like material parallels, are a comparison of the model and its target characterized by their properties and interactions (Maguire and O'Connell, 2007). Vertical links are the causal interconnections that exist between the model's properties and those of the target (Hobson 2001). If two analogies have the same or very similar sets of horizontal connections, whatever is known to be a causal link between those traits in the model is likely to exist in the target as well.

The concept of a behavioral model being an analogy is intriguing, but the details of the comparison aren't always evident. Model construction is a reductive job in the sense that particular variables are valued and recognized as significant to the exclusion of others; models are generally less sophisticated than the item being represented (Dennis and Chung-Lee, 2006).

Early behaviourists were primarily concerned with the scientific investigation of human learning and behavior; they rejected Freud's concepts and therapies because they relied so heavily on Freud's own opinions and "interpretations" of client behavior. They prioritize the study of what is observable—actual animal and human behavior—rather than seeking to research or analyse things that cannot be seen or judged (Marsh, 2017).

John B. Watson wrote in an essay where the theoretical goal is to predict and control behavior. Its techniques do not necessitate introspection, and the scientific value of its data is not determined by how easily it can be interpreted" (Watson, 1919).

4.2.3 Cognitive Model

Cognitive behavioral therapy (CBT) investigates the link between ideas, emotions, and behavior. Its purpose is to help patients develop more adaptable cognitions and actions in order to alleviate pain. It is the most thoroughly researched and scientifically backed psychotherapy technique. This solid empirical foundation is reflected in clinical recommendations, which prescribe it as a therapy for many common mental health conditions (Fenn, 2013).

The cognitive model proposes that people's emotions and behaviour are influenced by their underlying views of events. It is not the scenario itself that determines how people feel, but rather how they understand the situation (Beck, 2000). Beck (1979) distinguished three levels of cognition as follows:

- a) Core beliefs
- b) Dysfunctional assumptions
- c) Negative automatic thoughts

Core beliefs, also known as schemas, are deeply held attitudes about oneself, others, and the world. Core beliefs are generally developed early in life, are affected by childhood events, and are held to be absolute.

- a) The self, e.g. 'I'm useless'
- b) The world/others, e.g., 'the world is unfair'
- c) The future, e.g., 'things will never work out for me'

People develop dysfunctional beliefs when they embrace inflexible, conditional 'rules of life.' These may be unrealistic and so counterproductive. For example, one could live by the adage "It is preferable not to attempt than to risk failure."

The 'cognitive model' is used in cognitive behavioral therapy as a framework for understanding a person's mental discomfort or presenting issue. A formulation is

defined as 'a hypothesis on the causes, precipitants, and sustaining factors of an individual's challenges' (Eells, T.D. ed., 2022). The formulation's goal is to make sense of the individual's experience and to allow mutual understanding of the individual's problems.

4.2.4 Psychodynamic Model

Childhood experiences, according to psychodynamic theory, have a tremendous impact on our adult lives, shaping our personalities. Childhood traumas may stay in the unconscious and cause problems as an adult. Sigmund Freud's early psychoanalytic approach in the late 1800s (Freud, 1905) is the ancestor of psychodynamic theories. The mind, according to Freud, he championed the idea that the mind is divided into conscious and unconscious components that might fight, resulting in repression (the state of being oblivious of certain unpleasant impulses, intentions, or desires). His basic treatment concept was that mental illness is produced by mental tensions created by repression, and that mental health can be restored by bringing repressed information to consciousness (Learning, 2020).

4.3 Job Satisfaction Theories

Job satisfaction, also known as employee satisfaction, is a proxy for employees' contentment with their jobs, whether they like the job itself or specific aspects of their positions, such as the nature of the work or supervision (Spector, 1997). Edwin A. Locke's (1976) defines it as "a happy or positive emotional state resulting from one's assessment of one's job or job experiences." Others have characterized it as an individual's level of satisfaction with his or her employment; if the person enjoys the (Spector, 1997).

Job satisfaction theories have a high degree of overlap with theories of human motivation. The most prevalent and widely used theory in this field is:

1. Maslow's needs hierarchy theory
2. Herzberg's motivator-hygiene theory
3. The Job Characteristics Model
4. The dispositional approach

4.3.1 Hierarchy Theory

Although Maslow's requirements hierarchy theory has gained significant attention in the field of human motivation, it was among the pioneering theories to investigate the essential elements that contribute to job satisfaction. The idea posits that human desires can be categorized into five hierarchical levels: physiological necessities, safety, belongingness/love, esteem, and self-actualization. The development of Maslow's hierarchy of needs aimed to facilitate the comprehension of human motivation in a broad sense. Corporations offer financial pay and healthcare as means to support employees in meeting their fundamental physiological demands.

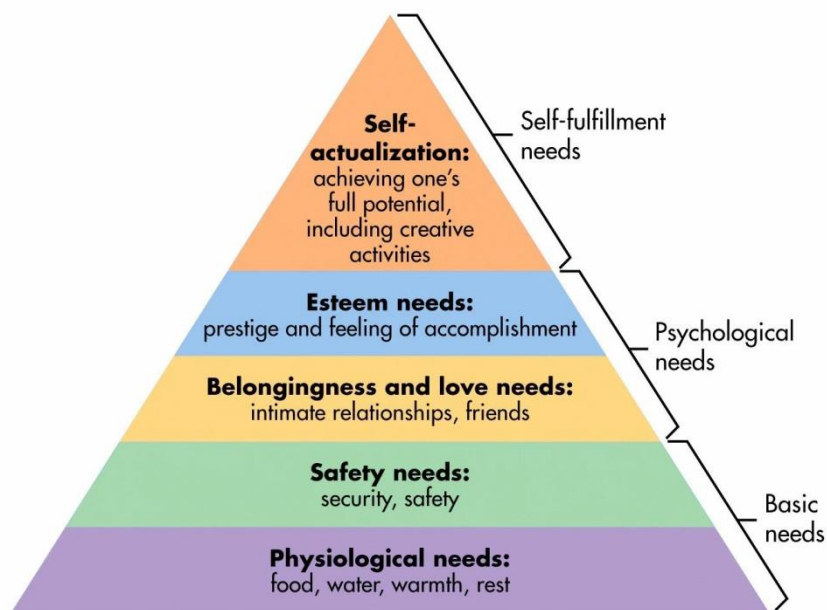


Figure 3: Maslow's Hierarchy Theory

A perception of physical safety in the workplace, job stability, and/or the availability of proper organizational structures and norms can all meet employees' safety needs. Once this is achieved, employees can focus on developing a sense of belonging at work. Once pleased, the employee will try to make their coworkers and boss feel cherished and respected. The third stage is when the employee seeks self-actualization; this is the stage in which they must grow and develop in order to reach their full potential.

4.3.2 Motivator-Hygiene Theory

Work satisfaction and unhappiness, according to Herzberg's motivator-hygiene theory, are not two polar opposites on the same continuum. To be happy at work, an employee's 'motivating' features such as pay and benefits, recognition, and success must be met. Job dissatisfaction, on the other hand, is associated with 'hygiene' features (such as working environment, company standards and structure, job security, colleague involvement, and management quality) (Herzberg, 1966).



Figure 4: Herzberg Motivator-Hygiene Theory

Workers may be neither satisfied nor dissatisfied due to the independence of hygienic and motivational elements. According to this hypothesis, employees are dissatisfied when cleanliness variables are low. The motivational elements determine whether an employee is satisfied or unsatisfied. Furthermore, it is believed that when motivators are met, the employee is satisfied. This contrast may assist explain the intricacies of an employee's emotions, since they may be both pleased and dissatisfied, or neither satisfied nor dissatisfied.

4.3.3 Job Characteristics Model

Three psychological states are influenced by five major job characteristics: skill variety, task identity, task relevance, autonomy, and feedback. Following that, the three psychological states can have a number of outcomes, including job satisfaction. The JCM has a stronger empirical foundation than Maslow's or Herzberg's concepts.

It has, however, come under question because many studies employing this paradigm focus solely on the direct influence of essential job elements on personal and

professional performance, completely ignoring key psychological states (Behson, 2010). Behson and colleagues discovered that important psychological states have a substantial practical and theoretical role in the JCM after conducting a meta-analysis of 13 studies (Behson et al., 2000).

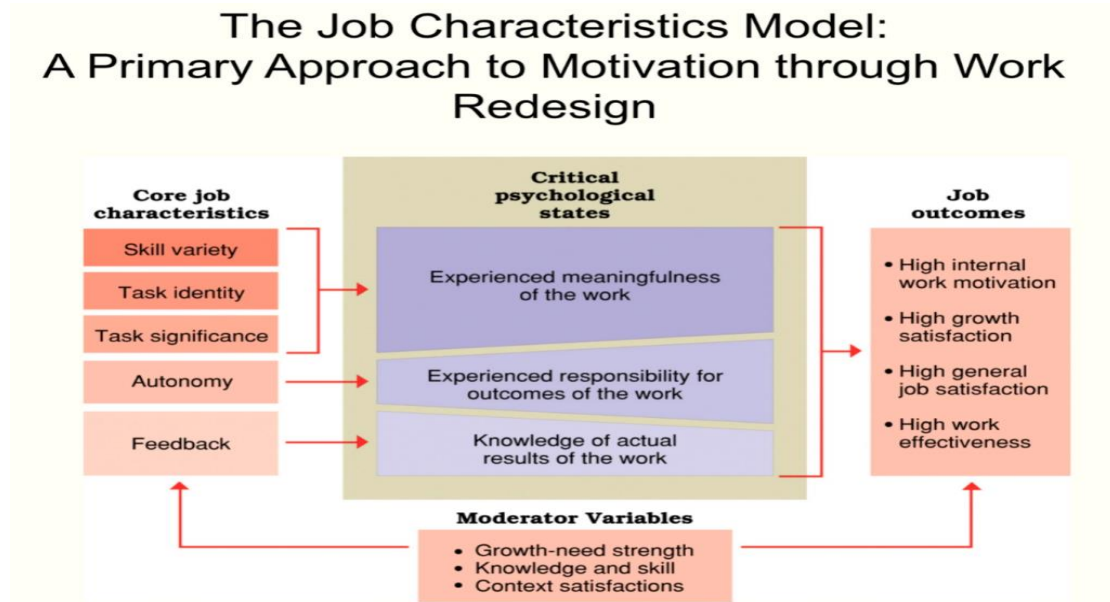


Figure 5: Job Characteristics Model

4.3.4 Dispositional Approach

This dispositional perspective implies that work happiness is inextricably linked to personality. It is presupposed that a person has a strong preference for a certain degree of pleasure and that these preferences stay reasonably steady and stable through time (Judge, 1997). The evidence supporting this technique might be classified as indirect or direct. Judge and colleagues conducted a more in-depth examination of these regions (Judge and Larsen, 2001).

Substantial changes in employment, such as employer or occupation. Interestingly, twin research evaluated 34 identical twins who had been reared individually (Arvey et al. 2005). When work satisfaction levels were tested later in life, this research discovered that hereditary variables accounted for 30% of the variance in job satisfaction.

Given that job satisfaction affects every employee worldwide, it's unsurprising that it has garnered considerable attention in the academic literature. This, however, has resulted in a proliferation of definitions, ideas, and metrics. Rather than that, job happiness is often investigated in relation to workplace stress and the job demand-control paradigm. Despite this, they are critical in offering not just a better knowledge of this notion, but also as a resource for understanding and measuring work satisfaction in a variety of settings.

4.4 Conclusion

When using these ideas, the emphasis is on the structural aspects of the job's nature. Employees may profit from enhanced skills, substantial incomes and benefits packages, a high level of security, and greater creative freedom over their duties. Every business has its limits, boundaries, and defined work processes, and the boundaries for women may be tremendous. What creates the difference is the atmosphere, which is most often the woman's place of work. The major sources of stress are directly related to the task structure or the woman's role and standing within the business. Heavy workload, position ambiguity and conflict, job instability, poor relationships with coworkers and superiors, and work that is narrow, repetitive, and tedious are examples of such employment situations; other causes include sexual harassment and family balancing concerns. Prejudice and prejudice in the workplace can also be stressful for women.

CHAPTER V

RESULTS

5.1 Introduction

5.2 Quantitative Analysis

5.2.1 Distribution of Socio-demographic Status

5.2.2 Distribution of Monthly Income

5.2.3 Distribution of Working Experience

5.2.4 Correlation between Working Experience and Monthly Salary

5.3 MHI Distribution

5.3.1 MHI-38 Scoring and Subscales

5.3.2 MHI Distribution among Participants

5.3.3 Correlation Analysis

5.3.4 Regression analysis

5.4 Conclusion

5.1 Introduction

This study aims to determine to assess on the mental health status of women in the educational institution between financial institutions of Bangladesh. In this study, 62 respondents were surveyed, and data was gathered using a questionnaire. The researcher collected the data personally, and it was numerically coded and put into SPSS 23.0. This chapter offers results and debates in a graphic and thematic format depending on the subject derived from the research question.

5.2 Quantitative Analysis

5.2.1 Distribution of Socio-demographic Status

Table 1 showed the age distribution of the respondents among banker and teachers. The mean age of women banker was 34.94 years and women teacher were 38.35 years.

Table 1: Distribution of Age (N=62)

Age of Respondents	N	Minimum	Maximum	Mean
Banker	31	26	47	34.94
Teacher	31	30	52	38.35

Table 2 demonstrated the socio demography of the respondents. Here, 48.4% banker and teacher from government service holder and 51.6% from non-government sector. Among the bankers 87.1% were married and 12.9% are unmarried. Besides, 93.5% teachers were married and 6.5% teachers were unmarried. Maximum 41.9% bankers have 4-person family member, similarly 51.6% teachers have 4-person family members. Maximum government employee earning between 58,000 to 65,000 taka and among the non-government teacher highest range was 35,000-45,000 taka.

Table 2: Distribution of Socio-demographic Variables (N=62)

Socio-demographic variables	Banker	Teacher
Job types		
Government	48.4%	48.4%
Non-government	51.6%	51.6%
Marital Status		
Married	87.1%	93.5%
Unmarried	12.9%	6.5%
Number of Family Members		
2 Persons	6.5%	6.5%
3 Persons	19.4%	12.9%
4 Persons	41.9%	51.6%
5 Persons	12.9%	16.1%
6 Persons	16.1%	6.5%
7 Persons	3.2%	6.5%

5.2.2 Distribution of Monthly Income

16.70% government teacher and 30% government bankers got 35000-45000-taka monthly salary. 6.70% government teachers and bankers got 46000-55000-taka monthly salary. 16.7% government teachers and 6.70% government bankers got 56000-65000-taka monthly salary. 10% government teachers and 6.7% government bankers got more than 65000-taka monthly salary. 34% non-government teachers and 25% non-government bankers got 35000-45000-taka monthly salary. 9.4% non-government teachers and 6.3% non-government bankers got 46000-55000-taka monthly salary. 6.3% non-government bankers got 56000-65000-taka monthly salary. 6.3% non-government teachers and 12.5% non-government bankers got more than 65000-taka monthly salary.

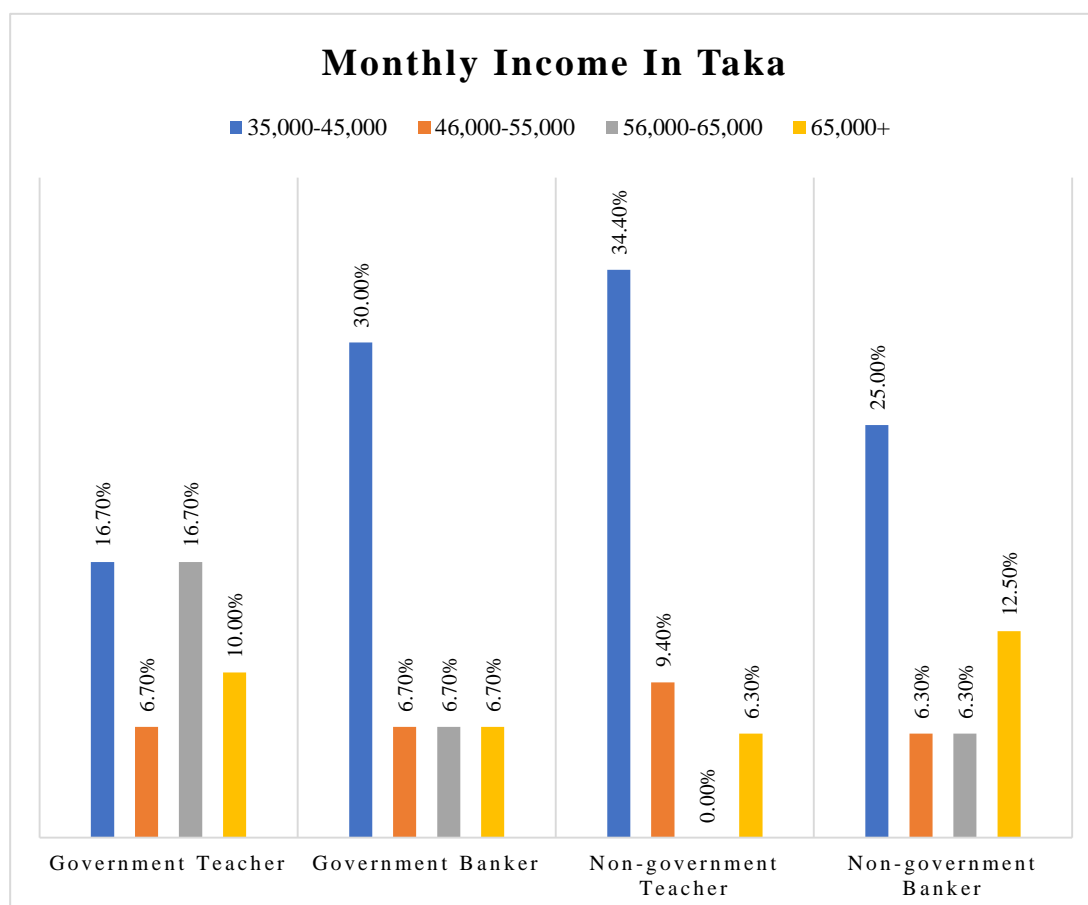


Figure 6: Monthly Income Distribution among Participants (N=62)

5.2.3 Distribution of Working Experience

16.7% government bankers, 9.4% non-government teachers and 12.5% non-government bankers had 1-3 years of working experience. 10% government teachers & bankers, 12.5% non-government teachers and 21.9% non-government bankers had 4-7 years working experiences. 30% government teachers, 13.3% government bankers, 15.6% non-government teachers and 12.5% non-government bankers had 8-12 years of working experiences. 10% government teachers, 6.7% government bankers and 3.1% non-government bankers had 13-17 years of experiences. 3.3% government bankers and 12.5% non-government teachers had more than 17 years of working experiences.

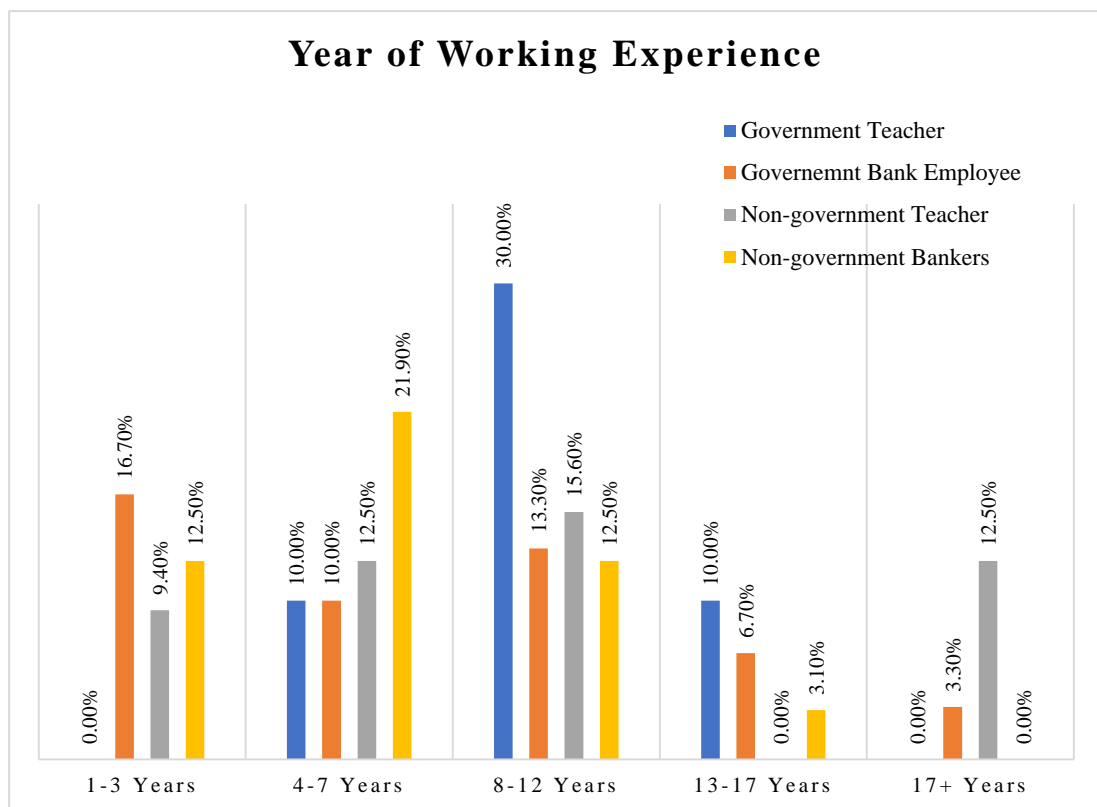


Figure 7: Distribution of Working Experience among Participants (N=62)

5.2.4 Corelation between Working Experience and Monthly Salary

Figure 6 shows the employee both teachers and bankers monthly salary according to their job types either government or not and their working experience in years. There is a significant corelation found between working experience and employees monthly income ($p=0.005 < 0.05$).

Banker: 33.1 % of non- government and 41.6% government bankers with 1-3 years of experience received 35,000 to 45,000 Taka per month. No government or non-government banker with one to three years of experience had a greater monthly salary than this amount. 44.44% non-government and 11.11% government bankers having 4-7 years of experience received 35,000 to 45,000 Taka per month, both 25% government and 25% non-government bankers got 46000-50000 Taka, 100% non-government bankers got 56000-65000 Taka and 33.33% non-government and 33.33% government got 65000+ Taka monthly. Bankers having 8-12 years of working experience 30% government bankers received 35000-45000 Taka, 25% non-government and 25% government bankers got 46000-55000 Taka, 20% non-government got 56000-65000 Taka and 66% non-government bankers got 65000+ Taka monthly. Bankers having 13-17 years of working experience 50% government bankers received 56000-60,000 Taka and 25% non-government and 25% government got 65000+ Taka monthly. Bankers having more than 17 years of working experience 100% government bankers received 56000-60,000 Taka monthly.

Teacher: 25% of non- government teachers with 1-3 years of experience received 35,000 to 45,000 Taka per month. No government or non-government teacher with one to three years of experience had a greater monthly salary than this amount. 33.3% non-government and 11.11% government teachers having 4-7 years of experience received 35,000 to 45,000 Taka per month, both 25% government and 25% non-government teachers got 46000-50000 Taka, and 33% government got 65000+ Taka monthly. Teachers having 8-12 years of working experience 30% non-government teachers and 40% government teachers received 35000-45000 Taka, both 25% government and 25% non-government teachers got 46000-50000 Taka,

80% government teachers got 56000-65000 Taka and 33.33% government teachers got 65000+ Taka monthly.

Teachers having 13-17 years of working experience 50% government teachers received 56000-60,000 Taka and 50% government teachers got 65000+ Taka monthly. Teacher having more than 17 years of working experience 100% government bankers received 35000-45000 Taka, 46000-55000 Taka and 65000+ Taka monthly.

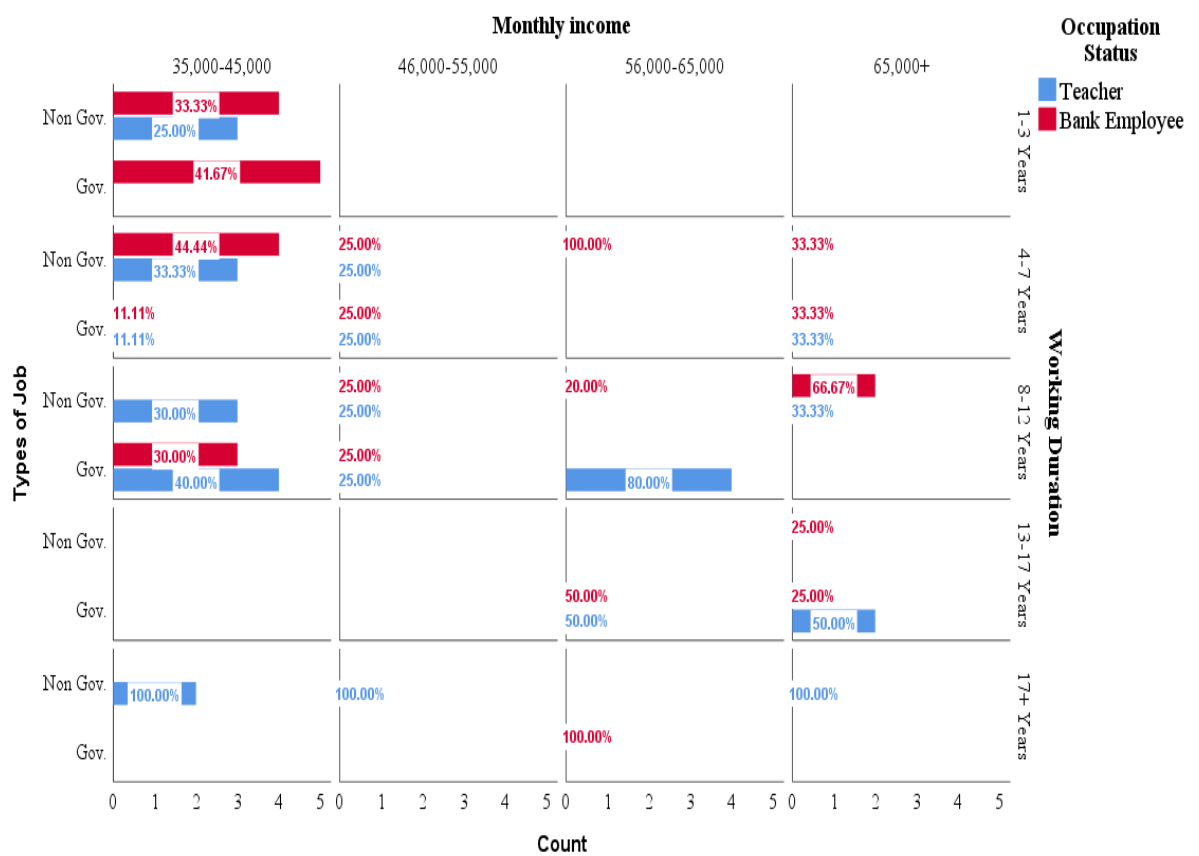


Figure 8: Distribution of Employee Monthly Salary by Job Types and Years of Working Experience

5.3 MHI Distribution

5.3.1 MHI-38 Scoring and Subscales

The Mental Health Inventory (MHI-38). Except for two items, all 38 MHI items are scored on a six-point scale (range 1-6). The exceptions are items 9 and 28, which are graded on a five-point scale (range 1-5).

The MHI can be classified as follows:

1. Six subscales – Anxiety, Depression, Loss of Behavioural / Emotional Control, General Positive Affect, Emotional Ties and Life Satisfaction;
2. Two global scales - Psychological Distress and Psychological Well-being
3. A global Mental Health Index score.

The subscales are scored in two steps: (1) item scoring and (2) the actual subscales. 35 of the 38 items are used to score the six mental health subscales (items 2, 22, and 38 are excluded). Each item appears just once in each subscale.

All subscales are assessed, and higher scores imply that the construct named by the subscale label is more prevalent. Thus, greater scores on three subscales indicate positive mental health (general positive affect, emotional ties, and life satisfaction), whereas higher scores on the other three subscales indicate bad mental health (anxiety, depression, and loss of behavioral/emotional control).

The worldwide scales of Psychological Distress and Psychological Well-being are complementary summary scales, with Psychological Distress reflecting negative mental health states and Psychological Well-being indicating good states. They employ all 38 items to get the scores (24 for Distress, 14 for Well-being), with no item overlap.

The Psychological Distress and Psychological Well-being global scales are calculated in two processes, similar to the subscales: (1) item scoring and (2) the global subscales themselves. Item scoring is determined by two factors:

1. Whether higher scores on the item answer coded values imply more intense or frequent occurrence of favourable or unfavourable mental health symptoms.
2. Whether the thing falls on a good or negative global scale.

Higher scores indicate more of the construct named by the scale's label on both global scales. Thus, higher Psychological Distress scores imply bad states of mental health, whereas higher Psychological Well-being levels suggest positive ones.

The Mental Health assessment is a single score based on all 38 elements that is intended to provide a high-level summary assessment of a person's mental health status. High Mental Health Index scores suggest better psychological well-being and less psychological suffering. The raw score ranges from 38 to 226.

The Mental Health Index is computed in two stages: (1) item scoring and (2) the Index itself. The goal of item scoring for the Index is to guarantee that higher scores on each item reflect the occurrence of favourable mental health symptoms more frequently or the occurrence of unfavourable mental health symptoms less frequently.

5.3.2 MHI Distribution among Participants

According to happiness, satisfaction or pleased participants have been their personal life during past month no government teachers & bankers, 3.2% non-government teachers & bankers reported extremely happy, they could not have been more satisfied or pleased. 6.5% government teachers & bankers, 12.9% non-government teachers and 3.2% non-government bankers found they were very happy most of the time. 35.5% government and 22.6% non-government teachers and 25.8% both non-government bankers were generally satisfied and pleased. 6.5% government, 9.7% non-government teachers, 12.9% both government and non-government bankers were sometimes fairly satisfied or sometimes fairly unhappy.

3.2% government bankers and 3.2% non-government teachers and bankers were generally dissatisfied or happy; no government teachers found in this category. Only 3.2% non-government bankers were very dissatisfied, unhappy most of the time.

According to question regarding how much of time participants have felt lonely during past month, no one reported except 3.2% non-government bankers were all of the time felt lonely. 9.7% non-government teachers and 6.5% government bankers felt most of the time lonely. 6.5% non-government teachers felt lonely a good bit of the time. 22.6% government and 16.1% non-government teachers, 16.1% government and 25.8% non-government bankers felt lonely for sometimes. 12.9% both government and government teachers, 9.7% government and 16.1% non-government bankers felt lonely for a little of the time. 12.9% government and 6.5% non-government teachers, 16.5% government and 6.5% non-government bankers felt lonely for none of the time.

According to how frequently participants were uneasy or jumpy when confronted with excitement or unexpected events in the previous month, 6.5% of non-government teachers and 3.2% of non-government bankers became nervous all the time. 12.9% of government and 9.7% of non-government teachers, as well as 6.5% of government bankers, reported feeling anxious on a regular basis. 6.5% of government teachers and bankers, 3.2% of non-government teachers, and 9.7% of non-government bankers reported feeling anxious on a regular basis. 29% of government teachers, 16.1% of non-government teachers, and 25.8% of government and 22.6% of non-government bankers reported feeling nervous at times. Almost never did 12.9% of non-government, 9.7% of government, and non-government bankers feel scared. 3.2% of non-government teachers and bankers were never concerned.

According to participants past month feelings time regarding their hopeful and promising future, 3.2% government teachers, 6.5% non-government teachers and bankers responses that they felt all of the time about their hopeful and promising future. 19.4% government teachers, 12.9% non-government and government bankers, 22.6% non-government bankers felt about their hopeful and promising future most of the time. 3.2% of all types of bankers and teachers felt about their hopeful and promising future a good bit of the time.

9.7% government and 12.9% non-government teachers, 29% government and 6.5% non-government bankers felt about their hopeful and promising future for some the

time. 12.9% government and 9.7% government teachers, 3.2% government and non-government bankers felt about their hopeful and promising future for a little of the time. 6.5% non-government and 9.7% non-government bankers never felt about their hopeful and promising future for any of the time.

According to the question regarding how much time during past month that participants felt relax and tension free, No participants did feel relaxed or tension free. 6.5% government and 12.9% non-government teachers & bankers, 9.7% government bankers did feel relaxed or tension free for most of the time. 6.5% government teachers, 3.2% non-government teachers and bankers did feel relaxed or tension free for a good bit of the time. 22.6% government teachers and bankers, 19.4% non-government teachers and 9.7% non-government bankers did feel relaxed or tension free for some of the time.

12.9% government teachers, 6.5% non-government teachers, 12.9% government bankers and 19.4% non-government bankers did feel relaxed or tension free for a little of the time. 9.7% non-government teachers, 3.2% government teachers and 6.5% non-government bankers did not feel relaxed or tension free for any of time.

According the question regarding how much time participants have generally enjoyed the things they did during past month, 9.7% government teachers, 22.6% non-government teachers. 16.1% government, 6.5% non-government. 12.9% government teachers and non-government bankers. 9.7% non-government and 6.5% government teachers, 3.2% government and 16.1% non-government bankers have generally enjoyed the things they did for a little times. 3.2% government and 6.5% non-government bankers have not generally enjoyed the things they did for any time.

6.5% non-government teachers, 9.7% government and 3.2% -government bankers had not any reason to wonder. 16% of all participants had any reason to wonder for may be a little times. 16.1% government teachers, 9.7% non-government teachers, 6.5% government and 9.7% non-government bankers had any reason to wonder but not enough to be concerned or worried about. 9.7% government and non-government teachers, 6.5% government and 12.9% non-government bankers had any reason to wonder and they have been a little concern. 6.5% of all participants

had any reason to wonder and they were a little concerned. 3.2% of all participants except government teachers had any reason to wonder and they were very much concerned about it.

According to participants who felt depression during past month, 3.2% government teachers and bankers and 6.5% non-government bankers felt depression. 3.2% all participants except government teachers felt very depression for almost every day. 6.5% government teachers, 12.9% non-government teachers, 9.7% government bankers and 19.4% non-government bankers felt quite depression for several times. 22.6% government and non-government teachers, 25.8% government and 16.1% non-government bankers felt a little depression. 16.1% government and 12.9% non-government teachers, 6.5% government and non-government bankers never felt depression.

According to participants how much felt love and wanting during past month, 6.5% government, non-government teachers and non-government bankers felt love or want for all the times. 16.1% government teachers, 19.4% non-government teachers, 19.4% non-government bankers and 9.7% non-government bankers felt love or want for most of the time. 3.2% government bankers and non-government bankers, 6.5% non-government teachers and government bankers felt love or want for a bit of time. 9.7% government and non-government teachers, 16.1% government and 6.5% non-government bankers felt love or want for some of the time. 9.7% government and non-government teachers, 6.5% government and 16.1% non-government bankers felt love or want for a little of the time. 3.2% government teachers and 9.7% non-government bankers never felt love or want.

According to participants who were very nervous person, 3.2% non-government teachers and bankers felt very nervous for all of the time. 3.2% government and 6.5% non-government bankers felt very nervous for good bit of time. 6.5% government teachers, 9.7% non-government teachers, 19.4% government bankers and 12.9% non-government bankers felt very nervous for some of the time. 38.7% government and 19.4% non-government teachers, 12.9% non-government and 22.6% non-government bankers felt very nervous for a little of the time. 3.2% government and

19.4% non-government teachers, 12.9% non-government and 6.5% non-government bankers did not felt very nervous.

Participants reported waking up in the morning and expecting an interesting day. 12.9% of government teachers and non-government bankers, 9.7% of non-government teachers, and 3.2% of government bankers got up every morning expecting to have an exciting day. 3.2% government and 6.5% non-government teachers, and 19.4% government bankers got up in the morning and expected to have an exciting day on a regular basis. 3.2% of government teachers and 6.5% of government and non-government bankers got up in the morning and did nothing unless they had an interesting day. 16.1% of government teachers and non-government bankers, 22.6% of non-government teachers, and 12.9% of government bankers got up in the morning and did nothing except hope for an exciting day. 12.9% government and 9.7% non-government teachers, 3.2% government and 9.7% non-government bankers, and 3.2% government and 9.7% non-government bankers practically never got out of bed in the morning unless they had an interesting day. 3.2% of non-government teachers and government bankers, and 6.5% of non-government bankers, never got out of bed and did not expect to have an exciting day.

According to participants feelings of tension or high-strung, 3.2% non-government teachers felt tension or high-strung for all of the time. 3.2% non-government teachers, 16.1% government and 9.7% non-government bankers felt tension or high-strung for most of the time. 3.2% non-government teachers felt tension or high-strung for a good bit of time. 12.9% government and 16.1% non-government teachers, 25.8% government and non-government bankers felt tension or high-strung for some of the time. 32.3% government teachers, 29% non-government teachers, 3.2% government and 16.1% non-government bankers felt tension or high-strung for a little bit of time. 3.2% government bankers did not felt tension or high-strung.

Table 3: MHI Distribution among Participants (N=62)

MHI Tools	Response	Teacher				Bank Employee			
		Gov.		Non-Gov.		Gov.		Non-Gov.	
		N	N %	N	N %	N	N %	N	N %
How happy, satisfied, or pleased have you been with your personal life during the past month?	Extremely happy, could not have been more satisfied or pleased	0	0.00%	1	3.20%	0	0.00%	1	3.20%
	Very happy most of the time	2	6.50%	4	12.90%	2	6.50%	1	3.20%
	Generally, satisfied, pleased	11	35.50%	7	22.60%	8	25.80%	8	25.80%
	Sometimes fairly satisfied, sometimes fairly unhappy	2	6.50%	3	9.70%	4	12.90%	4	12.90%
	Generally dissatisfied, unhappy	0	0.00%	1	3.20%	1	3.20%	1	3.20%
	Very dissatisfied, unhappy most of the time	0	0.00%	0	0.00%	0	0.00%	1	3.20%
	How much of the time have you felt lonely during the past month?	All of the time	0	0.00%	0	0.00%	0	0.00%	1
Most of the time		0	0.00%	3	9.70%	2	6.50%	0	0.00%
A good bit of the time		0	0.00%	2	6.50%	0	0.00%	0	0.00%
Some of the time		7	22.60%	5	16.10%	5	16.10%	8	25.80%
A little of the time		4	12.90%	4	12.90%	3	9.70%	5	16.10%
None of the time		4	12.90%	2	6.50%	5	16.10%	2	6.50%
How often did you become nervous or jumpy when faced with excitement or unexpected situations during the past month?	Always	0	0.00%	2	6.50%	0	0.00%	1	3.20%
	Very often	4	12.90%	3	9.70%	2	6.50%	0	0.00%
	Fairly often	2	6.50%	1	3.20%	2	6.50%	3	9.70%
	Sometimes	9	29.00%	5	16.10%	8	25.80%	7	22.60%
	Almost never	0	0.00%	4	12.90%	3	9.70%	4	12.90%
	Never	0	0.00%	1	3.20%	0	0.00%	1	3.20%
During the past month, how much of the time have you felt that the future looks hopeful and promising?	All of the time	1	3.20%	2	6.50%	0	0.00%	2	6.50%
	Most of the time	6	19.40%	4	12.90%	4	12.90%	7	22.60%
	A good bit of the time	1	3.20%	1	3.20%	1	3.20%	1	3.20%
	Some of the time	3	9.70%	4	12.90%	9	29.00%	2	6.50%
	A little of the time	4	12.90%	3	9.70%	1	3.20%	1	3.20%
	None of the time	0	0.00%	2	6.50%	0	0.00%	3	9.70%
How much of the time, during the past month, has your daily life been full of things that were interesting to you?	All of the time	0	0.00%	1	3.20%	0	0.00%	1	3.20%
	Most of the time	3	9.70%	5	16.10%	5	16.10%	2	6.50%
	A good bit of the time	2	6.50%	1	3.20%	0	0.00%	2	6.50%
	Some of the time	8	25.80%	6	19.40%	7	22.60%	6	19.40%
	A little of the time	2	6.50%	3	9.70%	3	9.70%	3	9.70%
	None of the time	0	0.00%	0	0.00%	0	0.00%	2	6.50%
How much of the time, during the past month, did you feel relaxed and free from tension?	All of the time	0	0.00%	0	0.00%	0	0.00%	0	0.00%
	Most of the time	2	6.50%	4	12.90%	3	9.70%	4	12.90%
	A good bit of the time	2	6.50%	1	3.20%	0	0.00%	1	3.20%
	Some of the time	7	22.60%	6	19.40%	7	22.60%	3	9.70%
	A little of the time	4	12.90%	2	6.50%	4	12.90%	6	19.40%
	None of the time	0	0.00%	3	9.70%	1	3.20%	2	6.50%
During the past	All of the time	0	0.00%	0	0.00%	0	0.00%	0	0.00%

MHI Tools	Response	Teacher				Bank Employee			
		Gov.		Non-Gov.		Gov.		Non-Gov.	
		N	N %	N	N %	N	N %	N	N %
month, how much of the time have you generally enjoyed the things you do?	Most of the time	3	9.70%	7	22.60%	5	16.10%	5	16.10%
	A good bit of the time	5	16.10%	2	6.50%	3	9.70%	0	0.00%
	Some for the time	4	12.90%	5	16.10%	5	16.10%	4	12.90%
	A little for the time	3	9.70%	2	6.50%	1	3.20%	5	16.10%
	None of the time	0	0.00%	0	0.00%	1	3.20%	2	6.50%
During the past month, have you had any reason to wonder if you were losing your mind, or losing control over the way you act, talk, think, feel, or of your memory?	No, not at all	0	0.00%	2	6.50%	3	9.70%	1	3.20%
	May be a little	5	16.10%	5	16.10%	5	16.10%	5	16.10%
	Yes, but not enough to be concerned or worried about	5	16.10%	3	9.70%	2	6.50%	3	9.70%
	Yes, and I have been a little concerned	3	9.70%	3	9.70%	2	6.50%	4	12.90%
	Yes, and I am a little concerned	2	6.50%	2	6.50%	2	6.50%	2	6.50%
	Yes, and I am very much concerned about it	0	0.00%	1	3.20%	1	3.20%	1	3.20%
Did you feel depressed during the past month?	Yes, to the point that I did not care about anything for days at a time	1	3.20%	0	0.00%	1	3.20%	2	6.50%
	Yes, very depressed almost every day	0	0.00%	1	3.20%	1	3.20%	1	3.20%
	Yes, quite depressed several times	2	6.50%	4	12.90%	3	9.70%	6	19.40%
	Yes, a little depressed now and then	7	22.60%	7	22.60%	8	25.80%	5	16.10%
	No, never felt depressed at all	5	16.10%	4	12.90%	2	6.50%	2	6.50%
During the past month, how much of the time have you felt loved and wanted?	All of the time	2	6.50%	2	6.50%	0	0.00%	2	6.50%
	Most of the time	5	16.10%	6	19.40%	6	19.40%	3	9.70%
	A good bit of time	1	3.20%	2	6.50%	2	6.50%	1	3.20%
	Some of the time	3	9.70%	3	9.70%	5	16.10%	2	6.50%
	A little of the time	3	9.70%	3	9.70%	2	6.50%	5	16.10%
	None of the time	1	3.20%	0	0.00%	0	0.00%	3	9.70%
How much of the time, during the past month, have you been a very nervous person?	All of the time	0	0.00%	0	0.00%	0	0.00%	0	0.00%
	Most of the time	0	0.00%	1	3.20%	0	0.00%	1	3.20%
	A good bit of time	0	0.00%	0	0.00%	1	3.20%	2	6.50%
	Some of the time	2	6.50%	3	9.70%	6	19.40%	4	12.90%
	A little of the time	12	38.70%	6	19.40%	4	12.90%	7	22.60%
	None of the time	1	3.20%	6	19.40%	4	12.90%	2	6.50%
When you have got up in the morning, this past month, about how often did you expect to have an interesting day?	Always	4	12.90%	3	9.70%	1	3.20%	4	12.90%
	Very often	1	3.20%	2	6.50%	6	19.40%	0	0.00%
	Fairly often	1	3.20%	0	0.00%	2	6.50%	2	6.50%
	Sometimes	5	16.10%	7	22.60%	4	12.90%	5	16.10%
	Almost never	4	12.90%	3	9.70%	1	3.20%	3	9.70%
	Never	0	0.00%	1	3.20%	1	3.20%	2	6.50%
During the past month, how much of the time have you felt tense or "high-	All of the time	0	0.00%	1	3.20%	0	0.00%	0	0.00%
	Most of the time	1	3.20%	0	0.00%	5	16.10%	3	9.70%
	A good bit of the time	0	0.00%	1	3.20%	0	0.00%	0	0.00%

MHI Tools	Response	Teacher				Bank Employee			
		Gov.		Non-Gov.		Gov.		Non-Gov.	
		N	N %	N	N %	N	N %	N	N %
strung”?	Some of the time	4	12.90%	5	16.10%	8	25.80%	8	25.80%
	A little bit of the time	10	32.30%	9	29.00%	1	3.20%	5	16.10%
	None of the time	0	0.00%	0	0.00%	1	3.20%	0	0.00%
During the past month, have you been in firm control of your behavior, thoughts, emotions or feelings?	Yes, very definitely	5	16.10%	5	16.10%	4	12.90%	3	9.70%
	Yes, for the most part	7	22.60%	5	16.10%	4	12.90%	5	16.10%
	Yes, I guess so	0	0.00%	3	9.70%	2	6.50%	1	3.20%
	No, and I am somewhat disturbed	3	9.70%	0	0.00%	3	9.70%	5	16.10%
	No, and I am somewhat disturbed	0	0.00%	3	9.70%	2	6.50%	2	6.50%
	No, and I am very disturbed	0	0.00%	0	0.00%	0	0.00%	0	0.00%
During the past month, how often did your hands shake when you tried to do something?	Always	0	0.00%	0	0.00%	0	0.00%	0	0.00%
	Very often	0	0.00%	0	0.00%	0	0.00%	0	0.00%
	Fairly often	1	3.20%	2	6.50%	1	3.20%	0	0.00%
	Sometimes	3	9.70%	5	16.10%	5	16.10%	8	25.80%
	Almost never	5	16.10%	4	12.90%	2	6.50%	1	3.20%
	Never	6	19.40%	5	16.10%	7	22.60%	7	22.60%
During the past month, how often did you feel that you had nothing to look forward to?	Always	0	0.00%	1	3.20%	0	0.00%	1	3.20%
	Very often	1	3.20%	3	9.70%	2	6.50%	1	3.20%
	Fairly often	3	9.70%	2	6.50%	4	12.90%	1	3.20%
	Sometimes	5	16.10%	7	22.60%	4	12.90%	5	16.10%
	Almost never	3	9.70%	0	0.00%	1	3.20%	3	9.70%
	Never	3	9.70%	3	9.70%	4	12.90%	5	16.10%
How much of the time, during the past month, have you felt calm and peaceful	All of the time	1	3.20%	1	3.20%	1	3.20%	0	0.00%
	Most of the time	5	16.10%	6	19.40%	5	16.10%	4	12.90%
	A good bit of the time	3	9.70%	1	3.20%	1	3.20%	0	0.00%
	Some of the time	6	19.40%	5	16.10%	3	9.70%	7	22.60%
	A little of the time	0	0.00%	2	6.50%	2	6.50%	2	6.50%
	None of the time	0	0.00%	1	3.20%	3	9.70%	3	9.70%
How much of the time, during the past month, have you felt emotionally stable?	All of the time	0	0.00%	2	6.50%	1	3.20%	1	3.20%
	Most of the time	8	25.80%	2	6.50%	7	22.60%	3	9.70%
	A good bit of the time	3	9.70%	2	6.50%	0	0.00%	2	6.50%
	Some of the time	3	9.70%	5	16.10%	5	16.10%	7	22.60%
	A little of the time	1	3.20%	3	9.70%	2	6.50%	1	3.20%
	None of the time	0	0.00%	2	6.50%	0	0.00%	2	6.50%
How much of the time, during the past month, have you felt downhearted and blue?	All of the time	0	0.00%	2	6.50%	0	0.00%	3	9.70%
	Most of the time	0	0.00%	1	3.20%	3	9.70%	0	0.00%
	A good bit of the time	0	0.00%	1	3.20%	0	0.00%	4	12.90%
	Some of the time	4	12.90%	5	16.10%	4	12.90%	5	16.10%
	A little of the time	8	25.80%	5	16.10%	7	22.60%	3	9.70%
	None of the time	3	9.70%	2	6.50%	1	3.20%	1	3.20%
How often have you felt like crying, during	Always	0	0.00%	1	3.20%	0	0.00%	1	3.20%
	Very often	2	6.50%	2	6.50%	0	0.00%	1	3.20%

MHI Tools	Response	Teacher				Bank Employee			
		Gov.		Non-Gov.		Gov.		Non-Gov.	
		N	N %	N	N %	N	N %	N	N %
the past month?	Fairly often	3	9.70%	1	3.20%	2	6.50%	3	9.70%
	Sometimes	4	12.90%	5	16.10%	11	35.50%	6	19.40%
	Almost never	4	12.90%	3	9.70%	1	3.20%	4	12.90%
	Never	2	6.50%	4	12.90%	1	3.20%	1	3.20%
During the past month, how often have you felt that others would be better off if you were dead?	Always	1	3.20%	0	0.00%	1	3.20%	2	6.50%
	Very often	2	6.50%	0	0.00%	1	3.20%	0	0.00%
	Fairly often	0	0.00%	0	0.00%	0	0.00%	2	6.50%
	Sometimes	2	6.50%	6	19.40%	4	12.90%	8	25.80%
	Almost never	3	9.70%	1	3.20%	2	6.50%	0	0.00%
	Never	7	22.60%	9	29.00%	7	22.60%	4	12.90%
How much of the time, during the past month, were you able to relax without difficulty?	All of the time	0	0.00%	0	0.00%	0	0.00%	0	0.00%
	Most of the time	3	9.70%	3	9.70%	6	19.40%	2	6.50%
	good bit of the time	2	6.50%	2	6.50%	0	0.00%	0	0.00%
	Some of the time	8	25.80%	6	19.40%	3	9.70%	7	22.60%
	A little of the time	2	6.50%	3	9.70%	4	12.90%	3	9.70%
	None of the time	0	0.00%	2	6.50%	2	6.50%	4	12.90%
How much of the time, during the past month, did you feel that your love relationships, loving and being loved, were full and complete?	All of the time	3	9.70%	3	9.70%	0	0.00%	2	6.50%
	Most of the time	8	25.80%	7	22.60%	6	19.40%	3	9.70%
	A good bit of the time	1	3.20%	0	0.00%	1	3.20%	1	3.20%
	Some of the time	0	0.00%	2	6.50%	4	12.90%	3	9.70%
	A little of the time	2	6.50%	3	9.70%	4	12.90%	2	6.50%
	None of the time	1	3.20%	1	3.20%	0	0.00%	5	16.10%
How often, during the past month, did you feel that nothing turned out for you the way you wanted it to?	Always	0	0.00%	0	0.00%	2	6.50%	3	9.70%
	Very often	2	6.50%	6	19.40%	0	0.00%	0	0.00%
	Fairly often	1	3.20%	1	3.20%	3	9.70%	2	6.50%
	Sometimes	10	32.30%	5	16.10%	6	19.40%	7	22.60%
	Almost never	2	6.50%	1	3.20%	3	9.70%	1	3.20%
	Never	0	0.00%	3	9.70%	1	3.20%	3	9.70%
How much have you been bothered by nervousness, or your "nerves", during the past month?	Extremely so, to the point where I could not take care of things	0	0.00%	0	0.00%	0	0.00%	0	0.00%
	Very much bothered	0	0.00%	0	0.00%	4	12.90%	1	3.20%
	Bothered quite a bit by nerves	1	3.20%	4	12.90%	2	6.50%	5	16.10%
	Bothered some, enough to notice	1	3.20%	2	6.50%	1	3.20%	3	9.70%
	Bothered just a little by nerves	12	38.70%	8	25.80%	7	22.60%	6	19.40%
	Not bothered at all by this	1	3.20%	2	6.50%	1	3.20%	1	3.20%
During the past month, how much of the time has living been a wonderful adventure for you?	All of the time	0	0.00%	0	0.00%	1	3.20%	1	3.20%
	Most of the time	1	3.20%	2	6.50%	1	3.20%	1	3.20%
	A good bit of the time	1	3.20%	3	9.70%	2	6.50%	2	6.50%
	Some of the time	5	16.10%	3	9.70%	5	16.10%	6	19.40%
	A little of the time	4	12.90%	3	9.70%	3	9.70%	2	6.50%
	None of the time	4	12.90%	5	16.10%	3	9.70%	4	12.90%

MHI Tools	Response	Teacher				Bank Employee			
		Gov.		Non-Gov.		Gov.		Non-Gov.	
		N	N %	N	N %	N	N %	N	N %
How often, during the past month, have you felt so down in the dumps that nothing could cheer you up?	Always	0	0.00%	0	0.00%	0	0.00%	1	3.20%
	Very often	3	9.70%	2	6.50%	4	12.90%	5	16.10%
	Fairly often	2	6.50%	3	9.70%	2	6.50%	1	3.20%
	Sometimes	4	12.90%	5	16.10%	4	12.90%	9	29.00%
	Almost never	4	12.90%	4	12.90%	3	9.70%	0	0.00%
	Never	2	6.50%	2	6.50%	2	6.50%	0	0.00%
During the past month, did you think about taking your own life?	Yes, very often	2	6.50%	3	9.70%	2	6.50%	3	9.70%
	Yes, fairly often	0	0.00%	5	16.10%	4	12.90%	3	9.70%
	Yes, a couple of times	0	0.00%	4	12.90%	1	3.20%	6	19.40%
	Yes, at one time	2	6.50%	3	9.70%	2	6.50%	0	0.00%
	No, never	11	35.50%	1	3.20%	6	19.40%	4	12.90%
During the past month, how much of the time have you felt restless, fidgety, or impatient?	All of the time	0	0.00%	0	0.00%	0	0.00%	3	9.70%
	Most of the time	1	3.20%	2	6.50%	5	16.10%	2	6.50%
	A good bit of the time	1	3.20%	3	9.70%	0	0.00%	2	6.50%
	Some of the time	7	22.60%	7	22.60%	6	19.40%	9	29.00%
	A little of the time	6	19.40%	4	12.90%	4	12.90%	0	0.00%
	None of the time	0	0.00%	0	0.00%	0	0.00%	0	0.00%
During the past month, how much of the time have you been moody or brooded about things?	All of the time	0	0.00%	0	0.00%	1	3.20%	2	6.50%
	Most of the time	0	0.00%	1	3.20%	2	6.50%	1	3.20%
	A good bit of the time	0	0.00%	1	3.20%	0	0.00%	2	6.50%
	Some of the time	7	22.60%	7	22.60%	4	12.90%	7	22.60%
	A little of the time	7	22.60%	5	16.10%	8	25.80%	4	12.90%
	None of the time	1	3.20%	2	6.50%	0	0.00%	0	0.00%
How much of the time, during the past month, have you felt cheerful, lighthearted?	All of the time	0	0.00%	0	0.00%	0	0.00%	1	3.20%
	Most of the time	4	12.90%	4	12.90%	5	16.10%	4	12.90%
	good bit of the time	2	6.50%	1	3.20%	0	0.00%	2	6.50%
	Some of the time	8	25.80%	6	19.40%	6	19.40%	6	19.40%
	A little of the time	1	3.20%	4	12.90%	3	9.70%	2	6.50%
	None of the time	0	0.00%	1	3.20%	1	3.20%	1	3.20%
During the past month, how often did you get rattled, upset or flustered?	Always	0	0.00%	0	0.00%	0	0.00%	1	3.20%
	Very often	4	12.90%	1	3.20%	5	16.10%	2	6.50%
	Fairly often	1	3.20%	2	6.50%	0	0.00%	2	6.50%
	Sometimes	9	29.00%	8	25.80%	6	19.40%	11	35.50%
	Almost never	1	3.20%	5	16.10%	3	9.70%	0	0.00%
	Never	0	0.00%	0	0.00%	1	3.20%	0	0.00%
During the past month, have you been anxious or worried?	Yes, extremely to the point of being sick or almost sick	0	0.00%	0	0.00%	0	0.00%	1	3.20%
	Yes, very much so	0	0.00%	3	9.70%	6	19.40%	1	3.20%
	Yes, quite a bit	3	9.70%	4	12.90%	3	9.70%	8	25.80%
	Yes, some, enough to bother me	1	3.20%	3	9.70%	2	6.50%	4	12.90%
	Yes, a little bit	10	32.30%	5	16.10%	4	12.90%	1	3.20%
	No, not at all	1	3.20%	1	3.20%	0	0.00%	1	3.20%

MHI Tools	Response	Teacher				Bank Employee			
		Gov.		Non-Gov.		Gov.		Non-Gov.	
		N	N %	N	N %	N	N %	N	N %
During the past month, how much of the time were you a happy person?	All of the time	0	0.00%	0	0.00%	1	3.20%	0	0.00%
	Most of the time	5	16.10%	5	16.10%	7	22.60%	5	16.10%
	good bit of the time	2	6.50%	2	6.50%	0	0.00%	1	3.20%
	Some of the time	7	22.60%	7	22.60%	4	12.90%	8	25.80%
	A little of the time	1	3.20%	1	3.20%	3	9.70%	1	3.20%
	None of the time	0	0.00%	1	3.20%	0	0.00%	1	3.20%
How often during the past month did you find yourself trying to calm down?	Always	1	3.20%	1	3.20%	1	3.20%	1	3.20%
	Very often	3	9.70%	5	16.10%	4	12.90%	3	9.70%
	Fairly often	2	6.50%	1	3.20%	0	0.00%	3	9.70%
	Sometimes	7	22.60%	8	25.80%	7	22.60%	9	29.00%
	Almost never	2	6.50%	1	3.20%	3	9.70%	0	0.00%
	Never	0	0.00%	0	0.00%	0	0.00%	0	0.00%
During the past month, how much of the time have you been in low or very low spirits?	All of the time	0	0.00%	0	0.00%	0	0.00%	1	3.20%
	Most of the time	1	3.20%	0	0.00%	4	12.90%	3	9.70%
	A good bit of the time	0	0.00%	2	6.50%	0	0.00%	2	6.50%
	Some of the time	7	22.60%	5	16.10%	4	12.90%	5	16.10%
	A little of the time	6	19.40%	8	25.80%	5	16.10%	5	16.10%
	None of the time	1	3.20%	1	3.20%	2	6.50%	0	0.00%
How often, during the past month, have you been waking up feeling fresh and rested?	Always, every day	0	0.00%	0	0.00%	1	3.20%	2	6.50%
	Always, every day	2	6.50%	4	12.90%	3	9.70%	4	12.90%
	Most days	3	9.70%	3	9.70%	1	3.20%	1	3.20%
	Some days, but usually not	7	22.60%	7	22.60%	6	19.40%	5	16.10%
	Hardly ever	3	9.70%	2	6.50%	3	9.70%	4	12.90%
	Never wake up feeling rested	0	0.00%	0	0.00%	1	3.20%	0	0.00%
During the past month, have you been under or felt you were under any strain, stress or pressure?	Yes, almost more than I could stand or bear	0	0.00%	1	3.20%	1	3.20%	3	9.70%
	Yes, quite a bit of pressure	2	6.50%	2	6.50%	5	16.10%	2	6.50%
	Yes, some more than usual	2	6.50%	5	16.10%	2	6.50%	3	9.70%
	Yes, some, but about normal	6	19.40%	5	16.10%	4	12.90%	6	19.40%
	Yes, a little bit	5	16.10%	2	6.50%	3	9.70%	1	3.20%
	No, not at all	0	0.00%	1	3.20%	0	0.00%	1	3.20%

5.3.3 MHI Score Analysis

According to MHI scoring system the percentage of anxiety we have found mild anxiety in 3.2% non-government teachers and 6.5% government bankers. Percentage of teachers (government, non-government) (38.7%, 32.3%) bankers (government, non-government) (35.5%, 35.5%) and sever anxiety found teachers among (government, non-government) (9.7%, 16.1%). Mild depression found among

teachers (government, non-government) (45.2%, 41.9%), bankers (government, non-government) (29%, 25.8%). Moderate depression found among teachers (3.2%, 9.7%), bankers (government, non-government) (19.4%, 22.6%). 3.2% non-government bankers found severe depression. Lower loss of behavior found among teachers (government, non-government) (22.6%, 12.9%), bankers (government, non-government) (19.4%, 25.8%). Greater loss of behavior among teachers (government, non-government) (25.8%, 38.7%), bankers (government, non-government) (29%, 25.8%). Lower general positive affect rate found among teachers (government, non-government) (12.9%, 16.1%), bankers (government, non-government) (12.9%, 12.9%). Greater general positive affect found among teachers (government, non-government) (35.5%, 35.5%), bankers (government, non-government) (35.5%, 38.7%).

Weaker emotional ties found among teachers (government, non-government) (29%, 35.5%), bankers (government, non-government) (22.6%, 16.1%). Stronger emotional ties found among teachers (government, non-government) (19.4%, 16.1%), bankers (government, non-government) (25.8%, 35.5%). Weaker life satisfaction found among teachers (government, non-government) (41.9%, 38.7%), bankers (government, non-government) (32.3%, 32.3%). Greater life satisfaction found among teachers (government, non-government) (6.5%, 12.9%), bankers (government, non-government) (16.1%, 19.4%). Weaker psychological distress found among teachers (government, non-government) (0%, 12.9%), bankers (government, non-government) (12.9%, 9.7%). Greater Psychological Distress found among teachers (government, non-government) (48.4%, 38.7%), bankers (government, non-government) (35.5%, 41.9%). Weaker Psychological Well-being found among teachers (government, non-government) (19.4%, 19.4%), bankers (government, non-government) (9.7%, 12.9%). Greater Psychological Well-being found among teachers (government, non-government) (29%, 32.3%), bankers (government, non-government) (38.7%, 38.7%). The mental index rate according to Weaker Psychological Well Being /Relatively More Psychological Distress found among teachers (government, non-government) (0%, 6.5%), (government, and non-government) (0%, 6.5%). The mental index rate according to greater Psychological Well Being /Relatively less Psychological Distress found among teachers (government, non-government) (48.4%, 45.2%), (government, non-government) (48.4%, 45.2%).

Table 4: MHI Score Analysis among Participants (N=62)

Variables		Teacher				Bank Employee			
		Gov.		Non-Gov.		Gov.		Non-Gov.	
		N	N%	N	N%	N	N%	N	N%
Anxiety	Mild	0	0.00%	1	3.20%	0	0.00%	2	6.50%
	Moderate	12	38.70%	10	32.30%	11	35.50%	11	35.50%
	Severe	3	9.70%	5	16.10%	4	12.90%	3	9.70%
Depression	Mild	14	45.20%	13	41.90%	9	29.00%	8	25.80%
	Moderate	1	3.20%	3	9.70%	6	19.40%	7	22.60%
	Severe	0	0.00%	0	0.00%	0	0.00%	1	3.20%
Loss of behavior	Lower	7	22.60%	4	12.90%	6	19.40%	8	25.80%
	Greater	8	25.80%	12	38.70%	9	29.00%	8	25.80%
General Positive Affect	Lower Positive Affect	4	12.90%	5	16.10%	4	12.90%	4	12.90%
	Greater Positive Affect	11	35.50%	11	35.50%	11	35.50%	12	38.70%
Emotional Ties	Weaker Emotional Ties	9	29.00%	11	35.50%	7	22.60%	5	16.10%
	Stronger Emotional Ties	6	19.40%	5	16.10%	8	25.80%	11	35.50%
Life Satisfaction	Weaker Life Satisfaction	13	41.90%	12	38.70%	10	32.30%	10	32.30%
	Greater Life Satisfaction	2	6.50%	4	12.90%	5	16.10%	6	19.40%
Psychological Distress	Weaker Psychological Distress	0	0.00%	4	12.90%	4	12.90%	3	9.70%
	Greater Psychological Distress	15	48.40%	12	38.70%	11	35.50%	13	41.90%
Psychological Well Being	Weaker Psychological Well-being	6	19.40%	6	19.40%	3	9.70%	4	12.90%
	Greater Psychological Well-being	9	29.00%	10	32.30%	12	38.70%	12	38.70%
Mental Index	Weaker Psychological Well Being /Relatively More Psychological Distress	0	0.00%	2	6.50%	0	0.00%	2	6.50%
	Greater Psychological Well Being/ Relatively Less Psychological Distress	15	48.40%	14	45.20%	15	48.40%	14	45.20%

5.3.4 Corelation Analysis

In our study we found no statistical significant relationship between occupational status i.e teacher or banker and anxiety $P=0.135$ (Occupation). In our study we found no statistical significant relationship between types of job i.e., govt. or non-govt. and anxiety. and $P=0.237$ (Types of jobs) showed in Figure .

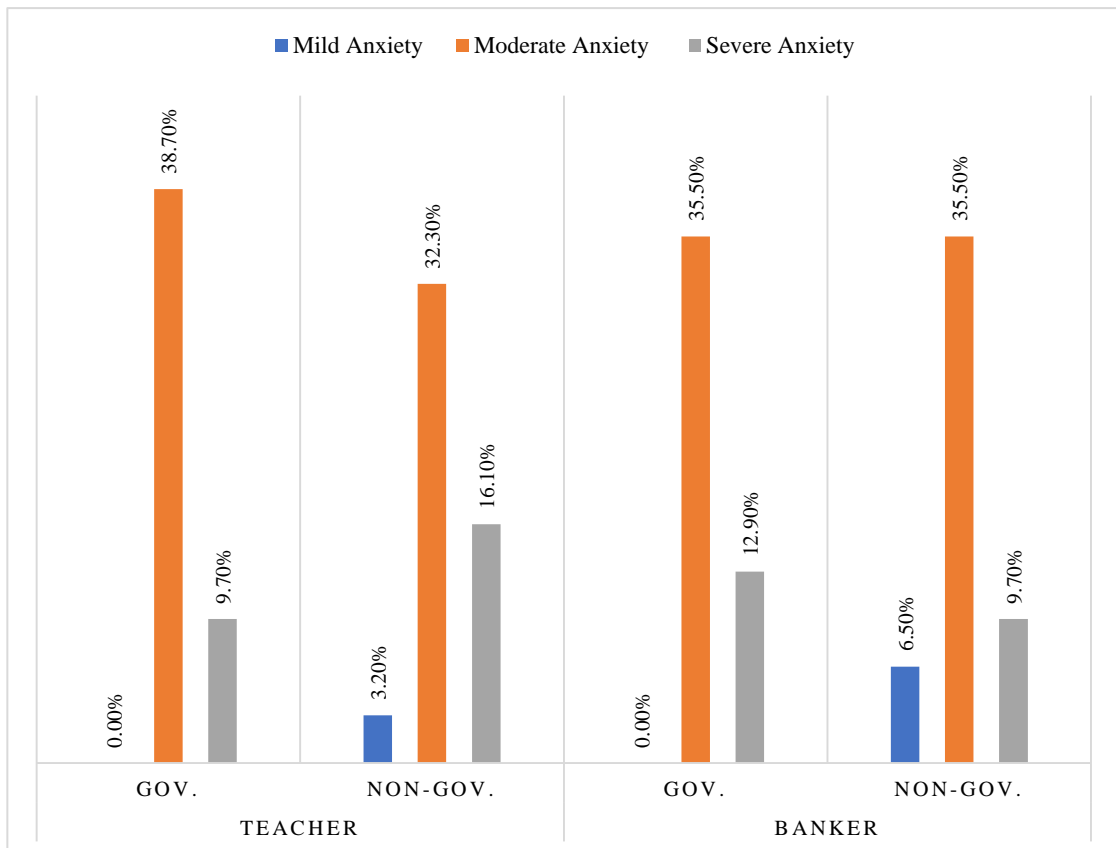


Figure 9: Anxiety: $P=0.135$ (Occupation) & $P=0.237$ (Types of Jobs)

Highly statistical significant relationship between occupational status i.e teacher or banker and depression $P < 0.001$ (Occupation). In our study we found a statistical significant relationship between types of job i.e., govt. or non-govt. and depression. and $P < 0.001$ (Types of jobs) showed in *Figure* .

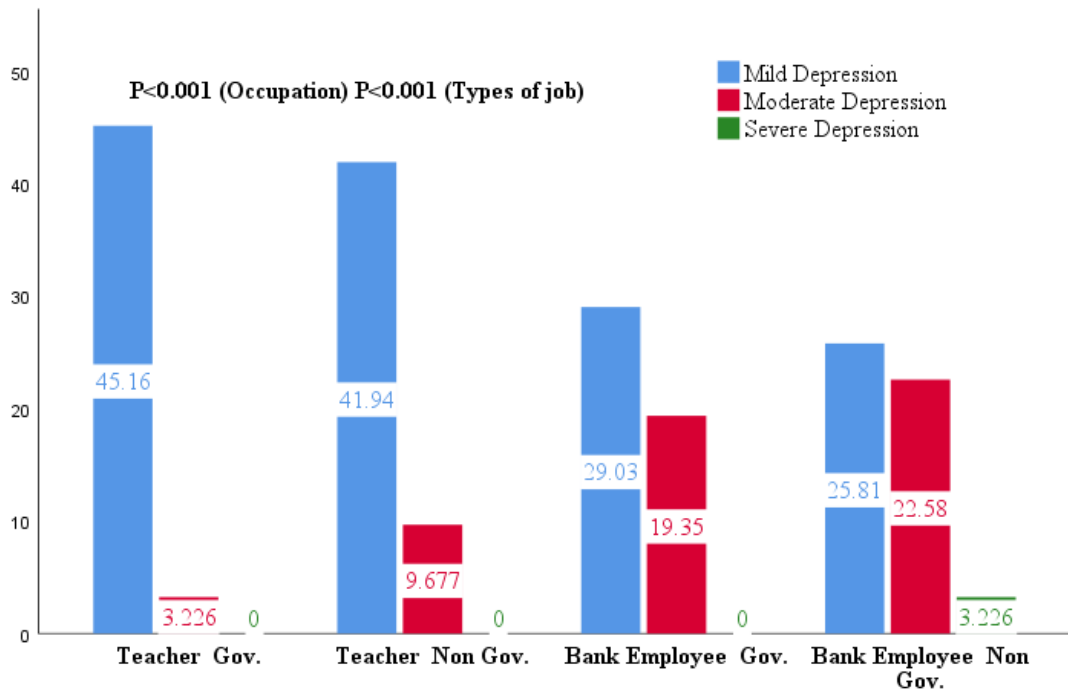


Figure 10: Relationship of Depression

Highly statistical significant relationship between occupational status i.e teacher or banker and loss of behavior $P < 0.001$ (Occupation). In our study we found a statistical significant relationship between types of job i.e., govt. or non-govt. and loss of behavior $P < 0.001$ (Types of jobs) showed in Figure.

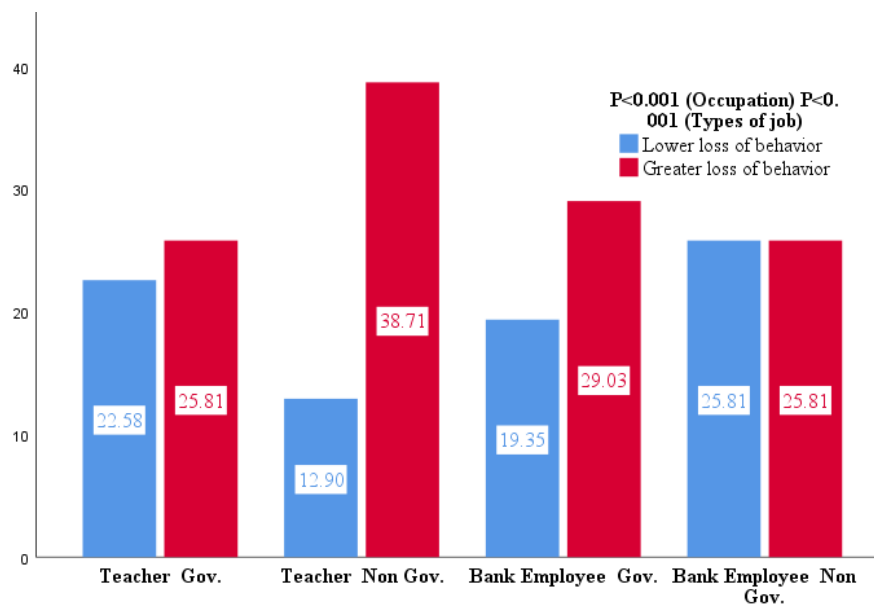


Figure 11: Relationship of Loss of Behavior

Highly statistical significant relationship between occupational status i.e teacher or banker and General Positive Affect $P < 0.001$ (Occupation). In our study we found a statistical significant relationship between types of job i.e., govt. or non-govt. and General Positive Affect $P < 0.001$ (Types of jobs) showed in Figure 9.

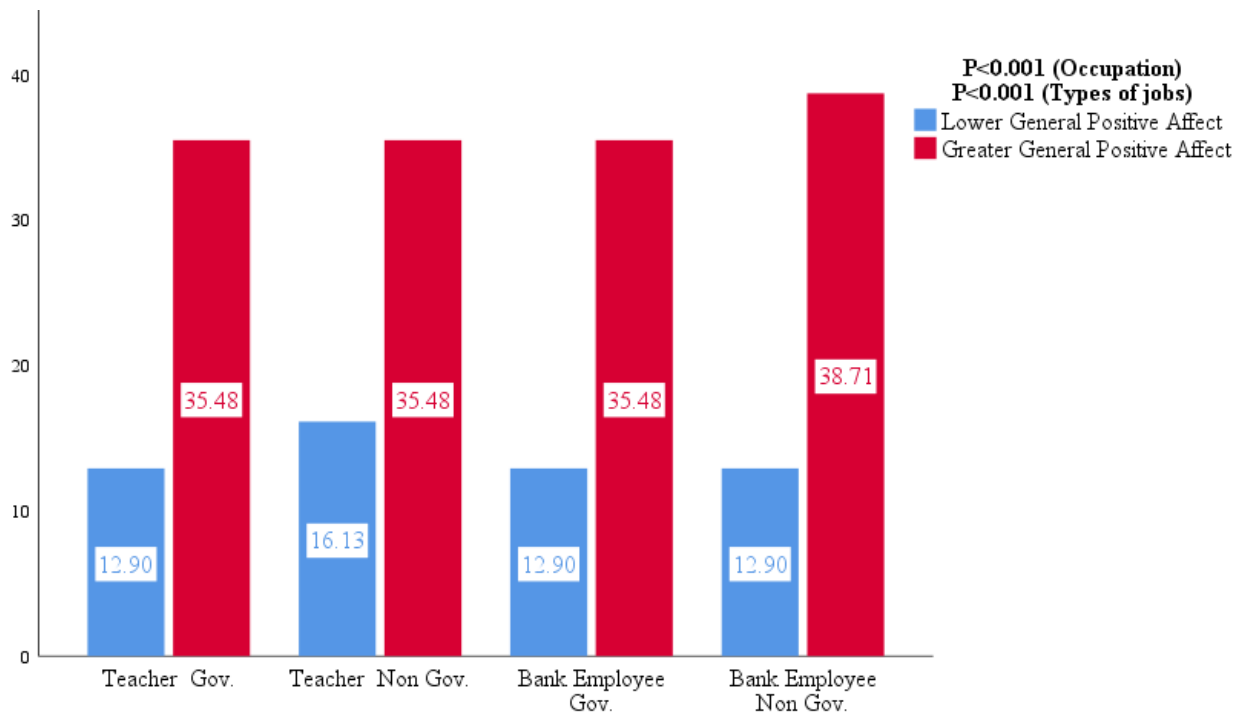


Figure 12: Relationship of General Positive Affect

Highly statistical significant relationship found between occupational status i.e teacher or banker and emotional ties $p < 0.001$ (occupation). in our study we found a statistical significant relationship between types of job i.e., govt. or non-govt. and emotional ties $p < 0.001$ (types of jobs) showed in figure 10.

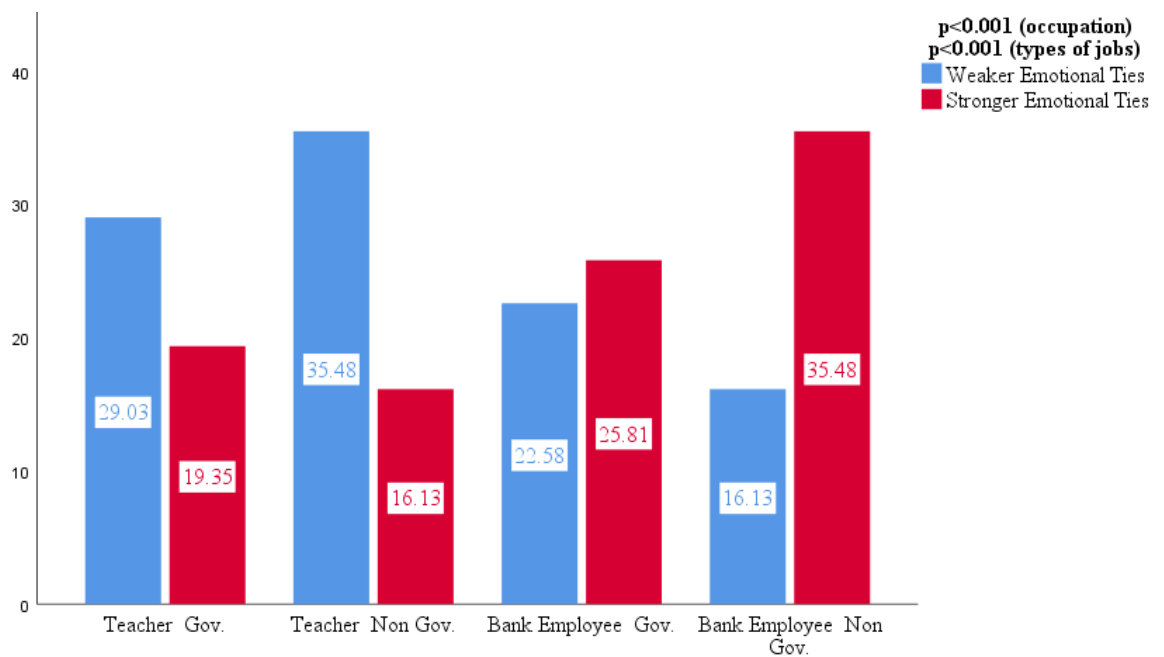


Figure 13: Relationship of Emotional Ties

Highly statistical significant relationship found between occupational status i.e teacher or banker and Life Satisfaction $p < 0.001$ (occupation). in our study we found a statistical significant relationship between types of job i.e., govt. or non-govt. and Life Satisfaction $p < 0.001$ (types of jobs) showed in figure 11.

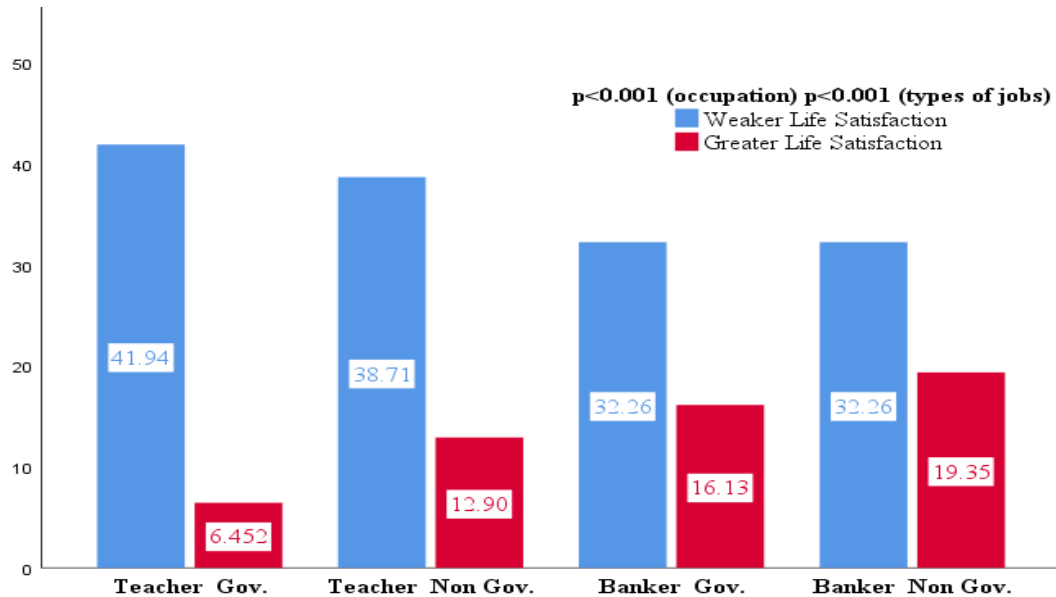


Figure 14: Relationship of Life Satisfaction

5.3.5 Regression Analysis

Regression

For interpret Anxiety and depression we used multinomial regression analysis. No factor reported significant with severe anxiety. Married persons were 0.57 times less prone to having severe anxiety than mild anxiety. Teachers were 0.474 time less than bankers to having severe anxiety than mild anxiety. Married persons were 5.5 times more prone to having severe anxiety than moderate anxiety. Teachers were 0.774 time less than bankers to having severe anxiety than moderate anxiety. Marital status reported significant with severe level of depression ($p < 0.001$). Married persons were 1.9 times more than unmarried persons prone to having severe depression than mild and 3.7 times more to having severe depression than moderate depression. No significant relationship has found between occupational status and severe depression ($p > 0.05$). Bankers were 4.2 times more than teachers having severe depression than mild depression and bankers also reported 8.7 times more than teachers having severe depression than moderate depression showed in table 5.

Table 5: Multinomial Regression Analysis

ANXIETY			B	S.E	Df	P	OR	95% CI for OR
Mild	Marital Status	Married	-0.557	1.41	1	0.693	0.573	0.036-9.082
		Unmarried	Reference					
	Occupation Status	Teacher	-0.746	1.349	1	0.58	0.474	0.034-6.677
		Banker	Reference					
Moderate	Marital Status	Married	1.707	0.98	1	0.082	5.51	0.807-37.659
		Unmarried	Reference					
	Occupation Status	Teacher	-0.256	0.622	1	0.681	0.77	0.229-2.621
		Banker	Reference					
DEPRESSION			B	S.E	Df	P	OR	95% CI for OR
Mild	Marital Status	Married	-13.8	0.932	1	<0.001	1.9	0.5-1.4
		Unmarried	Reference					
	Occupation Status	Teacher	15.2	1.56	1	0.992	4.2	1.1-3.1
		Banker	Reference					
Moderate	Marital Status	Married	-14.7	0	1	<0.001	3.7	0.7-3.0
		Unmarried	Reference					
	Occupation Status	Teacher	13.61	1.56	1	0.99	8.1	1.1-7.0
		Banker	Reference					
a. The reference category is: Severe								
b. This parameter is set to zero because it is redundant.								

According to binary logistic regression marital status reported significant with life satisfaction ($p < 0.05$). Bankers reported 1.76 times more to have greater loss of behavior. Bankers had 0.83 times less than teachers to having greater general affect. Unmarried having 1.41 times more to have greater general affect. Unmarried person were 0.5 times less to having Greater Life Satisfaction. Unmarried were 0.174 time less than unmarried due, Bankers having 0.365 timeless to having Stronger Emotional Ties showed in table 6.

Table 6: Binary Logistic Regression

Loss of behavior		B	S.E.	Df	P	OR	95% C.I.for OR
Marital Status	Married	-21.10	1.62	1.00	0.999	0.00	0.00-0.00.
	Unmarried (Reference)						
Occupation	Teacher	0.567	0.543	1.00	0.297	1.76	0.608-5.108
	Banker (Reference)						
General Positive Affect							
Marital status	Married	0.348	0.925	1	0.707	1.41	0.231-8.668
	Unmarried (Reference)						
Occupation	Teacher	-0.186	0.575	1	0.746	0.83	0.269-2.561
	Banker (Reference)						
Life Satisfaction							
Marital Status	Married	-2.85	1.15	1	0.013	0.058	0.006 -0.554
	Unmarried (Reference)						
Occupation	Teacher	-0.74	0.64	1	0.243	0.473	0.135 -1.663
	Banker (Reference)						
Emotional Ties							
Marital Status	Married	-1.728	1.14	1	0.133	0.178	0.019-1.690
	Unmarried (Reference)						
Occupation	Teacher	-1.008	0.538	1	0.061	0.365	0.127-1.048
	Banker (Reference)						
Psychological Distress							
Marital Status	Married	-0.207	1.16	1	0.859	0.813	0.083-7.945
	Unmarried (Reference)						
Occupation	Teacher	0.69	0.69	1	0.317	1.99	0.515-7.719
	Banker (Reference)						
Psychological Well Being							
Marital status	Married	0.294	0.937	1	0.754	1.34	0.214-8.411
	Unmarried (Reference)						
Occupation	Teacher	-0.794	0.571	1	0.165	0.452	0.148-1.386
	Banker (Reference)						
Mental Index							
Marital Status	Married	1.286	1.26	1	0.308	3.61	0.305- 3.009
	Unmarried (Reference)						
Occupation	Teacher	-0.126	1.05	1	0.905	0.881	0.111-0.706
	Banker (Reference)						

5.4 Conclusion

This chapter described the quantitative results found after conducting and analyzing the data of the respondents. The sociodemographic status, monthly income, and working experience of the participants. In this chapter, The Mental Health Inventory (MHI) score distribution of the respondents was identified. Then focused correlation and regression analysis results were included for inferential statistics. The degree of occupational stress was the strongest predictor of depression, anxiety, and psychological distress, as well as well-being. That is, the more stress the women reported, the worse their mental health problems were.

CHAPTER VI

QUALITATIVE FINDINGS AND ANALYSIS

6.1 Introduction

6.2 Qualitative Findings & Analysis

6.2.1 Demographic Information of Respondents

6.2.2 Relationship with Family Members

6.2.3 Spending Quality Time with Family

6.2.4 Home Environment

6.2.5 Distance Between Home and Office/ Job Location

6.2.6 Working Hours

6.2.7 Work Pressure at The Office

6.2.8 Office Environment and Relationship with Co-Workers

6.2.9 Monthly Income and Expenses

6.2.10 Woman-Friendly Working Environment

6.2.11 Gender Discrimination in the Workplace

6.2.12 Benefits and Facilities Provided by The Institutions

6.2.13 Drawbacks of the Institution

6.2.14 Personal Events/Self-Management/Self-Recreation Time

6.2.15 Work-Home Interference/ Home-Work Interference

6.2.16 Mental Health Conditions Among Working Women

6.2.17 Perception of Administration

6.2.18 Comparison Among the Woman in Financial Institutions and Educational Institutions

6.2.19 Job Satisfaction

6.2.20 Recommendation and Suggestions for Improvement at the Workplace

6.3 Conclusion

6.1 Introduction

A case study is a mostly used research method. It has been used mostly in the fields of psychology, social welfare, sociology, anthropology, and political science. It is a complete study of a specific subject such as a person, place, event, group, community, organization, or phenomenon. Basically, it is usually used in qualitative research. To acquire actual appropriate in-depth knowledge about a specific subject of research. A case study explores key characteristics, meanings, and implications of the research. There are eight case studies in this dissertation that have been done for identifying the problems of the participants.

6.2 Qualitative Findings and Analysis

6.2.1 Demographic Information of Respondents

The major goal of this section of the interview was to learn about my respondents' demographics. I inquired about their age, marital status, education, family type, and family size. All of the participants in this study were postgraduates.

The majority of the responses among the four bankers were married. The majority of respondents belonged to a nuclear family and lived with their husbands and children. The participants ranged in age from 30 to 36 years. The responses with the most family members had five, while the fewest had three. The majority of them have their own homes.

A banker who is 35 years old. She has five family members and lives in Gulshan. She completed her M.B.A. and now works at a renowned private bank. She is single and lives in a good environment with her father and other family members in their own house. Another banker with 3 years of job experience is 33 years old and has four family members. She completed her E.M.B.A. and now works at a renowned private bank as an officer. Another banker who is 35 years old works at a renowned government bank and has eight years of job experience. She has four family members and lives in Malibagh. She is married and lives with her husband and other family members in their own house in a good environment. A 30-year-old banker with 2.5 years of job experience. She completed her M.B.A. from Dhaka University and now works at a government bank as a senior officer. She stated her monthly income is

40,000 Tk, but she could not mention an exact monthly expense. She is married and lives with her husband in their own house, with whom she has a friendly relationship.

In this study, all of the professors are married and live with their husbands. Half of them have nuclear families, while the other half have joint families. Half of them are childless. The participants ranged in age from 40 to 50 years. The responses with the most family members had nine, while the fewest had two. Half of them live in their own home, while the other half rent a home.

A teacher who works at a private institution completed her MSS. She lives in a nuclear family and has two family members. She is married and lives with her husband, who is very friendly. Her home district is Shatkhira, and now she lives in Mirpur, Dhaka, in a good-quality house. A 50-year-old teacher who works at a private institution. She completed her MSS. She lives in a nuclear family and has six family members. She is married and lives with her husband, who is very friendly, in their own house. She lives in Shaymoli, Dhaka, in a good-quality house. Another one is a 41-year-old teacher who works at a government institution. She completed her MSS, and now she is an Assistant Professor. She lives in a joint family and has seven family members. She is married and lives with her husband and other family members in a rented house. Her home district is Gaibandha, her husband's home district is Panchagarh and she lives in Mohammadpur, Dhaka. A 43-year-old teacher who works at a government institution. She completed her MSS, and now she is an Assistant Professor. She lives in a joint family and has nine family members. She is married and lives with her husband and other family members in a rented house. She lives in Farmgate, Dhaka, in a good-quality house.

6.2.2 Relationships with Family Members

In this study, I inquired about my respondents' relationships with their family members. Everyone is curious about their connections with their parents, husbands, children, and siblings. All four bankers who responded indicated they have an excellent relationship with their family members. All of the participants receive assistance from their respective family members. The majority of respondents reported that their husbands were nice and cooperative.

One banker stated that she has a good relationship with family members because they are very supportive. She communicates with her siblings through Zoom meetings, who live abroad one day a week.

She mentioned,

"My mother died a few years ago; that's why I live with my father. All of my siblings live abroad. We communicate with each other via Zoom meetings. I try to contact them at least once a week. Sometimes it's hard to match our schedules because of the time difference."

One banker stated that she has a good relationship with her daughter, who is 10 years old, and other family members because they are very supportive. She gets help from her mother, who lives with them.

She said,

"My mother lives with me because my father is not alive. She helps me at home. She takes care of my daughter when I am not at home."

One banker has a daughter who is 16 years old and a son who is 6 years old. She stated that she has a good relationship with family members because they are very supportive.

Another banker has three family members and lives in Shyamoli. She spends her time with family members and has a good relationship with them because they are very supportive. Another banker has no children. She has a good relationship with her husband, as he supports her mentally.

All of the instructors who participated indicated they had a good connection with their husbands. Because they are sick, half of the teachers said they receive no assistance from family members.

A teacher stated that she has a good relationship with her children and other family members. She has a supportive husband, but he cannot cooperate with her due to work pressure.

She shared,

"My husband tries to help me whenever he can. He is also doing a job where he has to spend a lot of time in his office. Though he can't help me all the time, I get help from my in-laws."

Another teacher stated she has no children and has a good relationship with her family members. Though she has a supportive husband, she gets less help from other family members.

She expressed that,

"I live in a joint family, but I don't get much help from my family members. I have to do all the household work by myself. It is really difficult for me to maintain a balance between home and office work. I barely get some time to relax."

According to one teacher,

"I share a home with my husband. Though he cannot assist me with home chores, he always provides me with mental support."

Analysis of Relationships with Family Members

A friendly home atmosphere contributes positively to the occupants' positive family attitudes, and positive family attitudes, in turn, anticipate an image of a friendly dwelling. Working women who have the necessary support from their spouses and parents will find it easier to retain a sense of balance in their life. Employee attrition, high absenteeism, and health problems can all come from a lack of balance.

6.2.3 Spending Quality Time with Family

The majority of the four bankers indicated they could spend little time with their family members. The majority of the four teachers claimed that they could spend meaningful time with their family members.

A banker said that she spends her time on household work and a few times with her husband and children.

She told me that,

"When I go to my home after work, I take some rest at first. Then I cook for my family and do other household work."

One teacher said that spends her time watching TV as well as discussing various topics during dinner time.

The respondent mentioned,

"I have a supportive husband who respects me and my profession. I try to spend much more time with my husband and children. We watch TV and have our dinner together at night and try to bond with each other more and more."

Another teacher reported she spends sufficient time with family members because she works 3-5 hours daily at her institution.

According to one banker,

"I work 9-10 hours per day. Then I go home and prepare dinner for my family. I don't have much time to devote to my daughter."

Analysis of Spending Quality Time with Family

Whether a woman is employed or not, society still regards women as primary caregivers for children and other family members. Participants in this study take care of both their homes and their workplaces. As a result, they find it difficult to spend meaningful time with their children and other family members.

6.2.4 Home Environment

Among the 4 bankers, most of them lived in their own houses with their families. All of them stated that their housing condition is good. Among the 4 educational instructors, half of them lived in their own houses and the other half lived in rented houses.

According to one teacher,

"The environment around my house was not good earlier but now it is developing day by day."

Analysis of Home Environment

Poor housing conditions also have an impact on mental health. People who live in more problematic housing are more likely to suffer from mental illness, whereas physical changes to housing benefit mental health.

6.2.5 Distance Between Home and Office/ Job Location

The majority of the four bankers said that the distance between their home and office was very long, which hindered their job because they wasted a significant amount of time on the road every day. Participants said that they arrive late to work, which reduces their productivity.

One banker claimed her workplace location and environment were good, as well as helpful and cooperative, but the office distance from home made it difficult to get to work on time.

She stated that,

"My office is very far away from my home. Every day, I face traffic jams on the road. Sometimes, due to extensive traffic, I arrive late at my office."

Another banker said her workplace location is not so far from her house, which is an advantage for her. According to a banker claimed her workplace environment was good, as well as helpful and cooperative, but the distance is so great that it takes 1.5 to 2 hours to reach the office from her home.

According to one banker,

"It takes me 1.5 to 2 hours to get to work every day. So, I always have this constant tension that I might arrive late at my office."

The majority of teachers said that their job location was favorable; nonetheless, it was distant from home, causing traffic problems. However, the job location was far away from home, which caused traffic issues.

Analysis of Distance Between Home and Office/ Job Location

All of the interviewees in this survey live in Dhaka. In terms of traffic, Dhaka has been classified as the fifth-worst city in the world in 2023. Dhaka's traffic congestion has dramatically increased travel time. Traveling to and from work takes longer, resulting in lower productivity and higher stress.

6.2.6 Working Hours

All four bankers who responded claimed that they work 8-9 hours each day and that the workload in their office is quite stressful. However, the average working hour for the four teachers was four hours each day.

A banker stated that she works 9–10 hours daily at the office, and the environment was good as well as helpful and cooperative. One teacher told me that she spends sufficient time with family members because she works 3-5 hours daily at her institution.

The participant told me that,

"My working hours are less, and the distance of my college is not so far from my home. That's why I can spend a lot of time with my family."

According to one banker,

"Every day, I work 8-9 hours in the office, but it can take longer if there is an issue with the accounts."

Analysis of Working Hours

Long working hours not only deprive people of their break time but also endanger their health. Long working hours are known to have a significant impact on health, such as hypertension, cardiovascular disease, and diabetes. Long working hours are also connected with poor mental health, including job burnout, occupational stress, and depression. As a result, excessive working hours have become one of the most important variables influencing the physical and mental health of the working population.

6.2.7 Work Pressure at the Office

Half of the banker reported every day there were huge work pressure at the office and the other half stated that sometimes they faced huge workload at the office. Most of the teachers said that there was not much work pressure at their office.

A banker reported she wants to pursue higher education; it seems that there is greater pressure to study due to the heavy workload.

A banker mentioned,

"I want to study for higher education, but it is difficult for me to manage time to do that. Even I can't spend some quality time with my friends and family."

One of the respondents stated

"There is not much pressure of work at my institution. That's why I can do my job with pleasure."

Analysis of Work Pressure at the Office

Workload and workplace stress can have an impact on employee motivation and performance. The workload is required to appropriately resolve difficulties inside a company. With accountability and a single goal at work. Workload and job stress are major elements that might contribute to a drop in employee motivation and performance.

6.2.8 Office Environment and Relationship with Co-Workers

Despite the obstacles and constraints imposed by the lack of a good working environment, the proportion of working-age women in Bangladesh has been steadily increasing over the last few years.

All respondents claimed that they have positive relationships with their coworkers and that they are helpful and cooperative. The bankers believed the office atmosphere was pleasant. The teachers claimed they get along well with their colleagues and superiors.

According to one teacher,

"My coworkers try to assist me if I have any problems in my personal or professional life."

Analysis of Office Environment and Relationship with Co-Workers

When it comes to women, the issue of the working environment becomes even more important. Because of the demands of their professions, many people who work full-time spend more of their waking hours with their coworkers than with their families or spouses. As a result, it is critical to offer workers with the opportunity to establish high-quality connections with those with whom they work. This can be accomplished by encouraging employee involvement and scheduling casual get-togethers outside of the typical working setting. Small business owners that allow for and support healthy employee interactions in the workplace are well-positioned to reap a number of benefits as a result of their efforts.

6.2.9 Monthly Income and Expense

Half of the bankers said they can't save money because they have to spend practically all of it on their families. According to half of the educational instructors, they can scarcely save any money from their earnings.

According to one banker,

"My bank's wage structure is satisfactory. Other advantages are also available to me. I assist my parents by contributing to part of their housekeeping and medical expenditures."

According to one teacher,

"Despite my low salary, I assist my husband with monthly expenses. I don't get any bonuses from my employer; therefore, I can't save any money."

Analysis of Monthly Income and Expenses

Individual income was found to be significantly related to life satisfaction, happiness, and negative emotions. This suggests that depression decreases when income grows at the lower income level. This is mostly owing to the fact that increased income levels

result in higher living conditions, which are conducive to enhancing mental health. For explaining the relationship between mental illness and money, two basic theories have been proposed: social causality and social selection. According to the theory of social causation, hardship, stress, and a diminished capacity to cope as a result of poor income enhance the likelihood of developing mental illness.

6.2.10 Woman-friendly Working Environment

If women want to start working for pay, it means they are philosophically in favor of more jobs being created, and they must be willing to take on the duty of juggling both family and professional commitments. All respondents, teachers and bankers alike, claimed that their institution has a good security system in place for female employers.

One banker stated that security issues at the office are a great concern. Regarding security facilities, the office maintains a good security system.

According to one teacher,

"This is a girls' institution. As a result, extra security is continually maintained for the student's safety."

Analysis of Woman-friendly Working Environment

Traditionally, men are held accountable for paid work, while women are held accountable for unpaid care responsibilities. This gender-based labour division persists to this day. Income and the degree to which men and women are treated unequally in unpaid care chores have an inverse connection. Earning a salary may provide some autonomy, but it also generates new forms of reliance and subjection for women in our Bangladeshi society.

6.2.11 Gender Discrimination in the Workplace

Half of the bankers reported some gender discrimination in their employment, while the other half claimed no gender discrimination in their workplace. While most of the teachers stated that their school was free of gender prejudice.

One participant gave a positive review of the workplace, stating that there is no gender discrimination and a good security system in place for female employers.

The respondent said,

"I never faced any discrimination at my office. The authority values both male and female workers in our office."

Regarding gender discrimination, another banker noticed that only male employees were sent for fieldwork. The bank has a good female-friendly security system.

She reported that

"I think there is some discrimination among male and female employees at my office. They never send female workers to the field. Only the male employees."

One teacher mentioned

"In exam committee the authority involves only one woman while the rest are male. I think the ratio should be fifty-fifty."

Analysis of Gender Discrimination in the Workplace

Gender discrimination at work can have far-reaching and negative consequences. Here are a few examples: Mental health difficulties have worsened. When women are denied equal opportunities or are paid less for the same work as men, it can lead to emotions of frustration and worthlessness.

6.2.12 Benefits and Facilities Provided by The Institutions

The majority of the four bankers claimed their office provides excellent benefits, including a monthly bonus. Some of them are given home loans and medical benefits. The majority of instructors reported that their company has a nice committee and office atmosphere.

One respondent stated that she is satisfied with her salary, as the office provides a high salary range. Regarding benefits and facilities provided by the institutions, the office gives regular bonuses. Another respondent reported that she is satisfied with the job because she receives a gratuity, profit bonus, house loan, and festival bonus from the bank. One banker gave some positive feedback about her workplace because there she receives a good bonus, house rent, medical allowance, intensives, and a basic bonus from the bank.

The respondent stated that,

"I get my bonus, house rent, and medical allowance timely from the bank. Our office also arranges picnics for the employees and their families."

One teacher positively stated that she had received a good bonus, a smooth promotion, and official recreation such as an annual picnic. There is good ICT management in place, and the workplace environment is friendly and well-equipped. A private teacher remarked about fewer benefits, such as a lack of work distribution. She claimed that her workplace has a good culture and environment.

A teacher gave some positive reviews about her institution, saying that they give salaries and promotions on time. She also pointed out some negative things: the canteen facility is poor, no lunch is provided, and there is a lack of training organized by the authorities.

She expressed that,

"There is no canteen facility. I bring my lunch from home. There is no committee in my institution."

A respondent reported that she has good office facilities and benefits, such as less work pressure, a good and transparent management structure and committee, and no office politics or grouping. Another teacher reported that she receives good facilities and benefits, a good and transparent management structure, and that a committee is present. She found no disadvantages to being self-contained, and her working environment was nice and welcoming.

According to one banker,

"My office provides good bonuses, smooth promotions, and official recreation, such as an annual picnic."

One educator mentioned,

"The managerial sector of our institution is strong. We have a strong IT sector as well as a committee. As a government employee, I am entitled to some government benefits."

Analysis of Benefits and Facilities Provided by The Institutions

Gender policies in various countries place a strong emphasis on increasing women's economic and political participation. Because women, regardless of their social or economic background, face constraints at various points along their path to becoming socially productive, this issue has emerged as a central concern due to the variety of natural and cultural conditions that impose those constraints. Menstruation, prospective pregnancy, and menopause are all natural physiological processes of the female body that all women experience at some point in their lives. These conditions, combined with the fact that in most cultures, women are expected to conduct housework as their primary and traditional function, can have a severe effect on physical, mental, and emotional health.

6.2.13 Drawbacks of the Institution

The majority of the four bankers claimed that they received late promotions and that the promotion system should be modernized. Half of them said their pay is insufficient in comparison to their workload.

A private banker claimed that her office life is monotonous because she works in customer service. There is a lot of work pressure and stress, which has a negative impact on her health. Though the office has a friendly environment, the promotion system is complicated because the employees get late promotions. The office does not provide any transport facilities, and the washroom facilities are not good. A banker gave some negative reviews about workload, target pressure, lack of a daycare facility, lack of manpower, and an insufficient salary. According to her, the office has a pleasant working environment.

A participant stated that there is no place for emotion in the office, and if a task is not completed in time, there is no other choice but to work in the office until it's done. She identified ACR pressure, a lack of ICT competencies, and a late promotion as disadvantages, regardless of the fact that her office has a pleasant atmosphere. Another one claimed that her salary and bonus should be increased. Mandatory fieldwork has to be done at her office, and she highlighted this criterion as a disadvantage, but overall, she felt her office has a pleasant working environment.

One private teacher remarked about fewer benefits, such as a lack of work distribution. She reported her institution does not provide any bonuses or benefits but only MPO. She also stated that working tasks were not distributed fairly and that the lack of an ICT sector was a disadvantage; she also suggested that the ICT sector be developed. Her overall impression of the workplace atmosphere was excellent.

She expressed that,

"In my institution, the ICT sector is not well developed. Sometimes, when I need a piece of information, I don't get it properly. I think they should hire some responsible employees in this sector."

One respondent stated that there was no freedom of speech at her employment, that she had less vacation time, and that her tasks were not distributed equally, but that she had a great working environment.

She told me that,

"Compared to other private institutions, I get fewer holidays. My institution cuts my salary when I take holiday leave."

As a drawback of the institution, one educator claimed her workplace offers insufficient opportunities for skill development and personal study, as well as a congested college campus. If a conflict arises, it is resolved through open discussion. Though there were certain limits, the overall working environment was great. She indicated that her workplace, family, and personal time are all nice, but she finds her personal time to be short.

According to one of the interviewees,

"The office should provide a daycare facility for the working mother."

Another person stated,

"Our office has a scarcity of ICT skills."

The majority of participants who work in educational institutions cited a lack of training facilities provided by the institution to develop their abilities. Working tasks were not dispersed evenly, according to half of them.

One teacher stated,

"There are no promotions in the Sociology department, which has slowed my career growth."

Analysis of Drawbacks of the Institution

The advancement of women to upper-level management positions benefits an organization's competitiveness. However, this advancement may have a negative impact on people, particularly women, who may be forced to overwork in order to compete with their male counterparts in business. As a result of this predicament, their professional well-being may deteriorate. Although the research indicates that human resource practices (HRPs) have a good effect on well-being, it also warns that HRP adoption by enterprises may be influenced by national institutions. If what you suggest is correct, institutions may be a threat to the well-being of female executives or a catalyst for their well-being.

6.2.14 Personal Events/Self-Management/Self Recreation Time

All of the bankers indicated that they were unable to manage personal time in order to enjoy their lifestyles. Some reported they had to handle both their office and their household.

Half of the educational teachers said they can find time for themselves, while the other half said they can barely find time since they have to care for the house and family members.

One participant claimed that she has to manage her office, family, and personal time, but that she is doing well overall. She has a great time with her personal life by listening to music, watching dramas, gossiping, and so on.

She told me that,

"In my free time, I listen to music, watch TV, and call my parents."

One teacher stated that taking on family responsibilities has impacted her office, family, and personal time. She spends a lot of time listening to music, watching dramas, gossiping, and so on. Another teacher indicated that her office, family, and

personal life run in a robotic style, that her personal time is spent reading books and watching movies and dramas, and that she does not have enough time to participate in any social activity.

One of them stated that

"I think my life is robotic, and I have no time to take care of myself."

According to one teacher,

"I come from a big family. My parents and in-laws are both elderly and ill. That's why I have to do all of the housework. I seldom ever have time for myself."

Analysis of Personal Events/Self-Management/Self Recreation time

Self-management refers to our ability to control our actions, ideas, and feelings in a conscious and self-beneficial manner. A person with strong self-management skills knows what to do and how to behave in a range of situations. For example, they can maintain their cool when the umpire at their child's little league game makes an incorrect call and sends them out of the game. They can maintain their concentration and productivity while working from home because they know how to avoid potential sources of distraction. They are fully aware of the actions that must be done to achieve their fitness goals, and they take those steps. Self-management implies that professionals are aware of the numerous aspects of one's life in which individuals have personal accountability and that professionals make the necessary efforts to ensure that those duties are met.

6.2.15 Work-home Interference/ home-work Interference

Most of the bankers expressed that their family problems affect their work at the office. Half of the educational instructors stated that they didn't face this issue. A private banker mentioned that her mental health was affected when one of her family members got sick because she faced some difficulties maintaining both her home and office.

She reported that

"A few days ago, one of my family members suddenly got sick. At that time, my life became hectic because I had to take care of him as well as do office work simultaneously. Now he is better, so that problem is solved."

According to one banker, it happens at random that office or home problems have an influence on the home or office. Another one mentioned, that though the respondent has very little time for herself, she has no problem managing work, family, and personal time. She expressed that occasionally she felt pressure due to her workload and also felt the mental strain. Sometimes, in a sudden circumstance, her home problems might have an influence on office work.

One banker claimed that she did not experience mental pressure for office and household duties and did not have any issues with office work at home. Another participant claimed she felt great pressure with little leisure time for household work, and it was difficult for her to handle office work because of personal problems. She reported that she never had any problems with the administration.

She expressed that,

"When there is some problem in my personal life, it affects my working life."

One of the respondents said

"There is no relaxation in my life. Sometimes problems regarding my personal life affect the productivity of work at my office. Because I can't concentrate at that time on my work."

Analysis of Work-home Interference/ home-work Interference

Work-interfering-with-home (WHI) occurs when negative load reactions developed at work interfere with one's ability to perform one's job; and home-interfering-with-work (HWI) occurs when negative load reactions developed at home interfere with one's ability to perform one's job. According to the findings of some studies, the two major factors that contribute to work-home interference (WHI) are pressure and overload.

6.2.16 Mental Health Conditions Among Working Women

The majority of bankers reported that they occasionally experienced mental stress as a result of an unanticipated issue with their office job. Half of the instructors reported feeling mental pressure as a result of being in unexpected circumstances on the job. While the other half stated that they did not feel any mental pressure at work.

Regarding mental health, one respondent pointed out that sometimes she felt a mental strain in unexpected circumstances at the office, and she experienced more troubles at home than at work. She reported that the office administration is positive and good.

She expressed that,

"When I face some customer-related issue, I feel some mental pressure. But I have to accept that and do my work because it is part of the job."

Another respondent indicated that she felt mentally unstable owing to a lack of discipline, that she did not experience mental strain for office and household tasks, and that her office job had no influence on her home life. One banker indicated that she may have felt mental pressure because of an unexpected issue with the office job, and she may have worried that if her mental choice did not function well, her family would be annoyed by office work.

As for her mental stability in regard to office concerns, one teacher reported she was free from any mental strain but occasionally felt mental pressure to do her job on time, and she had a little difficulty creating lectures.

According to one of them,

"My mind does not function well at times, and my family is irritated by my office work."

According to one teacher,

"I felt great pressure at times, with little leisure time for household work, and it was difficult for me to handle office work due to personal problems."

Analysis of Mental Health Conditions Among Working Women

Mental illness accounts for 14% of the worldwide sickness burden. It entails purposefully adapting to various life situations. It is a state of inner and outer harmony and balance. Women's roles in society are changing rapidly as a result of causes such as urbanization, industrialization, more education, expanded rights awareness, and the impact of the media. More and more women desire to work to help support their families financially. People's opinions regarding women, and their roles in the family, on the other hand, have not changed. Having commitments at home and at work places a married working woman under undue stress, which can result in issues such as role conflict, job pressure, mental tiredness, stress, anxiety, frustration, melancholy, rage, phobias, and other social and emotional problems. According to studies, working women had poorer mental health and more depression than nonworking women.

6.2.17 Perception of Administration

All the women who participated in the survey, which included workers in both public and private colleges as well as banking institutions, reported that the administration at their place of employment was positive and good.

Analysis of Perception of Administration

One of the most perplexing questions that arise from studies that look into the relationship between self-esteem and organizational climate is why women sometimes don't report lower levels of job satisfaction than men do. This is despite the fact that women's jobs are frequently less desirable than men's jobs in terms of compensation, autonomy, and promotional opportunity. This is a key conundrum that pertains to the field.

6.2.18 Comparison among the Woman in Financial Institutions and Educational Institutions

All of the bankers agreed that teaching is a better profession than banking. They were unanimous in their belief that teachers are more regarded than bankers. The majority of bankers responded that there is no comparison in work routines between these two professions.

One banker thinks that government bankers receive better facilities and teachers are more relaxed in their workplace. Although she thinks the work time is different, the work pattern between teaching and banking is nearly the same. She thinks both banking and the teaching profession have one thing in common, which is discipline.

According to one private banker, she thinks teachers have a better status and reputation than bankers. She claimed that there are no similarities between banking and teaching because teachers have to do less work than bankers. According to her, bankers who receive better salaries lead a better life. She said that though there are some problems in the workplace, she is happy with her work.

She expressed that,

"As a private bank, the salary is less than other banks. With the amount of work, I do at my office, I think my salary should be increased."

The government banker indicated that teachers are in a better position and have a better reputation than bankers. According to her, banking was not a good profession for women, and she wished that she was a teacher. She thinks the work patterns of bankers and teachers are completely different.

She reported that

"Sometimes I wish I were a teacher. Teachers get more respect than bankers in our society. I think banking jobs are not for women."

A participant thinks bankers are under higher psychological stress than teachers, and in society, teachers have a better reputation than bankers. The work patterns of bankers and teachers were completely different.

One of them stated,

"While bankers earn a higher salary than teachers, we also face more work pressure."

Most educational instructors consider that teachers are in a better position than bankers because their work schedules are so diverse. Teachers, according to them, are in a better position and have a better reputation in society than bankers. They claimed

that bankers were under a lot of strain and worked long hours. Respondents believed that bankers had more financial benefits.

One educator found that teachers were in a better position than bankers because there was a lot of job pressure at banks. She thinks that bankers had greater financial and lending facilities. Another teacher thinks that bankers' faces were mentally insulted, but they were financially well-off.

She expressed that,

"I believe that in our society, teachers are much more respected than bankers. But bankers get more salary than teachers."

A respondent stated that bankers had high work pressure, long duty hours, and less financial support than teachers. She thinks there are no similarities between bankers' and teachers' work.

In this regard, she said

"As a college teacher, I am happy with my job. Compared to bankers, I have less work pressure and less working time. Bankers get much more salary than teachers, but I am okay with it."

According to a participant, teachers were in a better position than bankers since the working patterns of their jobs were completely different. Though the banker receives a better salary and facilities, she is satisfied with her institution.

She shared,

"A teacher has a different work pattern, time, type, and responsibility than a banker. In the banking sector, salaries are high. They get more facilities, such as bank loans."

According to one teacher,

"Although teachers earn less than bankers, I am happy with my job. I believe this is the ideal profession for me."

Analysis of Comparison among the Woman in Financial Institutions and Educational Institutions

Differences in financial literacy between men and women may have far-reaching consequences. A considerable body of empirical research covering a wide range of topics supports the existence of professional differences in degrees of financial literacy in a variety of nations and along a number of criteria. Women do worse than males on financial knowledge tests and have lower levels of self-confidence in their abilities to manage money. However, policymakers have a relatively poor degree of understanding of the existence of these distinctions and their relevance.

6.2.19 Job Satisfaction

Most of the bankers were not satisfied with their job. One of them told me that she thinks the banking profession is not suitable for women. All of the educational instructors reported that they were happy with their job.

One teacher expressed,

“I am satisfied with my job. I believe I deserve where I am today.”

She reported that she is satisfied with her job because she is involved in the education sector. She commented that the institutional promotion should be given timely and batch-wise, and the departmental offices should be separated.

Analysis of Job Satisfaction

Understanding the effects of job discontent on a person's health is crucial not only from a medical standpoint, but also from an economic standpoint. People are usually more concerned with the outcome of their work, which might affect how they treat others and communicate with their coworkers and clients. People with a larger percentage of occupational stress, for example, may be dissatisfied with their job and hence unhappy working in the organization. When they have disagreements with colleagues or customers, they become frustrated or exhausted.

6.2.20 Recommendation and Suggestions for Improvement at Workplace

Half of the bankers stated that their workplace facilities should be increased as well as the environment. Half of them suggested smooth promotion of the employee should be maintained. Half of the teachers reported that the educational sector should be improved and training should be conducted to develop the skills of teachers. Half of the teachers indicated that teachers should receive more financial benefits.

When asked about personal opinion about improvement, one banker suggested that target pressure should be minimized. She stated that the office should consider the employees when they have any family problems, and the work environment should be women-friendly.

She recommended that,

"Sometimes family issues arise unexpectedly. I think in that situation, the office should be supportive."

Another participant suggested that an ICT facility should be developed and the office should give promotions to their employees promptly. A teacher mentioned that the salary structure should be increased, more training should be organized for teachers by the institution, tasks should be distributed equally, and discipline should be maintained. Another teacher recommended that the quality of the students be increased in her college.

In this regard, she suggested and recommended that

"Teachers need more and more training to improve their skills. The authority should focus on that."

One respondent suggested that

"Seminars and training should be conducted regularly to increase development. Personal relationships should not influence the workplace. Hard work should be well recognized."

One teacher said

“Teachers don’t get enough financial facilities compared to other professions. Personal favors should be avoided at the workplace.”

Analysis of Recommendations and Suggestions for Improvement at Workplace

Work environment has an impact on mood, motivation, mental health, and performance. Employees who work in a drab workplace environment with unpleasant coworkers are unlikely to have enough confidence or job satisfaction to speak up. That is why creating a positive work atmosphere is crucial to the success of the institution. Both the employees and employers should look into how to create a better work environment that keeps employees happy and engaged.

6.3 Significant Results of the Qualitative Part

After all findings and analysis, I am mentioning here some significant results which are the actual outcome of the present study. There are some differences between government jobs and private jobs as well as between the educational institution and the financial institution. The women working in financial institutions receive more salaries, financial benefits, and facilities compared to the women working in educational institutions. On the other hand, teachers' working hours were less than bankers. Maximum teachers could spend quality time with their friends and families. Most of the teachers said that there was not much work pressure at their office. All of the educational instructors reported that they were happy with their job while none of the bankers were satisfied with their job. All the respondents said that they had a very good relationship with their colleagues as well as with the administration. While no teachers reported gender discrimination, the bankers reported to have some discrimination experience at their workplace. All respondents, teachers and bankers alike, claimed that their institution has a good security system in place for female employers. In this study, I have observed that bankers experienced more mental stress compared to teachers due to long working hours and great workload.

6.4 Conclusion

Mental wellness implies that everyone who comes with serious problems compromises with others and with himself/herself rather than being immobilized by internal unavoidable conflicts and tossed by the community. It also refers to how well a person's emotions, beliefs, and behaviors allow them to operate as a member of society. Workplace pressures, combined with family duties, have tended to raise women's stress, raising their risks of acquiring psychiatric disorders. Women are increasingly entering the labor field and juggling the obligations of being wage earners, wives, and moms. There is rising worry that a woman's participation in these various roles is harmful to her physical and emotional health.

CHAPTER VII

SUMMING UP THE RESULTS AND DISCUSSION



7.1 Introduction

7.2 Summing up the Results of the Quantitative Part

7.3 Summing up the Results of the Qualitative Part

7.4 Discussion of the Quantitative Part

7.5 Discussion of the Qualitative Part

7.6 Conclusion

7.1 Introduction

The quantitative study intended to find out the mental health status of women in the educational institution between financial institutions of Bangladesh. The participants' levels of anxiety, depression, loss of behavior, general positive affect, emotional ties, life satisfaction, psychological distress, psychological well-being, and mental index were determined. The findings of this qualitative study highlight concerns regarding the mental health of working women in both financial and educational organizations. These ladies described family, employment, or their relationship with their employers or coworkers, as well as work-related factors influencing their mental health. Long working hours, balancing work and home life, extra workload, and job satisfaction were the most often mentioned variables that had a detrimental impact on mental health.

7.2 Summing up the Results of the Quantitative Part

Mental health disorders are a worldwide public health concern, and individuals who are socially disadvantaged are more prone to suffer from them. The numerous responsibilities that women face, such as childbirth and child rearing, family administration, caring for sick relatives, and, in an increasing number of homes, earning a living, are likely to generate severe stress. Symptoms among women who work and have a lot of responsibility for their families are the same as or even higher than those of women who work and have less responsibility for their families. Women's home circumstances, such as their responsibility for children and household activities, as the key predictors of the influence of work on their mental health.

Teaching is a job that helps people. To be able to teach well, the teacher must be in good mental health. Teaching is thought to be a good job for a woman because it doesn't have a lot of work, and it also allows women to work and care for their families with very little conflict. Teachers with poor mental health may experience professional stress as a result of factors such as a lack of training for skill development, an excessive number of non-teaching responsibilities, late promotion, small classrooms, and a low socioeconomic level. Teachers' occupational stress must be addressed, and effective measures to improve their mental health on a worldwide scale must be implemented.

Stress in the banking business has reached critical levels, and it can have negative psychological and physical consequences for both individuals and organizations. Stress-related mental health difficulties have lately emerged in the banking profession. It began with worry and sadness and escalated to maladaptive behaviors before culminating in job burnout. Employed women's mental health may fluctuate depending on their work environment, home environment, socioeconomic background, gender inequality, job satisfaction, and work-life balance, resulting in a lack of women's rights.

7.3 Summing up the Results of the Qualitative Part

This study was able to assess the mental health state of working women who find it extremely difficult to manage their job and personal lives, regardless of their industry, income, home environment, or family support. Working professionals in the banking sector were shown to have more difficulty managing work and family than working women in the academic sector. Working-hour issues were more prevalent among financial industry professionals, and finding time to socialize or relax was challenging for working women in this area. Working women who did not have family support were shown to have greater work-life balance problems than those who did have family support and were found to be marginally better at managing work and life. The respondents with heavy workloads at their offices were found to be the ones affecting their mental health. Our findings revealed the status of mental health is related to happiness and job satisfaction. In summary, the study highlights the challenges faced by working women in managing their professional and personal responsibilities, with particular emphasis on differences between sectors, the importance of family support, and the impact of heavy workloads on mental health. The research underscores the relationship between mental health, happiness, and job satisfaction, emphasizing the importance of addressing work-life balance issues to improve the well-being of working women.

7.4 Discussion of the Quantitative Part

In the quantitative part study, the participant's mean age was 34.94 (± 4.74), the maximum age group between 31-35 years and 36-40 years. The mean number of family members of participants was 4.23 (± 1.23). Maximum participants were married. The majority of bankers' (54.8%) monthly salary structure was 35,000-45,000 Tk. One-third of bankers had 4-7 Years of working experience. The prevalence we found for severe level anxiety among bankers were 22.6% (12.9% were government bankers and 9.7% were private bankers), 29.0 % (16.1% were government and 12.9% were private bankers) severe depression, 3.2% suffered from loss of behavior, 25.8% had less positive effect in carrier, 38.7% had weaker emotional life, 64.5% were not satisfied in their daily life activity, 22.6% suffered with less psychological wellbeing, 83.9% bankers had psychological distress syndrome.

A similar study conducted on bankers found that 71.8% were unmarried, and 46.5% were aged 31-35 years (Yasmin et al., 2021). Another study found Majority numbers (30/120) of bankers had 1-4 years of working experience and 40/120 bankers got a monthly salary of 40000-50000 Tk. Most of the participants were married and the age level was 25-34 years (Rahman et al., 2012). According to the stress levels of bankers, 7% had moderate stress, 80% had severe stress, and 13% had extreme stress. The lowest stress level was 22 and the highest stress score was 65. The mean stress score was 37.5910.50, and the mean stress percentage was 59.4812.75 (Maurya et al., 2021).

An Indian study found that stress and anxiety were common among bank employees during COVID-19, regardless of the bank in which they work. Age ($\chi^2=51.87$, $df=16$, $p<0.001$), educational attainment ($\chi^2=49.8$, $df=16$, $p<0.001$), and the type of bank they work for ($\chi^2=72.5$, $df=16$, $p<0.001$) were also related to stress during the lockdown period among Indian bankers. During the lockdown, 30.34% of bank employees were unable to control their anxieties/worries (Moorthi et al., 2020).

The findings of this qualitative study highlight concerns regarding the mental health of working women in both financial and educational organizations. These ladies described family, employment, or their relationship with their employers or

coworkers, as well as work-related factors influencing their mental health. Long working hours, balancing work and home life, extra workload, and job satisfaction were the most often mentioned variables that had a detrimental impact on mental health.

7.5 Discussion of the Qualitative Part

In the qualitative part of the study, it was found that women who worked in financial institutions received greater family support than women who worked in educational institutions in my study. However, all of the individuals in my study stated that they had a supportive spouse. I also discovered that bankers spend less time with their families than instructors. A previous study discovered that working mothers' mental health suffers from a lack of quality time with their children and family support (Ramesh et al., 2022).

Working long hours was identified as one of the causes of depression by study participants who worked long hours. According to this study, bankers work greater hours than instructors, which has a significant impact on their mental health. I also discovered that job distance from home is a factor impacting mental anguish. Because workers who had a long commute from home to work were always concerned about their ability to arrive on time. This finding was supported by a previous study, which discovered that women who worked unusually long hours had higher levels of depression symptoms than women who worked standard working hours. These findings imply that women who work long hours to support their families' financial needs must also care for their mental health, which can suffer when they work long hours (Weston et al., 2019).

Building on earlier research findings, this study showed evidence that numerous work-related concerns such as work overload, time pressure and deadlines, conflict, and responsibility are associated with psychological stressors among working women. Women working in financial institutions had higher workloads than women working in educational institutions, according to this poll. Several studies have found a link between stress and mental health. Snow et al. (2003) discovered in their study that the level of occupational distress was the best predictor of the level of depression, anxiety,

and somatic symptoms. They identified a strong relationship between stress and health outcomes among female employees.

As the adult population grows, one of the top concerns for health promotion in the twenty-first century is the workplace (Agosti et al., 2019). Research undertaken in a wide range of societies has revealed that women are a vital contributor to growth and development (Rabiei et al., 2013). In both emerging and developed countries, the number of economically active women has expanded considerably during the previous few decades (Kerns 2017). Because of women's growing participation in the workplace over the previous decade, research on a healthy workplace has been extensively criticized for lacking a gender perspective, resulting in the marginalization of women and their concerns (Hui et al., 2011). As a result, it is critical to establish a healthy workplace. All of the respondents in my study stated that they had positive working connections with their coworkers. The working environment was pleasant, and their supervisors were helpful as well. According to a prior survey, the majority of study participants stated that they do not have a good relationship with their peers (Ramesh et al., 2022).

One of the most essential components in developing a healthy workplace and boosting women's health is workplace security for women. Despite the fact that participants claimed that their institutions provide strong security for their employees, it was discovered that bankers encountered more gender discrimination in the workplace than instructors. Organizational structures, processes, and practices (such as leadership, structure, strategy, culture, and human resource policy), according to Stamarski's research, are all interconnected and may contribute to prejudice (Stamarski and Son hing, 2015).

The majority of bankers in my study reported mental discomfort as a result of an unforeseen issue with their office job. According to a previous study, certain stressors, such as feeling isolated, receiving insufficient feedback about their performance, having insufficient resources and finance to work with, staff shortages and turnover rates, and having too much responsibility, had the greatest impact on women's mental health (Sackey and Sanda, 2009).

To strike a balance between work and life, women in the workplace require assistance from a variety of sources, including family, colleagues, and office management. The

majority of bankers reported that their family problems interfere with their work at the workplace, resulting in less concentration in my study. A previous study discovered that the psychological environment supporting women's health at work comprises occupational satisfaction and women's ability to maintain a work-life balance (Faghihi et al., 2023).

As a married person, it is a responsibility to solve financial difficulties. This is why financial satisfaction is really essential. My study discovered that women working in financial institutions received higher financial benefits than women working in educational institutions in terms of financial benefits and amenities given by the institutions. Bankers receive housing, loans, medical benefits, and bonuses, whereas educational instructors may not obtain all of these benefits. Previous study suggests that financial happiness, particularly among women workers, can be increased if it is supported by a fiscal attitude, fiscal behavior, and financial literacy that a working woman possesses in managing her cash in daily life (Caronge et al., 2019).

Self-recreation is essential for maintaining good mental health. Leisure activities do not have to be profitable to be beneficial, but they do make better use of idle time. There is a connection between quality leisure time and life satisfaction. However, for many women, leisure is fragmented (interrupted by other chores such as childcare/husband care, etc.) and secondary (refers to leisure combined with non-leisure activities). In my research, I discovered that women who worked in financial institutions had little time for self-recreation, which harmed their mental health. According to an Indian survey, working women spend their free time shopping, watching TV alone, spending time with family, practicing spiritual activities, gardening, sewing, and exercising. The study discovered a relationship between monthly income and work type and the health benefits of leisure, such as happiness and life satisfaction (Beniwal, 2022).

Job satisfaction is typically measured by whether or not the results meet or exceed expectations. Individuals in an organization, for example, are more likely to develop unfavorable attitudes toward the work, the boss, and/or coworkers if they perceive they are working much harder than others in the department but are receiving fewer benefits (Nadinloyi et al., 2013).

All of the participants, both academic and financial, agreed that teaching is a better vocation than banking. Teachers, they claim, are more respected in society than bankers. Bankers, respondents felt, earned more money than teachers despite working more hours. All study participants in a previous study were dissatisfied with their work, which had a direct or indirect impact on feeling sad and depressed. Working against their principles, not being connected to their passion, insufficient pay, and a delay in development were the most prominent causes for discontent (Ramesh et al., 2022).

In my research, I discovered that women working in financial institutions were dissatisfied with their jobs, but males working in financial institutions were pleased with their jobs. In a prior study, participants who reported higher levels of psychological distress had lower work satisfaction ratings (Lee et al., 2009). Job satisfaction is a strong predictor of psychological health and well-being (Faragher et al., 2005). Aazami S et al, (2015) discovered that there was a link between job satisfaction and the psychological distress they experienced.

The majority of bankers reported a difficult promotion procedure at their employment, while teachers expressed dissatisfaction with a lack of training opportunities. To enhance mental health conditions, bankers urged that workload be reduced at work, while teachers suggested that they be paid more and receive more benefits. The women's stated stress experiences and how these strains negatively impacted their mental health is a recurring theme throughout the interview session. These conclusions are consistent with the quantitative data previously evaluated.

7.6 Conclusion

The women recognized many work-related issues that impacted their mental health, according to both quantitative and qualitative data. Women may have spells of severe depression when a range of more temporal life stressors (such as family illness, financial difficulties, and a lack of support from family members) strike at the same time. Even in our small sample size, the devastating consequences of depression were evident. A range of mitigating factors, such as social and financial support from family, friends, and coworkers, as well as professional distraction or fulfillment, could help women cope with anxiety and depression. Given the importance of addressing mental health issues among working women, these findings point in the direction of prospective mental health interventions for both bankers and teachers.

CHAPTER VIII

RECOMMENDATIONS AND CONCLUSION

8.1 Introduction

8.2 Recommendations

8.3 Suggestions for the Future Research

8.4 Conclusion

8.1 Introduction

This chapter represents the culmination of our extensive research and analysis on the critical subject of mental health among working women in Bangladesh. Throughout this study, various facets of this multifaceted issue have been disclosed, shedding light on the challenges and opportunities that lie ahead. In this final chapter, the insights gained from the research is filtered into a set of actionable recommendations and provide a concise yet comprehensive conclusion that underscores the significance of the findings. The research has strived to not only identify the underlying factors contributing to poor mental health outcomes among female employees but also to propose concrete strategies and solutions that can serve as a catalyst for positive change. These recommendations are aimed at various stakeholders, including policymakers, institutions, employers, and organizations, all of whom play pivotal roles in shaping the mental well-being of working women in Bangladesh.

Furthermore, the Conclusion section provides a concise summary of the key findings, their implications, and the overarching significance of this research. It reinforces the urgency of addressing mental health issues among working women, not only as a matter of social responsibility but also as an avenue for fostering a healthier, more productive, and equitable workforce. The following recommendations, if implemented, have the potential to bring about a transformative shift in the mental health landscape for working women in Bangladesh. These recommendations are rooted in the empirical evidence that was gathered and are designed to offer a path forward toward a more inclusive and supportive environment for female employees.

8.2. Recommendations

The Sustainable Development Goals to maintain good health and well-being, to promote gender equality and decent work and economic growth cannot be attained without a specific focus on women's mental health. As this study shows, women's concerns and difficulties are multifaceted; therefore, they require further investigation to assist working women in improving their mental health.

1. The study's findings had important practical implications, such as assessing the problem among working women and identifying risk factors/predictors of poor mental

health outcomes, which can assist policymakers in developing critical intervention strategies to address this social stigma.

2. To ensure increased effectiveness and impact, mental health policy creation and subsequent implementation should draw on existing research documenting factors linked with negative mental health among certain working sectors.

3. In order to meet the changing demands of their female employees, financial and educational institutions should hold regular meetings with them. In order to improve individual work, institutions must first comprehend the individual in relation to his or her work environment. In this regard, female employees' specific needs and desires must be acknowledged and leveraged so that they can accomplish their duties with a stress-free mindset.

4. Institutions should also improve social ties among their human resources by putting in place structures and procedures that incentivize and support social mixing and positive organizational interaction.

5. Based on the study's findings regarding work-family balance among working women, it would be highly suggested to establish NGOs that deal with work-family problems.

6. Furthermore, it was noted that there is a scarcity of childcare facilities in both sectors; consequently, employers should take steps to establish daycare beneficial for staff in order to support women in attaining success in both their professional and personal lives.

7. To create a positive work environment, institutions can set up a virtual office for their employees. They can theoretically build a platform to share their challenges as well as work-related issues. Employers might assign some teamwork to their staff, encouraging colleagues to collaborate and stay connected.

8. Recognition in the workplace is critical to the overall success of the firm. When the administration honors their female employees for their outstanding job, women feel justly rewarded for their efforts, fuelling their desire to grow and gain recognition from their higher authorities.

9. Institutions should create feedback systems to improve communication between female employees and both their bosses and subordinates.

8.3 Suggestions for the Future Research

More gender-based mental health research in varied socio-cultural contexts in Bangladesh is required to gain a thorough knowledge, so that preventative and treatment strategies for common mental health problems such as depression in women can be established. Future study is intended to include respondents from other major cities as well as working women from various institutions. More analytic epidemiological research is required to confirm the findings and identify possible predictive variables. Here are some suggestions for future research that can further explore and address the issues related to mental health and working women:

1. Conduct long-term studies to track the evolution of mental health issues among working women and the effectiveness of interventions and policies over time. This can help in understanding the persistence of these problems and the sustainability of solutions.
2. Expand research to compare mental health challenges and interventions across different working sectors. Analyze sector-specific risk factors, coping mechanisms, and the impact of sector-specific policies.
3. Investigate the effects of virtual office environments and online platforms for communication on the mental health of female employees. Assess whether these technological solutions have a positive impact on their well-being and work-life balance.
4. Research the impact of establishing childcare facilities in different sectors and organizations. Measure how accessible daycare services affect the career advancement and mental health of female employees.
5. Continue to conduct gender-based mental health research in varied socio-cultural contexts within Bangladesh. Explore the prevalence and specific risk factors of mental health issues among women in different regions and cultural settings.

6. Research the implementation of feedback systems in organizations and their effect on improving communication between female employees, supervisors, and

colleagues. Assess the impact of enhanced communication on mental health and job performance.

7. As mentioned, expand future research to include respondents from other major cities and a diverse range of institutions. This will increase the representativeness of the study and allow for a more comprehensive understanding of the issues and solutions.

These research suggestions aim to provide a comprehensive and evidence-based approach to addressing the mental health challenges faced by working women and developing effective strategies to support their well-being in diverse socio-cultural contexts and working sectors within Bangladesh.

8.4 Conclusion

The majority of studies on diverse jobs and mental health have focused on working women in affluent countries. However, the mental health of women in developing nations has received little attention. Understanding whether and under what conditions work stressors contribute to poor psychological health outcomes is a major focus of workplace research. The most prevalent obstacles that working women experience include work pressure, a lack of support systems, time management concerns, childcare issues, and their work schedules. Professional women are pressured by the conflicting demands of their work goals and traditional way of life. The significance of mental health to working women in maintaining a healthy lifestyle as well as job and life satisfaction should be focused. It is vital to note that childcare and domestic tasks continue to be the primary obligations of working women. However, some participants stated that they are supported at home by their husbands and other family members. A lot of the predictors experienced by working women are creating psychological pressures and excessive turnover. Because these strain signs are predictors of poor health, there is reason to be concerned about the health of working women. From an organizational standpoint, these symptoms must undoubtedly be harming these women's job performance. It has been demonstrated that excessive workloads might have negative consequences for the health and safety of working women. There is a substantial association between occupation and mental health. In other words, the type of employment was the best predictor of depression

and behavioral changes. It is critical for institutions to recognize the high cost they pay for the pressures that their female employees face and, as a result, their productivity at work. One of the needs for maintaining women's mental health in the financial and educational sectors is to create good work environments. The institutions have an executive commitment to women's health, and by managing human resources, they create a healthy mental and social environment for women, by providing promotion services on health for women working in both the financial and educational sectors. The government should adopt a mental health policy and implement the required measures to assist working women in various sectors across the country.

APPENDIX

Appendix I

Letter of Informed Consent

This presentation outlines the methodology employed for utilizing the gathered data throughout the interview process.

The research conducted is an integral component of my M.Phil dissertation, which was carried out at the Institute of Social Welfare and Research, University of Dhaka, located in Bangladesh. In order to ensure that my work adheres to the ethical standards of sound research. I hereby commit to upholding the following principles:

- The research participants will be provided with a comprehensive understanding of the objectives of this study.
- The interviewees possess the autonomy to determine their participation in the study, even subsequent to the completion of the interview.
- The data collected will be treated with strict confidentiality and stored in a manner that prevents unauthorized individuals from obtaining or accessing it.

The interview will be taped to facilitate the documentation of the interview content and to aid in the ongoing progress of this project. In this analysis, certain data may be altered to ensure the anonymity of the interviewees. Upon completion of the task, the data will be deleted. The data that has been obtained will exclusively be utilized for the purposes of this study. Individuals possess the prerogative to refuse to respond or conclude the interview without providing an explanation.

Please feel free to contact either myself or my supervisor should you have any inquiries. Our respective email addresses are listed below.

M Phil Researcher's Name and Email

Sharmin Nahar

naharsharmin77@gmail.com

Supervisor's Name and Email

Dr. Sk. Tauhidul Islam

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Appendix-02

The Mental Health Inventory (MHI-38)

Section -1: Socio-Demographic

Name: _____

Age: _____

Number of family member(s): _____

Address: _____

Marital Status: _____

Occupation: Teacher / Bank employee (Tick One)

Type of Jobs: Gov. / Non Gov.

Monthly income (BDT): a) 35,000 - 45,000 b) 46,000 - 55,000 c) 56,000 – 65,000 d) 65,000+

Working duration: a) 1-3 years b) 4 – 7 years c) 8 – 12 years d) 13 – 17 years
e) 17+ years

Section -2

INSTRUCTIONS: Please read each question and tick the box by the ONE statement that best describes how things have been FOR YOU during the past month. There are no right or wrong answers.

1. How happy, satisfied, or pleased have you been with your personal life during the past month?

- 1 Extremely happy, could not have been more satisfied or pleased
- 2 Very happy most of the time
- 3 Generally, satisfied, pleased
- 4 Sometimes fairly satisfied, sometimes fairly unhappy
- 5 Generally dissatisfied, unhappy
- 6 Very dissatisfied, unhappy most of the time

2. How much of the time have you felt lonely during the past month?

- | | |
|---|---|
| 1 <input type="checkbox"/> All of the time | 4 <input type="checkbox"/> Some of the time |
| 2 <input type="checkbox"/> Most of the time | 5 <input type="checkbox"/> A little of the time |
| 3 <input type="checkbox"/> A good bit of the time | 6 <input type="checkbox"/> None of the time |

3. How often did you become nervous or jumpy when faced with excitement or unexpected situations during the past month?

- | | |
|---|---|
| 1 <input type="checkbox"/> Always | 4 <input type="checkbox"/> Sometimes |
| 2 <input type="checkbox"/> Very often | 5 <input type="checkbox"/> Almost never |
| 3 <input type="checkbox"/> Fairly often | 6 <input type="checkbox"/> Never |

4. During the past month, how much of the time have you felt that the future looks hopeful and promising?

- | | |
|---|---|
| 1 <input type="checkbox"/> All of the time | 4 <input type="checkbox"/> Some of the time |
| 2 <input type="checkbox"/> Most of the time | 5 <input type="checkbox"/> A little of the time |
| 3 <input type="checkbox"/> A good bit of the time | 6 <input type="checkbox"/> None of the time |

5. How much of the time, during the past month, has your daily life been full of things that were interesting to you?

- | | |
|---|---|
| 1 <input type="checkbox"/> All of the time | 4 <input type="checkbox"/> Some of the time |
| 2 <input type="checkbox"/> Most of the time | 5 <input type="checkbox"/> A little of the time |
| 3 <input type="checkbox"/> A good bit of the time | 6 <input type="checkbox"/> None of the time |

6. How much of the time, during the past month, did you feel relaxed and free from tension?

- | | |
|---|---|
| 1 <input type="checkbox"/> All of the time | 4 <input type="checkbox"/> Some of the time |
| 2 <input type="checkbox"/> Most of the time | 5 <input type="checkbox"/> A little of the time |
| 3 <input type="checkbox"/> A good bit of the time | 6 <input type="checkbox"/> None of the time |

7. During the past month, how much of the time have you generally enjoyed the things you do?

- | | |
|---|---|
| 1 <input type="checkbox"/> All of the time | 4 <input type="checkbox"/> Some of the time |
| 2 <input type="checkbox"/> Most of the time | 5 <input type="checkbox"/> A little of the time |
| 3 <input type="checkbox"/> A good bit of the time | 6 <input type="checkbox"/> None of the time |

8. During the past month, have you had any reason to wonder if you were losing your mind, or losing control over the way you act, talk, think, feel, or of your memory?

- 1 No, not at all
- 2 Maybe a little
- 3 Yes, but not enough to be concerned or worried about
- 4 Yes, and I have been a little concerned
- 5 Yes, and I am quite concerned
- 6 Yes, I am very much concerned about it

9. Did you feel depressed during the past month?

- 1 Yes, to the point that I did not care about anything for days at a time
- 2 Yes, very depressed almost every day
- 3 Yes, quite depressed several times
- 4 Yes, a little depressed now and then
- 5 No, never felt depressed at all

10. During the past month, how much of the time have you felt loved and wanted?

- 1 All of the time
- 2 Most of the time
- 3 A good bit of the time
- 4 Some of the time
- 5 A little of the time
- 6 None of the time

11. How much of the time, during the past month, have you been a very nervous person?

- 1 All of the time
- 2 Most of the time
- 3 A good bit of the time
- 4 Some of the time
- 5 A little of the time
- 6 None of the time

12. When you have got up in the morning, this past month, about how often did you expect to have an interesting day?

- 1 Always
- 2 Very often
- 3 Fairly often
- 4 Sometimes
- 5 Almost never
- 6 Never

13. During the past month, how much of the time have you felt tense or “high-strung”?

- 1 All of the time
- 2 Most of the time
- 3 A good bit of the time
- 4 Some of the time
- 5 A little of the time
- 6 None of the time

14. During the past month, have you been in firm control of your behaviour thoughts, emotions or feelings?

- | | |
|---|--|
| 1 <input type="checkbox"/> Yes, very definitely | 4 <input type="checkbox"/> No, not too well |
| 2 <input type="checkbox"/> Yes, for the most part | 5 <input type="checkbox"/> No, and I am somewhat disturbed |
| 3 <input type="checkbox"/> Yes, I guess so | 6 <input type="checkbox"/> No, and I am very disturbed |

15. During the past month, how often did your hands shake when you tried to do something?

- | | |
|---|---|
| 1 <input type="checkbox"/> Always | 4 <input type="checkbox"/> Sometimes |
| 2 <input type="checkbox"/> Very often | 5 <input type="checkbox"/> Almost never |
| 3 <input type="checkbox"/> Fairly often | 6 <input type="checkbox"/> Never |

16. During the past month, how often did you feel that you had nothing to look forward to?

- | | |
|---|---|
| 1 <input type="checkbox"/> Always | 4 <input type="checkbox"/> Sometimes |
| 2 <input type="checkbox"/> Very often | 5 <input type="checkbox"/> Almost never |
| 3 <input type="checkbox"/> Fairly often | 6 <input type="checkbox"/> Never |

17. How much of the time, during the past month, have you felt calm and peaceful?

- | | |
|---|---|
| 1 <input type="checkbox"/> All of the time | 4 <input type="checkbox"/> Some of the time |
| 2 <input type="checkbox"/> Most of the time | 5 <input type="checkbox"/> A little of the time |
| 3 <input type="checkbox"/> A good bit of the time | 6 <input type="checkbox"/> None of the time |

18. How much of the time, during the past month, have you felt emotionally stable?

- | | |
|---|---|
| 1 <input type="checkbox"/> All of the time | 4 <input type="checkbox"/> Some of the time |
| 2 <input type="checkbox"/> Most of the time | 5 <input type="checkbox"/> A little of the time |
| 3 <input type="checkbox"/> A good bit of the time | 6 <input type="checkbox"/> None of the time |

19. How much of the time, during the past month, have you felt downhearted and blue?

- | | |
|---|---|
| 1 <input type="checkbox"/> All of the time | 4 <input type="checkbox"/> Some of the time |
| 2 <input type="checkbox"/> Most of the time | 5 <input type="checkbox"/> A little of the time |
| 3 <input type="checkbox"/> A good bit of the time | 6 <input type="checkbox"/> None of the time |

20. How often have you felt like crying, during the past month?

- | | |
|---|---|
| 1 <input type="checkbox"/> Always | 4 <input type="checkbox"/> Sometimes |
| 2 <input type="checkbox"/> Very often | 5 <input type="checkbox"/> Almost never |
| 3 <input type="checkbox"/> Fairly often | 6 <input type="checkbox"/> Never |

21. During the past month, how often have you felt that others would be better off if you were dead?

- | | |
|---|---|
| 1 <input type="checkbox"/> Always | 4 <input type="checkbox"/> Sometimes |
| 2 <input type="checkbox"/> Very often | 5 <input type="checkbox"/> Almost never |
| 3 <input type="checkbox"/> Fairly often | 6 <input type="checkbox"/> Never |

22. How much of the time, during the past month, were you able to relax without difficulty?

- | | |
|---|---|
| 1 <input type="checkbox"/> All of the time | 4 <input type="checkbox"/> Some of the time |
| 2 <input type="checkbox"/> Most of the time | 5 <input type="checkbox"/> A little of the time |
| 3 <input type="checkbox"/> A good bit of the time | 6 <input type="checkbox"/> None of the time |

23. How much of the time, during the past month, did you feel that your love relationships, loving and being loved, were full and complete?

- | | |
|---|---|
| 1 <input type="checkbox"/> All of the time | 4 <input type="checkbox"/> Some of the time |
| 2 <input type="checkbox"/> Most of the time | 5 <input type="checkbox"/> A little of the time |
| 3 <input type="checkbox"/> A good bit of the time | 6 <input type="checkbox"/> None of the time |

24. How often, during the past month, did you feel that nothing turned out for you the way you wanted it to?

- | | |
|---|---|
| 1 <input type="checkbox"/> Always | 4 <input type="checkbox"/> Sometimes |
| 2 <input type="checkbox"/> Very often | 5 <input type="checkbox"/> Almost never |
| 3 <input type="checkbox"/> Fairly often | 6 <input type="checkbox"/> Never |

25. How much have you been bothered by nervousness, or your “nerves”, during the past month?

- 1 Extremely so, to the point where I could not take care of things
- 2 Very much bothered
- 3 Bothered quite a bit by nerves
- 4 Bothered some, enough to notice
- 5 Bothered just a little by nerves
- 6 Not bothered at all by this

26. During the past month, how much of the time has living been a wonderful adventure for you?

- | | |
|---|---|
| 1 <input type="checkbox"/> All of the time | 4 <input type="checkbox"/> Some of the time |
| 2 <input type="checkbox"/> Most of the time | 5 <input type="checkbox"/> A little of the time |
| 3 <input type="checkbox"/> A good bit of the time | 6 <input type="checkbox"/> None of the time |

27. How often, during the past month, have you felt so down in the dumps that nothing could cheer you up?

- | | |
|---|---|
| 1 <input type="checkbox"/> Always | 4 <input type="checkbox"/> Sometimes |
| 2 <input type="checkbox"/> Very often | 5 <input type="checkbox"/> Almost never |
| 3 <input type="checkbox"/> Fairly often | 6 <input type="checkbox"/> Never |

28. During the past month, did you think about taking your own life?

- 1 Yes, very often
- 2 Yes, fairly often
- 3 Yes, a couple of times
- 4 Yes, at one time
- 5 No, never

29. During the past month, how much of the time have you felt restless, fidgety, or impatient?

- | | |
|---|---|
| 1 <input type="checkbox"/> All of the time | 4 <input type="checkbox"/> Some of the time |
| 2 <input type="checkbox"/> Most of the time | 5 <input type="checkbox"/> A little of the time |
| 3 <input type="checkbox"/> A good bit of the time | 6 <input type="checkbox"/> None of the time |

30. During the past month, how much of the time have you been moody or brooded about things?

- | | |
|---|---|
| 1 <input type="checkbox"/> All of the time | 4 <input type="checkbox"/> Some of the time |
| 2 <input type="checkbox"/> Most of the time | 5 <input type="checkbox"/> A little of the time |
| 3 <input type="checkbox"/> A good bit of the time | 6 <input type="checkbox"/> None of the time |

31. How much of the time, during the past month, have you felt cheerful, lighthearted?

- | | |
|---|---|
| 1 <input type="checkbox"/> All of the time | 4 <input type="checkbox"/> Some of the time |
| 2 <input type="checkbox"/> Most of the time | 5 <input type="checkbox"/> A little of the time |
| 3 <input type="checkbox"/> A good bit of the time | 6 <input type="checkbox"/> None of the time |

32. During the past month, how often did you get rattled, upset or flustered?

- | | |
|---|---|
| 1 <input type="checkbox"/> Always | 4 <input type="checkbox"/> Sometimes |
| 2 <input type="checkbox"/> Very often | 5 <input type="checkbox"/> Almost never |
| 3 <input type="checkbox"/> Fairly often | 6 <input type="checkbox"/> Never |

33. During the past month, have you been anxious or worried?

- 1 Yes, extremely to the point of being sick or almost sick
- 2 Yes, very much so
- 3 Yes, quite a bit
- 4 Yes, some, enough to bother me
- 5 Yes, a little bit
- 6 No, not at all

34. During the past month, how much of the time were you a happy person?

- | | |
|---|---|
| 1 <input type="checkbox"/> All of the time | 4 <input type="checkbox"/> Some of the time |
| 2 <input type="checkbox"/> Most of the time | 5 <input type="checkbox"/> A little of the time |
| 3 <input type="checkbox"/> A good bit of the time | 6 <input type="checkbox"/> None of the time |

35. How often during the past month did you find yourself trying to calm down?

- | | |
|---|---|
| 1 <input type="checkbox"/> Always | 4 <input type="checkbox"/> Sometimes |
| 2 <input type="checkbox"/> Very often | 5 <input type="checkbox"/> Almost never |
| 3 <input type="checkbox"/> Fairly often | 6 <input type="checkbox"/> Never |

36. During the past month, how much of the time have you been in low or very low spirits?

- | | |
|---|---|
| 1 <input type="checkbox"/> All of the time | 4 <input type="checkbox"/> Some of the time |
| 2 <input type="checkbox"/> Most of the time | 5 <input type="checkbox"/> A little of the time |
| 3 <input type="checkbox"/> A good bit of the time | 6 <input type="checkbox"/> None of the time |

37. How often, during the past month, have you been waking up feeling fresh and rested?

- | | |
|--|---|
| 1 <input type="checkbox"/> Always, every day | 4 <input type="checkbox"/> Some days, but usually not |
| 2 <input type="checkbox"/> Almost every day | 5 <input type="checkbox"/> Hardly ever |
| 3 <input type="checkbox"/> Most days | 6 <input type="checkbox"/> Never wake up feeling rested |

38. During the past month, have you been under or felt you were under any strain, stress or pressure?

- 1 Yes, almost more than I could stand or bear
- 2 Yes, quite a bit of pressure
- 3 Yes, some more than usual
- 4 Yes, some, but about normal
- 5 Yes, a little bit
- 6 No, not at all

Appendix-03

MHI-38 scoring and subscales

Details of subscale and global scale scoring are provided below and are based on the following source:

Davies AR, Sherbourne CD, Peterson JR and Ware JE (1998) *Scoring manual: Adult health status and patient satisfaction measures used in RAND's Health Insurance Experiment*. Santa Monica: RAND Corporation.

Appendix-04

Questionnaire Part II (English)

1. Personal Information: Name, Father's Name, Mother's Name, Husband's Name, Age, Educational Qualification, Marital Status, Occupation, Title, Monthly Income, Monthly Expenses, Present Address, Permanent Address, Number of Family Members
2. Inform about current residence location/living environment
3. Inform about accommodation type: Rented/Owned
4. What is your family type?
5. Say something about your relationship with children and other family members
6. Say something about the cooperation of family members
7. Say something about your relationship with your husband
8. Say something about time spent with family
9. Say something about office location, distance, and environment
10. Say something about office hours
11. Say something about your relationship with your colleagues
12. Say something about your relationship with the superiors in your office
13. Give your opinion about gender discrimination in office
14. Say something about women's safety in the office
15. Tell something regarding the facilities provided by the office
16. Tell something about office matters
17. Describe something that can change the bad aspects of your office
18. Tell something about the work environment in the office
19. Tell something about managing work, family, and your personal life

20. Tell me about your personal time
21. Tell something about mental state regarding office matters
22. Tell something about fatigue for office and home
23. State any problems at home/office that cause problems at home/office
24. Tell something about the relationship with office administration
25. Tell us what you think of those who work in educational institutions or banks.
How are they doing?
26. Explain the similarities and contrasts between your work and the work of those in educational institutes/banks according to you
27. Highlight the position between you and them
28. Please rate your job satisfaction considering the overall situation
29. Express your personal opinion on the development of your institution