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A STUDY ON OCCUPATIONAL STRESS AMONG WOMEN WITH SPECIAL REFERENCE TO BANKING SECTOR

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ABSTRACT
Occupational stress stems from unexpected responsibilities and pressures that do not align with a person's knowledge, skills, or expectations, inhibiting one's ability to cope. It can increase when workers do not feel supported by supervisors or colleagues, or feel as if they have little control over work processes. The need for the study is to ascertain specific problems of employees related to job stress and to find out the level of stress. The present study will help to develop more appropriate strategies to minimize the job stress of employees and these could be incorporated into a well-designed set of human resources policies and also helps as one of the sources for the secondary data for future research also. This study is helpful in assessing the extent of stress experienced by women employees in Banking sector. The population selected for this study are employees of banks mainly women. The sampling population of this study includes 30 women employees from banking sector. Both primary and secondary data were used for the study.
KEY TERMS: *Occupational Stress, Banking Sector*

1. INTRODUCTION

Stress is one of the problems faced by human beings. It has both positive and negative impact on an individual. The positive stress called "Eustress" is required to a certain level to help an individual to perform their work without which the individual will not work. The negative stress called "Distress" has negative impact on the individual, which restricts them in performing their work. It motivates the individual to attend to the task and get rid of the tension or demand the unattended task produced. Stress has become a pervading issue of everyone's life in this modern world. The modern world which is often regarded as a world of achievements has become a world of stress. Be it a family, any social activity or any business organization, stress is everywhere. Right from birth till death, an individual is invariably exposed to various stressful situations. Our economy has shown growth in almost all sectors, but stress has also joined hands with this growth. Individuals under stress are experiencing various psychosomatic and psychological disorders, the feelings of frustration, dissatisfaction with life in general. Workplace stress is the harmful biological reaction that occurs when there is poor match between job profiles and the capabilities, resources, or needs of the worker. These conditions, ultimately affects the job performance and the health of the individuals. But a little amount of stress may prove to be healthy for an organization. With the rising problem of stress, stress management has become very important. Stress Management refers to the wide range of techniques and psychotherapies which can prevent and control an individual's level of stress thereby improving everyday functioning of an individual. Stress management can have any of the three solutions – prevent or control, escape from it, or learn to adapt to it. As it is said that prevention is better than cure, steps should be taken at the initial stage to prevent the stressors rather than curing its harmful effects or bearing heavy costs after being affected by it. Effective stress management can be done at the individual level as well as at the organizational level in various ways.

Stressors: Competition, restructuring and expansion are an inevitable part of every growing industry. There are numerous factors which cause stress among employees like role conflict, uncertainty, insecurity, fears concerning job loss, job changes, compensation, role ambiguity, changes in power, status, prestige, workload, long working hours, technological problem at work, inadequate salary, time for family, job worries at home, group differences and communication. Studies have found that there exists a significant relationship between all these factors and job stress. All these factors can be categorized under four heads which are:

- Organizational Stressors- Inadequate salary, strict rules and regulations, Ineffective communication, Peer pressure, Role conflicts/role ambiguity, centralized organization structure, Less promotional opportunities, Lack of employees participation in decision-making, authoritative leadership, changes in power, status, prestige, workload, long working hours, technological problem at work.

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- Individual Stressors - Expectations which the family members, colleagues, superior and subordinates have from the employee creates a pressure amongst individuals. Failure to fulfil these expectations causes employee stress. Other individual factors causing stress among employees are inherent personality traits such as being impatient, aggressive, rigid, home group differences, lack of rewards, praise, no autonomy in the task etc. Similarly, the family issues, financial problems, changes in job profile all lead to stress.
- Job Stressors - Monotonous nature of job, insecure environment, unhealthy working conditions, Lack of confidentiality, Crowding.
- Extra-organizational Stressors - Changes in Government policy, economic policy, regulations by RBI. Social changes, obsolete technology are the extra-organizational factors causing stress.

2. STATEMENT OF THE PROBLEM

Every sector has policies to achieve its objectives. Continuous updating and monitoring of these policies should be essential to keep pace with changing in time to avoid any type of stress on the part of the employees. To study the work stress of the employees in Banking sector, it is mainly focused on various factors which are directly or indirectly related to the nature of work. These factors include design of tasks, management styles, inter-personal relations, workload, career concerns and environmental conditions. The need for the study is to ascertain specific problems of employees related to job stress and to find out the level of stress. The present study will help to develop more appropriate strategies to minimize the job stress of employees and these could be incorporated into a well-designed set of human resources policies and also helps as one of the sources for the secondary data for future research also.The level of stress faced by employees in Banking sector is not new. During the past few years banking sector have undergone tremendous changes. In a competitive environment, every sector is interested to improve its position to get a strong base for its survival. To attract the customers to large number and to improve the market share as well as profits these sectors adopt various strategies downsizing, excessive working hours, introduction of new technologies, new plans, etc. Due to these factors the employees are experiencing high level of stress and it has become their integral part of living. Stress at work can be a real problem to the organization as well as for its workers. Good management and good work organization are the best forms of stress prevention. This study is helpful in assessing the extent of stress experienced by women employees in Banking sector.

3. OBJECTIVES OF THE STUDY

- To identify the main factors related to Occupational stress.
- To analyse how stress factors affect women employees in Banking sector
- To study the relationship between stress and the variables that creates stress.
- To identify the measures to be taken to reduce Occupational stress.

4. RESEARCH METHODOLOGY

Both descriptive and explanatory research methodologies are adopted in this project. This is because job stress which is the main concept of this project cannot be quantified nor captured by a single research method. A project of this nature requires a wide collection of opinions of the subject matter and one of the ways of achieving this is through the administration of questionnaires. The items that are given in the questionnaire are used to measure job control, psychological demands, job insecurity, physical exertion and workplace social support. Each item on the standardized questionnaire shall be scored using a five-point Likert scale from strongly agree to strongly disagree. The population selected for this study are employees of banking sector mainly women. The sampling population of this study includes 30 women employees. Data was collected using mainly two methods, i.e. Primary data and Secondary data. Respondents of Banking sector suffer from headache and migraine, followed by Hypertension, Obesity and Depression and Anxiety. Thus, it is much evident that if the factors of stress are not properly controlled and monitored it can hamper the organizational structure.

5.MAJOR FINDINGS OF THE STUDY

Work life imbalance and unmatched expectations are the major causes of stress in Banking sector followed by work environment. Most of the women employees of Banking sector handle their stress situation by spending time with their family. It is said that 56% of the women employees are affected due to the environment in which the person works, so changes in work environment itself can help to reduce stress. It is found that the management plays a major role in handling stress situation. To a certain extent, the management is efficient in handling stress problems. 23% of the respondents say that watching TV is a technique to reduce stress which is followed by physical exercise, yoga, modified working environment and time management. By providing good working environment, continuous training, proper communication and conducting effective Stress management programs helps in reducing stress. The suggestions given by employees are taken into consideration in most of the cases.

6.IMPLICATIONS

1. Physical problems and Health problems: Like heart diseases, ulcers, arthritis, increased frequency of drinking and smoking, cardiovascular, gastrointestinal, endocrine and other stress related disorders.

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2. Psychological and Behavioural problems: Psychological problems like change of moods, inferiority complex, widespread resentment, reduced aspirations and self-esteem, reduced motivation and job skills.
3. Organizational problems: Job dissatisfaction, behavioural problems, production turnover, increased absenteeism, increased accidents, lower productivity.

7.CONCLUSIONS OF THE STUDY

Due to rapid change in the technology and widening of national frontiers the very core of existence lies on the mantra of survival of fittest. Employees of Banking sector are working in stressful environment due to rapidly changing environment for competition and survival. As a result, employees feel stressed and are not satisfied with their job. And therefore they will not feel happy with working in their respective sector for a long time. Hence, it is the responsibility of human resources managers to find out the reason , Why employees are not happy with their jobs, and also to investigate and understand and what makes employees to feel stress.

Finally, it is the responsibility of both management and employees when it comes to the issue of handling stress. When an employee is handling stress, as a result of both internal and external environments, it is the management and customers that will experience the effect of stress experienced by employees. Hence, Personal managers must consider suitable concrete measures to maintain stress free environment in all the three sectors. The productivity of the work force is the most decisive factor as far as the success of an organization is concerned. The productivity is in turn dependent on the psycho-social well-being of the employees. Although certain limitations were met with the study, every effort has been made to make it much comprehensive.To alleviate the negative consequences of stress, more effort on the part of policy makers, practitioners and organizational management envisaged. The author, hereby making a few efforts to suggest some effective measures that can alleviate the stress of employees and lead to their better adjustment within the organization. They can be detailed as follows:

Stress Management Program: Organize a Stress Management Program that focuses on different categories of employees at all hierarchical level. Many situational observations of employee-employer interaction identified within the organization can lead to stress at work. A successful stress management training program requires the involvement and support of top officials and the cooperation from employees. It depends upon a clear plan, on-going evaluation of progress, and clear goals for measuring success.

Stress Management Strategies

1. Take adequate steps to redesign jobs, which are taxing to employee's abilities and capacities.
2. Encourage the cross functional and inter-departmental work arrangements to reduce work related stress among low performers and low achievers.
3. Adequate role clarification to be made whenever necessary to eliminate role ambiguity.
4. Introduce more job oriented training programs, which improve employee's skills and their confidence to work effectively.
5. Encourage open channel of communication to deal work related stress.
6. Adequate resources i.e. material, technical and human should be extended to make employee feel safe and secure to perform their work effectively.
7. Ensure justified use of grievance handling procedures to win trust and confidence of employees and reduce their anxiety and tension related to job related problems.
8. Provide counselling on work related and personnel problems and support from a team of welfare health and counselling staff.
9. Attractive system of reward and recognition of good work.
10. Effective follow up should be made to different leave category absentee employees.
11. Organization should organize regular check-up and those found suffering from very high stress should be subjected to stress management process.
12. Cut back excessive hours, which directly affect the employee's physical fitness.

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