



# A STUDY ON INDIVIDUAL DEMOGRAPHIC VARIABLES AND OCCUPATIONAL STRESS OF FEMALE EMPLOYEES IN PUBLIC AND PRIVATE SECTOR BANKS

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## **Abstract**

*The number of female employees working in banking sector is increasing and so is their stress in balancing personal and professional commitments is becoming a challenge. Believe it or not, it is the female that has to maintain the balance between her professional and personal life. Male employees also need to have this balance but they do not have an obligation for the same as it is on the females in our society. The study focusses on the demographic variables of marital status and age affecting occupational stress among female employees working in public and private sector banks of Chandigarh and Punjab. A sample of 250 respondents was selected comprising 110 respondents from Chandigarh and 140 respondents from Punjab. The data relating to Occupational Stress was collected using Occupational Stress Index (OSI) by Srivastava and Singh (1981). It was found that there is a significant difference between married and unmarried females as regards to the Occupational Stress, also that Occupational Stress is less in married female employees as compared to single female employees. Also, that there is a significant difference in the Occupational Stress of employees of varied age groups. The employees in the age group of 35-45 experience less stress as compare to employees in the age group of 25-35 (high score indicates less stress).*

**Key words:** Marital Status, Occupational stress, Age

## **INTRODUCTION**

The nationalization of Indian Banking System in 1969 marked the first step towards women empowerment and anti-discrimination of women in banking sector. Many major Indian banks are hiring Indian females at every level of administration and are also making strategies to increase the level of job satisfaction and decrease the level of occupational stress. Indian banks are also identifying different policies to maintain balance between females' professional and personal lives.

Stress is a body's way of responding to any kind of demand or threat. Symptoms of stress overload can be cognitive, physical, emotional or behavioral according to situation and personality of an individual.

Occupational Stress is caused by many environmental conditions or any unexpected responsibilities and pressures that do not align with a person's skills, knowledge, or expectations; hence, challenges one's ability to cope with it. Despite of any kind of sector one is working in i.e. public or private or any kind of occupation, one experiences stress at different perspectives.

The number of female employees working in banking sector is increasing and so is their stress in balancing personal and professional commitments is becoming a challenge. Believe it or not, it is the female that has to maintain the balance between her professional and personal life. Male employees also need to have this balance but they do not have an obligation for the same as it is on the females in our society. The study focusses on the demographic variables of marital status and age affecting occupational stress among female employees working in public and private sector banks of Chandigarh and Punjab.

## LITERATURE REVIEW

Kinman and Francis (2006) studied the relationship between occupational stress and work-life balance in UK academics and examined how aspects of the content and context of academic work were related to the health, job satisfaction, work-life balance, and turnover intentions of employees.

Lehal (2007) studied occupational role stress and job satisfaction among 200 bank executives from public and private sector banks and found that in public sector banks, female executives were more stressed out than male employees. But in case of job satisfaction, female employees are more satisfied and their negative relationship between two variables was observed.

Sirajunis and Panchanatham (2010) studied 150 lecturers, doctors, bank officer, and engineers and computed that several stressors like work overload, isolation, organizational politics, isolation, working hours, etc. were directly related to the dimensions of work-life balance.

Solkhe (2012) studied the level of stress among banking professionals in nationalized banks; and for the same, occupational stress index developed by Srivastava and Singh was used for studying 90 professionals occupying the managerial position in Punjab National Bank. It was concluded that there was significant level of stress among the banking sector employees.

Nagaraju and Nandini (2013) examined the stress in women employees with reference to insurance sector and influence of age on organizational stress. The results revealed that there is a significant relationship among the sources of job satisfaction and occupational stress. The results also indicated that certain demographic variables also influence the level of stress among employees.

Babu and Vembu (2014) studied level of occupational stress among women employees in banking sector with reference to Tamil Nadu by randomly selecting 100 women employees from the banks. It was concluded that high level of stress is experienced by women employees due to factors like role overload, role ambiguity, technological changes and lack of supervisory support.

Kishori and Vinothini (2016) seek to determine the impact of various constituents of occupational work stress on the employees of banking sector.

Qusar (2018) studied the Occupational Stress of primary, middle, high and higher secondary teachers who were working in state Government, public/missionary, army and Navodayalayas of Kashmir Valley. The findings of the study revealed that Age, qualification, experience and Marital status affects the Occupational Stress of teachers.

## RESEARCH METHODOLOGY

This research is descriptive and exploratory in nature where information is collected through questionnaires from female banking employees without changing or manipulating their environment.

The **objectives** are as follows:

1. To study the Occupational Stress among female employees of public and private sector banks.
2. To study the differences between individual demographic variables (Marital status and Age) of Occupational Stress among female employees of public and private sector banks.

## HYPOTHESES OF THE STUDY

H1: There is a significant difference in all the dimensions of Occupational Stress of female employees of Public and Private Sector

H2: There is a significant difference in the Occupational Stress of married and un-married female employees

H3: There is a significant difference of Occupational Stress among females of different age groups

## SCOPE OF THE STUDY

The study covers major banks of Chandigarh and Punjab region. The major public-sector banks selected were SBI and Punjab National Bank and in private sector were HDFC and ICICI. For the study, stratified random sampling technique was used. A sample of 250 respondents was selected comprising 110 respondents from Chandigarh and 140 respondents from Punjab (divided in the ratio of total business of selected banks from Punjab and Chandigarh). On the basis of the questionnaires the data relating to Occupational Stress was collected using Occupational Stress Index (OSI) by **Srivastava and Singh (1981)**.

## LIMITATIONS OF THE STUDY

Firstly, there was non-cooperation and resistance of the employees to evaluate their Occupational Stress, Work life Balance and Job Satisfaction. Secondly, there was shortage of time or even disinterest on part of the employees which was may be because of their hectic routine work.

## FINDINGS AND CONCLUSION

***H1: There is a significant difference in all the dimensions of Occupational Stress of female employees of public and private sector***

The following table shows the results for the test of the above hypothesis:

**Table No. 1: Mean, Standard deviation and t-test value for various dimensions of Occupational Stress**

DIMENSIONS OF OCCUPATIONAL STRESS	PUBLIC SECTOR		PRIVATE SECTOR		t-value	
	MEAN	S.D.	MEAN	S.D.	t	p-value
Role Overload	12.72	3.033	12.23	2.365	1.377	0.170
Role Ambiguity	13.23	2.442	12.88	2.399	1.147	0.253
Role Conflict	15.70	3.446	15.55	2.916	0.364	0.716
Political Pressure	14.88	3.181	15.56	2.425	1.849	0.66
Political Responsibility	8.87	1.539	9.31	2.090	1.846	0.064
Under Participation <sup>1</sup>	12.64	2.697	13.48	2.376	2.540	0.012*
Powerlessness <sup>1</sup>	9.08	2.251	9.76	2.106	2.398	0.017*

<b>Poor Peer Relations<sup>1</sup></b>	11.36	1.800	11.92	1.947	2.307	0.022*
<b>Intrinsic Impoverishment</b>	12.97	2.315	12.72	1.992	0.897	0.371
<b>Status</b>	11.02	2.200	10.69	2.260	1.129	0.260
<b>Strenuous Conditions</b>	11.88	2.632	11.42	2.032	1.510	0.132
<b>Unprofitability</b>	5.26	1.363	5.10	1.331	0.911	0.363
<b>TOTAL</b>	<b>139.61</b>	<b>17.041</b>	<b>140.61</b>	<b>13.357</b>	<b>0.506</b>	<b>0.613</b>

\* significant at  $p < 0.05$

\*\* significant at  $p < 0.01$

1. higher score means lesser stress

Source: field study

Hypothesis is rejected as nine out of twelve dimensions of Occupational Stress show non-significant differences with regard to Public and Private Sector Banks. The results revealed that there is no significant difference in overall Occupational stress of female employees working in Public and Private Sector Banks. The private sector employees are more satisfied on the dimension of under participation as their ideas and opinions are considered by top management which results in a sense of belongingness among the employees resulting in less stress. Therefore, Hypothesis H1 is rejected.

The demographic variables of marital status and age, and their effect on the Occupational Stress of female employees in Public and Private Sector Banks is discussed as under. The t-test Analysis of variance (ANOVA) has been used to analyze this.

**H2: There is a significant difference in the Occupational Stress of married and un-married female employees**

The association between marital status and Occupational Stress was examined using mean scores, standard deviations and t-test which are shown in table below.

**Table No. 2 Mean, Standard deviation and t-test for Demographic Variable (Marital Status)**

MARITALSTATUS	MEAN	S.D.	t- value	p- value
Single	137.56	15.17	0.143	0.023*
Married <sup>1</sup>	142.09	15.14		

\* Significant at  $p < 0.05$

\*\* Significant at  $p < 0.01$

1 higher score means lesser stress

Source: field study

The above table reveals that there is a significant difference between married and unmarried females as regards to the Occupational Stress, also that Occupational Stress is less in married female employees as compared to single female employees. This may be because after marriage, one may have the feeling that there is someone with them to support them and encourage them whenever they feel low or when they experience work stress. Therefore, Hypothesis H2 is accepted.

**H3: There is a significant difference of Occupational Stress among females of different age groups**

The association age and Occupational Stress was examined using mean scores, standard deviations and t-test which are shown in table 3. For this ANOVA was used and the results are as under:



**Table No. 3 Mean, Standard deviation and Analysis of Variance (ANOVA) for Demographic Variable (Age)**

AGE	MINIMUM VALUE	MAXIMUM VALUE	MEAN	S.D.	F- value	p-value
20-25	109	159	141.19	11.10	4.36	0.005**
25-35	96	168	137.04	15.99		
35-45 <sup>1</sup>	108	168	146.79	13.34		
Above 45	96	167	143.87	16.30		
<b>Total</b>	<b>96</b>	<b>168</b>	<b>140.11</b>	<b>15.28</b>		

\* significant at  $p < 0.05$

\*\* significant at  $p < 0.01$

1 higher score means lesser stress

Source: field study

There is a significant difference in the Occupational Stress of employees of varied age groups. The table shows that employees in the age group of 35-45 experience less stress as compare to employees in the age group of 25-35 (high score indicates less stress). This may be due to the reason that by the time an employee reaches the age group of 35-45, they have enough experience to handle things and are better at coping up with the changes that may cause stress. They are more focused in life and at their workplace. When the employee is young and in the age group of 25-35, they are freshers and do not have much work experience, so even a very small change in the organization or in their life can result in stress as they do not have the experience to cope with the changes resulting in increased level of Occupational Stress. Therefore, Hypothesis H3 is accepted.

The **recommendations** are as follows:

1. There should be Employee Feedback Surveys in banks after regular intervals.
3. Banks should encourage participative management and good communication within the organization.
4. An effective training and development programmers for enhancing their productivity should be
5. A supportive climate and culture should be encouraged by providing opportunities to individuals.

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