

An Evaluation of Occupational Stress among Working Women

H.Y.Kamble

Dean and Professor
School of Business and Economics
Department of Post Graduate Studies and Research in Commerce
hykamble@gmail.com

Smita N. Mutgekar

Research Scholar
School of Business and Economics
Department of Post Graduate Studies and Research in Commerce
smita_mutgekar@rediffmail.com

Naziya Iqbal Patvegar

Full Time Research Scholar
School of Business and Economics
Department of Post Graduate Studies and Research in Commerce
naziapatvegar@gmail.com

Abstract

Banking has provided new avenue of opportunities for women. We can find in all level of banking, i.e., managers, officers and clerical groups have women employees. It is also true that all these employees in their banking career face some common problems. These include inter role duality conflict, sexual harassment in the workplace, uncomfortable with women as a senior or preference for higher position allocations and selections. All these problems contribute to increasing stress among female employees in banks. Occupational stress can affect both individuals as well as organisations. Stress may create hyperirritability, anxiety disturbed interpersonal relationships, and sleep disturbances which can be damaging to an individual's health and lead to low productivity, absenteeism, poor quality of work, high turnover etc. Job stressors are projective of job dissatisfaction and can prompt employees to leave the organisation. The importance of coping for the management of stress cannot be undermined as it is the important factor which can make or break the individual's ability to manage stress. Work stress is a real challenge for working women as they manage both homes as well as workplaces. The majority of women employees in nationalised banks are experiencing the average level of stress as they face very busy and highly demanding workdays with many issues competing with their time.

The present study aims to identify the factors causing occupational stress among working women, to determine the level of stress they experience and also the relationship between the level of occupational stress and the factors causing stress. To carry out this research, a sample of 280 working women in nationalised banks was selected across the Belgaum district consisting of 10 talukas. A stratified simple random sampling technique was opted and a well-structured questionnaire was used to collect the responses. ANOVA, Chi-square and t-test were used to analyse the data.

It was found that factors like age group, educational qualification, marital status, monthly salary, length of service, type of family, size of family, number of dependents, type of accommodation, and mode of transport are significant factors that influence the level of occupational stress among working women in

nationalised banks with an exception to factors such as designation, the workload in a week, and distance between office and residence.

It was also evident that the working women in nationalised banks have similar occupational stress irrespective of the designation at which they work, their marital status, monthly salary, length of service, the workload in a week, size of family, mode of transport, and distance between office and residence.

Keywords : *Occupational stress, Stressors, Mental health, Physical health, and factors.*

Introduction

Stress is an ordinary phenomenon in modern-day existence. The tough challenges of globalisation, technological advancement, economic deregulation, increasing competition, relocation of personnel etc. are becoming the prevailing features of a stressful world.

Stress has physical, psychological and emotional effects on people and creates positive or negative emotions. As a positive influence, stress can drive a person towards action, such stress is called Eustress. As a negative influence, it can result in feelings of distrust, rejection, anger etc. which can later lead to health problems. Stress to a certain reasonable extent is essential for performing well in one's job. But once stress exceeds a certain limit it can cause burnout and have a fatal effect on work performance.

Occupational stress can affect both individuals as well as organisations. Stress may create hyperirritability, anxiety, disturbed interpersonal relationships, and sleep disturbances which can be damaging to an individual's health and results in low productivity, absenteeism, high turnover and so on.

Research shows that occupational stress can affect both men and women as they are exposed to different working environments and different types of demands and tensions, even when they work in the same sector and profession. However, women are disproportionately exposed to stressors. Women have greater exposure to monotonous task than men. Work-family conflicts, interpersonal issues, role conflict, role ambiguity and stressors related to social life are some common stressors which are more specifically experienced by women.

After reviewing the literature on the banking sector, it was identified that very few studies are made to assess the general occupational stress in the banking industry in India with very little focus on women employees and their issues. Therefore, the present paper aims at understanding the impact of occupational stress among women employees working in nationalised banks with special reference to nationalised banks operating in the Belagavi District.

Review of literature

1. Khushboo Sharma and Parul Khanna (2019): Opined that factors related to work, role and personal factors are the major reasons for stress among employees and cause a high level of anxiety, fear, and nervousness among employees which causes cognitive, behavioural and physiological consequences.

2. Monika M. and S.S.Bhaskar (2018): In their study on examining the impact of role overload on Job stress, job satisfaction and job performance- A study among married women in Banking sector opined that the role overload has a significant impact on job stress. It was negatively associated with the job satisfaction. It reduces employee efficiency which leads to poor performance.

3. Umesh U. (2016): Has reported that Occupational stress is higher among female employees of private sector banks compared to female employees of public sector banks. Work life imbalance is one of the major attributes which contribute to stress for a female employee.

4. Hashemi S.M. et al. (2015): As per the study stress has important effect on personnel and organization performance. Identification of stress factors in an organization will significantly improve job satisfaction.

5. Ajay Solkhe (2013): It was found that the employees are experiencing high degree of stress with respect to the dimensions of poor peer relations, responsibility of persons, strenuous working conditions, powerlessness and unprofitability.

Objectives of the Study

- 1) To identify major variables contributing to occupational stress among women working in nationalised banks.
- 2) To analyse the level of occupational stress among women workforce of nationalised banks.
- 3) To analyse the relationship between occupational stressors and demographic features of the respondents.

Theoretical background of Occupational Stress

According to Comish R. and Swindle B. (1994) "Occupational stress is the inability to cope with the pressure in a job, because of a poor fit between someone's abilities and his/ her work requirements and conditions. It is a mental and physical condition which affects an individual's productivity, effectiveness, personal health and quality of work".

Malta (2004), defines Occupational stress as, "It is any discomfort which is felt and perceived at a personal level and triggered by instances, events or situations that are too intense and frequent in nature so as to exceed a person's coping capabilities and resources to handle them adequately".

An individual worker reacts to the stressful situation in a different manner leading to reduction in his efficiency and effectiveness in his workplace. Sometimes effectiveness of an individual worker rises due to stress but for a short time but if the same stress continues for a longer time the effectiveness invariably drops down. Stress can be positive or negative. Positive stress leads to potential gain leading to better performance and negative stress offers constraints like dejections, despondency and depression. These negative emotions have adverse effect on work and life leading to imbalance in the work and life.

Researchers have indicated that there is a strong link between stress and personal health as well as psychological health of an individual employee leading to his success and the success of the organisation.

Stress leads to detrimental effect on the organisation such as high attrition, absenteeism and poor performance. Stress may also be created in the situation where job descriptions are not clear or career projects are absent, lack of understanding between superiors and employees, heavy responsibilities with no authority and decision making as well as inadequate time provided to complete the tasks and the personal and company standards lead to stressful situation. Job related stress may result from lack of recognition or reward for good performance. The absence of opportunity to voice complaints or disastrous consequences blown out of proportion from a small error.

Low employee morale, working structure of the management, job responsibilities, inadequate promotion opportunities, psychological trauma, subpar work environment are identified as major causes of job stress. Job stress may range from acute stress to exhaustion or burnout and sometimes from burnout to chronic stress which may cause adverse effect on physical and mental health of employees.

Scope of the Study

The present study covers only the women working in selected nationalised banks across the Belgaum district which consists of 10 talukas namely Belgaum, Chikkodi, Gokak, Athani, Raibag, Hukkeri, Sampagaon, Parasgad, Ramdurg, and Khanapur.

Research Methodology

Type of research: This research is descriptive cum analytical research as it describes the different levels of occupational stressors among the respondents, and these stressors are analysed to conclude.

Data collection: Both Primary data and secondary data was used to carry out the study.

Primary data: It was collected from the selected women employees of respective nationalised banks.

Secondary data: Various scholarly journals, articles and sites covering a wide area of academic literature on the topic were referred for extensive literature review. Available secondary data was substantially used.

Sampling: A stratified simple random sampling technique was adopted to identify sample respondents for the study. A sample of 280 working women in nationalised banks was selected across the Belagavi district which consisted of managers, officers, and clerks. The survey was conducted in 10 talukas of Belagavi districts. Information about respondents' demographic profiles and occupational stress levels was collected.

Traditional Statistical tools such as frequency, percentage, mean, and standard deviation, and inferential statistical tools such as Chi-square test factor analysis, ANOVA and t-test, are used to analyse the data. The data were analysed with the help of SPSS software, version 28.

Results

Out of 280 respondents approached, 150 (53.57%) were in the age group of 31-40 years. 160 respondents (57.14%) were graduates and out of the total respondents, 49.64% (139) respondents were working as officers of the nationalised banks, followed by clerks (45.36%) and managers (5%). 195 respondents (i.e. 69.64%) were married and the rest were unmarried. Most of the respondents (51.79%) monthly salary was in the range of 30001-50000. Around 55.71 % of respondents have served for more than 5 years but less than 10 years. Out of 280 respondents, 231 respondents (82.50%) work for almost 40-50 hrs per week. 46.43% of the respondents live with extended family and most of them (64.29%) have 3-5 members in the family. 138 respondents out of a total 280, had 1 or 2 dependents and 69.64% of respondents had their accommodation. 63.21% of respondents travelled to their workplace with their vehicles whereas, the rest through public transport mode. Almost 55.36% of respondents stay more than 3 km away from their workplace.

Table 1 : Distribution of demographic profile and work related profile of respondents

Characteristics	Frequencies	Percentages (%)
Age Groups		
<=30yrs	85	30.36
31-40 yrs	150	53.57
>= 41 yrs	45	16.07
Educational Qualification		
PUC	71	25.36
Diploma	03	1.07
Graduate	160	57.14
PG	46	16.43
Designation		
Manager	14	5.00
Officer	139	49.64
Clerk	127	45.36
Marital Status		
Married	195	69.64
Unmarried	85	30.36
Monthly Salary		
15000-30000	126	45.00
30001-50000	145	51.79
Above 50001	9	3.21
Length of Service(s)		
<5yrs	84	30.00
5-10 yrs	156	55.71
>10 yrs	40	14.29
Workload in a week		
<40 hrs	35	12.50
40-50 hrs	231	82.50
> 50 hrs	14	5.00
Type of family		
Nuclear family	59	21.07
Extended family	130	46.43
Joint family	91	32.50
Size of family		
1-2 members	47	16.79
3-5 members	180	64.29
More than 3	53	18.93
Number of dependents		
Nil	97	34.64
1 to 2	138	49.29
More than 3	45	16.07
Type of accommodation		
Rented	68	24.29
Owned	195	69.64
Leased	17	6.07
Mode of transport		

Own vehicle	177	63.21
Public transport	103	36.79
Distance between office and residence	48	17.14
1 to 2 kms	77	27.50
2 to 3 kms	155	55.36
More than 3 kms		
Total	280	100.00

Source: Field survey

Discussions and Analysis

In this study, the following hypotheses are tested.

- H1₀:** There is no significant association between the level of occupational stress with age group, educational qualification, designation, marital status and a monthly salary of working women in nationalised banks.

TABLE 2 : Association between levels of occupational stress age group, educational qualification, designation, marital status and monthly salary

Characteristics	Low Level	%	Avg. Level	%	High Level	%	Total	%	Chi-square	P-value	Results
Age Group											
<=30 yrs	2	2.35	78	91.76	5	5.88	85	30.36	55.349	0.0001*	H ₀ is rejected
31-40 yrs	25	16.67	87	58.00	38	25.33	150	53.57			
>=40 yrs	19	42.22	23	51.11	3	6.67	45	16.07			
Educational Qualification											
PUC	2	2.82	54	76.06	15	21.13	71	25.36	41.497	0.0001*	H ₀ is rejected
Diploma	0	0	3	100	0	0	3	1.07			
Graduate	23	14.38	113	70.63	24	15	160	57.14			
PG	21	45.65	18	39.13	7	15.22	46	16.43			
Designation											
Manager	2	14.29	10	71.43	2	14.29	14	5	0.583	0.965	H ₀ is accepted
Officer	23	16.55	91	65.47	25	17.99	139	49.64			
Clerk	21	16.54	87	68.5	19	14.96	127	45.36			
Marital status											
Married	41	21.03	117	60	37	18.97	195	69.64	15.678	0.0001*	H ₀ is rejected
Unmarried	5	5.88	71	83.53	9	10.59	85	30.36			
Monthly Salary											
15000-30000	18	14.29	95	75.4	13	10.32	126	45	10.977	0.0270*	H ₀ is rejected
300001-50000	28	19.31	87	60	30	20.69	145	51.79			
Above 50000	0	0	6	66.67	3	33.33	9	3.21			

Source: Field survey *p<0.05 indicates significant association

From the above table, it is clear that the association is found to be statistically significant between the level of occupational stress with age group, educational qualification, marital status and monthly salary with an exception in case of designation. Therefore, except designation in all other cases H_0 is rejected. It means that age group, educational qualification, marital status and monthly salary are significant factors which influences on the levels of occupational stress among women employees and not the designation at which they work.

H₂₀: There is no significant association between levels of occupational stress with length of service(s), workload in a week, type of family, size of family, number of dependents, type of accommodation, mode of transport and distance between office and residence of working women in nationalised banks.

Table 3 : Association between levels of occupational stress with length of service, workload in a week, type of family, size of family, no of dependents, type of accommodation, mode of transport and distance between office and residence.

Characteristics	Low Level	%	Avg. Level	%	High Level	%	Total	%	Chi-square	P-value	Results
Length of service											
< 5 yrs	0	0	82	97.62	2	2.38	84	30	53.737	0.0001*	H_0 is rejected
5-10 yrs	34	21.79	84	53.85	38	24.36	156	55.71			
> 10 yrs	12	30	22	55	6	15	40	14.29			

Workload in a week											
<40 hrs	3	8.57	30	85.71	2	5.71	35	12.5	6.558	0.161	H ₀ is accepted
40-50 hrs	41	17.75	149	64.5	41	17.75	231	82.5			
>50 hrs	2	14.29	9	64.29	3	21.43	14	5			
Type of Family											
Nuclear Family	7	11.86	39	66.1	13	22.03	59	21.07	11.12	0.0250*	H ₀ is rejected
Extended Family	15	11.54	93	71.54	22	16.92	130	46.43			
Joint Family	24	26.37	56	61.54	11	12.09	91	32.5			
Size of Family											
1-2 members	4	8.51	36	76.6	7	14.89	47	16.79	14.095	0.0070*	H ₀ is rejected
3-5 members	25	13.89	126	70	29	16.11	180	64.29			
More than 5	17	32.08	26	49.06	10	18.87	53	18.93			
Number of dependents											
Nil	4	4.12	84	86.6	9	9.28	97	34.64	26.999	0.0001*	H ₀ is rejected
1 to 2	31	22.46	80	57.97	27	19.57	138	49.29			
More than 3	11	24.44	24	53.33	10	22.22	45	16.07			
Type of accommodation											
Rented	7	10.29	46	67.65	15	22.06	68	24.29	13.007	0.0110*	H ₀ is rejected
Owned	39	20	125	64.1	31	15.9	195	69.64			
Leased	0	0	17	100	0	0	17	6.07			
Mode of transport											
Own vehicle	34	19.21	120	67.8	23	12.99	177	63.21	5.749	0.0500*	H ₀ is rejected
Public transport	12	11.65	68	66.02	23	22.33	103	36.79			
Distance between office and residence											
1 to 2 kms	9	18.75	32	66.67	7	14.58	48	17.14	6.762	0.149	H ₀ is accepted
2 to 3 kms	19	24.68	47	61.04	11	14.29	77	27.5			
More than 3 kms	18	11.61	109	70.32	28	18.06	155	55.36			

Source: Field survey

*p<0.05 indicates significant association

From the above table, it can be inferred that the association is statistically significant between length of service, type of family, size of family, number of dependents, type of accommodation, mode of transport and occupational stress, hence H₂₀ is rejected in the respective cases. Whereas, the association is statistically insignificant between workload in a week, distance between office and residence and occupational stress. Hence, H₂₀ is accepted. It means that length of service, size and type of family, number of dependents, type of accommodation, mode of transport are significant factors which influences on the levels of occupational stress among women employees and not the workload and distance travelled by them.

H3₀: There is no significant difference between age group, educational qualification, designation, marital status and monthly salary of working women in nationalised banks with respect to occupational stress.

Table no 4 : Comparison of age group, educational qualification, designation, marital status and monthly salary of respondents with respect to occupational stress scores.

Characteristics	Mean	SD	Test Statistics	P-value	Significance	Results
Age groups						
<=30 yrs	116.72	7.39	12.3266	0.0001	S	H ₀ is rejected
31-40 yrs	117.24	12.76				
>=41 yrs	107.96	12.09				
Educational Qualification						
PUC	119.93	6.83	8.8807	0.0001	S	H ₀ is rejected
Diploma	113.00	0.00				
Graduate	115.62	11.91				
PG	108.96	14.32				
Designation						
Manager	117.64	12.09	0.3963	0.6732	NS	H ₀ is accepted
Officer	115.88	11.73				
Clerk	115.04	11.76				
Marital status						
Married	115.07	12.55	1.1183	0.2644	NS	H ₀ is accepted
Unmarried	116.78	9.58				
Monthly salary						
15000-30000	114.55	9.35	1.1311	0.3242	NS	H ₀ is accepted
30000-50000	116.28	13.25				
Above 50000	119.00	15.39				
Total	115.59	11.73				

Source: Field Survey

S > Significant, NS Not significant, between two groups the t test and more than two groups applied one way ANOVA

From the results of the above table, it can be observed that the age group and educational qualifications of working women in nationalised banks differs significantly with respect to occupational stress as their p-value is less than 0.05. Hence null hypothesis in both the cases is rejected. Whereas, in case of designation, marital status and monthly salary, no significant difference was observed. It means that, the working women in nationalised banks have similar occupational stress irrespective of designation at which they work, their marital status, and monthly salary.

H4₀: There is no significant difference between length of service(s), workload in a week, type of family, size of family, number of dependents, type of accommodation, mode of transport and distance between office and residence of working women in nationalised banks with respect to occupational stress scores.

Table no 5 : Comparison of length of service(s), workload in a week, type of family, size of family, number of dependents, type of accommodation, mode of transport and distance between office and residence of working women in nationalised banks with respect to occupational stress scores.

Characteristics	Mean	SD	Test Statistics	P- Value	Significance	Results
Length of Service(s)						
< 5 years	116.81	7.89	2.1133	0.1228	NS	H ₀ is accepted
5-10 years	115.79	12.15				
> 10 years	112.25	15.85				
Workload in a Week						
<40 hours	114.97	8.11	0.6230	0.5371	NS	H ₀ is accepted
40-50 hours	115.87	12.28				
> 50 hours	112.43	10.02				
Type of Family						
Nuclear family	119.12	14.13	18.1382	0.0001	S	H ₀ is rejected
Extended family	117.98	10.27				
Joint family	109.88	9.87				
Size of family						
1-2 members	118.32	11.52	2.8220	0.0612	NS	H ₀ is accepted
3-5 members	115.70	11.92				
More than 5	112.79	10.82				
Number of dependents						
Nil	117.95	8.32	3.1388	0.0449	S	H ₀ is rejected
1 to 2	114.55	13.51				
More than 3	113.69	11.61				
Type of accommodation						
Rented	118.87	10.85	3.6334	0.0277	S	H ₀ is

Owned	114.62	12.23				rejected
Leased	113.59	5.86				
Mode of transport						
Own vehicle	114.67	11.97	1.7310	0.0846	NS	H ₀ is accepted
Public transport	117.17	11.19				
Distance between office and residence						
1 to 2 kms	116.56	10.99	0.7555	0.4707	NS	H ₀ is accepted
2 to 3 kms	114.23	12.49				
More than 3 kms	115.96	11.58				
Total	115.59	11.73				

Source: Field Survey

S → Significant, NS → Not significant, between two groups the t test and more than two groups applied one way ANOVA

From the above table, it can be inferred that the type of family, number of dependents, type of accommodation indicates significant difference with respect to level of occupational stress. Hence, the respective null hypothesis is rejected as their p-value is less than 0.05. But other characteristics such as length of service, workload in a week, size of family, mode of transport and distance between office and residence show no significant difference between them and level of occupational stress. It means that working women in nationalised banks have similar occupational stress irrespective of length of service, workload in a week, size of family, mode of transport, and distance between office and residence.

Conclusion and Suggestions

It was found that managers and officers experience moderate level of stress because of higher risk and fear of implications of mistakes, banks should take positive measures to overcome this fear. Seniors should inculcate positive attitude towards their subordinates in helping them to perform assigned tasks with increased efficiency. It is also suggested that bank management should conduct workshops and seminars on stress management and on work life balance. At the same time banks should instruct the staff to adopt healthy practices like yoga and meditation to overcome stress. Banks can also conduct training programmes to avoid mismatch between employee's capability and the requirements of job.

Work stress is a real challenge for working women as they manage both home as well as workplace. It is important that workplace should be continuously monitored for stress related issues. Further, it is not only important to identify stress related elements at workplace and to deal with them but to promote healthy work and reduced harmful aspects of work. Work, itself can be a self-promoting activity as long as it takes place in a safe, development and health promoting environment. In the present study it was found that women relieve stress by altering their lifestyle which includes building greater stress tolerance, changing their pace of life, controlling stressful thoughts, acquiring problem solving skills, and seeking social support which in turn helps them to increase their job satisfaction level.

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