



ORIGINAL RESEARCH PAPER

Home Science

AN ANALYTICAL STUDY OF STRESS AMONG WORKING WOMEN IN GUJARAT (WITH SPECIAL REFERENCE TO BANKING SECTOR)

KEY WORDS: working women, stress

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ABSTRACT

Females contribute to 48.5% population of India. Stress Management is getting more and more attention now-a-days, particularly in the financial sectors. Banking industry, which is the backbone of the country's economy is not an exceptional. The aim of the study was to examine the work environmental factors causing stress among working women in major five public and five private sector banks. Data were gathered from 475 working women of five public and five private sector banks in the state of Gujarat, India. With the help of the structured questionnaire, the result of the study shows that work environmental factors have a significant relation with working women stress. The job stressors affecting the banking sector included overload of work, role conflict, role ambiguity, performance pressure, and job security and the other factors like working condition, lack of superior support and technological problem.

• INTRODUCTION.

Stress is "Wear & Tear" of our bodies experience as we adjust to our continually changing environment. It has physical and emotional effects on us and can create positive or negative feelings. As a positive stress it can help us for compel us to action. And as a negative stress it can result in feelings, distrust rejection, anger and depression, which in turn can lead to health problems.

Stress is your body's way of responding to any kind of demand. It can be caused by both good and bad experiences. Stress is a normal physical response to events that make you feel threatened or upset your balance in some way. When you sense danger – whether it's real or imagined – the body's defence kick into high gear in a rapid, automatic process known as the "fight-or-flight" reaction, or the stress response.

"Stress is the interaction of the individual with the environment. It is an adaptive response, mediated by individual differences and/or psychological process; that is a consequence of any external (environmental) action, situation or event that places excessive psychological and/physical demands upon a person" - Ivancevich and Matterson

"Job stress is a condition arising from the interaction of the people and their jobs, and characterized by changes within people that force them to deviate from their normal functioning." - Beehr and Newman

• What causes stress?

Many different things can cause stress -- from physical (such as fear of something dangerous) to emotional (such as worry over your family or job.) Identifying what may be causing you stress is often the first step in learning how to better deal with your stress. Some of the most common sources of stress are:

- **Survival Stress**
- **Internal Stress**
- **Environmental Stress**
- **Fatigue and Overwork**

• Women in Banking Sector...

Indian women are getting themselves out of the constructive framework of housewives or teachers. They are placing themselves in diversified areas. The growth in the banking sector has created new windows of opportunity for women to find employment in the banking sector. Indian women are placed at the top most positions of many major banks and they are proving themselves to be competitive. They are involved in taking major decisions; they are introducing innovative ideas and contributing something towards the development of the economy. The leadership quality,

managerial ability and the administrative skills are put together to make things happen any major Indian banks are hiring highly qualified young Indian women to their administrative levels and they are showing remarkable growth over the years. ICICI bank, India's largest private sector bank is a perfect example of this new trend. Of the overall 40000 employees at ICICI, a quarter is women. The bank has placed women officers at its higher levels. Many other banks have also moved towards the concept of engaging more women at crucial points. Not only in the higher levels that we can see the involvement of women. In the clerical levels also women are more attracted. Secured family life, attractive salary, favorable working conditions and the stability in work are some of the reasons that make this sector more preferable to women.

• Working women stress level...

Women are mostly in to full time services and are working 8 hours per day and 5 days in a week minimum and are confronted by increasing workload everyday. So, most of them carry work and responsibilities to home, but balancing between these two complex situations in the present day fast life requires talent, tact, skill and caution. Women have to cope up with high work targets, office commitments, tight meeting schedules and the duties and responsibilities of life and home.

Stress is prevailing and expensive problem in place of work. About one-third of workforce report high levels of stress. One-quarter of workers view their jobs as the number one stressors in their lives. Three-quarters of workers believed, the worker has more on-the-job anxiety than a generation ago. Evidence also suggests that stress is the major cause of turnover in organizations.

Women may go through from psychological and physical harassment at workplaces, apart from the regular job stress. Sexual harassment in place of work has been a major source of worry for women, since long. Women may suffer from terrific stress, such as 'hostile work location harassment', which is defined in legal terms as 'offensive or intimidating behavior in the workplace'. This can consist of unwanted verbal or physical conduct. These can be a constant supply of tension in women in job sectors. Also, subtle unfairness at workplaces, family demands and societal demands add to these anxieties factors.

• Survey of literature...

- John Ivancevich (2006) "The organizations that have developed work life balance programs have found happier and more productive employees. Apparently, many firms and managers believe that bringing about work life balance is personal problem and not an organizational issue."
- Gary Dessler (2006) "Unlike many men, women must also

make the 'Career versus family' decision since the responsibilities of raising the children and managing the household still fall disproportionately on women. Balancing work and family life becomes a challenge for women."

- Jennifer Smith, Dianne Gardner (2007) "Conflict between work and home life has been linked to job dissatisfaction and turnover. Increasingly organizations are using WLB initiatives to recruit and retain the key personnel in the organizations"
- Dreher Dougherty (2008) "An organization which is implementing "Family-friendly" programs such as child care facilities, special parental leave provisions and home work arrangements, are seen as helping employees to balance their work with their personal lives."
- Mark Wickham & Simon Fishwick (2008) "The effective management of employees' work-life balance (WLB) requires organizations to recognize and account for the array of work and non-work roles that impact their employees' working-lives."
- Dr. Meena Bobdey (2010) "Having imbalanced life, strained relationships and passionless life, leads to reduction of productivity in life both at work and at home and ill-health".

Statement of the Problem..

Stress is present in all occupations. The entry of foreign banks and new generation banks has increased competition in the banking sector. The working environment in banks totally changed. The need of higher targets achievement; increased working hours, strict supervision etc. have increased the stress level of employees in banks, especially women employees. At this juncture, an attempt is being made to analyze the stress level of women bank employees. Thus the problem under study is stated as "AN ANALYTICAL STUDY OF STRESS AMONG WORKING WOMEN IN GUJARAT (with special reference to banking sector)

Objectives of the Study..

The study is conducted with the following specific objectives:-

1. To identify the work environmental factors affect the stress of working women.
2. Suggest the measures to reduce stress level.
3. To find out the research gap in this study.

Research Methodology...

In this research article the researcher has collected data through primary sources and secondary sources. In primary source they used questionnaires and collected required information from working women of major five public sector banks and major five private sector banks of Gujarat. Researcher has used ONE WAY ANOVA to test the hypothesis.

Hypothesis of the Study..

H0: There is no significant relation between work environmental factors and stress

H1: There is a significant relation between work environmental factors and stress

ANOVA Table of Work Environmental Factors

	Sum of Squares	Degree of freedom	Mean Square	F	Significance value
Between Groups	566.340	9	62.927	3.178	0.001
Within Groups	9206.818	465	19.800		
Total	9773.158	474			

From the ANOVA table the researcher has derived the sum of squares between groups is 566.340, degree of freedom is 9, and mean of square is 62.927 while the sum of squares within group is 9206.818, degree of freedom is 465 and mean of square is 19.800. Here the F value derived is 3.178 at a 5% level of significance the value of significance is 0.001. The researcher has performed one way ANOVA to test the NULL hypothesis. The significant value of the test is 0.001 which is less than 0.05 at a 5% level of significance. Therefore, the null hypothesis is rejected. There is a significant relation between working environmental factors and stress.

Further, it is inferred from the above statistical analysis that if a woman is having a better working environment at office than she can perform the job or work assigned to her in a best way than that of a person having unpleasing or less comfortable environment at Workplace.

To conclude, positive, supportive, pleasant, comfortable and friendly working environment is not only helpful to women employee, but it affects the overall growth of the bank also.

Limitations of the study:

1. The respondents may be biased.
2. The study was limited to Gujarat only.
3. Sampling technique used was convenient sampling, so it may cause an ill representation of entire population.

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