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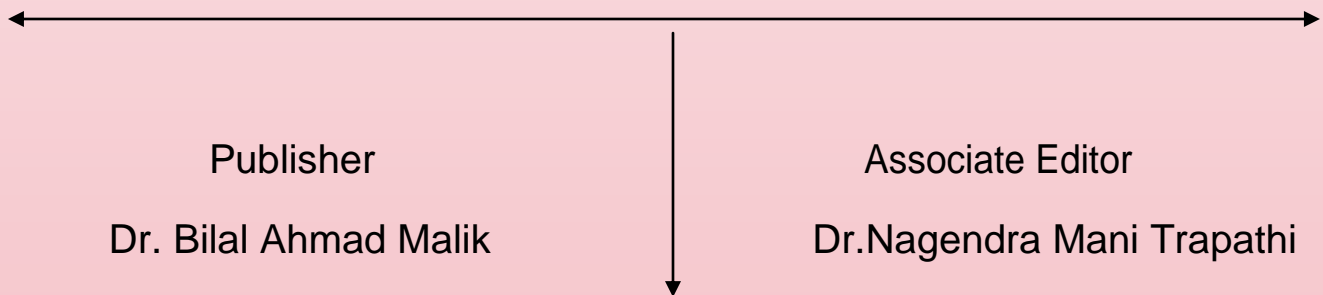
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A STUDY ON STRESS OF WOMEN WORKING IN BANKS

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ABSTRACT

Today women play a very important role in each and every sphere of life. The increasing responsibilities do not prevent her from assuming career responsibilities. Ample opportunities now are motivating them to take visible roles in the management sphere. Women are always needed to take more holistic approach to life, balancing work with family needs.

Banking organizations have been facing greater challenges in terms of technological changes, diversification of services, global Banking, etc. Stress can affect the employee's health, work performance, social life and family relationships.

The different stress causing factors are identified as Bank (work place), family, society and financial position. Out of these factors, majority of the respondents stressed due to Bank office followed by the family. They are least stressed from their financial matters and social factors.

Key Factor: Stress, Yoga, Family counselling, Meditation

INTRODUCTION

Banking Industry has changed from 'Conventional Banking' to 'Convenience Banking' and from 'Class Banking' to a 'Mass Banking', which has resulted in accessibility to a common man who can now have a variety of banking services at his door steps.

Modern life is full of stress. The world, which is said to be world of achievements, is also world of stress. One finds stress everywhere, whether be it within the family, business organization or any other social or economic activity.

Stress is an unavoidable aspect of human life. The word Stress is often associated with bad feelings, depressions and fatigue. Stress can also make one more productive or it can cause sleepless, irritability and anxiety.

Banks play a very important role in the modern world. Each and every activity in one or other way depends on the Banking activity. There is no business activity without the financial assistance given by the Bank. Many new Banking systems have been introduced in order to cope with the changing business world. Highly qualified and efficient workers are appointed by the Banks. Like in any other field, the number of women employees is also increasing in the Banking sector.

Women have to work more efficiently and competently. In the house, she has to take care of her family. This dual responsibility results in stress among the working women in Banks. The dawn of scientific age, the evident of civilization, the development of technology and subsequent complexities of life posed new unprecedented problems for working women who have to adjust to an increasingly complicated world, Urban life, mobility and increasing media of communication introduced new social – personal challenges which women found to cope with it, which in turn causes pain and thus results in stress.

DEFINITION OF STRESS

The word “stress” is derived from the Latin word ‘Stringer’ meaning to draw tight. The concepts of stress come out from physics and engineering whereby pressure is seen as resulting in strain and ultimately fracture.

According to modern behaviour scientists, stress is a person’s adoptive response to any form of stimulus which places excessive psychological or physical demand upon them.

According to “The National Jobs Safety and Health Institution”, stress is an annoying excitement which occurs when there is no proportion between person’s wants, job requirements, and persons talents, or worker’s resources and needs. Stress represents those conditions under which individuals have demands made upon them that they cannot physically or psychologically meet, and that lead to breakdown at one or other of these levels. Therefore, stress is a life-saver, at the other end of the spectrum a life-destroyer. The meaning of ‘demands’ mentioned above is equivalent to ‘stressors’. Jeffrey (2006) defined stress as a state of cognitive, emotional and physical arousal. The state of arousal that is known as “stress” is caused by exposure to some actual or perceived demand or stimulus in our environment. Once we arouse the intellect, emotions and the body, we can observe changes in a

person's behaviour. Stress, at reasonable levels, is essential for a healthy life. When it gets out of control, however, stress can be a powerful destructive force.

In this article, an attempt has been made to identify the stress levels of the employees, the male factor which causes stress, stress related symptoms and the methods used by the employees to relieve or manage themselves from the stress. An attempt has been also made to present economic, social, psychological characteristics of the respondents. These include age, marital status, monthly income, educations, number of children etc.

Majority of the respondents are married and above the age of 35 years. Their physical health is very sound and their income is above Rs. 30,000 per month. Majority of them having bachelor degree and have two children.

OBJECTIVES OF THE STUDY:

- To identify the amount of stress among the women employees working in the Banks.
- To know the level of stress on women working in the Bank.
- To study the causes of stress among the women employees
- To study methods/programs to reduce the impact of stress faced by the women employees.

RESEARCH METHODOLOGY

This study was done to identify the most stress causing factor. The different stress causing factors are identified as workplace (Bank), family, society and financial factors.

For the purpose of this study relevant primary data and information's were collected through a sample survey with the help of comprehensive and pre-tested questionnaire covering 50 women employees randomly selected from the nationalized Banks of Mangaluru Taluk. The data and information collected from the sample survey are properly analysed and interpreted and presented in this paper.

LITERATURE REVIEW

An attempt is made to critically review the literature of the past research work relevant to the present study. Some important and relevant study on employee stress among employees are presented under the following **Garg, Rachita, and Shukla, Harish (2013)**, attempted to study the reasons of stress among Bank employees and the

ways used by employees to cope with the stress generated at work place. They used primary as well as secondary data for this study. They found that majority of the employees in Banks are stressed. The stressed employees also try to find a solution to relieve them from stress. They suggested various strategies such as encouraging and appreciating employees, job rotation, job enrichment, decentralization, cracking jokes, playing games, guidance and counselling.

Azad Tilottama (2014) conducted a casual research in the Banks of Bhopal in which he identified various variables such as long working hours, improper reward system, organizational culture, role conflict, lack of management support, that lead to stress in Banking sectors and concluded that management should take initiative and stress management program should be started to minimize stress in Banks.

G. Gopika (2014), attempted to study the experience level of employees and the relative effect of experience on stress level changes. The primary aim of the study was to analyse the level of stress among the Bank employees. He suggested that the psychological well- being and health of the employees should be enhanced to increase the overall productivity of the Banks.

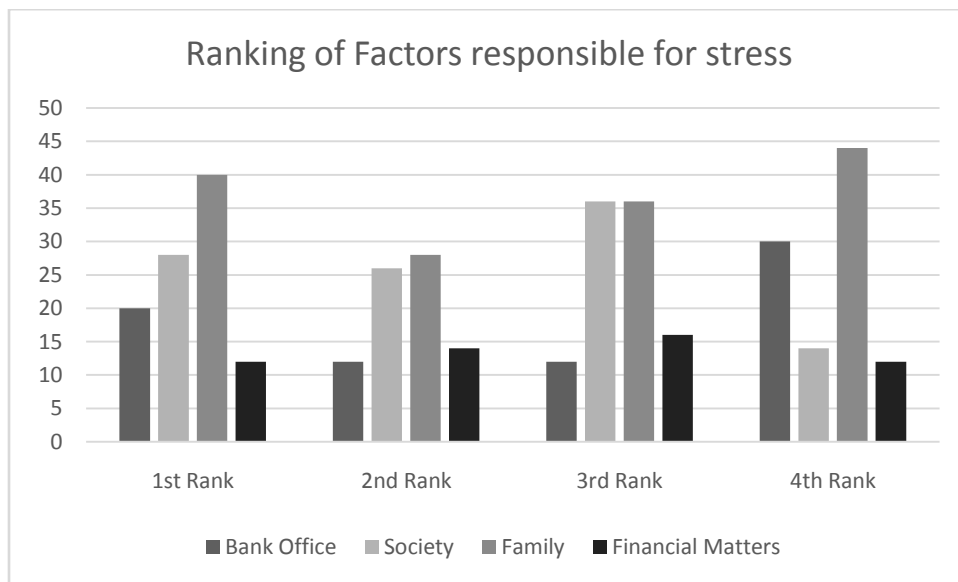
According to **Vijay V. Raghavan, (2010)**, the effect of flexible work schedule, employee support and training, and telecommuting as potential coping resources to relieve stress. Perceived workload, role Removing role ambiguity and improving work facilitation reduce work-related stress and allowing employees to have flexible work schedules ease their perceptions of workload.

As Researched by **Sahana Charan, (2007)**, High work pressure, long hours in front of the computer and a fast-paced lifestyle, are the reasons for increasing stress in the employees in the IT companies.

The research study of **Jamal. M**, finds that job stressors were significantly related to employees' psychosomatic problems, job satisfaction, unproductive time at the job, and absenteeism.

Table showing, ranking the factors responsible for the stress:

Factors	1 st Rank		2 nd Rank		3 rd Rank		4 th Rank	
	Total no	%	Total No	%	Total No	%	Total No	%
Bank Office	10	20	6	12	6	12	15	30
Society	14	28	13	26	18	36	7	14
Family	20	40	24	28	18	36	22	44
Financial Matters	6	12	7	14	8	16	6	12
Total	50	100	50	100	50	100	50	100

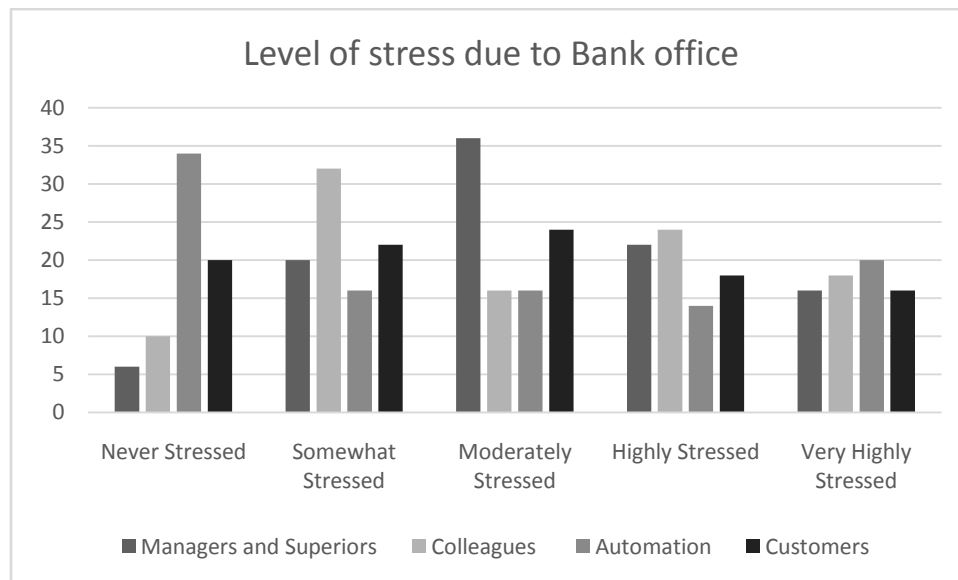


Stress may be caused due to different factors such as Bank Office, Society, Family and Financial Matters. The Respondents are asked to rank these factors according to the quantum stress experienced by them. The highest stress causing factor ranked as 4 and lowest as 1.

30% of the respondents ranked Bank office as rank 4, 18% of them ranked society as 4, 54% ranked family as rank 4 and 18% of the respondents ranked financial matters as 4. Hence, it is clear that, the major stress causing factor for women working in the Bank is Family and Bank Office.

Table showing Level of stress due to Bank Office

Stress Levels	Managers and Superiors		Colleagues		Automation		Customers	
	Total	%	Total	%	Total	%	Total	%
Never Stressed	3	6	5	10	17	34	10	20
Somewhat Stressed	10	20	16	32	8	16	11	22
Moderately Stressed	18	36	8	16	8	16	12	24
Highly Stressed	11	22	12	24	7	14	9	18
Very Highly Stressed	8	16	9	18	10	20	8	16
Total	50	100	50	100	50	100	50	100



It is observed from table 1 that, 6% of the respondents are never stressed from their Managers and Superiors, 20% are somewhat stressed, 36% are moderately stressed, 22% are highly stressed and 16% of the respondents are very highly from their Managers and Superiors. Hence it may be concluded that, Managers and Superiors attitude is one of the major cause for stress of women employees in Bank.

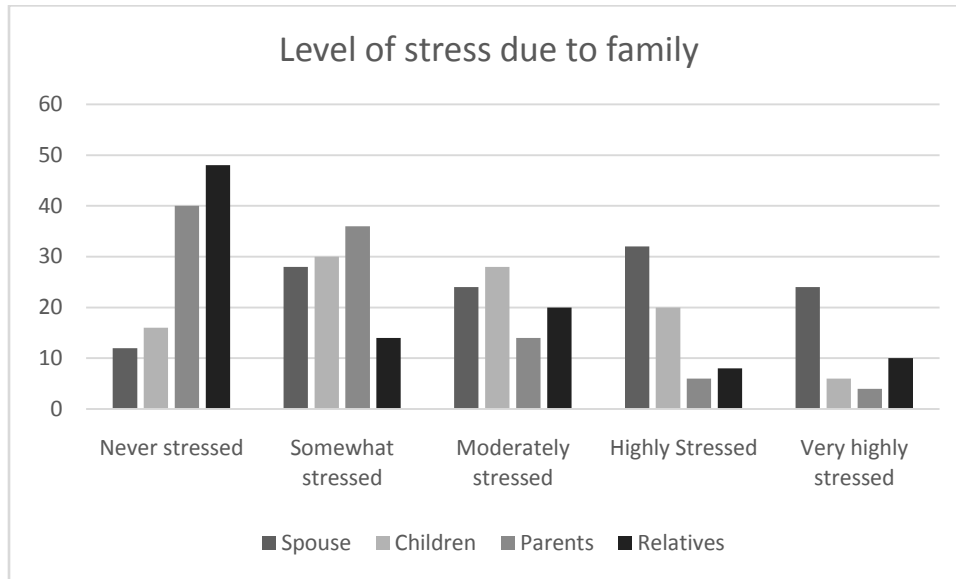
It is also evident from the above table that, 10% of the respondents are never stressed from their colleagues, 32% are somewhat stressed, 16% are moderately stressed, 24% are highly stressed and 18% of the respondents are very highly from their colleagues. Hence it is clear that women employees in the Banks are highly stressed due to their colleagues.

It is also clear that, due to Automation, 34% of the respondents are never stressed due to automation, 34% are somewhat stressed, 16% are moderately stressed, 14% are highly stressed and 20% of the respondents are very highly stressed due to automation in the Bank.

It is also observed from the above table that 20% of the respondents are never stressed due to customers, 22% are somewhat stressed, 24% are moderately stressed, 18% are highly stressed and remaining 16% are very highly stressed due to their customers in the Bank.

Table showing the level of stress due to family:

Stress Levels	Spouse		Children		Parents		Relatives	
	Total No	%	Total No	%	Total	%	Total	%
Never stressed	6	12	8	16	20	40	24	48
Somewhat stressed	14	28	15	30	18	36	7	14
Moderately stressed	12	24	14	28	7	14	10	20
Highly Stressed	16	32	10	20	3	6	4	8
Very highly stressed	12	24	3	6	2	4	5	10
Total	50	100	50	100	50	100	50	100



Stress from family may be due to spouse, children, parents and relatives.

It is evident from the above table that 12% of the women respondents are never stressed from their spouse, 28% are somewhat stressed, 24% are moderately stressed, 32% are highly stressed and 24% are very highly stressed due to their spouse. Hence we may conclude that spouse is one of the sub factor responsible for causing stress to the women employees in the Bank.

It is also seen that 16% of the respondents are never stressed from their children, 30% are somewhat stressed, 28% are moderately stressed, 20% are highly stressed and 6% are very highly stressed due to their children. Hence it is clear that children are not causing any stress to the women employees working in the Banks.

It is observed that 40% of the respondents are never stressed from their parents, 36% are somewhat stressed, 14% are moderately stressed, 6% are highly stressed and 4% are very highly stressed due to their parents.

It is observed from the above table that, 48% of the respondents are never stressed due to their relatives, 14% are somewhat stressed, 20% are moderately stressed, 8% are highly stressed and 10% of the respondents are very highly stressed due to their relatives.

Hence it is clear that; spouse is one of the major factor which causes stress among the women employees working in the Banks.

In our male dominated society still women have to play the dual roles of looking after their family as well at their work.

The following suggestions are given based on a study conducted:

- Proper counselling facilities should be given to all employees to maintain good and cordial relationships.
- Leisure, recreation facilities should be provided to all employees working in the Bank especially to the women employees.
- Stress reduction and management techniques like yoga, family counselling should be provided in the Banks.
- Family get together and staff picnic should be organized at least once in six months.
- Women harassment prevention cell established and it should be properly monitored.
- Flexi working hours should be introduced, so that women employees can properly take care of their family responsibilities at the same time official duties together. It can also reduce the stress of commuting in rush hours traffic.
- Proper training and staff development programs should be introduced to cater to the needs of women employees
- Proper reward system and career advancement schemes should be introduced to suit the needs of women employees in the Bank.
- The women employees should make use of stress relieving techniques like listening to music, speaking to their friends, meditation and reading.
- Jobs which are hampering employee's abilities and capacities should be either eliminated or redesigned according to employees potential.
- Management should encourage working from home since it results in higher morale and job satisfaction and lower employees stress and turnover.

CONCLUSION

It has been found that those firms which have adopted stress management strategies have gained a competitive edge over other firms, since their employees work effectively and efficiently. Giving ore importance to work and less importance to health and family is the main cause behind stress of women in Banks. Hence there is a dire need of stress management programs to relieve stress and to reduce its harmful effects.

As it is said that prevention is better than cure, stress should be taken at the initial stage to prevent stressors rather than curing its harmful effect. Management should take initiative to implement stress management programs to minimize stress of women in Banks.

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