

*OCCUPATIONAL STRESS AMONG
WOMEN EMPLOYEES IN BANKING
SECTOR: A STUDY WITH PARTICULAR
REFERENCE TO KOTTAYAM DISTRICT*

Minor Research Project

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BY

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Chapter I

INTRODUCTION

Stress at work place is a common feature and majority people experience it. Some jobs are more associated with stress. The persons holding these jobs come under stress and suffer from its consequences. Stress is a reality of our every day life. People experience stress at home or with friends or from other non work situations. Stress is highly individualistic in nature. Some people have high tolerance for stress and thrive well in the face of several stressors in the environment. In fact, some individuals will not perform well unless they experience a level of stress which activates and energizes them to put for their best efforts. On the other hand, some people have very low level of tolerance for stress and they become paralyzed when they have to interface with routine everyday factors that appear undesirable to them.

The stresses in an individual's environment are too many or too intense, so their efforts on performance will be adverse. Errors will increase, bad decisions will be made and the individual will experience insomnia, stomach problems and psychosomatic illness. From the individual's point of view stress is body's physical, mental and chemical reactions to circumstances that frighten, confuse, danger or irritate you. If controlled, it becomes an enemy which can cause diseases like high blood pressure, ulcer, asthma and thyroid.

Personality of a person is the most dominating factor which influence the way he or she responds to all events and situations. In personality, we include values, attitudes and behavior patterns that make up the uniqueness of individuals and ultimately make him more or less vulnerable to stress.

The origin of much personal stress lies within our perception on our concepts of itself. Low self esteem can lead to a number of stress inducing problems and inability to adapt willingness to place excessively high demands on yourself and lack of assertiveness. Those with high self esteem handles stress with ease since a high self concept and confidence in their abilities allows them to develop positive attitude towards

the management of stress and enables them to deal with stressful situations with calmness and clear thinking.

Significance of the Study

Stress is an essential facet of our life. It has physiological and psychological effects on everyone. If the stress is maintained at the optimum level, it contributes positively towards efficiency. But the causes of stress are many and its effects on individuals and organizations are enormous. Since human element is the center of all economic activities, no organization can think of viability of operations and effectiveness without the efficient utilization of human resources. As compared to the male counter part, women face more stress at the work place since they have to perform the dual role of house wife and office staff. Effective utilization of human resources, both men and women, requires a proper system of stress management in the organization. Further, the rapidly changing technological, socio-economic and political-legal environment and trend towards globalization of business and industry, effective management of stress has been gaining more and more popularity among the academic circle and become a challenging job at present. So the present study aims at to analyze the occupational stress of women bank employees.

Statement of the Problem

Stress is present in all occupations. The privatization and globalization steps of the government have increased the intensity of occupational stress in different sectors. 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 **“Occupational Stress among Women Employees in banking sector - A Study with particular reference to Kottayam district.”**

Objectives of the Study

The study is conducted with the following specific objectives:-

1. To identify the factors affecting occupational stress experienced by women bank employees.
2. To analyze the level of occupational stress experienced by women bank employees.
3. To study the variation in the level of occupational stress across different sectors and categories.

Hypotheses

The study attempts to test the following hypotheses:-

1. There is no significant variation in the level of occupational stress experienced by bank employees in different sectors.
2. There is no significant difference in the level of occupational stress experienced by bank employees in different categories.

Research methodology

The present study is based on both primary and secondary data. But it is mainly based on primary data collected from selected public and private sector banks in Kottayam District.

Secondary Data

Secondary data have been collected from published and unpublished records of Government Departments, Lead bank offices, branches of banks and NABARD office. Data were also collected from the publications of governments like economic survey, Census reports, Economic review etc. Annual credit plan of Lead bank and state SLBC reports were also used for study. Books, periodicals, articles, research journals, websites, etc. also referred for collection of data.

Primary Data

The Primary data have been collected by using a structured Questionnaire from clerks, officers, managers and branch managers identified randomly from the selected public and private sector banks in Kottayam district for the study. The questionnaire consists of 46 statements relating to potential source of pressure. These statements relate to work environment, job satisfaction, payment package, training, opportunities for growth etc. Respondents were asked to express their level of agreement and disagreement on a 5 point scale.

Sample Design

A sample of 60 units is identified randomly from the selected public and private sector banks in Kottayam District. Equal weightage has been attributed to both public and private sector banks by selecting 30 units from each. Out of the 30, 15 units each are selected from SBI and Canara bank in public sector; and 15 units from Federal bank and 15 units from ICICI bank in the private sector.

The sample selection is given in the following table.

Table 1.1: Sample Profile

Category of Banks	Public sector	Private sector	Total
SBI	15 (50)	-	15 (25)
Canara Bank	15 (50)	-	15 (25)
Federal Bank	-	15 (50)	15 (25)
ICICI Bank	-	15 (50)	15 (25)
Total	30 (100)	30 (100)	60 (100)

Source: Primary data.

Note: Figures in parentheses indicate percentages to total.

Reliability Test

The concept of reliability refers to how accurate, on the average; the estimate of the true score is in a population of objects to be measured (Singh 1986).

Guth man Split Half Test was applied to know the reliability of the statements incorporated in the questionnaire.

In this study **Protocol Analysis** was used to ensure reliability of responses. It is a rigorous methodology for eliciting verbal reports of thought sequences as a valid source of data on thinking. In this, subjects are asked to “think aloud”, leading to a new type of verbal reports of thinking. It is an important technique to ensure reliability of responses given in the questionnaire (Ericsson and Simon 1993, Hair et.al:2003).

The reliability of 46 statements of the different sources of stress which are grouped into personal, financial, job oriented relationship within the bank and managerial was tested and the following values are obtained.

A. Personal	- 0.618
B. Financial	- 0.621
C. Family oriented	- 0.814
D. Job oriented	- 0.809
E. Relationship with in the bank	- 0.634
F. Managerial	- 0.674

A reliability of 0.60 is considered as sufficient for study and analysis. Hence the above stated reliability result values ensure the reliability of statements in the questionnaire.

Pilot Study

The different category of staff in public and private sector banks, research guides, academicians were consulted before finalizing the questionnaire. The first drafted

questionnaire having 58 questions was tested by a pilot study with 8 bank staff consisting of 2 clerks, 2 officers, 2 managers and 2 branch managers. After making necessary modifications, a second pre test also conducted on another set of 8 bank staff consisting of the above category. Then the questionnaire was modified, restructured and reduced the questions into 46 and finalized. The pre test conducted improved reliability of statements as per the required standard. A reliability of more than 0.60 is considered as sufficient for the study.

The final questionnaire was distributed to the selected 60 bank staff of different category in both public and private sector. It was administered after giving an idea about the objectives and significance of the study. The respondents were contacted several times for getting the questionnaires filled up and as a result 100 percent response was obtained.

Tools of Analysis

The primary data collected are tabulated and analyzed on the basis of sector of banks, category of banks and category of employees. For statistical analysis, various tools like percentages, total score, mean score, ANOVA and t test are used.

Limitations of Study

Study suffers from the inherent limitations of survey data. The accuracy of findings mainly depends on the co-operation and participation of respondents, which affects the quality of data.

Chapter Scheme

Study is arranged in the following manner and order:

Chapter I – Introduction.

Chapter II – Occupational Stress- A Theoretical Framework

Chapter III – Data analysis and Interpretation.

Chapter IV – Summary of Findings and Conclusions.

At the end, Appendix (Questionnaire) and the list of references (Bibliography) are appended.

Chapter II

OCCUPATIONAL STRESS - A THEORETICAL FRAMEWORK

Management of human resources has become a challenging job in the present globalized business scenario. The rapidly changing technological, socio-economic and politico-legal environment and the trend towards globalization of business and industry have totally changed the importance of human resource and its management. Human element is the centre of all economic activities. No organization can think of viability of operations and effectiveness without the efficient utilization of human resources. This demands due care to human needs and ensuring satisfaction for better productivity.

In today's changing and competitive work environment, stress level is also increasing both in the workers as well as managers. As a result of this work stress, more and more managers are showing sign of chronic fatigue and burn out. Researches have shown that the stresses out managers are not good for their companies and shareholders. In most of the cases stress leads to reduced productivity. Stress is a global problem felt in almost all countries irrespective of whether the economy is strong or weak.

Meaning and Definition

There are three terms which are used synonymously to denote this phenomenon. They are Stress, strain and pressure. However, there are thin differences in these terms. Stress is a term basically used in physical sciences which means pressure of one object on another. From physical science the term stress come to medical science and finally to social science. As per medical explanation, the term stress is the body's general response to environment situations. Selye who has done considerable research on stress has viewed as the non specifically induced changes with in a biological system. It is non specific

because any adaptation to a problem faced by the body irrespective of the nature of the problem is included in stress.

According to Crider, Geothasis, Kavanaugh and Solomon “stress is a pattern of disruptive psychological functioning that occurs when an environmental event is appraised as a threat to important goals and one’s ability to cope.”

According to Lyle E Bourne, Jr. and Bruce R. Ekstrand “stress may be defined in many different ways depending on one’s perspective. From a physiological point of view stress may be defined as any state during which the body tends to mobilize its resources and utilize more energy than it is ordinarily would.” In very simple words, stress refers to an individual’s reaction to disturbing factor in the environment.

Any event in the environment may cause stress if the same is perceived as threatening. Any event in the environment may cause stress. It is not certain that the specific events are the cause of stress. Some time an event may cause stress, but the same event may not cause stress in some other time. The stress leads to physiological changes such as changes in heart rate, skin resistance, respiration, blood pressure and endocrine activity. These changes are known as stress response.

Stress is not always negative. An event causing stress results in to an action from person under stress. This action may also results in to positive performance. According to Cynthia D. Fisher, LF Schoenfeldt and J.B. Shaw “the optimum level of tension will result in maximum performance”. Stress is not tangible. It breeds in the minds of people and exit through their actions. Managing stress is essential to improve the quality of work life.

According to Beer and Newman “job stress is a condition arising from the interaction of the people and their jobs and characterized by change with in people that force them to deviate from their normal functioning”.

The most commonly accepted definition is given by Richard S. Lazarus that “stress is a condition or feeling experienced when a person perceives that demands exceed the personal and social resources that an individual is able to mobilize.” In short it is what we feel when we think we have lost control of events.

Category of Stress

Stress has often been misunderstood to be negative, with few people acknowledging the importance and usefulness of positive stress. In our day to day life stress is everywhere and definitely unavoidable. Hence it is necessary to differentiate between good stress and bad stress. Negative stress causes many physical and psychological problems while positive stress extends help to accomplish targets easily. There are four main category of stress namely eustress, distress, hyper stress and hypo stress.

Eustress

This is a positive form of stress which prepares your mind and body for the imminent challenge that it has perceived. Eustress is neutral physical reaction by your body which increases blood flow to your muscles resulting higher heart rate. Athletes before a competition or perhaps a manager before a major presentation would do well with eustress allowing them to derive the inspiration and strength that is needed.

Distress

It is a negative form of stress. This occurs when the mind and body is unable to cope with changes and usually occurs when there are deviations from the normal. They can be categorized in to acute stress and chronic stress. Acute stress is intense but does not last for long. On the other hand chronic stress persists over long period of time. Trigger events for distress can be a change in job scope or routine that the person is unable to handle or cope with.

Hyper Stress

It is a negative stress that occurs when the individual is unable to cope with workload. Examples include the highly stressful jobs which require longer working hours then the individual can handle if you suspect that you are suffering from hyper stress you are like to have sudden emotional breakdowns over insignificant issues It is important for you to recognize that your body needs a break or you are experiencing chronic physical and psychological reactions.

Hypo Stress

Hypo stress occurs when a person has nothing to do with his time and feels constantly bored and unmotivated. This is due to an insufficient amount of stress. Hence some stress is inevitable and helpful to us. Companies should avoid having workers who experience Hypo Stress because it will reduce productivity. If the job scope is boring and repetitive, it would be a good idea to implement some form of job rotation so that there is always something new to learn.

Distress is the most commonly referred type of stress having negative implications, whereas Eustress is a positive form of stress usually related to desirable events in the life of a person.

Nature of Stress

Stress is highly individualistic in nature. Some people have high tolerance for stress and thrive well in the face of several stressors in the environment. In fact, some individuals will not perform well unless they experience a level of stress which activates and energises them to put forth their best efforts. On the other hand, some people have low level of tolerance for stress and they become paralysed when they have to interface with routine everyday factors that appear undesirable to them.

For every individual, there is an optimum level of stress under which he or she will perform to full capacity. If the stress experienced is below this level, then the individual gets bored, the motivational level to work reaches a low point. If one operates in a very low stress environment and constantly experiences boredom, the person is likely to be psychologically or physically withdrawn from work. Psychological withdrawal will result in careless mistakes being frequently made, forgetfulness and absent mindedness. Physical withdrawal will increase absenteeism which will ultimately lead to labour turnover.

On the other hand, if the stressors in an individual's environment are too many and too intense, their effects on performance will again be adverse. Errors will increase, bad decisions will be made and the individual will experience insomnia, stomach problems and psychosomatic illnesses. Organizational performance and individual health are at

their peak at optimum levels of experienced stress. It is evidenced from the following table:

Table 2.1: Levels of Stress

Stress level	Low Stress	Optimum Stress	High Stress
Reactions	Boredom	High energy	Exhaustion
Behaviours	Low motivation Carelessness Psychological withdrawal Physical withdrawal Inactivity	High motivation Heightened perception High involvement	Anxiety Nervousness Indecisiveness Bad judgment
Performance	Low performance	High performance	Poor performance
Health effects	Dull health	Good health	Insomnia Psychomatic illnesses

Though the optimum stress level may be different in different individuals, each individual can sense and determine how much stress is functional for him or her to operate in a productive manner.

Causes of Stress

There may be numerous conditions in which people may feel stress. Conditions that tend to cause stress are called Stressors. Although even a single stressor may cause stress like death of near one, usually stressors combine to press an individual in a variety of ways until stress develops. The various stressors can be grouped in to four categories:

1. Individual Stressors
2. Group Stressors
3. Organizational Stressors
4. Extra organizational Stressors

1. Individual Stressors

There are many stressors at the individual level which may be generated in the context of organizational life or his personal life. Following are the main factors which cause stress to individuals:

- Job concerns
- Career changes due to promotion or transfer
- Economic problems due to low earnings
- Changes in life structure
- Increase in responsibility
- Personality

2. Group Stressors

These are the factors which cause stress to individual in organizations and society. This is due to poor interpersonal relationships or conflicts. These conflicts can be among the members of the group or between the supervisors and subordinates. Groups have a lot of influence on the employees' behavior, performance and job satisfaction. Group stressors can be of the following:

- Lack of group cohesiveness
- Lack of social support
- Inter personal and inter group conflicts
- Unfriendly organizational climate

3. Organizational Stressors

There are many factors in the work environment that have some influence on the extend of stress that the people experience at the job. The main organizational stressors are listed below:

- Job related factors like routine, morally conflicting individuals, difficult duties and responsibilities, disturbed working conditions, interdependence in work, lack of security and too much work load.
- Role related factors like role conflict, role ambiguity and role overload.
- Inter personal and group related factors like conflicts, poor communication, unpleasant relationship and lack of proper recognition.
- Organizational structural factors like excessive rules and regulations, lack of participation in decisions and hostile attitude of superiors.
- Organizational leadership factors like unrealistic standard to perform, imposing excessively tight controls and routinely fire employees who fail to turn up.
- Organizational life cycle like layoffs, retrenchment, reduction in production, etc.

4. Extra Organizational Stressors

Job stress is not limited to things that happen inside the organization during the working hours. Extra organizational factors which are outside the organization also contribute to job stress. They are listed as follows:

- Political uncertainties
- Instability of government
- Economic uncertainties like depression
- Technological uncertainties and changes

Consequences of Stress

There are serious consequences or effects of stress on health of the employees and their work performance. Stress increases expenses of the organization also. People who suffer from stress have serious physical and psychological problems. It is the dysfunctional aspects of the high levels of stress that should be and are a major concern for contemporary society in general and for effective human resource management in particular. The consequences of stress are explained in table 2.2.

Table 2.2: Consequences of stress

Consequences for the individual	Consequences for the family	Consequences to organisations
<ul style="list-style-type: none">• Physiological symptoms• Psychological symptoms• Behavioural symptoms		

A. Consequences for the Individual

An individual who is experiencing stress may develop the following symptoms:

1. **Physiological symptoms**- Following are the physiological symptoms.

- a. Stress
- b. Anxiety
- c. Depression

2. **Psychological symptoms**- The psychological impact of stress may be the following:

- a. Job related dissatisfaction.

b. High levels of stress may be accompanied by anger, anxiety, depression, nervousness, irritation, tension and boredom.

c. Stress may lead to poor job performance.

d. When people are placed in jobs that make multiple and conflicting demands, both stress and dissatisfaction are increased.

e. The less control people have over the pace of their work, the greater the stress and dissatisfaction.

f. Jobs that provide a low level of variety, significance, autonomy, feedback and identity, create stress and reduce satisfaction.

3. Behavioral symptoms

Any behavior which indicates that you are not acting your usual self may be a sign of adverse reaction to stress. Direct behavior that may accompany high levels of stress include:

a. Under eating or over eating.

b. Sleeplessness.

c. Increased smoking and drinking.

d. Drug abuse.

e. Losing your sense of humour.

f. Moving in a tense and jerky way.

g. Reacting nervously.

h. Absenteeism and labour turn over.

i. Reduction in productivity.

B. Consequences for the family

Distress which is handled by individuals in dysfunctional ways such as resorting to drinking or withdrawal behaviors, will have an adverse effect on their family life. The

effects of this will be spouse abuse, child abuse, alienation from family members and even divorce.

C. Consequences to Organisations

The effects of employees stress on organizations are the following:

- a. Low performance and productivity.
- b. High rate of absenteeism and turn over.
- c. Loss of customers due to poor attitudes of workers.
- d. Increased alienation of workers from the job.
- e. Destructive and aggressive behavior resulting in strikes and sabotage.

The stresses experienced by the key employees like pilot, train driver etc. can even result to loss of lives. Therefore, the costs of employees stress to the organization in terms of lost profits, declining assets, bad image projection, poor reputation and loss of future business are enormous.

Stress Management

High level stress affects the individual directly and through them, their families and organizations also. The inability of an employee to cope with the demanding environment generates anxiety and produces defensive behavior and stress symptoms. There fore, a good system of management should be designed to overcome the negative consequences of high stress. There are a number of ways by which a person can avoid stressful conditions, change them or learn to cope with them. Stress can be managed by an individual, which will enable him to regain control over his life. The coping strategies are of individual and organizational.

I. Individual coping strategies for stress

Stress may cause within the organizational context and outside. There fore, coping strategies may be adopted by individual with out reference to the organization. Individual coping strategies tend to be more reactive in nature. That is they tend to be ways of coping with stress that has already occurred. Since individual strategies such as physical exercise can be both reactive and proactive, but most are geared towards helping the person who is already suffering from stress. Following are the major individual coping strategies.

1. Physical exercise

It is a good strategy to get body fit and to overcome stress. Physical exercise of different types such as walking, jogging, swimming, playing etc. is good methods of overcoming stress.

2. Relaxation

Impact of stress can be overcome by relaxation. The relaxation can be simple one or some specific techniques of relaxation such as biomed back and meditation. In biomed back the individual learns the internal rhythms of a particular body process through electronic signals feedback that is wired to the body area. From this feedback the person can learn to control body process to question. Meditation involves quite concentrated inner thoughts in order to rest the body physically and emotionally. Transcendental meditation tries to meditate for two periods of fifteen to twenty minutes a day, concentrating on the repetition of some mantra. Any meditation essentially involves a relatively quiet environment, a comfortable position, a repetitive mental stimulus and a passive attitude. Meditation has been recognized as a powerful technique for reducing stress. Whether a person takes easy one or specific relaxation technique, the intention is to eliminate an immediately stressful situation or manage a prolonged stressful situation more effectively.

3. Work –home transition

It is also like a relaxation technique. In this technique a person may attend to less pressure including type or routine work during the last thirty or sixty minutes of work time. For instance, a person can review the today's activities; list the priorities of activities that need to be attended in the next day. Thus, he can finish his work successfully and come back in relaxed mood.

4. Cognitive therapy

Because of increasing stress, special cognitive therapy techniques have been developed by psychologists. In these techniques, lectures and interactive discussion sessions are arranged to help the participants.

- a. Recognise events at work and what condition they elicit.
- b. Become aware of the effects of such cognition on their psychological and emotional responses.
- c. Systematically evaluate the objective consequences of events at work.
- d. Replace self defeating cognition that unnecessarily arouses strain.

5. Networking

Networking is the formation of close association with trusted, empathetic co-workers and colleagues who are good listeners and confidence builders. Such persons provide mental support to get the person from stressful situation.

II. Organizational coping strategies

These are more of proactive in nature, that is, they attempt to remove the existing or potential stressors and prevent the onset of stress of individual job holders. Following are the organizational coping strategies.

1. Supportive organizational climate

Many of the organizational stressors emerge from faulty organizational processes and practice. To a very large extent, these can be controlled by creating supportive organizational climate. The supportive organizational climate depends upon managerial leadership rather than the use of power and money to control organizational behavior. The focus is primarily on participation and involvement of employees in decision making process. Such a climate develops belongingness and confidence among employees which helps them to reduce stress.

2. Job enrichment

A major source of stress is the monotonous and disinteresting jobs being performed by employees in the organization. This may happen because either there is ambiguity in the role conflict. Such a situation can be overcome by defining the role more clearly. Role analysis techniques help both managers and employees to analyse what the job entails and what the expectations are. Breaking down the job to its various components clarifies the role of the job incumbent for the entire system. This helps to reduce the role ambiguity, role conflicts can be minimized and stress can be reduced.

3. Career planning and counseling

It helps the employees to obtain professional advice regarding career paths that would help them to achieve personal goals. It also helps to aware what additional qualifications, training, and skills they should acquire for career advancement. A variety of career counseling programmes can be adopted like the following.

- a. Devices designed to aid the individuals in self assessment and increased self understanding.
- b. Devices designed to communicate opportunities available to individuals.

- c. Career counseling through interviews by managers, counseling professional and educational specialists.
- d. Workshops and educational activities designed to assist the individuals in goal setting and establishing action plan for change.
- e. Educational and experimental programmes to prepare individuals with skills and knowledge for new activities and new careers.
- f. Programmes for enhancing individual's opportunities to make job and career changes. Various career planning and counseling programmes for individuals go a long way in providing them satisfaction and reducing the level of stress experienced.

4. Stress control workshop and employee assistance programme

The organization can hold periodical workshop which may help employees to learn the dynamics of stress and the ways to overcome its bad effects. Similarly the organization can make arrangement for assisting employees in overcoming their personal and family problems. This arrangement may include managing personal finance, dealing with family problems, dealing with health problems and dealing with other kinds of personal and family stresses.

Both types of individual and organizational coping strategies taken together, no doubt, help to reduce the tendency of occurring stresses among people and their negative impact can be overcome easily.

Human resource in the banking Industry

Human resource is the major factor determining success of every organization. The economic aspects of employees work life play a very important role in motivating the employees. It is so especially in India where most of the middle level employees are still striving for fair standard of living. But the other aspects like social and work culture are rapidly gaining importance. However, the monetary benefits still occupy the first place in the list of employees performance. State bank of India, the biggest public sector bank in the country, has the largest number of employees. More than 70 percent of the banking business in the country is controlled by the public sector banks.

The PSBs enter the next decade with the same expectations as their private peers, but with a severe disadvantage in human resources. The HR challenges of PSBs have

reached a tipping point now. Due to a legacy of several decades, the PSBs will witness unprecedented loss of skills and competencies in the form of retiring senior and middle management executives over the next few years. The average cost per employee with in the public sector is Rs.5.6 lakhs p.a., higher than the private sector average of Rs.5.3 lakhs p.a. Further the cost structure of PSBs varies significantly from that of the private sector. About 62 percent of the PSBs costs comprise employee costs as against 37 percent in private sector. Globally this ratio is 50 percent for most banks. So the need for large scale re- skilling, attracting and retaining fresh talent, controlling the growing employee costs and introduction of performance discipline are major challenges in PSBs.

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Stress in the banking industry

In today's ever changing and competitive work environment, stress level is increasing both in the employees as well as the managers. As a result of this work stress, more and more managers and employees, especially women, are showing signs of chronic fatigue and burn out. They are required to work overtime even to complete the routine work and so they are experiencing a high level of stress at work place and even at home. So stress management is greatly felt in the industry.

The solution to overcome various challenges in the industry requires careful orchestration to ensure discipline and to enhance motivation. The quality of work life in banks needs to be improved so as to attract new talent and vigour to the industry and enhance satisfaction level by controlling the stressfulness of work. The initiatives required are:-

1. Induction of new talent to maintain growth.
2. Induction of sensitive performance management system by credible target setting, group based incentive schemes, appraiser training and HR process discipline.
3. Systematic succession in planning career management. Employees should be moved to career tracks that suit their aptitude and the needs of organization.
4. New HR practices should be introduced to reduce employee share of total costs.
5. Empower service and middle managers as it is the lever to charge HR in the organization. Employees should be given adequate power to act. Banks must enrich roles, enable employees with leadership training and engage the entire cadres to take up this change as their own.
6. Massive re- skilling is required at each level to move from predominantly bank office roles to predominantly sales and service roles.
7. Stimulate non officers of younger cadre as they are integral to long term success of any HR transformation of the industry. More than 60 percent of the staff of PSBs is non officers. Over the next decade no institution can ignore this segment and still achieve sustainable people advantage.
8. HR management needs new technology and skills. Top management must begin by challenging their own mindset.
9. The quality of work life of employees needs to be improved so as to ensure adequate support to achieve organizational goals.
10. The individual and organizational coping strategies should be strengthened.
11. Remuneration package should be commensurate with the burden of work and risk in it.
12. Stress control workshop and employee assistance programme should be organized.
13. Career planning and counseling should be introduced.

14. Jobs of employees should be properly enriched.
15. Physical and psychological fitness of employees should be ensured.
16. The organizational climate should be made conducive for growth so as to increase productivity of employees.
17. The number of holidays should be increased to boost morale of employees.
18. Relationship in the bank should be strengthened so as to feel easiness and security among women employees.

Chapter III

DATA ANALYSIS AND INTERPRETATION

The data pertaining to the occupational stress among women bank employees were collected from total 60 respondents in both public and private sector banks in kottayam district. Out of the 60 respondents, equal weightage is attributed to public and private sectors by collecting data from 30 respondents each. The data collection is done by way of a structured questionnaire administered on the selected respondents.

The data thus collected are classified, codified, tabulated, analyzed and interpreted. Statistical tools like percentage, standard score, total score, mean score, ANOVA and t-test were used to analyze the data. The analysis of data is done in two sessions. The first session deals with sample profile and the second session deals with analysis of stress of bank employees.

The second session of analysis consists of two parts- A and B. A Part deals with the analysis of responses of women bank employees in respect of 46 statements of the sources of stress and B Part consists of calculation of mean deviation in respect of the different types of stress in sector wise, bank wise, category of employees wise, age wise, marital status wise, number of children wise and number of dependents wise. The details of such analysis and interpretation are given in the following pages:

I. Sample Profile

1. Category of banks

Table 3.1 shows Category of banks taken for the study.

Table 3.1: Category of Banks

Category of Banks	Public sector	Private sector	Total
State Bank of India	15 (50)	-	15 (25)
Canara Bank	15 (50)	-	15 (25)
Federal Bank	-	15 (50)	15 (25)
ICICI Bank	-	15 (50)	15 (25)
Total	30 (100)	30 (100)	60 (100)

Source: Primary data.

Note : Figures in parentheses indicate percentages to total.

Table 4.1 reveals that out of the total 60 respondents, 30 are drawn from public sector and 30 from private sector .15 respondents each is drawn from State Bank of India (SBI) and Canara Bank (CB). In the private sector 15 respondents are drawn from Federal Bank (FB) and 16 from ICICI Bank totaling a sample size of 60.

2. Age

Age is a crucial factor determining performance of an individual. Young people can take up new challenges and can work for long hours without any tiredness. The respondents are classified on the basis of their age in Table 3.2.

Table 3.2: Age of Respondents

Age Group	SBI	Canara bank	Total	Federal bank	ICICI bank	Total	Grand total
Less than 25	2(13)	5(34)	7(23)	5(33)	3(20)	8(27)	15(25)
25-30	7(47)	3(20)	10(23)	5(33)	6(40)	11(37)	21(35)
31-35	2(13)	1(7)	3(10)	1(7)	2(13)	3(10)	6(10)
36-40	-	2(13)	2(7)	2(13)	2(13)	4(13)	6(10)
41-45	-	2(13)	2(7)	-	1(7)	1(3)	3(5)
Above 45	4(27)	2(13)	6(20)	2(14)	1(7)	3(10)	9(15)
Total	15(100)	15(100)	30(100)	15(100)	15(100)	30(100)	60(100)

Source: Primary data

Note: Figures in parentheses shows percentage to total.

It is realized that out of the 60 respondents 15 (25 per cent) are below the age of 25, 21 (35 per cent) are between the age of 25-30, 6 each are between 31-35 and 36-40 respectively and 9 (15 per cent) are in the age of above 45. It is noticed that majority of women employees in banks are young below the age of 30. The sector wise analysis shows that private sector banks have more young blood in the age group less than 25(27 percent) as compared to public sector(23 percent).In 25-30 age group also private sector participation is 37 percent which is higher than the general and public sector

participation. So majority of women employees in banking sector, particularly in private sector banks is young blood. This is due to the large scale retirement, campus recruitment drive of banks, job security inherent in bank employment. Further 20 percent of women employees in PSBs are above 45 where as in the private sector it is only 10 per cent. So it is realized that aged women employees are more in public sector. The increase in age of employees may be an important reason for low efficiency and performance of PSBs.

3. Marital Status

Marital status is a part of life and it is an important factor determining stress. Married women have more family responsibilities and so the official work may be affected. Table 3.3 shows the marital status of respondents.

Table: 3.3: Marital status of respondents.

Marital status	SBI	Canara bank	Total	Federal bank	ICICI bank	Total	Grand total
Unmarried	4(27)	4(27)	8(27)	4(27)	2(13)	6(20)	14(23)
Married	11(73)	11(73)	22(73)	11(73)	13(87)	24(80)	46(77)
Widow	-	-	-	-	-	-	-
Separated	-	-	-	-	-	-	-
Total	15(100)	15(100)	30(100)	15(100)	15(100)	30(100)	60(100)

Note: Figures in parentheses shows percentage to total.

Majority of respondents are married(77 percent).The percentage of married women is 80 in private sector as against 73 in public sector .So private sector banks have more married women employees. No category of widow or separated employees is found. The inter bank comparison in the public sector shows no difference in the percentage of married women employees. But in the private sector the percentage of married women is more in ICICI bank (87) as compared to Federal bank.

4. Number of Children

Number of children is a major factor affecting stress of women employees. Table 3.4 shows number of children of respondents.

Table 3.4: Number of Children

Number of children	SBI	Canara bank	Total	Federal bank	ICICI bank	Total	Grand total
Nil	10(67)	11(73)	21(70)	9(60)	5(33)	14(47)	35(58)
1	2(13)	1(7)	3(10)	2(13)	1(7)	3(10)	6(10)
2	2(13)	3(20)	5(17)	3(20)	6(40)	9(30)	14(23)
3	1(7)	-	1(3)	1(7)	3(20)	4(13)	5(9)
4	-	-	-	-	-	-	-
Total	15(100)	15(100)	30(100)	15(100)	15(100)	30(100)	60(100)

Source: Primary data

Note: Figures in parentheses shows percentage to total.

It is realized that 58 percent of respondents have no children. This is because 23 percent of the respondents are unmarried and many of the respondents are young married ones. Ten percent of the respondents have only one child, 23 percent of respondents have two children and nine percent have three children. Nobody is having four children among the respondents. The sector wise analysis shows that 70 percent of respondents in the public sector have no children as compared to 47 percent in private sector. But the respondents having two children are more in private sector (30 percent) as compared to the public sector (17 percent).

5. Status of Children

Status of children is another important factor affecting women stress. Young children require more care, support and help from mothers. So the dual role of women restricts calm and peaceful discharge of their duties and reduces performance. Table 3.5 shows status of children of respondents.

Table 3.5: Status of Children

Status of children	SBI	Canara bank	Total	Federal bank	ICICI bank	Total	Grand total
Less than 5 years	4(40)	3(25)	7(32)	4(33)	4(34)	8(33)	15(33)
School going	1(10)	2(17)	3(14)	3(25)	6(50)	9(38)	12(26)
College going	1(10)	5(42)	6(28)	2(17)	1(8)	3(13)	9(20)
Seeking employment	1(10)	1(8)	2(9)	2(17)	0	2(8)	4(9)
Employed	3(30)	1(8)	4(17)	1(8)	1(8)	2(8)	6(12)
Total	10(100)	12(100)	22(100)	12(100)	12(100)	24(100)	46(100)

Source: Survey data

Note: Figures in parentheses shows percentage to total.

The children of 33 percent of respondents are in the age group less than 5 years, 26 percent of the respondents' children are school going, 20 percent of the respondents' children are college going and 9 percent of the respondents' children are seeking employment. It is also realized that 12 percent of respondents' children are employed. The sector wise analysis shows that in the private sector 33 percent respondents' children are in the age group less than 5 years, 38 percent respondents' children are school going and 13 percent respondents' children are college going as compared to 32 percent, 14 percent and 28 percent respectively in the public sector. But the percentage of employed status is more in the public sector (17) as compared to private sector (8 percent). The inter bank comparison in the public sector reveals that 40 percent of SBI respondents are having children less than 5 years as compared to 25 percent in Canara bank. But in the private sector, 33 percent of both Federal bank and ICICI bank respondents have children less than 5 years. The respondents having school going children are more in ICICI bank (50 percent) as compared to federal bank (25 percent).

5. Number of Dependents in the Family

It is another important factor creating stress in women. More dependents will increase the household burden of working women. Table 3.6 shows number of dependents of respondents.

Table 3.6: Number of Dependents in the Family

Number of dependents	SBI	Canara bank	Total	Federal bank	ICICI bank	Total	Grand total
1	1(11)	-	1(4)	1(9)	-	1(4)	2(4)
2	6(67)	-	6(25)	1(9)	2(15)	3(12)	9(19)
3	-	10(67)	10(42)	8(73)	2(15)	10(43)	20(42)
4	2(22)	4(27)	6(25)	1(9)	5(39)	6(25)	12(25)
5	-	1(6)	1(4)	-	2(15)	2(8)	3(6)
6	-	-	-	-	1(8)	1(4)	1(2)
7	-	-	-	-	1(8)	1(4)	1(2)
Total	9(100)	15(100)	24(100)	11(100)	13(100)	24(100)	48(100)

Source: Survey data

Note: Figures in parentheses shows percentage to total.

It is realized that 42 percent of respondents have 3 dependents in their family, 25 percent have 4 dependents and 19 percent have 2 dependents. Much difference is not found in sector wise comparison. But the inter bank comparison with in the public and private sectors reveals that 67 percent of Canara bank and 73 percent of Federal bank respondents have 3 dependents in their family.

6. Number of Earning Members in the Family

It is an important factor determining economic or financial soundness in the family and lack of finance definitely a source of stress. If earning members in the family is more, financial problem is less and vice versa. Table 3.7 shows number of earning members in the family.

Table 3.7: Number of Earning Members in the Family

Number of earning members	SBI	Canara bank	Total	Federal bank	ICICI bank	Total	Grand total
1	2(13)	-	2(7)	6(40)	2(13)	8(27)	10(17)
2	10(67)	14(93)	24(80)	9(60)	11(74)	20(67)	44(73)
3	3(20)	1(7)	4(13)	-	2(13)	2(6)	6(10)
4	-	-	-	-	-	-	-
Total	15(100)	15(100)	30(100)	15(100)	15(100)	30(100)	60(100)

Source: Survey data

Note: Figures in parentheses shows percentage to total.

It is realized that majority of respondents have 2 earning members in their family. In the nuclear set up family husband and wife may be the two earning members. The sector wise analysis reveals that 80 percent of respondents in the public sector have two earning members in their family as against 67 percent in private sector. The inter bank comparison in the public sector shows that 67 percent of SBI and 93 percent of Canara bank respondents have two earning members in their family as against 60 percent in Federal bank and 74 percent in ICICI bank respondents have the same number of earning members.

6. Experience of Respondents

Experience is a major factor determining successful performance of the work of employees. Experienced employees are more confident in their task and so it results to higher efficiency and output and removes delay in work.

Table 3.8 shows experience of employees.

Table 3.8: Experience of Employees

Experience	SBI	Canara bank	Total	Fedral bank	ICICI bank	Total	Grand total
Less than 5 years	8(53)	6(40)	14(45)	8(53)	6(40)	14(47)	28(47)
5-10 years	2(13)	3(20)	5(17)	3(20)	5(33)	8(27)	13(22)
10-15 years	-	2(13)	2(7)	1(7)	3(20)	4(13)	6(10)
15-20 years	-	4(27)	4(14)	2(13)	-	2(7)	6(10)
20-25 years	-	-	-	1(7)	-	1(3)	1(01)
Above 25 years	5(34)	-	5(17)	0	1(7)	1(3)	6(10)
Total	15(100)	15(100)	30(100)	15(100)	15(100)	30(100)	60(100)

Source: Survey data

Note: Figures in parentheses shows percentage to total.

It is realized that 47 percent of respondents have only less than 5 years of experience. This because of the large scale employment opportunities emerged in the banking sector in recent years. Twenty two percent of respondents have an experience in between 5 to 10 years. The sector wise analysis shows that 45 percent of respondents in the public sector have less than 5 years experience as against 47 percent in the private sector. Twenty seven percent of women employees in private sector banks have an experience in between 5 to 10 years as against 17 percent in public sector. The inter bank comparison reveals that more young blood is found in SBI in public sector and Federal bank in the private sector as 53 percent of employees are having only less than 5 years of experience in both these banks.

7. Position in the Bank

Position or category of job of employees is another factor relating to stress. Generally employees of higher grades and positions have more stress in duties. In this analysis employees are categorized into clerks, officers, managers and branch managers. Table 3.9 shows category wise analysis of employees.

Table 3.9: Category of Employees

Category of employees	SBI	Canara bank	Total	Federal bank	ICICI bank	Total	Grand total
Clerks	9(60)	1(6)	10(33)	4(27)	4(27)	8(27)	18(30)
Officers	6(40)	6(40)	12(41)	6(40)	5(33)	11(37)	23(38)
Managers	-	4(27)	4(13)	3(20)	3(20)	6(20)	10(17)
Branch managers	-	4(27)	4(13)	2(13)	3(20)	5(16)	9(15)
	15(100)	15(100)	30(100)	15(100)	15(100)	30(100)	60(100)

Source: Survey data

Note: Figures in parentheses shows percentage to total.

It is realized from the table figures that 30 percent respondent employees are clerks, 38 percent are officers, 17 percent are managers and 15 percent are branch managers. The sector wise analysis shows that 33 percent of respondents are clerks, 41 percent are officers, 13 percent are managers and 13 percent are branch managers in public sector as against 27 percent, 37 percent, 20 percent and 16 percent respectively in private sector. The inter bank comparison in public sector shows that 60 percent respondents in SBI are clerks, 40 percent as officers as against 6 percent are clerks, 40 percent officers, 27 percent managers and 27 percent branch managers in Canara bank. The inter bank comparison in private sector shows that 27 percent are clerks, 40 percent are officers, 20 percent are managers and 13 percent are branch managers in federal bank as against 27 percent, 33 percent, 20 percent and 20 percent respectively in ICICI bank.

8. Education Background

Education is the most important factor determining knowledge and efficiency of employees. Employees having good education can discharge their duties effectively and increases self confidence and performance. The respondents are classified on the basis of their educational qualification in table 3.10.

Table 3.10: Education

Qualification	SBI	Canara bank	Total	Federal bank	ICICI bank	Total	Grand total
Under graduate	1(7)	-	1(3)	-	-	-	1(01)
Graduate	4(26)	2(12)	6(19)	3(20)	2(13)	5(17)	11(18)
Post graduate	9(60)	10(59)	19(59)	12(80)	10(67)	22(73)	41(66)
Professional/ technical	1(7)	5(29)	6(19)	-	3(20)	3(10)	9(15)
Others	-	-	-	-	-	-	-
Total	15(100)	17(100)	32(100)	15(100)	15(100)	30(100)	62(100)

Source: Survey data

Note: Figures in parentheses shows percentage to total.

Note: Difference in total of respondents is due to professional or technical qualification in addition to graduation or post graduation.

It is realized that 66 percent respondents have post graduate qualification. Further 15 percent of respondents have additional professional or technical qualification. The sector wise analysis shows that the number of employees having post graduation is more in private sector (73 percent) as compared to public sector (59 percent). It is also realized that the percentage of graduate is 19 in public sector as against 17 in private sector. Professionally qualified employees are more in public sector (19 percent) as compared to private sector (10). Not much difference is noticed in the percentage of post graduate employees in SBI and Canara bank. But 26 percent of respondents of SBI are only graduates as against 12 percent in Canara bank. In private sector post graduate employees are more in Federal bank (80 percent) as compared to ICICI bank (67 percent). The inter bank comparison in public sector shows that professionally qualified employees are more in Canara bank(29 percent) as compared to SBI(17 percent). In private sector 20 percent of respondents are professionally qualified. But none of the respondents of Federal bank are professionally qualified.

II Stress Analysis

Here an attempt is being made to measure the stress level of public and private sector women bank employees from the selected branches of SBI, Canara Bank (Public sector) and Federal Bank, ICICI Bank (private sector) situated in Kottayam district. A sample of 60 respondents from the two sectors is considered for the study. The study was mainly based on primary data. Data were collected by administering a structured questionnaire with 46 questions. The study was intended to identify the stressors and the strategies adopted by the women employees to cope with stress among clerks, officers, managers and branch managers of public and private sector banks.

To analyse the stress level, respondents were asked to express their opinion on a five point scale, ie; definitely is a source, generally is a source, no opinion, definitely is not a source, generally is not a source, based on the weights given 5, 4, 3, 2, and 1 respectively. Reliability of the questions was tested. Stress is analysed on the basis of the 46 statements of stresses. These statements of stresses are grouped into personal, family oriented, financial oriented, job oriented, relationship with in the bank and managerial and are analysed. Summated and average scores are calculated for analysis. The stresses are also analysed sector wise, age wise, category wise, experience wise, marital status wise, children status wise and on the basis of number of dependents. These analyses are divided into two parts, Part A and Part B and are given in the following pages.

PART A

A. Personal

1. Daily distant travelling

Daily distant travelling is a problem for employees. Table 3.11 shows the responses of women employees about the source of stress daily distant travelling.

Table 3.11: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	6	10
Definitely is not a source	8	13
No opinion	0	0
Generally is a source	29	49
Definitely is a source	17	28
Total	60	100

Source: Survey data

It is realized from the table figures that 49 percent of the respondents believe daily distant travelling is generally a source of stress for them and the response of 28 percent is strong that it is definitely a source of stress.

2. Inability to cope with difficulties

Table 3.12 shows the responses of respondents relating to their inability to cope with difficulties.

Table 3.12: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	3	5
Definitely is not a source	4	7
No opinion	4	7
Generally is a source	30	51
Definitely is a source	18	30
Total	59	100

Source: Primary data

Fifty one percent of respondents agreed that their inability to cope with difficulties is generally a source of stress for them in their work and 30 percent revealed that it is definitely a source of stress. So majority of the respondents accepted their inability to cope with difficulties.

3. Opportunities for personal development

Table 3.13 shows the responses of respondents about the source of stress-opportunities for personal development.

Table 3.13: Frequency distribution of respondents

	Frequency	Percentage
Generally is not a source	3	5
Definitely is not a source	6	10
No opinion	2	3
Generally is a source	34	59
Definitely is a source	13	23
Total	58	100

Source: Survey data

It is realized from the table figures that 59 percent of the respondents have the opinion opportunities for personal development is generally a source of stress and 23 percent agreed that it is definitely a source of stress for them.

4. Keeping up with new and improved techniques

Table 3.14 shows the responses of respondents about the source of stress keeping up with new and improved techniques.

Table 3.14: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	3	5
Definitely is not a source	7	12
No opinion	2	3
Generally is a source	36	60
Definitely is a source	12	20
Total	60	100

Source: Survey data

It is realize from the table details that 60 percent of respondents agreed their inability to keep up with new and improved techniques and it is generally a source of stress for them. Twenty percent responded that it is definitely a source of stress.

B. Family oriented

5. Spouse attitude towards my work

Spouse attitude towards the work of women employees is an important factor determining their stress level. Table 3.15 shows the responses of respondents about the source of stress- spouse attitude towards their work.

Table 3.15: Frequency distribution of respondents

	Frequency	Percentage
Generally is not a source	3	5
Definitely is not a source	4	7
No opinion	14	24
Generally is a source	26	44
Definitely is a source	12	20
Total	59	100

Source: Survey data

It is realized from the table figures that 44 percent of respondents have the opinion spouse attitude towards their work is generally a source of stress and for 24 percent it is definitely a source of stress. Hence majority believe that it is a source of stress for women employees. But it is notable that 24 percent did not respond to this statement.

5. Taking work to home

It is a practice for some of the office staff to take work to home.

Table 3.16 shows the responses of respondents towards this source of stress.

Table 3.16: Frequency distribution of respondents

	Frequency	Percentage
Generally is not a source	5	8
Definitely is not a source	10	17
No opinion	9	15
Generally is a source	30	50
Definitely is a source	6	10
Total	60	100

Source: Survey data

It is realized that taking work to home is generally a source of stress for 50 percent of respondents. For 10 percent of respondents it is definitely a source of stress.

7. Not being able to switch off at home

Table 3.17 shows the responses of respondents towards the source of stress not being able to switch off at home.

Table 3.17: Frequency distribution of respondents

	Frequency	Percentage
Generally is not a source	3	5
Definitely is not a source	4	7
No opinion	13	22
Generally is a source	33	57
Definitely is a source	5	9
Total	58	100

Source: primary data

The responses of 57 percent of respondents show that they are not being able to switch off at home. That means even at home tensions of office works follow them. Nine percent of them responded that it is definitely a source of stress for them.

8. Work makes the relationship with my spouse difficult

The relationship of husband and wife is greatly affected by the employment of wife in the family. Table 3.18 shows the responses of respondents in this regard.

Table 3.18: Frequency distribution of respondents

	Frequency	Percentage
Generally is not a source	7	13
Definitely is not a source	7	12
No opinion	13	22
Generally is a source	24	42
Definitely is a source	6	11
Total	57	100

Source: Survey data

It is realized from the table figures that for 42 percent of respondents bank employment makes the relationship with their spouse difficult. It is definitely a source of stress for 11 percent of respondents. But 22 percent is neutral to this statement.

9. Absence of stability and dependability in home life

Table 3.19 shows the responses of bank staff towards the source of stress – absence of stability and dependability in home life.

Table 3.19: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	7	12
Definitely is not a source	12	21
No opinion	15	26
Generally is a source	18	31
Definitely is a source	6	10
Total	58	100

Source: Survey data

Absence of stability and dependability in home life is generally a source of stress for 31 percent of respondents. Twenty six percent did not respond and 21 percent did not agree with this statement and reveal that definitely it is not a stress for them.

10. Pursuing a career at the expense of home life

Table 3.20 shows the responses of respondents in respect of the statement, pursuing a career at the expense of home life.

Table 3.20: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	3	5
Definitely is not a source	17	29
No opinion	14	23
Generally is a source	17	29
Definitely is a source	8	14
Total	59	100

Source: Survey data

It is realized that 29 percent of the respondents agree with the statement – they are pursuing the career at the expense of home life. ie; home life is disturbed by the bank job. But the same number of respondents disagrees with this contention and they responded that definitely it is not a source of stress.

11. Dual role of employee and house wife

The dual role of employee and house wife is always a source of stress for women employees. Table 3.21 shows the responses of respondent employees.

Table 3.21: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	2	4
Definitely is not a source	6	10
No opinion	15	25
Generally is a source	17	29
Definitely is a source	19	32
Total	59	100

Source: Survey data

It is realized that for 29 percent of respondents the dual role of employee and house wife is generally a source of stress and definitely it is a source of stress for 32 percent of respondents. So majority have the opinion that the dual role of employee and house wife is a source of stress in their life.

12. Lack of healthy friendship and family relationship

Healthy friendship and good family relationship is an important aspect determining peaceful and happy family life. Table 3.22 shows respondent responses towards the source of stress, lack of healthy friendship and family relationship.

Table 3.22: Frequency distribution of respondents

	Frequency	Percentage
Generally is not a source	5	8
Definitely is not a source	9	15
No opinion	12	20
Generally is a source	21	35
Definitely is a source	13	22
Total	60	100

Source: Survey data

It is realized from the figures of table that 35 percent of respondents believe lack of friendship and family relationship is generally a source of stress and for 22 percent it is definitely a source of stress. No opinion is given by 20 percent of respondents. But for 15 percent of respondents definitely it is not a source of stress.

D. Financial

13. Economic problems in life

An economic or financial problem in the family, of course, is a source of stress for family members, especially for women. Table 3.23 shows the responses of respondents towards this source of stress.

Table 3.23: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	7	12
Definitely is not a source	21	35
No opinion	4	6
Generally is a source	21	35
Definitely is a source	7	12
Total	60	100

Source: Survey data

For 35 percent of respondents an economic problem in life is generally a source of stress and for the same percent of respondents definitely it is not a source.

14. Changes in life structure

Changes in life structure usually affect family life. In certain cases it creates stressful atmosphere in the family. Table 3.24 shows the responses of women employees towards this.

Table 3.24: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	4	7
Definitely is not a source	20	33
No opinion	2	3
Generally is a source	26	44
Definitely is a source	8	13
Total	60	100

Source: Survey data

It is realized from the table that changes in life structure is generally a source of stress for 44 percent of respondents and for 13 percent it is definitely a source of stress. But 33 percent responded negatively that definitely it is not a source of stress for them.

15. Rate of pay and remuneration

Rate of pay is an important factor influencing the stress level of employees. Table 3.25 deals with the opinion of employees regarding stress due to rate of pay.

Table 3.25: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	6	10
Definitely is not a source	24	40
No opinion	8	13
Generally is a source	18	30
Definitely is a source	4	7
Total	60	100

Source: Survey data

It is realized from the table details that rate of pay is definitely not a source of stress for 40 percent of respondents and 10 percent responded generally it is not a source of stress. It reveals that salary of bank employees is satisfactory. At the same time, 30 percent of the respondents are not satisfied with the rate of pay of banks.

15. Welfare facilities in bank

Welfare facilities of an institution are an important motivation factor to improve employee morale and their productivity. Table 3.26 shows the agreement of respondents towards the welfare facilities in their banks.

Table 3.26: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	8	13
Definitely is not a source	27	46
No opinion	3	5
Generally is a source	14	24
Definitely is a source	7	12
Total	59	100

Source: Survey data

It is realized that welfare facilities in the bank are definitely not a source of stress for 46 percent of respondents. For 13 percent, generally it is not a source of stress. So it reveals that majority are satisfied with the welfare facilities in their banks.

D. Job oriented

17. Overload of work

Work overload is a major cause of stress experienced by bank employees. Table 3.27 shows the responses of employees due to work overload.

Table 3.27: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	2	3
Definitely is not a source	4	7
No opinion	2	3
Generally is a source	31	52
Definitely is a source	21	35
Total	60	100

Source: Survey data

It is found that overload of work, generally is a source of stress for 52 percent of respondents and definitely it is a source of stress for 35 percent respondents. So majority of women employees face the problem of overload of work and it is a source of stress.

18. Lack of power and influence

Lack of power and influence is a reason for arising stress among employees. Table 3.28 shows the responses of employees due to lack of power and influence.

Table 3.28: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	2	3
Definitely is not a source	4	7
No opinion	7	11
Generally is a source	31	52
Definitely is a source	16	27
Total	60	100

Source: Survey data

It is realized from the analysis that lack of power and influence is generally a source of stress for 52 percent respondents and for 27 percent; it is definitely a source of stress.

19. Over promotion-being promoted beyond my level of ability

The promotion beyond the level of ability also creates stress among employees. Table 3.29 shows the responses of employees.

Table 3.29: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	2	3
Definitely is not a source	14	24
No opinion	12	20
Generally is a source	23	39
Definitely is a source	8	14
Total	59	100

Source: Survey data

Over promotion is generally a source of stress for 39 percent respondents and definitely it is a source for 14 percent respondents. But for 24 percent definitely it is not a source.

20. Managing or supervising the work of other people

The supervision work of junior employees creates stress among women superiors. The stress analysis responses are given in the table 3.30.

Table 3.30: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	3	5
Definitely is not a source	14	23
No opinion	4	7
Generally is a source	32	53
Definitely is a source	7	12
Total	60	100

Source: Survey data

It is realized that 53 percent of respondents have the opinion, supervising the work of other people is generally a source of stress for them and for 12 percent, it is definitely a source of stress.

21. Inadequate guidance and back up from superiors

Inadequate guidance and backup from superiors is a major problem influencing stress level of bank employees. Table 3.31 shows the frequency distribution of respondents.

Table 3.31: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	2	4
Definitely is not a source	18	31
No opinion	5	8
Generally is a source	24	41
Definitely is a source	9	16
Total	58	100

Source: Survey data

Inadequate support and guidance from superiors is generally a source of stress for 41 percent of respondents and definitely it is a source of stress for 16 percent of respondents. At the same time 31 percent responded that definitely it is not a source of stress for them

22. Ambiguity in the name of job role

Ambiguity in the name of job role creates confusion in the work and influences the stress level of employees in an organization. Table 3.32 shows the responses in respect of ambiguity in the job role.

Table 3.32: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	4	7
Definitely is not a source	21	36
No opinion	5	8
Generally is a source	22	37
Definitely is a source	7	12
Total	59	100

Source: Survey data

It is realized that ambiguity in the name of job role is generally a source of stress for 37 percent respondents and definitely it is a source for 12 percent. At the same time 36 percent negatively responded that definitely it is not a source of stress for them.

23. Inadequate and poor quality of training

It is an important cause of stress in every organization. Table 3.33 shows the responses of respondents in respect of the quality of training in banks.

Table 3.33: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	9	15
Definitely is not a source	26	44
No opinion	5	8
Generally is a source	15	25
Definitely is a source	5	8
Total	60	100

Source: Survey data

It is realized from the table figures that definitely quality of training is not a source of stress for 44 percent of respondents and for 15 percent of respondents, generally it is not a source of stress. Hence it can be concluded that the quality of training is better in banks and majority are satisfied with that.

24. Attending meetings frequently

Generally it is a factor determining stress level of employees, especially women employees. Table 3.34 shows the responses in respect of attending meetings frequently.

Table 3.34: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	9	15
Definitely is not a source	24	41
No opinion	11	19
Generally is a source	12	20
Definitely is a source	3	5
Total	59	100

Source: Survey data

It is realized from the table figures that attending meetings frequently is definitely not a source of stress for 41 percent of respondents and for 15 percent of them generally it is not a source. So for majority of respondents it is not a factor creating stress.

25. Lengthy working hours

Long working hours with out adequate rest creates unrest and makes the work boring for the employees. Table 3.35 gives the responses of women employees in respect of long working hours in banks.

Table 3.35: Frequency distribution of respondents

	Frequency	Percentage
Generally is not a source	3	5
Definitely is not a source	10	16
No opinion	3	5
Generally is a source	31	52
Definitely is a source	13	22
Total	60	100

Source: Survey data

It is realized that long working hours is generally a source of stress for 52 percent of respondents and for 22 percent it is definitely a source of stress. So majority have the opinion that lengthy working hours is a source of stress for them.

26. Conflicting job tasks

Conflicting job tasks is an important cause of stress in every organization. Table 3.36 provides the analysis details.

Table 3.36: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	4	7
Definitely is not a source	7	12
No opinion	4	6
Generally is a source	34	57
Definitely is a source	11	18
Total	60	100

Source: Survey data

It is realized that conflicting job tasks is generally a source of stress for 57 percent of respondents and definitely it is a source of stress for 18 percent respondents. So majority of them have the opinion that conflicting job task is a source of stress for them.

27. Mundane administrative and paper works

It is also an important factor determining stress level of employees. Table 3.37 provides the analysis details.

Table 3.37: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	6	10
Definitely is not a source	19	32
No opinion	7	12
Generally is a source	20	34
Definitely is a source	7	12
Total	59	100

Source: Survey data

It is realized that favorable and unfavorable responses are about 50:50. About 50 percent responded that mundane administrative and paper works is a source of stress for them and for other 50 percent it is not a source of stress.

28. Lack of encouragement from superiors

It is an important cause of stress in the work place. Table 3.38 shows the responses of employees determining stress.

Table 3.38: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	4	7
Definitely is not a source	26	43
No opinion	5	8
Generally is a source	20	34
Definitely is a source	5	8
Total	60	100

Source: Survey data

It is realized that for 43 percent of respondents, lack of encouragement from superiors is definitely not a source of stress and 7 percent responded generally it is not a source of stress for them. ie; superior support and encouragement is enjoyed by 50 percent of respondents. But for 43 percent, lack of support from superiors is a problem and it creates stress among women employees.

29. Job rotation at the work place

Job rotation is a practice for increasing morale and support and reducing monotony and boring nature of the work. Table 3.39 shows the responses of employees towards job rotation practice in banks.

Table 3.39: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	4	7
Definitely is not a source	16	27
No opinion	8	13
Generally is a source	27	45
Definitely is a source	5	8
Total	60	100

Source: Survey data

It is realized that, instead of increasing morale and support of employees, majority dislike job rotation. Generally it is a source for 45 percent of respondents and 8 percent strongly opposed and revealed that it is definitely a source of stress for them. This is because they have to study and perform different jobs. They are not willing to take up new duties and challenges and they want to move with the same work for long period. This mindset is against the development of the banking sector. Further, this mindset is due to the dual role play of women employees.

30. Transfer policy in the bank

Transfer policy of banks is an important source of stress. Table 3.40 shows the responses of employees in respect of transfer policy in their banks.

Table 3.40: Frequency distribution of respondents

	Frequency	Percentage
Generally is not a source	9	15
Definitely is not a source	22	37
No opinion	5	8
Generally is a source	15	25
Definitely is a source	9	15
Total	60	100

Source: Survey data

Transfer policy is definitely not a source of stress for 37 percent of respondent employees and for 15 percent generally it is not a source of stress. At the same time, generally it is a source of stress for 25 percent respondents and definitely it is a source for 15 percent respondents.

31. Inter dependence and lack of autonomy in work

Inter dependence and lack of autonomy in work is a source of stress in every organization. Table 3.41 shows the responses of employees towards lack of autonomy in work in banks.

Table 3.41: Frequency distribution of respondents

	Frequency	Percentage
Generally is not a source	5	8
Definitely is not a source	30	50
No opinion	6	10
Generally is a source	13	22
Definitely is a source	6	10
Total	60	100

Source: Survey data

Interdependence and lack of autonomy in work is definitely not a source of stress for 50 percent of respondents. Generally it is not a source of stress for 8 percent of respondents.

It means autonomy in work is found in banks. At the same time, 32 percent responded

That it is a source of stress for them in the work place.

32. Lack of job security

Lack of job security is an important factor creating stress and tension in employees. Table 3.42 shows the responses of respondents towards job security.

Table 3.42: Frequency distribution of respondents

	Frequency	Percentage
Generally is not a source	15	25
Definitely is not a source	24	40
No opinion	7	12
Generally is a source	11	18
Definitely is a source	3	5
Total	60	100

Source: Survey data

Majority of respondents agree that lack of job security is not a source of stress in their work place. It means that they are satisfied in this respect as job security is found in banks.

33. Business travels and having to live in hotels

Travelling to distant places for business purpose also influences stress level of employees, especially women group. Table 3.43 shows the responses of employees towards this aspect.

Table 3.43: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	16	27
Definitely is not a source	27	45
No opinion	7	11
Generally is a source	6	10
Definitely is a source	4	7
Total	60	100

Source: Survey data

It is realized from the analysis that majority of the respondents have the opinion, business travels and having to live in hotels is not a source of stress for them as 72 percent responded like this.

E. Relationship with in the bank

34. Lack of safe and satisfactory working conditions

Safe and satisfactory working conditions determine employee satisfaction and the extent of co- operation and cohesion in the work place. Table 3.44 shows employees responses towards working conditions in banks.

Table 3.44: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	9	15
Definitely is not a source	36	60
No opinion	2	3
Generally is a source	8	14
Definitely is a source	5	8
Total	60	100

Source: Survey data

It is realized that lack of satisfactory working conditions is definitely not a source of stress for 60 percent respondents and generally it is not a source of stress for 15 percent respondents. So working conditions are satisfactory in banks.

35. Morally conflicting work nature

Moral support and satisfaction is an important aspect affecting the work of employees. Table 3.45 shows the responses of employees regarding the nature of work.

Table 3.45: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	7	12
Definitely is not a source	34	57
No opinion	3	5
Generally is a source	13	21
Definitely is a source	3	5
Total	60	100

Source: Survey data

It is realized from the table figures that 57 percent of respondents have the opinion, definitely it is not a source of stress in their work place and for 12 percent respondent employees generally it is not a source. It means that for majority of employees moral conflicts are not present in their work.

36. Co-operation and cohesiveness among co-workers

Co- operation and cohesiveness among employees is another factor determining a peaceful and satisfied work place. Table 3.46 shows the responses of employees about their co-operation and cohesiveness in work place

Table 3.46: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	4	7
Definitely is not a source	36	60
No opinion	7	11
Generally is a source	6	10
Definitely is a source	7	12
Total	60	100

Source: Survey data

Majority has the opinion that co-operation and cohesiveness is present among them in the work place. So it raises no stress for employees in banks.

37. Lack of consultation and communication with each other.

Consultation and communication between employees is a part of work and increases their performance and efficiency. Table 3.47 shows the responses of employees regarding the degree of consultation and communication among them.

Table 3.47: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	11	18
Definitely is not a source	33	55
No opinion	6	10
Generally is a source	6	10
Definitely is a source	4	7
Total	60	100

Source: Survey data

It is definitely not a source of stress for 55 percent of employees and for 18 percent; generally it is not a source. It means majority agreed that adequate consultation and communication is present among them in work place.

38. Feeling isolated at the work place

The isolated feelings of employees are an important cause of stress. Table 3.48 exhibits the analysis details.

Table 3.48: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	19	32
Definitely is not a source	25	42
No opinion	7	11
Generally is a source	4	7
Definitely is a source	5	8
Total	60	100

Source: Survey data

It is realized from the analysis that feeling isolated at the work place is definitely not a source of stress for 42 percent respondents and for another 32 percent, it is generally not a source. This reveals that isolated feeling is not present among employees in their work place and they are more co-operative and understanding.

39. Inadequate feed back about my own performance

Feed back of employees about their work is a must for correction and improving their standard and performance. Table 3.49 shows the responses of employees about the degree of feed back facility available in their banks.

Table 3.49: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	15	25
Definitely is not a source	29	48
No opinion	6	10
Generally is a source	6	10
Definitely is a source	4	7
Total	60	100

Source: Survey data

It is realized from the analysis that definitely inadequate feed back is nota source of stress for 48 percent respondents and for 25 percent; generally it is not a source. So it can be found that adequate feed back communication is present in their banks.

40. Absence of any potential career advancement

Career development is a part of job satisfaction and better performance. Table 3.50 shows the responses of employees about career development potential present in their banks.

Table 3.50: Frequency distribution of respondents

	Frequency	Percentage
Generally is not a source	15	25
Definitely is not a source	27	45
No opinion	10	17
Generally is a source	5	8
Definitely is a source	3	5
Total	60	100

Source: Survey data

It is found that absence of career development potential is not a source of stress for majority (70percent).It means majority of women employees are satisfied with the career advancement facilities present in their banks.

F. Managerial

41. Making important decisions

Making important decision requires more care and vigilance and so it is another factor deciding the stress level of employees in organizations. Table 3.51 shows the analysis of responses of employees in respect of making important decisions.

Table 3.51: Frequency distribution of respondents

	Frequency	Percentage
Generally is not a source	1	2
Definitely is not a source	28	48
No opinion	7	11
Generally is a source	13	22
Definitely is a source	10	17
Total	59	100

Source: Survey data

It is realized from the analysis details that 48 percent of respondents definitely did not consider this factor as a source of stress. This shows the confidence of women employees in decision making. But for 22 percent, it is generally a source and for another 17 percent it is definitely a source of stress.

42. Changing jobs to progress with career

Usually prospering employees expect change in jobs for higher progress in the career and they consider it as positive in employment. Table 3.52 shows the responses of employees in respect of this factor.

Table 3.52: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	1	2
Definitely is not a source	27	46
No opinion	4	7
Generally is a source	21	35
Definitely is a source	6	10
Total	59	100

Source: Survey data

It is realized from analysis that 46 percent of respondents did not consider it definitely as a source of stress. At the same time, 45 percent opined that it is a source of stress for them in their organizations.

43. Increase in the number of customers

Increase in number of customers increases the work load of employees and it usually creates stress for the timely discharge of customer services. Table 3.53 shows the responses of employees due to the increase in number of customers.

Table 3.53: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	4	7
Definitely is not a source	17	28
No opinion	6	10
Generally is a source	21	35
Definitely is a source	12	20
Total	60	100

Source: Survey data

It is realized that increase in number of customers, generally, a source of stress for 35 percent and it is definitely a source for 20 percent respondents. But for 35 percent it is not a source of stress.

44 .Excessive rules and lack of participation in decision making

Participation in decision making is an important managerial tool for increasing the moral and performance of employees. If participation is not given for employees, it creates unrest, feeling of lack of recognition and finally results to some kind of stress in employment. Table 3.54 shows the responses of employees about their opinion in excessive rules and whether lack of participation in decision making is present in their organizations

Table 3.54: Frequency distribution of respondents.

	Frequency	Percentage
Generally is not a source	7	12
Definitely is not a source	23	39
No opinion	8	14
Generally is a source	16	27
Definitely is a source	5	8
Total	59	100

Source: Survey data

Majority of respondents have the opinion that excessive rules are not found and lack of participation in decision making is not a source of stress in their banks. But for 35 percent respondents, it is a source of stress .It means they believe excessive rules and lack of participation in decision making is present in their banks.

45. Managerial style in the organization

Managerial style in the organization, some times, creates stress among employees.

Table 3.55 shows the responses of employees about the managerial style in their organizations.

Table 3.55: Frequency distribution of respondents

	Frequency	Percentage
Generally is not a source	4	7
Definitely is not a source	22	37
No opinion	8	13
Generally is a source	21	35
Definitely is a source	5	8
Total	60	100

Source: Survey data

It is realized from analysis that opinion of respondents is 50 percent favorable and 50 percent unfavorable. Fifty percent opined that it is a source of stress for them in work place and for the next have it is not a source of stress.

46. Over crowding of out side state customers

At present an important scenario found is the flow of outside state workers in to our state for employment. It is calculated, on an average, a sum of 25000/- crores of rupees are in flow annually from the state to other states in the form of wages of employees. This flow of money is through banks and it increases the work load of employees and act as a source of stress. Table 3.56 shows the responses of employees about the problem of overcrowding of customers.

Table 3.56: Frequency distribution of respondents

	Frequency	Percentage
Generally is not a source	14	23
Definitely is not a source	13	22
No opinion	6	10
Generally is a source	21	35
Definitely is a source	6	10
Total	60	100

Source: Survey data

It is realized from the table details that for 35 percent respondents, over crowding of outside state customers are generally a source of stress and definitely a source for 10 percent of them. But it is not a source of stress for 32 percent respondents.

Since the above analysis gives only percent of respondents agreement or disagreement towards 46 sources of stresses, it is necessary to go deep in analysis to know whether there exists any difference in stress across different sectors, different category of employees, age, marital status , number of children and number of dependents. Hence the different types of stress is analysed sector wise, category wise, age wise, marital status wise , number of children wise and number of dependents wise in the following pages.

PART B

1. Types of stress among women employees in banks- Sector wise

Table 3.57 shows the mean value of different types of stress in public and private sector banks.

Table 3.57: Mean value of different types of stress- sector wise

Sector	Values	Personal	Family oriented	Financial	Job oriented	Relationship with in bank	Managerial
Public	Mean	3.8333	3.1700	3.0517	2.9932	2.2905	3.0988
	Std. Deviation	0.68290	0.84308	0.98284	0.64638	0.91702	0.79563
Private	Mean	3.8917	3.6583	2.8500	3.2569	2.4238	2.8944
	Std. Deviation	0.71222	0.53532	0.97512	0.47801	0.85590	0.71717
Total	Mean	3.8640	3.4364	2.9492	3.1345	2.3571	2.9912
	Std. Deviation	0.69287	0.72802	0.97576	0.57271	0.88200	0.75555

Source: Survey data

The personal stress among women employees is slightly higher in private sector banks as compared to public sector banks since the mean value is high. Family oriented stresses are also higher in private sector banks. But financial stress is not found in private sector banks as the mean value is less than 3. Financial stress is slightly found in public sector banks. Job oriented stress is found in private sector banks, but no such stress is present in public sector banks. There is no stress with regard to relationship with in the bank both in public and private sector banks. Managerial stress is found in public sector banks where as no such stress is present in private sector banks.

2. Types of stress among women employees- bank wise.

Table 3.58 shows the analysis of different types of stress on the basis of different banks.

Table 3.58: Mean value of different types of stress- bank wise

Name of bank	Values	Personal	Family oriented	Financial	Job oriented	Relationship with in bank	Managerial
SBI	Mean Std. Deviation	3.5909 0.74391	2.6528 0.94946	2.8077 1.14634	2.9118 0.58249	2.5408 0.92782	3.5152 0.64315
Canara bank	Mean Std. Deviation	4.0000 0.60553	3.4609 0.63692	3.2500 0.81138	3.0441 0.69684	2.0714 0.87754	2.8125 0.77907
Federal bank	Mean Std. Deviation	3.9833 0.65101	3.6667 0.62619	2.9667 1.03020	3.2118 0.47675	2.4190 0.85282	3.0000 0.62994
ICICI bank	Mean Std. Deviation	3.8000 0.78034	3.6500 0.44871	2.7333 0.93764	3.3020 0.49158	2.4286 0.88887	2.7889 0.80294
Total	Mean Std. Deviation	3.8640 0.69287	3.4364 0.72802	2.9492 0.97576	3.1345 0.57271	2.3571 0.88200	2.9912 0.75555

Source: Survey data

It is realized from the analysis that personal stress is high in all the banks under study as the mean values are higher than the standard value 3. The bank wise comparison shows that employees in Canara Bank have more personal stress than the SBI in the public sector and Federal Bank employees have more stress than ICICI bank in the private sector. Family oriented stress is found in all banks under study except SBI. Financial stress is found in Canara bank where as no such stress is found among women employees of SBI, Federal bank and ICICI bank. The employees of SBI are more relaxed in job oriented matters; hence they are freed from such a stress. But Job oriented stress is found among women employees of Canara bank, Federal bank and ICICI bank. There is no stress in respect of relationship with in the bank in all the banks under study as the mean values are less than 3. Managerial stress is high in SBI, but it is not found in Canara bank. In the private sector, managerial stress is at the border line in federal bank where as in ICICI bank it is not found.

3. Types of stress among women- Category of employees wise

Table 3.59 shows the mean value of stress of women employees' category wise

Table 3.59: Mean value of stress of women employees category wise

Category of employees	Value	Personal	Family oriented	Financial	Job oriented	Relationship with in bank	Managerial
Clerk	Mean Std. Deviation	3.6618 0.64917	3.2333 0.79038	3.3235 1.01844	3.0882 0.63464	2.7063 0.89211	3.2647 0.78187
Officer	Mean Std. Deviation	4.0238 0.61189	3.2440 0.79988	2.6848 0.91768	3.1204 0.65198	2.2298 0.96865	2.7540 0.78638
Manager	Mean Std. deviation	3.6944 0.98249	3.8333 0.40505	2.9722 0.79495	3.0915 0.42225	2.3016 0.94070	2.7778 0.57735
Branch Manager	Mean Std.Deviation	4.0250 0.59454	3.7875 0.43720	2.9000 1.10680	3.2765 0.44889	2.0714 0.37039	3.2167 0.64812
Total	Mean Std. Deviation	3.8640 0.69287	3.4364 0.72802	2.9492 0.97576	3.1345 0.57271	2.3571 0.88200	2.9912 0.75555

Source: Survey data

Analysis of stress on the basis of different category of employees shows that personal stress is found among all employees as the mean values are higher than the standard score of 3. But a comparison reveals that officers and branch managers have more stress. Family oriented stress is present in all employees, but it is high for managers and branch managers. Financial stress is found in clerks as their income is low and no such stress is present among officers, managers and branch managers as they get handsome salary and other benefits. Job oriented stress is found among all the employees, but it is comparatively high for officers and branch managers. In respect of relationship with in the bank, no stress is found in employees of banks. Managerial stress is found among clerks and branch managers where as such a stress is absent in officers and managers.

4. Types of stress among women employees – Age wise

Table 3.60 shows mean value of stress of women employees' age wise

Table 3.60: Mean value of stress of women employees age wise

Age	Value	Personal	Family Oriented	Financial	Job Oriented	Relationship with in bank	Managerial
Less than 25	Mean	3.9808	3.4196	3.1250	3.1373	2.3429	2.6667
	Std.Deviation	0.60778	0.63852	0.89201	0.63068	0.92551	0.57044
25-30	Mean	3.8452	3.2986	2.8333	3.0000	2.3265	2.8596
	Std.Deviation	0.61986	0.69549	1.05869	0.59203	0.88311	0.64851
31-35	Mean	3.8750	3.7292	3.0833	3.3922	2.6190	3.6111
	Std.Deviation	0.30619	0.60939	1.06849	0.47885	0.84596	0.98131
36-40	Mean	3.8750	3.6667	3.4167	3.1765	2.2381	3.0000
	Std.Deviation	0.84779	0.74861	0.98319	0.41595	0.51640	0.56765
41-45	Mean	3.6667	3.7083	2.5000	2.7647	1.7143	2.6667
	Std.Deviation	1.52753	0.19094	1.32288	0.26956	0.37796	0.72648
Above 45	Mean	3.7812	3.2813	2.6944	3.3456	2.5714	3.5625
	Std.Deviation	0.90077	1.11953	0.79822	0.63855	1.16934	0.86344
Total	Mean	3.8640	3.4364	2.9492	3.1345	2.3571	2.9912
	Std.Deviation	0.69287	0.72802	0.97576	0.57271	0.88200	0.75555

Source: Survey data

Personal stress is found in employees of all age group .But it is more among the women employees having the age less than 25.This due to the tension about their marriage. Employed women prefer employed men and getting a suitable alliance is still a problem in this era of world wide communication and information development in the society. Further, for employed women, marriage is usually after a few years of service and making the family financially secured. So not getting married timely creates tension among women employees. Noticeable difference is not found in stress level of employees in the age group of 25 to 30, 31 to 35 and 36 to 40.But it is slightly less in the age group of 41 to 45.Familt oriented stress is found in all the employees irrespective of their age since the values are higher than 3. But it is comparatively less in 25 to 30 and above 45 age groups. In 25 to 30 group, employees are young having good salary and less responsibility in family and above 45 category, they are in a relaxed mood and free from tensions as their children are grown up. Financial stress is not found in the age group 25 to 30 and above 40.In 25 to 30 group, they are freshers in employment and they enjoy full financial freedom and in more than 40 age group, they get good salary and financial benefit. They are settled and financially sound. Job oriented stress is found in all the age groups except 41 to 45.Thias because of their higher experience in work and they feel more easiness. In respect of relationship with in the bank, there is no stress among

employees of different age groups. Managerial stress is found in the age group 31 to 35 and above 45. This because of the higher positions related stress due to their promotions. This stress is not present in age groups less than 25, 25 to 30, and 41 to 45.

5. Type of stress among women employees- marital status wise

The mean value of different types of stress among women employees on the basis of marital status is given in table 3.61.

Table: 3.61: Mean value of different types of stress among women employees marital status wise

Marital status	Values	Personal	Family oriented	Financial	Job oriented	Relationship with in bank	Managerial
Unmarried	Mean	4.0417	3.0000	3.4231	3.0378	2.2245	2.7619
	Std.Deviation	0.62915	0.77560	1.02258	0.73275	0.96357	0.65279
Married	Mean	3.8167	3.5714	2.8152	3.1667	2.3975	3.0659
	Std.Deviation	0.70791	0.66554	0.93011	0.51526	0.86290	0.77846
Total	Mean	3.8640	3.4364	2.9492	3.1345	2.3571	2.9912
	Std.Deviation	0.69287	0.72802	0.97576	0.57271	0.88200	0.75555

Source: Survey data

The analysis of personal stress reveals that unmarried women employees are more prone to this stress due to their anxiety of future life. Family oriented stress is more among married group as compared to the unmarried, since its mean value is 3.5714 which are more than its std. deviation. Financial stress seems to be very less among married women as they have a male partner who has a secured job. Married women employees are seem to have a very high degree of job oriented stress as they have to perform the dual role of a worker and a house wife. Also managerial stress is more for married women as compared to unmarried.

6. Type of stress among women employees on the basis of status of children

Table 3.62 shows the mean value of different types of stress of women employees on the basis of status of children.

Table 3.62: Mean value of different types of stress of women employees on the basis of status of children.

Status of children	Values	Personal	Family oriented	Financial	Job oriented	Relationship with in bank	Managerial
Less than 5 years	Mean	3.7500	3.4911	2.6500	3.1261	2.5238	2.8571
	Std.Deviation	0.57477	0.50589	0.88034	0.53310	0.98925	0.69447
School going	Mean	4.0417	3.9583	3.0000	3.1863	2.0714	3.0556
	Std.Deviation	0.54181	0.28371	0.93541	0.52062	0.40635	0.88001
College going	Mean	4.0000	3.7321	2.7143	2.9832	1.9796	2.9286
	Std.Deviation	0.96825	0.83363	1.07460	0.27109	0.41591	0.72557
Seeking employment	Mean	4.000	4.0000	2.0000	3.0000	2.0000	3.6667
	Std.Deviation	-	-	-	-	-	-
Employed	Mean	3.3750	3.5625	2.7500	4.1471	3.5714	4.4167
	Std.Deviation	1.23744	0.44194	0.90139	0.70711	1.78429	0.82496
Total	Mean	3.8784	3.7118	2.7632	3.1716	2.3496	3.0463
	Std.Deviation	0.67088	0.53770	0.90783	0.52995	0.89843	0.81709

Source: Survey data

Upbringing of children is a source of stress for everybody, especially the women employees. The dual role of women further increases their stress level. Personal stress is found among all working women employees having children. But the intensity of stress is high in employees having school going children (mean value of 4.0417). Family oriented stress is more in the case of employees having children seeking employment. It is comparatively less in the case of children in the age group of less than 5 years. Financial stress is found to be more for employees having school going children. Job oriented stress is more for employees whose children are employed. Also managerial stress is more for those employees whose children are employed.

7. Type of stress among women employees on the basis of number of dependents

The mean value of different type of stress among women employees on the basis of number of dependents is given in table 3.63.

Table 3.63: Mean value of different types of stress of women employees on the basis of number of dependents in the family.

Number of dependents in family	Value	Personal	Family oriented	Financial	Job oriented	Relationship with in bank	Managerial
0	Mean Std.Deviation	2.5000 -	3.8750 -	3.7500 -	3.6471 -	4.1429 -	3.8333 -
1	Mean Std.Deviation	2.6250 0.53033	2.1250 1.23744	2.8750 0.17678	2.9412 0.66551	2.7857 0.90914	2.7500 0.11785
2	Mean Std.Deviation	3.6875 0.54691	2.8594 0.83033	3.1667 1.14564	2.9853 0.83174	2.4603 0.98659	3.5000 0.55635
3	Mean Std.Deviation	3.9783 0.60261	3.6685 0.60491	2.9783 0.96505	3.2123 0.55854	2.2671 0.82663	2.9710 0.70290
4	Mean Std.Deviation	4.0625 0.69222	3.5156 0.49974	3.0000 0.96177	3.0993 0.47630	2.0357 0.61611	2.7292 0.91059
5	Mean Std.Deviation	4.0833 0.14434	3.5417 0.79386	2.5000 0.86603	2.8824 0.82353	1.7619 0.41239	2.6667 0.72648
Total	Mean Std.Deviation	3.8868 0.67682	3.4387 0.72167	3.0000 0.95166	3.1232 0.58452	2.2566 0.82060	2.9686 0.77007

Source: Survey data

Number of dependents in the family is definitely a source of stress for women employees. As the number increases, the stress level too will increase. Personal stress is found to be more in employees having 5 dependents in the family. Family oriented stress is present in all employees except those having one child. There is high variation in the financial stress level of employees on the basis of number of dependents. The same trend is found in respect of job oriented and managerial stress too.

Testing of Hypotheses

One Sample‘t’ test is applied to know the difference in the stress level of employees in respect of the different types of stress. Descriptive statistics are given in table 3.64 and test results are given in table 3.65.

Table 3.64: Descriptive one sample statistics

Types of stress	N	Mean	Std. Deviation	Std. error mean
Personal	57	3.8640	.69287	.09177
Family oriented	55	3.4364	.72802	.09817
Financial	59	2.9492	.97576	.12703
Job oriented	56	3.1345	.57271	.07653
Relationship with in bank	60	2.3571	.88200	.11387
Managerial	57	2.9912	.75555	.10007

Source: Survey data

It is realized from the table details that personal, family oriented and job oriented stresses are found among women employees of public and private sector banks under study.

Table 3.65: t test results

Types of stress	t Value	df	Sig.(2 tailed)	Mean difference
Personal	9.415	56	.000	.86404
Family oriented	4.445	54	.000	.43636
Financial	-.400	58	.690	-.05085
Job oriented				
Relationship with in bank	-5.646	59	.000	-.64286
managerial	-.088	56	.930	-.00877

Note: Test value=3

The test results show that personal and family oriented stresses are found among women employees of public and private sector banks under study as the calculated t values are higher than the test value.

An attempt is also made to know whether there is any difference in the stress of employees across different sectors. The sector wise means of different types of stress of employees are given in table 3.66 and test results in 3. 67.

Table 3.66: Means of different types of stress of employees – sector wise

Sector	Types of stress	N	Mean	Std. deviation	Std. error mean
Public	Personal	27	3.8333	.68290	.13142
	Family oriented	25	3.1700	.84308	.16862
	Financial	29	3.0517	.98284	.18251
	Job oriented	26	2.9932	.64638	.12667
	Relationship with in bank	30	2.2905	.91702	.16742
	Managerial	27	3.0988	.79563	.15312
Private	personal	30	3.8917	.71222	.13003
	Family oriented	30	3.6583	.53532	.09774
	Financial	30	2.8500	.97512	.17803
	Job oriented	30	3.2569	.47801	.08727
	Relationship with in bank	30	2.4238	.85590	.15626
	Managerial	30	2.8944	.71717	.13094

Source: Survey data

Personal, family oriented, financial and managerial stresses are found among women bank employees in public sector where as personal, family oriented and job oriented stresses are found in private sector.

Table 3.67: One sample test results

Sector	Types of stress	t value	df	Sig.(2 tailed)	Mean difference
Public	Personal	6.341	26	.000	.83333
	Family oriented	1.008	24	.323	.17000
	Financial	.283	28	.779	.05172
	Job oriented	-.054	25		-.00679
	Relationship with in bank	-.4238	29	.958	-1.0519
	Managerial	.645	26	.525	.09877
Private	Personal	6.857	29	.000	.89167
	Family oriented	6.736	29	.000	.65833
	Financial	-.843	29	.406	-.15000
	Job oriented	2.943	29	.006	.26686
	Relationship with in bank	-3.687	29	.001	-.57619
	Managerial	-.806	29	.427	-.10556

Note: Test value= 3

The test results show that only personal stress is significant in the public sector where as personal and family oriented stresses are significant in private sector as the values are higher than the test value of 3.

Independent Sample Test

Independent sample test is also applied to know whether there is any significant difference in the stress level of employees across different sectors. The test results are given in table 3.68.

Table 3.68: Independent t Test Results

Types of stress		Levene's test for equality of variances		t test for equality of means				
		F	Sig.	t	df	Sig.(2 tailed)	Mean difference	Std. error difference
Personal	Equal variance assumed	.225	.637	-.315	55	.754	-.05833	.18530
	Equal variance not assumed			-.316	54.767	.754	-.05833	.18488
Family oriented	Equal variance assumed	4.997	.030	-2.606	53	.012	-.48833	.18736
	Equal variance not assumed			-2.506	39.176	.016	-.48833	.19489
Financial	Equal variance assumed	.500	.483	.791	57	.432	.20172	.25493
	Equal variance not assumed			.791	56.898	.432	.20172	.25496
Job oriented	Equal variance assumed	1.309	.258	-1.750	54	.086	-.26365	.15066
	Equal variance not assumed			-1.713	45.502	.094	-.26365	.15390
Relationship with in bank	Equal variance assumed	.057	.812	-.582	58	.563	-.13333	.22902
	Equal variance not assumed			-.582	57.726	.563	-.13333	.22902
managerial	Equal variance assumed	.044	.834	1.020	55	.312	.20432	.20036
	Equal variance not assumed			1.014	52.675	.315	.20432	.20147

Source: Survey data

There is no significant difference in the stress level of employees across public and private sector banks as the calculated values in respect of the different types of stress are lower than the hypothetical value of 1.960.

ANOVA test is also applied to know whether there is any significant difference in the stress level of employees of different banks.

Ho: There is no significant difference in the stress level of employees across different category of banks.

H1: There is significant difference in the stress level of employees in different banks.

The descriptive statistics are given in table 3.69 and test results in 3.70.

Table 3.69: Descriptive statistics

Types of stress	Category of banks	N	Mean	Std. deviation	Std. error
Personal	SBI	11	3.5909	.74391	.22430
	Canara bank	15	4.0000	.60553	.15138
	Federal bank	15	3.9833	.65101	.16809
	ICICI bank	15	3.8000	.78034	.20148
	Total	56	3.8640	.69287	.09177
Family oriented	SBI	9	2.6528	.94946	.31649
	Canara bank	15	3.4609	.63692	.15923
	Federal bank	15	3.6500	.62619	.16168
	ICICI bank	15	3.6500	.44871	.11586
	Total	54	3.4364	.72802	.09817
Financial	SBI	13	2.8077	1.14634	.31794
	Canara bank	15	3.2500	.81138	.20284
	Federal bank	15	2.9667	1.03020	.26600
	ICICI bank	15	2.7333	.93764	.24210
	Total	58	2.9492	.97576	.12703
Job oriented	SBI	10	2.9118	.58249	.18420
	Canara bank	15	3.0441	.69684	.17421
	Federal bank	15	3.2118	.47675	.12310
	ICICI bank	15	3.3020	.49158	.12693
	Total	55	3.1345	.57271	.07653
Relationship with in bank	SBI	14	2.5408	.92782	.24797
	Canara bank	15	2.0714	.87784	.21938
	Federal bank	15	2.4190	.85282	.22020
	ICICI bank	15	2.4286	.88887	.22950
	Total	59	2.3571	.88200	.11387
managerial	SBI	11	3.5152	.64315	.19392
	Canara bank	15	2.8125	.77907	.19477
	Federal bank	15	3.0000	.62994	.16265
	ICICI bank	15	2.7889	.80294	.20732
	Total	56	2.9912	.75555	.10007

Source: Survey data

Table 3.70: ANOVA test results

Types of stress		Sum of squares	df	Mean square	F	Sig.
Personal	Between groups	1.391	3	.464	.964	.417
	With in groups	25.492	53	.481		
	Total	26.883	56			
Family oriented	Between groups	7.016	3	2.339	5.520	.002
	With in groups	21.605	51	.424		
	Total	28.621	54			
Financial	Between groups	2.412	3	.804	.837	.479
	With in groups	52.811	55	.960		
	Total	55.223	58			
Job oriented	Between groups	1.137	3	.379	1.166	.332
	With in groups	16.903	52	.325		
	Total	18.040	55			
Relationship with in bank	Between groups	1.912	3	.637	.812	.493
	With in groups	43.986	56	.785		
	Total	45.898	59			
Managerial	Between groups	4.146	3	1.382	2.633	.059
	With in groups	27.822	53	.525		
	Total	31.968	56			

The test results reveal that there is no significant difference in personal, financial, job oriented, relationship with in bank and managerial stresses of women employees across different category of banks where as significant difference is found in family oriented stress as the value is higher than the table value of 2.76. So it is proved that family oriented stress is high in all banks and it is significantly different across different category of banks.

ANOVA test is again applied to know whether there is any significant difference in the stress level across different category of employees in banks. For this, the following hypotheses are formed.

Ho: There is no significant difference in the stress level across different category of employees in banks.

H1: The different categories of bank employees are experiencing different degree of stress.

The mean values of stress of different category of employees are given in table 3.71 and test results in table 3.72.

Table 3.71: Descriptive statistics

Types of stress	Position	N	Mean	Std. deviation	Std. error
Personal	Clerk	17	3.6618	.64917	.15745
	Officer	21	4.0238	.61189	.13352
	Manager	9	3.6944	.98249	.32750
	Branch manager	10	4.0250	.59454	.18801
	Total	57	3.8640	.69287	.09177
Family oriented	Clerk	15	3.2333	.79038	.20408
	Officer	21	3.2440	.79988	.17455
	Manager	9	3.8333	.40505	.13502
	Branch manager	10	3.7875	.43720	.13826
	Total	55	3.4364	.72802	.09817
Financial	Clerk	17	3.3235	1.01844	.24701
	Officer	23	2.6848	.91768	.19135
	Manager	9	2.9722	.70495	.26498
	Branch manager	10	2.9000	1.10680	.35000
	Total	59	2.9492	.97576	.12703
Job oriented	Clerk	16	3.0882	.63464	.15866
	Officer	21	3.1204	.65198	.14227
	Manager	9	3.0915	.42225	.14075
	Branch manager	10	3.2765	.44889	.14195
	Total	56	3.1345	.57271	.07653
Relationship with in bank	Clerk	18	2.7063	.89211	.21027
	Officer	23	2.2298	.96865	.20198
	Manager	9	2.3016	.94070	.31357
	Branch manager	10	2.0714	.37039	.11713
	Total	60	2.3571	.88200	.11387
Managerial	Clerk	17	3.2647	.78187	.18963
	Officer	21	2.7540	.78638	.17160
	Manager	9	2.7778	.57735	.19245
	Branch manager	10	3.2167	.64812	.20495
	Total	57	2.9912	.75555	.10007

Source: Survey data

Table 3.72: ANOVA test results

Types of stress		Sum of squares	df	Mean square	F	Sig.
Personal	Between groups	1.750	3	.583	1.230	.308
	With in groups	25.134	53	.474		
	Total	26.884	56			
Family oriented	Between groups	4.046	3	1.349	2.799	.049
	With in groups	24.575	51	.482		
	Total	54	54			
Financial	Between groups	4.019	3	1.340	1.439	.241
	With in groups	51.203	55	.931		
	Total	55.222	58			
Job oriented	Between groups	.257	3	.086	.250	.861
	With in groups	17.783	52	.342		
	Total	18.040	55			
Relationship with in bank	Between groups	3.412	3	1.137	1.499	.225
	With in groups	42.486	56	.759		
	Total	45.898	59			
Managerial	Between groups	3.372	3	1.124	2.083	.113
	With in groups	28.596	53	.540		
	Total	31.968	56			

Source: Survey data

The test results reveal that there is no significant difference in personal, financial, job oriented, relationship with in bank and managerial stresses across different category of women employees where as significant difference is found in family oriented stress as the value is higher than the table value of 2.76. So it is proved that family oriented stress is high in all banks and it is significantly different across different category of employees.

Chapter IV

SUMMARY OF FINDINGS AND CONCLUSION

The study entitled “**Occupational stress among women employees in banking sector - A study with particular reference to Kottayam district.**” is intended to explore the level of stress experienced by the women employees in banks. The factors influencing the stress level of employees are identified and their ability to cope with stress situations is analysed. There fore, the overall objective of the study is to know the stress level of employees in banks. The study was conducted with the following **specific objectives:-**

1. To identify the factors affecting occupational stress experienced by women bank employees.
2. To analyze the level of occupational stress experienced by women bank employees.
3. To study the variation in the level of occupational stress across different sectors and categories.

To have a better and disciplined study, the following **hypotheses were formulated.**

1. There is no significant variation in the level of occupational stress experienced by bank employees in different sectors.
2. There is no significant difference in the level of occupational stress experienced by bank employees in different categories.

The study is mainly based on primary data. The primary data were collected by using a structured questionnaire from 60 respondents identified randomly from public and private sector banks situated in Kottayam District. The selected banks are SBI and Canara

bank from public sector and Federal bank and ICICI bank from the private sector. Due importance has been attributed to the different sectors of banks, category of workers, age group, educational qualification etc. The questionnaire consisted of 46 different statements of potential source of stress. Respondents were asked to rate them in terms of the degree of pressure they perceive in each of the statements may place on them. Scores are assigned as 5 to definitely is a source, 4 to generally is a source, 3 to no opinion, 2 to definitely is not a source and 1 to generally is not a source.

The data collected are tabulated and analyzed on the basis of sector of banks, category of banks and category of employees. Statistical tools like percentages, mean score, standard deviation, t-test and ANOVA were used to analyze the data.

Summary of Findings

The major findings emerged from the study are summarized as follows.

I. Sample profile

Out of the total 60 respondents, 30 have been drawn from public sector banks and 30 from private sector banks.

1. Of the total 60 respondents, 15 are below the age of 25, 21 between 25-30, 6 each are between the age group of 31-35 and 36-40 respectively and 9 from the age group of above 45. Aged employees are more in public sector and youngsters are more found in private sector.
2. Out of the total 60 respondents, private sector banks are dominated with married women employees (80 percent) than in public sector (73 percent).
3. Of the total respondents, 70 percent of the respondents in public sector has no children as compared to 47 percent in private sector. Ie; as the number of children increases the job stress also increases.
4. Of the total respondents, 33 percent of the respondents' children are below 5 years, 38 percent are school going and 13 percent are college going in Private sector as compared to 32 percent, 14 percent and 28 percent respectively in Public sector.

5. Much difference is not found in respect of the number of dependents in the family when the sector wise analysis is done.
6. In public sector bank, 80 percent of the respondents have 2 earning members in the family as compared to 67 percent in private sector banks. Ie; the job stress is more in private sector as there is one earning member.
7. Out of the total respondents, experienced hands are more in public sector as compared to private sector.
8. Out of the total respondents, majority of them are post graduates and other educationally uplifted groups are concentrated in private sector as compared to public sector.

II. Stress Analysis

Personal

1. Daily distant travelling is generally a source of stress.
2. Inability to cope with difficulties is definitely a source of stress.
3. Opportunities for personal development are generally a source of stress.
4. Keeping up with new and improved techniques is definitely a source of stress.

Family

1. The attitude of the spouse towards the work is definitely a source of stress.
2. Taking the work to home is another source of stress.
3. Not being able to switch off at home is another cause to stress.
4. Work makes the relationship with spouse difficult, which is yet another source of stress.
5. Absence of stability and dependability in home life is another source of stress.
6. Dual role of employee and house wife is definitely a source of stress.
7. Lack of healthy friendship and family relationship is generally a source of stress.

Financial

1. Economic problems in life are not a source of stress among women employees.
2. Rate of pay and remuneration is not a source of stress.
3. Welfare facilities in the bank are not a source of stress.
4. Changes in life structure are definitely a source of stress.

Job Oriented

1. Overload of work is definitely a source of stress.
2. Lack of power and influence is generally a source of stress.
3. Over promotion, promoting beyond the capability of employees is a source of stress.
4. Managing and supervising the work of others is a source of stress.
5. Inadequate guidance and backup from superiors is a source of stress.
6. Ambiguity in the name of job role is definitely a source of stress.
7. Quality of training, frequent business meetings and transfer policy in banks doesn't contribute to stress as the employees are satisfied with all these.
8. Lengthy working hours, conflicting job tastes, mundane administrative and paper works and job rotation affects the employees and leads to stress.
9. Business travels will not cause any amount of stress to the employees.

Relationship within banks

1. The respondents are highly satisfied with the interpersonal relationship within banks. Therefore it will never be source of stress to them. They are satisfied with the safe working conditions, nature of work, co-operation and cohesiveness among workers, team spirit, time to time feedback of their work and the career advancement opportunities and avenues.

Managerial

1. Making important decisions, excessive rules and lack of participation in decision making is no longer a source of stress to the employees.
2. Increase in the number of customers, managerial style in the organization and overcrowding of outside state customers is definitely a source of stress to the respondents.

Sector wise

All types of stressors like personal stress, family oriented stress, financial stress, job oriented stress and managerial stress is found in private sector banks as compared to public sector banks.

Bank wise

In public sector banks, more stress is found in Canara Bank as compared to SBI where the work is more or less relaxed. In private sector banks, stress is more concentrated on Federal bank as compared to ICICI bank.

Category of employees wise

Personal stress and job oriented stress is present in officers and branch managers. Family stress is present in all category of employees whereas financial stress is found among clerks as they have low income. Managerial stress is present among branch managers and clerks.

Marital status wise

Personal stress is found among all category of employees whether they are married or not. All the other types of stressors are concentrated among married women employees as they have to perform the dual role of both employee and house wife.

Stage of children

Stress is more among those respondents having school going children. Also job oriented stress and managerial stress is more among respondents having their children employed.

No. of dependents

All types of stressors are present in respect of employees who have more dependents in the family.ie, as the no. of dependents increases, the stress level too will expand.

Conclusion

This study is intended to find out the factors influencing occupational stress among women employees in public and private sector banks in Kottayam district and to know whether there is any significant difference in the level of stress among employees between different sectors and between different categories. Forty six factors influencing the stress level of women employees are analysed. The analysis reveals that the level of stress is more among private sector bank employees. The category wise analysis shows that the level of stress is more among officers as compared to clerks. The productivity of employees in an organization is a decisive factor determining its success. The productivity, in turn, dependent on the physical and psychological well being of employees. In the present ever changing dynamic globalised scenario, women employees are exposed to various kinds of stressors that reduce their performance. The present study analyzed the influence of various causes of stress among women bank employees. It is proved from the study that Personal stress is more among Public sector banks and Family oriented stress is more among private sector banks. When compared, Family oriented stress predominates personal stress and its level is alarmingly high in Private sector bank employees. The analysis revealed that the following are the main causes of stress among women employees.

1. Having too much work to do.
2. Dual role of employee and house wife.
3. Daily distant travelling.
4. Inability to cope with difficulties.
5. Having to take risk.
6. Keeping up with new and improved techniques, ideas and technology.
7. Not being able to switch off at home.
8. Changes in life structure.
9. Lengthy working hours.
10. Job rotation at the work place.
11. Increase in number of customers.
12. Managerial style of the organization.
13. Over crowding of outside state customers.
14. Lack of power and influence.
15. Ambiguity in the nature of job role.
16. Over promotion, being promoted beyond the level of ability.

Thus, the growing importance of interventional strategies is highly felt at the organizational level to reduce the stress level of employees in order to maximize their performance through ensuring better quality of work life. Also it is proved from the study that majority of the women employees are sticking on to this job due to status and pay in Private sector and for job security and passion in Public sector. Also if they get a chance, they are ready to quit their job due to the impact of stress level and prefers teaching job compared to all other jobs. Also everybody likes to have some stress relieving measures in their work place like yoga, meditation, counselling, etc...

Suggestions

1. Education is the base of development. The education level of PSB employees should be improved. Motivate them to acquire and improve additional qualifications through career advancement programmes.
2. HR challenges of PSBs are more in the present globalised scenario. So improve the skill and competencies of all categories of staff to face the global competition. The massive re- skilling of employees at each level helps to motivate them to move from predominantly bank office roles to predominantly sales and service roles.
3. Introduce performance discipline among employees.
4. Redesign the jobs and ensure role clarity so as to remove the ambiguity in job role.
5. Encourage the cross functional and inter departmental work arrangements to reduce work related stress among low performers and low achievers.
6. Facilitate role enlargement, role linkage and role enrichment to manage role isolation, self role distance and role erosion.
7. Introduce more job oriented training programmes, which improve employees' skills and their confidence level for better performance.
8. Effective career planning should be introduced.
9. Induct new talent in the cadre of officers and clerks.
10. Induct sensitive performance management system by credible target setting, group based incentive schemes, appraisal training and HR process discipline.
11. Clerks in the staff pattern are integral to long term success of any HR transformation of the industry. So the clerical cadre should be energized with suitable incentive programmes.

12. About 62 percent of PSBs costs comprise employee's costs as against 50 percent at the global level. Further, the average cost per employee is more in PSBs. So steps should be taken to reduce the cost of employees.
13. Growth opportunities should be strengthened at all levels of employees.
14. The employees should become knowledgeable about the impact of stress so that they can anticipate the stressful periods and plan accordingly in advance.
15. Formulate stress alleviation programmes like yoga, meditation etc. to reduce the impact of stress.
16. Undertake stress audit at all levels in the organization to identify the areas of stress for improving the conditions of job.
17. Adequate support must be extended from the top to make the women employees feel safe and secure. This will enhance their moral of work and efficiency.
18. The grievance handling procedures should be made more transparent so as to increase the confidence level of employees and reduce their anxiety and tension related to their jobs.
19. Relationship with in the organization should be strengthened.
20. Increase holidays of employees to reduce family oriented stress.
21. The social support system should be strengthened so as to reduce tension of women employees.

Most of women employees are performing their dual role of house wife and office staff in their career. They are the real ones practically applying managerial skills in day to day life for house hold accomplishments. It is true that the NPA level of banks is in a chronic stage due to the liberal lending with out receiving adequate security. But women are more conservative in lending and usually they do not take much risk in this regard. So for the safety and security of the banking industry, women employees need to be strengthened and properly empowered. The above suggestions, it is hoped, would provide adequate background to the policy makers for reducing the stress level of women employees, which helps to increase their confidence level, performance and productivity so as to ensure sustainable development in the banking sector of the economy.

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APPENDIX
QUESTIONNAIRE

This questionnaire is a part of the study on” **Occupational stress among women employees in banking sector- A Study with particular reference to Kottayam District**”. I hereby declare that the data collected will be used only for academic purposes and the identity of officials involved in this questionnaire will not be disclosed.

Age group : Less than 25 25to 30 31 to 35 36 to 40 41-45 Above 45

Marital status : Unmarried Married Widow Seperated

If married number of children :

Status of children : Less than 5 years School going College going

Seeking employment Employed

Number of dependents in the family:

Number of earning members :

Name of the bank

Public Sector		Private Sector	
S BI	Canara bank	Federal Bank	ICICI Bank

Experience : Less than 5 years 5 -10 years 10 - 15 years 15to20years
20 to 25 years Above 25 years

Position in the bank : Clerk Officer Manager Branch Manager

Educational background : Under graduate Graduate Post graduate

Professional/technical Others (Specify)

The items given below are the potential source of stress. Please rate them in terms of the degree of pressure you perceive that each may place on you.

- Definitely is a source 5
- Generally is a source 4
- No opinion 3
- Definitely is not a source 2
- Generally is not a source 1

	A.Personal	5	4	3	2	1
1	Daily distant travelling					
2	Inability to cope with difficulties					
3	Opportunities for personal development					
4	Keeping up with new and improved techniques,ideas and technology					
	B.Family oriented					
5	Spouse attitude towards my work					
6	Taking work to home					
7	Not being able to switch off at home					
8	Work makes the relationship with my spouse difficult					
9	Absence of stability and dependability in home life					
10	Pursuing a career at the expense of home life					
11	Dual role of employee and house wife					
12	Lack of healthy friendship and family relationship					
	C.Financial					
13	Economic problems in life					
14	Changes in life structure					

15	Rate of pay and remuneration(including perks and fringe benefits)					
16	Welfare facilities in the bank					
	D.Job oriented					
17	Overload of work					
18	Lack of power and influence					
19	Over promotion-being promoted beyond my level of activity					
20	Managing or supervising the work of others					
21	Inadequate guidance and back up from superiors					
22	Ambiquity in the name of job role					
23	Inadequate and poor quality of training					
24	Attending meetings frequently					
25	Lengthy working hours					
26	Conflicting job tasks					
27	Mundane administrative and paper works					
28	Lack of encouragement from superiors					
29	Job rotation at the work place					
30	Transfer policy in the bank					
31	Interdependence and lack of autonomy in work					
32	Lack of job security					
33	Business travels and having to live in hotels					
	E.Relationship with in the bank					
34	Lack of safe and satisfactory working conditions					
35	Morally conflicting work nature					
36	Co-operation and cohesiveness among co- workers					

37	Lack of consultation and communication with each other					
38	Feeling isolated at the work place					
39	Inadequate feedback about my own performance					
40	Absence of any potential career advancement					
	F.Managerial					
41	Making important decisions					
42	Changing jobs to progress with career					
43	Increase in number of customers					
44	Excessive rules and lack of participation in decision making					
45	Managerial style in the organisation					
46	Overcrowding of outside state customers					
	G.Please answer the following questions also					
47	Would you like to change the profession?					
48	If yes, which job do you like to be having being involved with?					
49	If no, the reason to continue the profession?					
50	Did you practice any measures like yoga, meditation etc. to reduce stress.					

