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## **A study on occupational stress among women employees in private banking sector with special reference to Khammam district**

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### **Abstract**

Indian women's are saved a lot after independence, from just an experienced homemaker; women today have gained skills and potential of not just because of being a homemaker but being at parity with their male counterpart. Moreover varying roles of women workers, they have preserved the conventional work culture of household. Now a day the Banking sector are thriving towards high rate that the women have to work for longer hours to sustain the standard of living and accomplish their basic needs. In spite of having the trending technologies and services, women feel to be work loaded and stressed. A large number of bankers are facing high stress because of their job and the reasons behind this stress include long hours of working, improper reward system, lack of job autonomy, organizational culture, role conflict etc. and the main reason is because of lack of management support to employees. The employees can notice a number of symptoms indicate high level stress among them. However if these symptoms are not noticed in early Stage, they can cause serious problems to health among employees such as depression, heart problems, diabetes etc. Not only health but personal life of bankers are also being affected because of high job stress, most employees are unable to spend time at home or with family. However, with the help of proper management techniques by management, the bankers stress level can be reduced to great extent.

**Keywords:** banking sector, bank employee, occupational stress

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### **Introduction**

Bank employees belong to special workgroup who undergo varying levels of mental stress in workplace. During the past decades, the banking sector had undergone rapid and striking changes like policy changes to globalisation and liberalization, increased competition due to entrance of more private sector banks, introduction of new technologies etc. Due to these changes, the banking sectors are experiencing a high level of stress. Occupational stress is defined as the harmful physical and emotional responses that occur when the requirement of the job do not match the capabilities, resources or needs of the worker. Many job considerations cause stress among women. These job conditions include control over work, role ambiguity and conflict, poor relationships with co-workers, heavy workload demands etc. Richard Carlson defined stress as "Stress is nothing more than a socially acceptable form of mental illness". Stress is the psychological and physiological reaction that takes place when one perceives an imbalance in the level of demand placed on the capacity to meet that demand on individuals. Rapid changes in traditional values, life styles and competitiveness are the few factors that have changed the whole environment. The change in environment has encouraged and motivated the women for the search of work outside the home which creates stress in women. Banking sector is the essential part of our financial system. During the past ten years, banking sectors had gone quick changes in technologies, plans, policies, competition and value of money. Banking sectors are playing a major role to improve country growth rate. Now a day's banking sector employees are facing many stress related difficulties. Mostly private banking sectors employees are suffering high level of stress problems which affects employee's performance and health. Most of the time employees of private banks face high and middle level of stress. High level and middle level of stress is harmful it gave bad impact on banks employees working life and personal life both. High level of stress is unavoidable in nature.

Stress Management is getting more and more attention now-a-days, particularly in the financial sectors. Everyone in their work is exposed to tension and anxiety as they get through the duties assigned to them. Banking industry which is the backbone of the country's economy is not an exceptional one. The job nature of banking employees is very tedious as it involves the direct customer interaction in all levels. Stress is defined as an upset in the body's balance due to physical, mental or emotional stimuli. Stress manifests itself in different ways including fatigue, chronic headaches, irritabilities, heart diseases, low self esteem and diminished sex drive. Such adverse reactions are seen to contribute to mental and physical illness and several acts and regulations place a duty of care on employees to protect their employees.

### Objectives of the Study

1. To find out the association between age and core factors influencing stress.
2. To study the level of stress towards various sources of stress.

### Research Methodology

Both primary and secondary data has been used for the purpose of this study. The primary data has been collected with the help of questionnaire. Secondary data has been collected from various books, journals, and from the internet.

### Sample size and type of sampling

The study was conducted among 50 employees working in private sector banks. Random sampling method has been used for selecting the samples. Data are collected by distributing questionnaire to the women employees in various private sector banks in Khammam district.

**Table 1:** Age wise Distribution of the Respondents

Sl. No	Age	No. of respondents	Percentage
1	Less than 25 year	18	36
2	25 to 30 years	10	20
3	35 to 40 years	15	30
4	40 and above	7	14
	Total	50	100

Source: Primary Data

Regarding the Age in years the distribution shows that 36% of the respondents are in the age group of less than 25 Years, 20% of the respondents are in the age group of 25-30 Years, 30% are in the age group of 35-40 Years and 14% are in the age group of above 40 Years.

**Table 2:** Marital status of the Respondents

Sl. No	Marital Status	No. of respondents	Percentage
1	Married	36	72
2	Unmarried	14	28
	Total	50	100

Source: Primary Data

Above table shows that Marital Status wise the distribution shows that 72% of the respondents are married and remaining 28% of the respondents are unmarried. Thus it can be interpreted that highest percentage of Marital status is married.

**Table 3:** Educational Qualification-Wise Distribution of the Respondents

Sl. No	Age	No. of respondents	Percentage
1	Post Graduate	12	24
2	Degree	25	50
3	Engineering	10	20
4	Others	3	6
	Total	50	100

Source: Primary Data

Regarding the Educational Qualification the distribution shows that 50% of the respondents are Degree, 24% of the respondents are Post Graduate, 20% of the respondents are engineering and 6% of the respondents are others.

**Table 4:** Factors influencing stress

Sl. No	Factors for stress	No. of respondents	Percentage
1	Salary	12	24
2	Work & work environment	15	30
3	Personal health	4	8
4	Transfers	16	32
5	Family issues	3	6
	Total	50	100

Source: Primary Data

From the table it is clear that 30 percent respondents agrees that work & work environment is the main factor for stress and 8 percent respondents agrees that personal health is the main factor for stress.

### Conclusion

Work place stress has been turn out to be serious issue of the present century. Much of the stress at work is caused by work overload and time pressure. The occupational stress affects the working women in a multidimensional manner. Occupational stress reduces the growth of organizations and also creates a lot of health problems. It is a necessity to formulate policies by organizations in such a manner that occupational stress should not harm the employees. It is also essential to upgrade skills and knowledge in order to reduce the stress among working women. There is a need to support, encourage and motivate the women in order to reduce stress at workplace. The organization must begin to manage people at work differently, treating them with respect and valuing their contribution by way of continuous support, encouragement and motivation. It is the time to realise that working women significantly contributes towards economic and social development of the country. The growth of working women should be looked upon from the respective of family, state and national development.

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