



A STUDY ON STRESS MANAGEMENT AMONG WOMEN EMPLOYEES OF BANK SECTOR

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ABSTRACT

There are numerous challenges facing women in a competitive society. As a result, the number of employed women has also increased as they work hard to contribute to their family growth and developments. Women play two key roles in society that is being homemakers and workers. This causes stress leading to physical and mental health problems. In India working women employees face stress. Many married women employees are faced with many complications when trying to balance between their personal life and professional life Female employees are required to perform a set of different characters simultaneously each with its own limitations Numerous obstacles are faced by females singly balancing their lives between job and home It is important to find multiple domains of data collection over an extended period in order for us to have insight into the changing nature of work-family patterns Present study endeavored analysing empirically the factors behind occupational stress which significantly affect female employees and the working environment. In conclusion, private sector bank employees experience more occupational stress than public sector bank employees

People react negatively to stress due to the increased pressure on them. Pressure generates excitement that can be quite motivating while stress comes in when the pressure becomes dangerous. The perceptions show that typically male employees compared to female counterparts, tend to indicate that they experience lesser tiredness and stress at work by 5%. Male responses also implied that they were satisfied with the wages.

Key word: Stress management, women, mental health, banking sector,

INTRODUCTION

The banking sector is a cornerstone of modern economies, playing an important role in financial intermediation, economic development, and asset management. Within this dynamic and fast-paced business, the human capital that makes up its staff is the foundation of operational efficiency and customer service excellence. However, the demanding nature of banking operations frequently exposes personnel to high levels of stress, which can have an influence on their health, job satisfaction, and organizational performance. While stress affects both genders, research suggests that women, in particular, may encounter distinct stressors in the banking environment as a result of a combination of factors including work-family conflict, gender prejudices, and career progression problems.

In recent years, there has been a rising realization that reducing workplace stress and encouraging employee well-being are critical strategic imperatives for organizational success. In this scenario, identifying the specific stressors faced by female bank employees and implementing effective stress management interventions suited to their requirements becomes critical. By doing so, banks can not only improve the health and productivity of their female employees, but also promote an inclusive and supportive organizational culture that embraces gender diversity and equality.

This study aims to investigate the phenomena of stress among female bank employees in order to offer insight on the nature, causes, and consequences of stress in this demographic group. Through a thorough examination of stressors, coping mechanisms, and organizational support systems, the study aims to provide valuable insights into the design and implementation of evidence-based stress management strategies that promote the well-being and resilience of women working in banking.

REVIEW OF LITERATURE

The banking sector is a dynamic and vital industry in the global economy, driving financial transactions, promoting economic progress, and serving as the foundation of modern society. However, below the veneer of fiscal prosperity comes a chronic problem that impacts the well-being and productivity of its workforce: stress. As a result, a review of the existing literature on stress management among female bank employees gives useful insights into the intricacies of this phenomena and suggests prospective paths for intervention and assistance.

RAJESH K. YADAV & SHRITI SINGH YADAV

In the current competitive workplace, women employees seek work-life balance and stress management above all else. Job dissatisfaction and irregular life patterns can pose challenges for working women. Everyone experiences the stress of finding a work-life balance, and it is evident everywhere. When work is not fulfilling, it gets serious. Establishing a stable work-life balance is necessary to lessen conflict between work and home life by separating professional and personal responsibilities. The employees' performance, which is based on a number of criteria, determines the overall performance of any given organisation.

ARCHANA UPADHYAY & ASHOK PRATAP SINGH

Among the presence of social support, the study investigates the association between work-related stress and poor mental health among female bank employees (N = 104). Psychometric tools such as the General Health Questionnaire, Functional Social Support, and Occupational Stress Index were used to collect data. A strong and positive association was found between professional stress and poor mental health, while a significant negative correlation was found between social support received both at work and outside of it and poor mental health. Using bad mental health as the criterion, stepwise regression analysis was performed to find the strongest predictor. It was discovered that some aspects of occupational stress and social support from sources unrelated to the workplace are indicators of poor mental health.

RISHAM PREET KAUR & POOMAM GAUTAM SHARMA

Stress at work is becoming a concern for all organisations these days. The banking industry is no longer an outlier. Stress at work has become a deadly epidemic in the current environment. Banks rank among the top ten stressful workplaces in India. Employees are feeling stressed out and overworked while feeling more at ease with the introduction of new technologies and advances in the banking industry. The rapid evolution of technology has forced banks to adapt quickly. Employees are finding it more difficult to adjust to these changes. Stress is the end result. Research on the origins and consequences of stress in bank workers has been attempted. Additionally, stress management techniques have been proposed. The report also offers strategies to address stress that negatively impacts employees' physical and emotional health.

RP NIVETHIGHAS & S DIVYABHARATHI

The twentieth-century syndrome that emerged from humankind's inclination towards modern progress and its attendant complexity is commonly understood to be stress. Everybody has stress at some point in their lives. Stress is a "dynamic activity wherein an individual is confronted with an opportunity, constraint, or demand," according to Seyle (1936). One of the industries that causes women workers the most stress is banking. There is a lot of stress experienced by female bank workers, and this stress not only lowers organisational performance but also raises

health-related problems like anxiety, depression, headaches, backaches, and eye disorders. As a result, work quality suffers, employee turnover is high, and absenteeism is common. Their social life may also exhibit general psychological behaviour as a result of work-related stress. It is expected of female bank employees to be proactive and competent enough to take on responsibility.

Sikandar Hussain Soomro & Roshan Ali Umrani

This study's goal is to precisely identify the factors that contribute to work-related stress and how they affect employees' levels of job satisfaction. Female bank employees in Karachi made up the respondents. A survey was used to contact consummation and get the right answer from (n = 345) female investors. An advantageous approach for test development is applied in this way; it was somewhat more difficult to assemble respondents than the majority of female brokers. Through the application of basic displaying of conditions (SEM), it was determined that certain factors, such as working environment and working relationships, are major contributors to the pressure that comes with work among brokers.

RESEARCH METHODOLOGY

RESEARCH GAP

Research on stress management among female banking personnel finds numerous significant gaps in the available literature. One such gap is the investigation of gender-specific pressures experienced by women in banking roles, such as work-life balance issues, gender discrimination, career development hurdles, and stereotyping. Furthermore, there has been little study into the effectiveness of stress management measures designed specifically for women in banking, such as mentoring programs, flexible work arrangements, and mental health support services.

NEED OF STUDY

The study of stress management among female bank personnel is critical for various reasons. For starters, women make up a large portion of the banking workforce, and their well-being has a direct impact on organizational productivity and performance. Understanding the specific stressors that women encounter in this industry, such as gender discrimination, work-life balance issues, and career development restrictions, is critical for developing supportive work environments.

PROBLEM STATEMENT

The subject of stress management among female bank employees is complicated and pressing. Despite advancements in acknowledging gender inequities in the workplace, women continue to experience distinct pressures in the banking business, which are frequently ignored or improperly handled. These stresses may include work-life balance issues, such as managing caregiving responsibilities with rigorous work schedules, as well as experiences with gender discrimination and bias, which can stymie career growth chances.

OBJECTIVE OF THE STUDY

1. To explore the factors that contribute to stress among female bank employees.
2. The purpose of this study is to look into how organizational culture affects stress levels among female bank employees.

RESEARCH DESIGN

Research Type: Quantitative in nature

Sampling Techniques: simple Non random sampling technique was utilised for the purpose of study.

Date Collection: Data is collection in two ways

Primary data: Primary data is gathered through surveys, interviews and case study observations.

Secondary Data: On the other hand secondary data refer to information that has already been collected by someone else for a different purpose. It come from sources like books, articles, reports or online database.

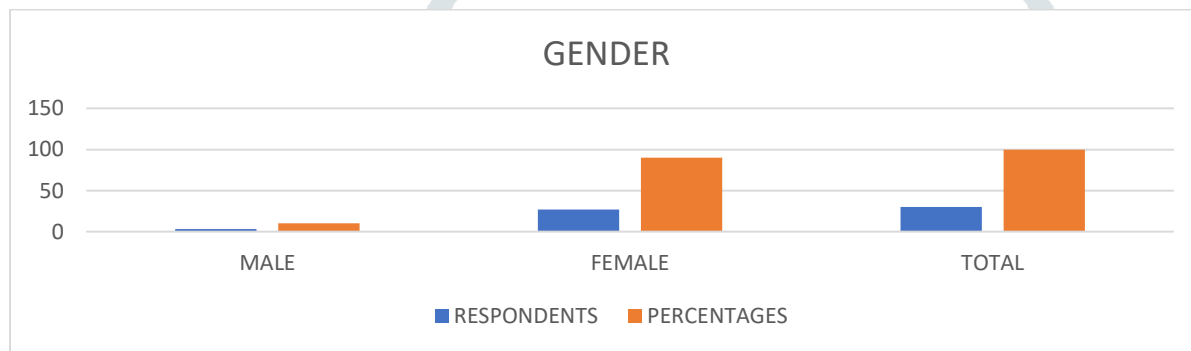
Sample size: 30

Sample unit: Women employed in various roles within the banking sector.

Analysis Tool: Bar graphs, google forms, charts and Chi-square test.

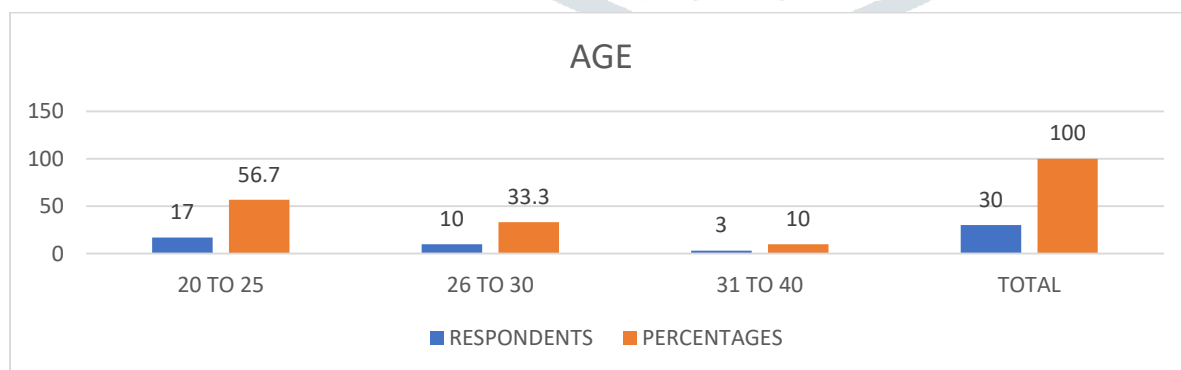
DATA ANALYSIS

GENDER	MALE	FEMALE	TOTAL
RESPONDENTS	3	27	30
PERCENTAGES	10	90	100



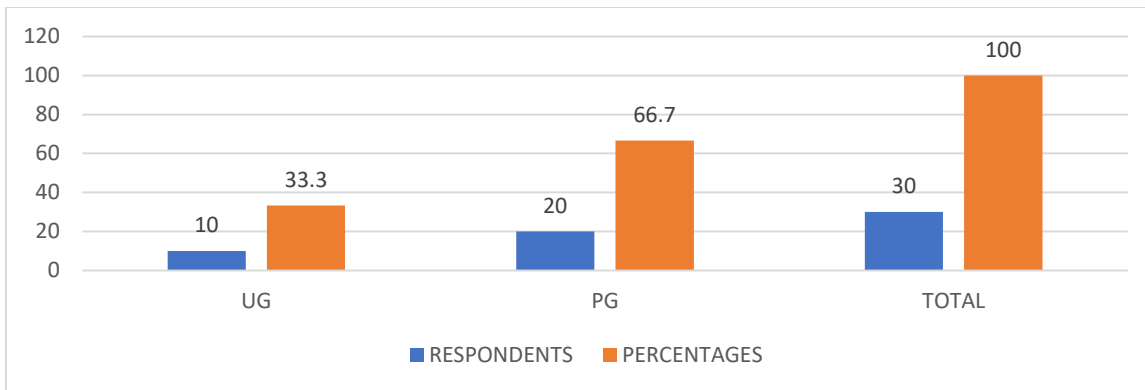
INTERPRETATION: Total respondents are 30 out of which male are 10% and female are 90%

AGE	20 TO 25	26 TO 30	31 TO 40	TOTAL
RESPONDENTS	17	10	3	30
PERCENTAGES	56.7	33.3	10	100



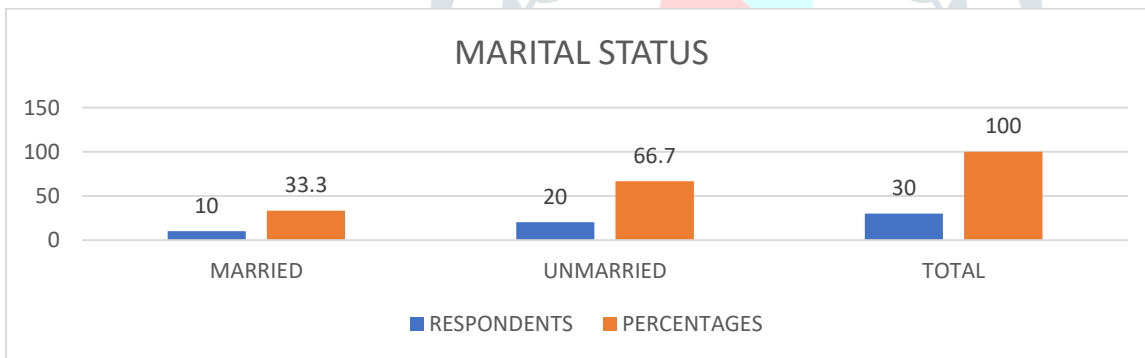
INTERPRETATION: Majority of the respondents followed in range between 20 to 25 with the 56.7%, rest of the respondents are between 26 to 30 33.3% and 31 to 40 10%

QUALIFICATION	UG	PG	TOTAL
RESPONDENTS	10	20	30
PERCENTAGES	33.3	66.7	100



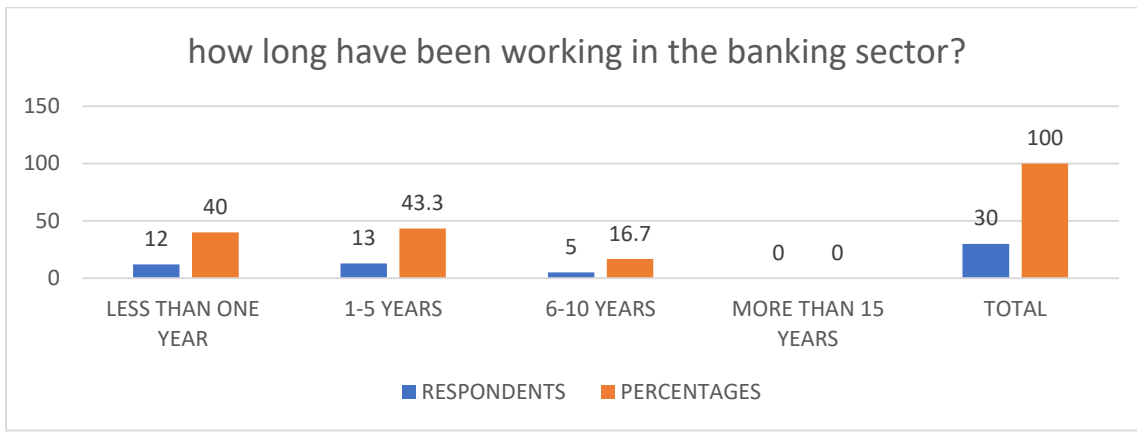
INTERPRETATION: The most of the respondents are from PG of 66.7% and rest of the respondents are from UG 33.3%.

MARITAL STATUS	MARRIED	UNMARRIED	TOTAL
RESPONDENTS	10	20	30
PERCENTAGES	33.3	66.7	100



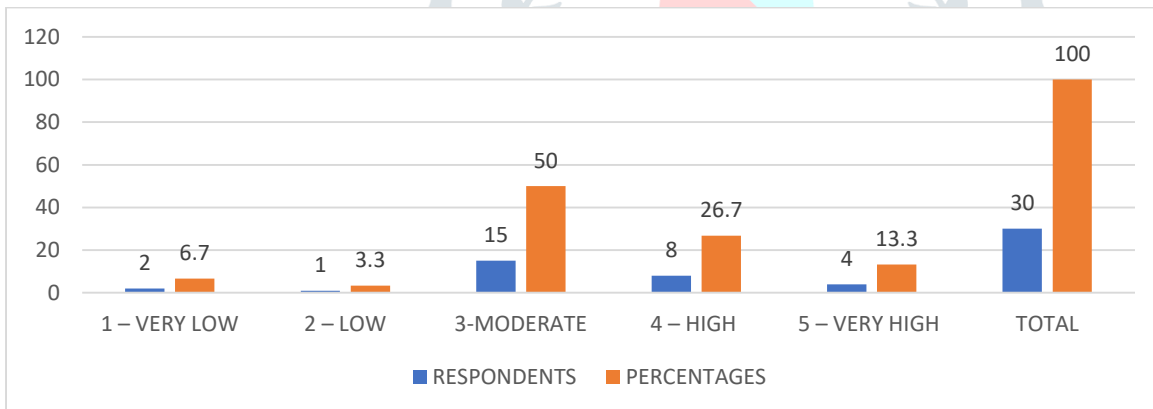
INTERPRETATION: It is observed that 33.3% of the respondents are married and remaining 66.7% are unmarried

HOW LONG HAVE BEEN WORKING IN THE BANKING SECTOR?	LESS THAN ONE YEAR	1-5 YEARS	6-10 YEARS	MORE THAN 15 YEARS	TOTAL
RESPONDENTS	12	13	5	0	30
PERCENTAGES	40	43.3	16.7	0	100



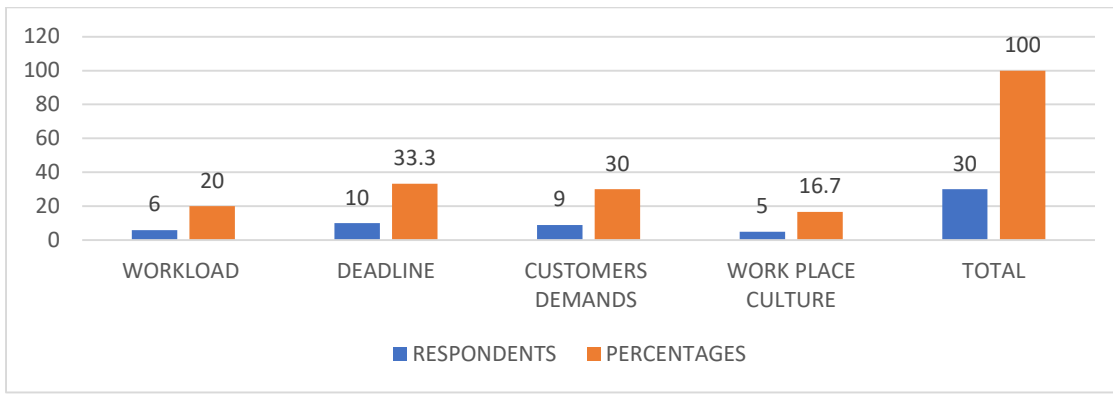
INTERPRETATION: 43.3% respondents have been working from 1 to 5 years. Next 40% of respondents have been working from less than one year.

ON SCALE OF 1 TO 5 HOW WOULD YOU RATE YOUR OVERALL STRESS LEVEL AT WORK?	1 – VERY LOW	2 – LOW	3- MODERATE	4 – HIGH	5 – VERY HIGH	TOTAL
RESPONDENTS	2	1	15	8	4	30
PERCENTAGES	6.7	3.3	50	26.7	13.3	100



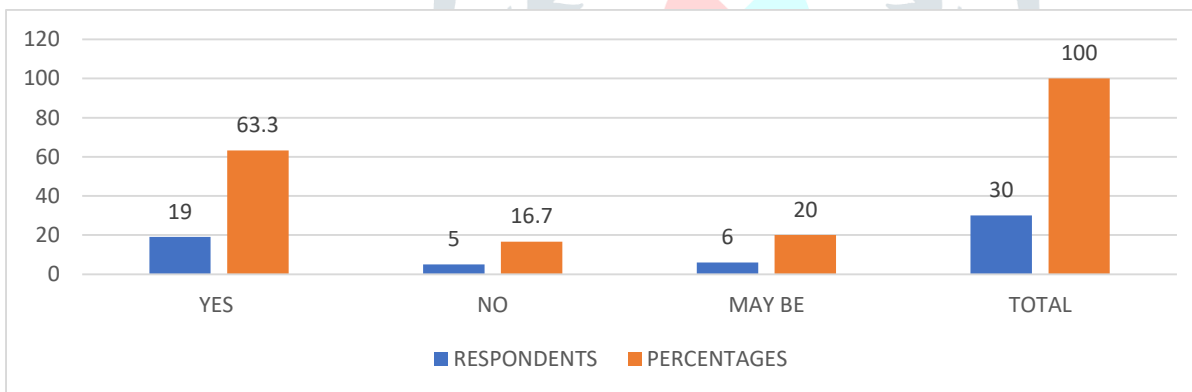
INTERPRETATION: 50% of respondents rated their overall stress levels at 3- moderate , rest of the respondents rated 26.7% 4- high , 6.7 1-very low and 3.3% 2-low.

WHAT ARE THE MAIN SOURCE OF STRESS IN YOUR JOB?	WORKLOAD	DEADLINE	CUSTOMERS DEMANDS	WORK PLACE CULTURE	TOTAL
RESPONDENTS	6	10	9	5	30
PERCENTAGES	20	33.3	30	16.7	100



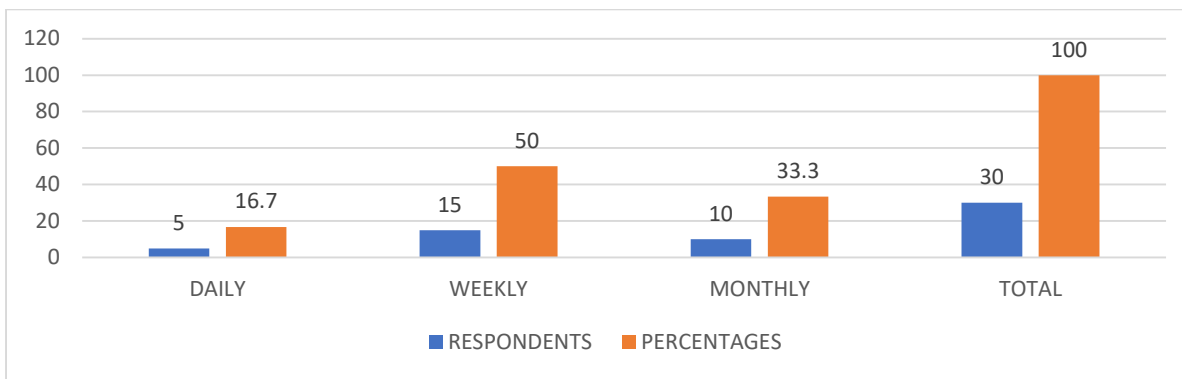
INTERPRETATION: 33.3% respondents the main source of stress in their job is Deadlines, rest of 30% customer demands, 20% Workload and 16.7% work place culture.

DO YOU FEEL THAT GENDER RELATED FACTORS CONTRIBUTE TO YOUR STRESS LEVELS AT WORK	YES	NO	MAY BE	TOTAL
RESPONDENTS	19	5	6	30
PERCENTAGES	63.3	16.7	20	100



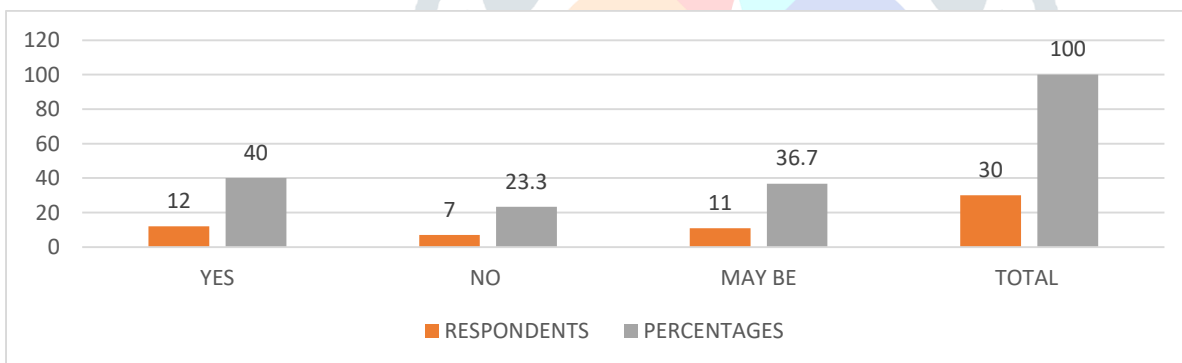
INTERPRETATION: 63.3% of respondents feel that gender related factors contribute to their stress level at work, next 16.7% say no and 20% Says mat be.

HOW OFTEN DO YOU ENGAGE IN STRESS RELIEVING ACTIVITIES OUTSIDE OF WORK?	DAILY	WEEKLY	MONTHLY	TOTAL
RESPONDENTS	5	15	10	30
PERCENTAGES	16.7	50	33.3	100



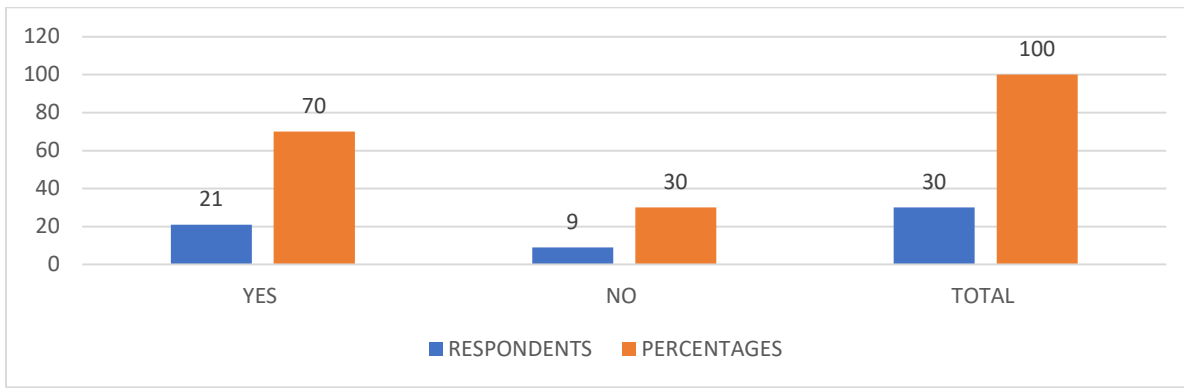
INTERPRETATION: 50% of respondents are engaged daily in stress relieving activities outside of work, next 33.3% of respondents are weekly and 16.7% are daily engaged.

ARE YOU SATISFIED WITH THE STRESS MANAGEMENT SUPPORT PROVIDED BY YOUR EMPLOYER?	YES	NO	MAY BE	TOTAL
RESPONDENTS	12	7	11	30
PERCENTAGES	40	23.3	36.7	100



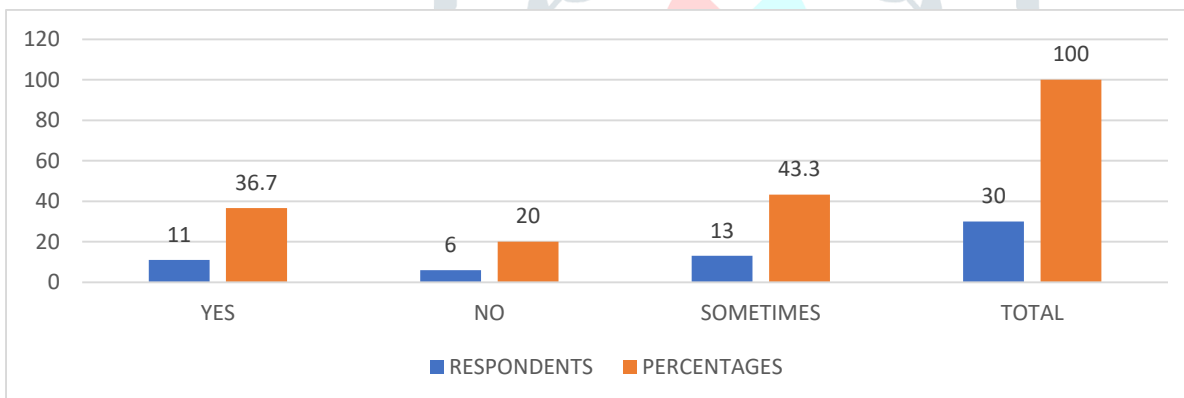
INTERPRETATION: 40% of respondents are satisfied with the stress management support provided by their employer, next 36.7% says may be and 23.3% of respondents are not satisfied.

HAVE YOU EVER SOUGHT PROFESSIONAL HELP OR COUNSELING FOR WORK RELATED STRESS	YES	NO	TOTAL
RESPONDENTS	21	9	30
PERCENTAGES	70	30	100



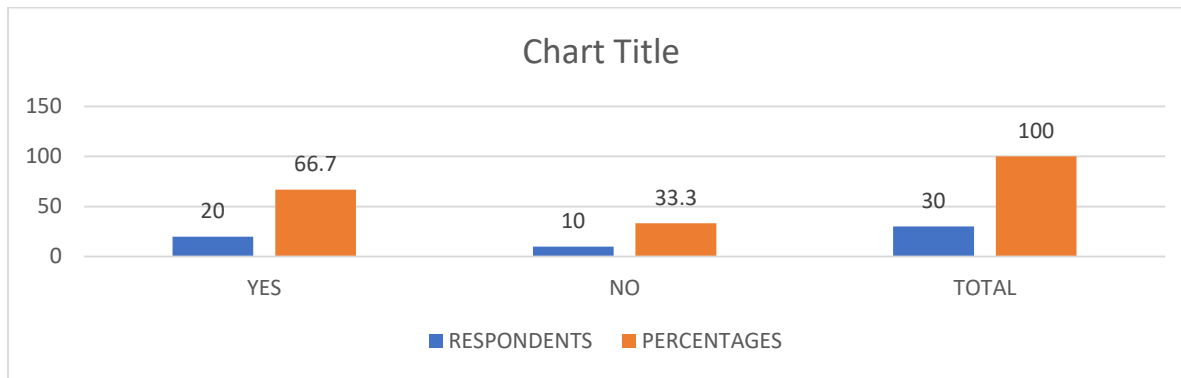
INTERPRETATION: 70% of respondents are sought professional help or counselling for work related stress and rest 30% of respondents are not sought professional help or counselling for work related stress.

DO YOU FEEL COMFORTABLE DISCUSSING STRESS RELATED ISSUES WITH YOUR SUPERVISOR OR COLLEAGUES?	YES	NO	SOMETIMES	TOTAL
RESPONDENTS	11	6	13	30
PERCENTAGES	36.7	20	43.3	100



INTERPRETATION: 43.3% of respondents are some times feel comfortable discussing stress related issues with their supervisor or colleagues, next 36.7% are says yes and 20% says no.

IS THERE ANY DIFFERENCE IN PERCEIVED STRESS LEVELS BETWEEN FEMALE EMPLOYEES IN DIFFERENT HIERARCHICAL POSITIONS WITHIN THE BANKING SECTOR?	YES	NO	TOTAL
RESPONDENTS	20	10	30
PERCENTAGES	66.7	33.3	100



Interpretation: 66.7% of respondents says yes and 33.3% of respondents says no.

STATISTICAL TOOLS FOR ANALYSIS

H0: There is no significant difference in perceived stress levels between female employees in different hierarchical positions within the banking sector.

H1: There is a significant difference in perceived stress levels between female employees in different hierarchical positions within the banking sector.

	yes	No	Marginal totals
Male	1 (2.00) [0.50]	2 (1.00) [1.00]	3
Female	19 (18.00) [0.06]	8 (9.00) [0.11]	27
Marginal columns total	20	10	30(Grand total)

The chi-square statistic is 1.6667. The p-value is .196706. The result is not significant at $p < .05$. Since, p value is less than 0.05, H0 Rejected and Accepted H1. So, there is a significant difference in perceived stress levels between female employees in different hierarchical positions within the banking sector.

Results			
	yes	no	Row Totals
20 to 25	13 (11.33) [0.25]	4 (5.67) [0.49]	17
26 to 30	5 (6.67) [0.42]	5 (3.33) [0.83]	10
31 to 40	2 (2.00) [0.00]	1 (1.00) [0.00]	3
Column Totals	20	10	30 (Grand Total)

The chi-square statistic is 1.9853. The p-value is .370594. The result is not significant at $p < .05$.

FINDINGS

- Total respondents are 30 out of which male are 10% and female are 90%
- Majority of the respondents followed in range between 20 to 25 with the 56.7%, rest of the respondents are between 26 to 30 33.3% and 31 to 40 10%
- The most of the respondents are from PG of 66.7% and rest of the respondents are from UG 33.3%.

- It is observed that 33.3% of the respondents are married and remaining 66.7% are unmarried
- 43.3% respondents have been working from 1 to 5 years. Next 40% of respondents have been working from less than one year.
- 50% of respondents rated their overall stress levels at 3- moderate , rest of the respondents rated 26.7% 4-high , 6.7 1-very low and 3.3% 2-low.
- 33.3% respondents the main source of stress in their job is Deadlines, rest of 30% customer demands, 20% Workload and 16.7% work place culture.
- 63.3% of respondents feel that gender related factors contribute to their stress level at work, next 16.7% say no and 20% Says mat be.
- 50% of respondents are engaged daily in stress relieving activities outside of work, next 33.3% of respondents are weekly and 16.7% are daily engaged.
- 40% of respondents are satisfied with the stress management support provided by their employer , next 36.7% says may be and 23.3% of respondents are not satisfied.
- 70% of respondents are sought professional help or counselling for work related stress and rest 30% of respondents are not sought professional help or counselling for work related stress.
- 43.3% of respondents are some times feel comfortable discussing stress related issues with their supervisor or colleagues, next 36.7% are says yes and 20% says no.
- 66.7% of respondents says yes and 33.3% of respondents says no.

SUGGESTIONS

Investigate the specific pressures faced by women in various banking roles (e.g., tellers, managers, and loan officers) Investigate whether gender-specific stressors disproportionately affect women in banking relative to their male colleagues. Examine the coping techniques used by female bank employees to manage stress. Examine the efficacy of various coping methods and their effects on job performance, job satisfaction, and general well-being.

Investigate the difficulties that women have in juggling their work responsibilities with personal and familial obligations. Investigate the organizational policies and practices that promote or impede work-life balance for women in banking.

Assess the effectiveness of stress management training programs designed exclusively for female bank employees. Investigate the potential benefits of introducing resilience and mindfulness skills into employee development programs. Examine the adoption of organizational interventions targeted at decreasing stress and boosting well-being among female bank employees (for example, flexible work arrangements, job redesign, and employee support groups).

Assess the impact of such initiatives on organizational performance and staff retention. Evaluate the availability and efficacy of support mechanisms (e.g., employee assistance programs, mentorship programs, wellness initiatives) for female employees in stress management. Identify gaps in current support systems and make ideas for improvements.

CONCLUSION

In conclusion, this study throws light on the essential topic of stress management among female bank employees. A thorough assessment of the many levels of stress experienced by women working in diverse roles within the sector yielded several noteworthy findings.

To begin, it is clear that women in the banking sector confront a variety of stressors, ranging from job-related pressures to gender-specific issues such as work-life balance and gender bias. These pressures affect not just individuals' well-being, but also corporate performance and staff retention.

Second, coping methods are critical in how female employees negotiate and manage stress in the banking industry. While some rely on personal resilience and adaptive coping strategies, others may benefit from organizational conclusion, this study throws light on the essential topic of stress management among female bank employees. A

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