

A Study on Health Issues and Stress Management among Women Employees Working in Banking Sector

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Abstract: - Stress is often defines as the twentieth century syndrome born out of human race toward modern progress and its ensuring complexities. At one point or other, everybody suffers from stress. Seyle [1936] defines stress as a “dynamic activity where in an individual is confronted with an opportunity, constraint or demand”. The banking sector is one of the high stress creating sectors among the women workers. Women employees of banks are under great deal of stress, these stresses contribute to decrease organizational performance and also increases health related issues such as anxiety, depression, head ache, Back ache and eye disorders and this results in decrease in quality of work, high staff turnover and absenteeism. Stress due to work load can cause general psychological behavior in their social life also. Women Employees of bank are supposed to be proactive proficient enough to bear responsibility. Lack of administrative support, excessive work demand, problematic customer relations, coworker’s relationship, family and work life balance are the major components of stress. Despite of feeling relaxed with the advent of modern technology and innovations in banking sector, women employees are feeling overloaded with work and stressed out. It has become hard for the women employees to cope up with changes. Indian banking industry is the back bone of the country’s economy, it has always played a key role in prevention of economic cataclysm. The nature of job of banking employees is a tiresome one as it involves a long working hours, inappropriate reward system, role conflict and lack of job autonomy. Stress Management is getting more and more consideration these days particularly in financial sectors. There is no such thing like stress - free job. Everyone in their work is exposed to tension and anxiety as they get to the duties assigned to them. Banking industry is not an exceptional one. By controlling stress individual and organization can be managed more effectively. This paper seeks to determine the impact of various constituents of occupational stress on the women employees of the banking sector.

Keywords: *Stress, Banking Sector, Health issues, Women Employees.*

I. REVIEW OF LITERATURE

- 1) Understanding stress and defining the term stress is not a simple process. As researcher Tom Cox pointed out in 1985: “the concept of ‘stress’ is elusive because it is poorly defined. There is no single agreed definition in existence. It is a concept which

is familiar to both layman and professional alike. It is understood by all when used in a general context but by very few when a more precise account is required and this seems to be the central problem”.

- 2) Richard Lazarus and Susan Folk man suggested in 1984 that stress can be thought of as resulting from an “imbalance between demands and resources” or as occurring when “pressure exceeds one’s perceived ability to cope”. Stress management was developed and premised on the idea that stress is not a direct response to a stressor but rather one’s resources and ability to cope mediate the stress response and are amenable to change, thus allowing stress to be controllable.
- 3) William R. Lovallo saying that the stress management field is a ‘soft’ one, lacking a strong theoretical foundation, and therefore lacking good studies of efficacy and long term outcome. Certainly any publication that would improve on this situation is to be welcomed. Strengths are the systematic approach to the topic. The attempt to ground scientifically the issue of stress management will appeal greatly to the more discerning student of clinical psychology and applied health psychology. It will provide a sufficiently academic approach to the topic that it will find acceptance in courses on the topic.”
- 4) Epidemiologist Bengt Arnetz (University of Uppsala, Sweden) has been studying occupational stress for 20 years says, that in Sweden stress among doctors is such that their mental energy has decreased and intellectual exhaustion [burnout] increased to critical levels.
- 5) The study of Michael Marmot (University of London, UK) says that individual perception also plays a role in occupational stress that different employees perceive and react differently in given situation of work environment, some with high stress levels and some with low or even do not.

II. RESEARCH METHODOLOGY

Research Design

A *Research study undertaken for this study is Descriptive one.*

A study, which wants to portray the characteristics of a group or individual or situation, is known as Descriptive study. It is mostly qualitative in nature. A descriptive study is undertaken in order to ascertain and be able to describe the characteristics of the variable of interest in a situation. Descriptive study are also undertaken to understand the characteristics of women employees.

III. STATEMENT OF THE PROBLEM

Employee stress has become the major problem in many organizations, especially women employees are facing many challenges and stress in their day to day working life. Women employees working in bank suffer from long working hours and heavy workloads, since there is a great improvement of technology there is a chance of getting Technical error, which causes additional stress to employees and these issues results in decrease in performance, hence the present study focus on major causes and various techniques to measure and manage stress for the women employees working in the banking industry.

IV. OBJECTIVES OF THE STUDY

Primary Objective

- The primary aim of this study is to analyze the job stress among the women employees of private and public banks in Tamil Nadu

Secondary Objective

- To Identify the level of stress among the women employees
- To identify which factor plays a crucial role for creating stress among the women employees of private and public banks
- To identify different methods and techniques to reduce job related stress

V. TOOLS USED FOR ANALYSIS

A Structured questionnaire has been prepared to get the relevant information from the respondents. The questionnaire consists of variety of questions presented to the respondents for their response.

The various types of questions used in this survey are:

- Close ended questions
- Multiple choice questions

VI. DATA COLLECTION METHOD

a) *Primary Data collection Method*

- Survey method
- Questionnaire is used as an instrument for collecting necessary information

b) *Secondary Data collection Method*

- Reference books
- Journals
- Internet

VII. SAMPLING PLAN

Target population: The population for this research study consists of the women employees working in banking sector.

Sampling Size:

Population: 2400

Confidence Level: 95%

Sample Size: 141

VIII. TOOLS USED FOR DATA ANALYSIS

- Percentile Method
- Chi-Square(Data is analyzed through SPSS Software)

VIII. PROBLEMS FACED BY THE WOMEN EMPLOYEES BECAUSE OF IMPROVEMENT IN TECHNOLOGY

There are many challenges faced by the women employees in the banking sector, say for example people thinks that bankers work load has reduced because of rapid growth of information and communication technology (ICT) but the real fact is increase in technology has also increased their stress level

AUTOMATED TELLER MACHINE (ATM)

ATM is the most popular device in India which enables the people to withdraw and deposit their money at anytime and anywhere. But the women employees feel that ATM machine will get frequent Technical faults, and so customer will feel bad for their inconvenience ,and the major drawback is ATM machine can have a capacity 25-30lakh,the employees has to refill the money whenever it is needed,ATM machine will have three trays in its back side to keep the amount,it can accept only 50,100,500 and 2000 rupees notes, by fault if the bankers keep 500 rupees note in 2000 rupee tray, the customer will get 2000 instead of 500,and in addition ATM is just a machine it will even accept the paper in the money tray if it is in the size of 50,100,500 and 2000 rupee note and these causes additional stress to the women employees they find it difficult to manage these issues.

CREDIT CARD SYSTEM

Credit card system has introduced in India in early 90's,the customer can use certain amount of money in advance and

they can repay it with in a period of time, the major problem is 25% of the customer will never repay the money in a correct time. The employee who issued the credit card to a particular customer will get in a trouble.

ONLINE PAYEMENT

New technologies have already simplified and smoothed business-to-business and business-to-customer experiences with mobile payments, e-wallets, and contactless cards. If there is any network problems while making online transactions the amount will never debit/credit in an account properly, sometimes the amount will get debited in customers account but it would get delay in crediting in 3rd parties account, in that situation the customer will enquire only with bankers which create additional stress, sometimes the customer will use some harsh words with the bankers, thewomen employees will face difficulties in managing them.

IX. ANALYSIS AND INTERPRETATION

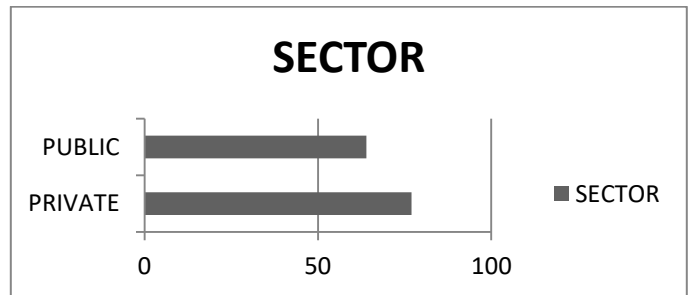
Data Analysis Using Statistical Tools

a) Simple Percentile Analysis (Percentile Method)

TABLE 1 SHOWING THE PERCENTAGE OF WOMEN EMPLOYEES WORKING IN PRIVATE AND PUBLIC SECTOR BANK

SECTOR	REONDENTS	PERCENTAGE
PRIVATE	77	54.61
PUBLIC	64	45.39
TOTAL	141	100

CHART 1 SHOWING THE PERCENTAGE OF WOMEN EMPLOYEES WORKING IN PRIVATE AND PUBLIC SECTOR BANK



Interpretation

From the above chart it is interpreted that, 54.61% of the respondents are from Private sector Bank and 45.39% are from Public Sector Bank

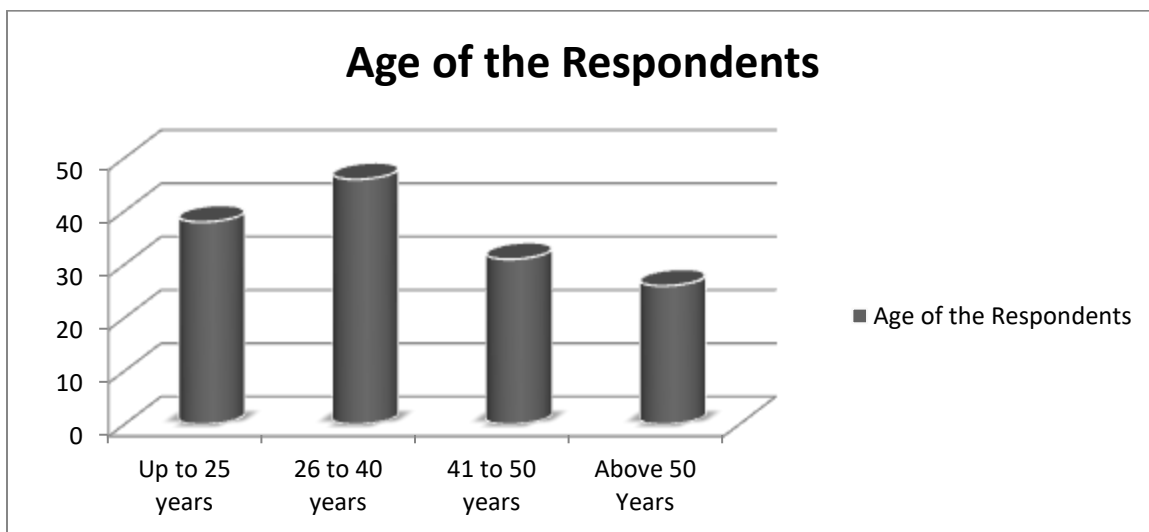
Inference

It is inferred from the above chart that, Most of the women employees opting for private sector bank because there cannot be a frequent Transfer, they are comfortable in the place where their family is present

TABLE 2 SHOWING THE AGE OF THE RESPONDENTS

S.NO	AGE	RESPONDENT S	PERCENATGE
1	Up to 25 years	38	27
2	26 to 40 years	46	32.62
3	41 to 50 years	31	21.98
4	Above 50 years	26	18.43
TOTAL		141	100

CHART 2 SHOWING THE AGE OF THE RESPONDENTS



Interpretation

From the above chart it is interpreted that, 27% of the respondents are up to 25 years age gap, 32.62% are 26-40 years, 21.98% are 41-50 years 18.43% are above 50 years

Inference

It is inferred from the above chart table that, most of the respondents work between that age of 26 to 40 years ,because they work to support their family to overcome their families financial circumstances and after 40 the women employees are not comfortable in balancing their family and their worklife ,they feel more stressfull at this age.

b) Chi-Square Analysis

Formulation of Hypothesis

Null Hypothesis H₀: There is no significant relationship between the amount of stress level based on the work experience of the respondents and their annual income

Alternate Hypothesis H₁: There is significant relationship between the amount of stress level based on the work experience of the respondents and their annual income

TABLE 3 SHOWING CHI-SQUARE ANALYSIS OF THE RELATIONSHIP BETWEEN THE AMOUNT OF STRESS LEVEL BASED ON THE WORK EXPERIENCE OF THE RESPONDENTS AND THEIR ANNUAL INCOME

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Experience* Annual Income	141	100.0%	0	0.0%	141	100.0%

Experience * Annual Income Cross Tabulation

Count

	Annual Income				Total
	Up to 2,00,000	2,00,001-4,00,000	4,00,001-6,00,000	Above 6,00,000	
0-10 years					
10-20 years	7	10	5	0	22
years	14	33	18	5	70
Above 20 years	10	10	20	9	49
Total	31	53	43	14	141

Chi-square Tests

	Value	Degree Of freedom	Asymp.Sig. (2-sided)
Pearson Chi-square	15.975 ^a	6	.014
Likelihood Ratio	17.924	6	.006
Linear-by-linear Association	8.946	1	.003
No of valid cases	141		

a.0 cells (.0%) have expected count less than 5. The minimum expected count is 2.18

Inference:

It is inferred from above analysis that, since p value is less than 0.05, we are rejecting the null hypothesis and accepting the alternate hypothesis. That is, there is significant relationship between amount of stress level based on the work experience of the respondents and their annual income because work experience is the major determinants that employers take into account while fixing the salary.

X. FINDINGS

- It was found that majority of respondents are in the age gap of 26-40
- It was found that majority of respondents are form Private sector Bank
- According to the chi-square analysis it is found that there is a significant relationship between the amount of stress level based on their work experience of the respondents and their national income

XI. SUGGESTIONS

- In order to solve the computer network problems in Bank there can be computer professionals in every bank, so that they can solve issue of all technical problems.
- The mild music can be played in bank to make the women employees to work with enthusiasm, because they need to balance their work life.
- Free health checkup can be done to every employee to check their health status.
- The employee can Plan some tour with both their family and colleague, so that they can get to know each other, which maintain a healthy family and career life.
- Employee can do a regular exercise, do mediations, eat healthy food, sleep in time ,spend some time with friends.

XII. CONCLUSIONS

Work stress is the real challenge for all the working women's, we have to face and overcome the challenge. There is no job like stress free job. Successful managers and employers provide leadership in dealing with the challenge of work stress.

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QUESTIONNAIRE

For this purpose Questionnaire of 15 questions have been prepared and given to you for your data collection.

Name (optional):

1. Where are you working?

- Private Sector Bank
- Public Sector Bank

2. Age

- Up to 25 years
- 26-40years
- 41-50 years
- Above 50 years

3. Marital Status

- Married
- Unmarried

4. Can I know your approximate Annual Income?

- Up to Rs.2,00,000
- Rs.2,00,001 to 4,00,000
- Rs.4,00,001 to 6,00,000
- Above Rs.6,00,000

5. May I know your current position in the organization?

- Clerical Level
- Officer Level
- Manager Level

6. May I know your work experience?

- 0-5 years
- 6-10 years
- 11-15 years
- 16-20 years
- Above 20 years

7. Do you feel your job is stressful?

- Yes
- No

8. Has improvement in Technology reduced the job pressure?

- Yes
- No

9. Rate the following based on your opinion

- 1- Strongly Agree 2- Agree 3- Neither Agree nor Dis-Agree 4-Dis-Agree
 5 - Strongly Agree

Factors/Rating	1	2	3	4	5
Work Timing are flexible					
Salary is satisfied					
Dis agreement from Top management					
Working Environment is good					
Improvement in Technology reduces work load					

10. Does frequent transfer creates you a psychological/Mental pressure?

- Yes
- No

11. Does Heavy work load affect your Health? If yes specify what kind Health Issues you face?

- Yes
- No

12. Is this comfortable for you to balance both the work and family life?

- Yes
- No

13. Do you like to have Holidays on all the Saturday and Sunday?

- Yes
- No

14. Is there any necessary to have computer professional to face the troubles in computer system/network?

- Yes
- No

15. Do you follow any activity/Techniques to reduce stress? If yes mention the activities

- Yes
- No