

A Comparison of Stress Level of Working Women in Education and Banking Sectors in Rajkot City

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ABSTRACT:

With the changes in the business world along with changes in the personal life, family type, education level giving rise to higher expectations from oneself; individual roles are also changing giving birth to higher levels of stress. In the past few decades employees have become more vulnerable to diseases caused by stress at workplace. There were times when an employee used to have fixed schedules of work along with fixed roles in organisation. But now changing roles and long work hours are common in every work place may it be academics or any bank. There is a general thought that education industry is not very stressful while when it comes to banking jobs the general perception is that it is very challenging as well as stressful. This study has been designed to check if there is statistically significant difference between the stress levels of academicians and bank employees of Rajkot City. A sample of 50 units from each stratum has been taken for research. Mean scores have been checked for the differences. The analysis shows that there is not any significant difference between the levels of stress of the two categories of employees.

Keywords: Stress, Working Women, Banking Sector, Education Sector.

INTRODUCTION

Stress is “Wear & Tear” of our bodies experience as we adjust to our continually changing environment. It has physical and emotional effects on us and can create positive or negative feelings. As a positive stress it can help us for compel us to action. And as a negative stress it can result in feelings distrust rejection, anger and depression which in turn can lead to health problems.

Stress is your body's way of responding to any kind of demand. It can be caused by both good and bad experiences. Stress is a normal physical response to events that make you feel threatened or upset your balance in some way. When you sense danger – whether it's real or imagined – the body's defences kick into high gear in a rapid, automatic process known as the “fight-or-flight” reaction, or the stress response.

“Stress is the interaction of the individual with the environment. It is an adaptive response, mediated by individual differences and/or psychological process; that is a consequence of anyexternal (environmental) action, situation or event that places excessive psychological and/orphysical demands upon a person”

- Ivancevich and Matterson

“Job stress is a condition arising from the interaction of the people and their jobs, andcharacterized by changes within people that force them to deviate from their normalfunctioning.”

- Beehr and Newman

What causes stress?

Many different things can cause stress -- from physical (such as fear of somethingdangerous)

to emotional (such as worry over your family or job.) Identifying what may be causing you stress is often the first step in learning how to better deal with your stress. Some of the most common sources of stress are:

- **Survival Stress**
- **Internal Stress**
- **Environmental Stress**
- **Fatigue and Overwork**

How does stress affect you?

Stress can affect both your body and your mind. People under large amounts of stress can become tired, sick, and unable to concentrate or think clearly. Sometimes, they even suffer mental breakdowns.

The present study is conducted with the objective to compare the stress levels of females working in education and banking sectors in Rajkot city. The reason behind choosing this population is that women in general seem to be stressed because of work life balance. Education sector is looked upon as more suitable industry for women as it does not requires much commitment of time. On the other hand banking sector is looked upon as more stressful industry as it is related to financial sector and also the time commitment happens to be more. So the researcher has decided to study if there is any statistically significant difference between the stress levels of the two strata or it is just an assumption.

Survey of literature:

Indian Scenario:

1. Vijay & Vazirani (2012) conducted a comparative study on stress among nurses in private and public hospitals in Mumbai. The objectives of this study were to identify the

- various stressors and stress busters among nurses in private and public hospitals. The geographical scope of the data collected was restricted to the city of Mumbai. The study identified and compared the stressors among nurses in private and public hospitals. Improper behavior of patient's friends and relatives (50%), Interpersonal relations (40%) and Low pay scale (31.4%) were the 3 major stressors for nurses in private hospitals. Poor quality of infrastructure (57.1%), Number of patients handled every day (48.6%) and Number of working hours in a day (21%) were 3 major stressors for nurses in public hospitals.
2. Banerjee (2011) conducted a study on stress and morale of management students during the recession period. The study had the following objectives: (i) To know the impact of recession on management students. (ii) To know the stress and morale of management students when categorized gender- and locality-wise. (iii) To study the significant difference, if any, in the stress and morale of management students during the recession period gender- and locality wise. The study concluded that management students are adversely affected by the recession period and the stress and morale of the management students varied with gender but did not vary with locality.
 3. Sowmya (2010) conducted a research on Stress Level: Assessment and Alleviation. Primary objective of the study was to study the level of physiological, psychological and behavioural stress in the work, personal and social life respectively. Study was based on a survey of individuals who held job in a manufacturing company. The samples were the top level, middle level and lower level executives of The Personnel and Organisational Development Department of a manufacturing unit. It was found that there was no association between the age of the employees and the employee's physical ailments caused due to physiological stress in work life, there was no association between the experience of the employees and the relaxing technique preferred by the employees during the working hours, there was no association between the employee's age and the employee's expected job satisfaction caused due to psychological stress at work, there was association between the employee's experience and the sleeping habits influenced by psychological stress in personal life, there was no association between the employee's age and the employee's performance management influenced due to behavioural stress in the work life, there was no association between the employee's age and the imbalance in their diet caused due to behavioural stress at work.
 4. Sankpal, Negi & Vashishtha (2010) conducted a study on organizational role stress of employees: public vs. private banks. Objectives of the Study were to compare organizational role stress of managers in public and private banks. It was found that the private bank employees experienced higher organizational role stress than their public bank counterparts. Looking at the various aspects of components of organizational role stress, it was found that there was no difference between the Public and Private Sector bank employees in certain aspects like role expectation conflict, role isolation, and personal inadequacy and role ambiguity.
 5. Sinha & Sharma (2009) found out the sources of stress for management students: A Descriptive Analysis. Based on the students' responses, it was concluded that the students face stress and experience high level of pressure from various dimensions of life. Being part of a professional course, placement accounted for 20% of the total stress, whereas the second highest stressor was academics with 17.4%. Environmental stressor accounted for around 16.5% and financial stressor accounted for nearly 15.6%. Intrapersonal and interpersonal, both shared a common level at 13% each.

International Scenario:

1. Oke & Dawson (2012) studied the role of socio-cultural norms in workplace stress: an empirical study of bank employees in Nigeria. Results indicated that workplace stress had a weak inverse relationship with culture (-0.24), a positive relationship with age (0.22), an inverse relationship with education level (-0.01) and a weak positive relationship with number of years working in the bank (0.05). These findings indicate that negative perceptions of the culture within organizations contribute to workplace stress.
2. Ongori & Agolla (2008) did a research on occupational stress in organizations and its effects on organizational performance. This research tried to find out the causes of occupational stress, signs of stress and interventions that can be applied by management and employees to manage stress effectively in organizations. The data was analysed by the use of simple descriptive statistics. The findings were that most of the employees feel that the major sources of stress are: PMS implementation, work overload,

low/inadequate salary, inadequate resources, high responsibility, and rigid/authoritative system.

3. Phillips, Sen & McNamee (2008) conducted a study on risk factors for work-related stress and health in head teachers. Objectives of the study were to investigate health in head teachers in West Sussex and to determine personal risk factors most likely to predict cases of WRS and of poor health in head teachers. Results Head teachers had poor physical and mental health compared to the GPN group. Psychological wellbeing, particularly of females and primary head teachers was worse than a comparative group of managers and professionals. Teaching <5 h/week was a significant predictor of coarseness and being female was the main risk factor for poor psychological well-being.
4. Belal Barhem (2004) in his study tests a new work stress model by evaluating the major work stress sources and work stress coping strategies experienced by the Malaysian and Jordanian Customs Department employees. It further ranks the sources and coping strategies of work stress, and evaluates the relationships between stress patterns. The major findings of the study show that Malaysian and Jordanian Customs employees identified role ambiguity as the main source of work stress while self-knowledge was the major coping strategy they used to overcome work stress. The relationship between sources of work stress and coping strategies is strong in the two cases while the relationship with personal differences is weak.

Statement of Problem:

“A comparison of stress level of working women in education and banking sectors in Rajkot city”

Research Methodology:

Research Design

Descriptive research design has been used for the purpose of the study. The ideology of using this research design is that the researcher can know more about the problem being studied and new ideas can be generated.

Location: Rajkot

Method Adopted: Survey

Tool Used: Structured Questionnaire

Sampling techniques: Convenience sampling

Sample Size: 50 units from education industry and 50 units from banking industry were taken as sample.

Contact method: In-depth interview

Research Instrument: Structured Questionnaire

Hypotheses:

H01: There is no significant difference between stress level of working women of education sector and banking sector.

H02: There is no significant difference between stress level of single and married working women work in education sector and banking sector.

H03: There is no significant difference between stress levels of different age groups.

Analysis & Interpretation

Q1: You face harassment at your work place.

Interpretation: Majority of them replied no but still some are facing harassment at their workplace.

Q2: You get equal opportunity for promotion as compared to your male colleagues.

Interpretation: 29 respondents from education and 38 respondents from bank replied always and others faced varied level of discrimination.

Q3: You feel stress because of your working status.

Interpretation: Almost all replied that they felt stressful but the level of stress varied a lot.

Q4: The location of your job is convenient to you.

Interpretation: Location is not causing any stress to working women; most of them find it convenient.

Q5: The time of your job is convenient to you.

Interpretation: The responses from both the industries were same i.e. industry doesn't make any difference in terms of convenience of time.

Q6: You are able to justify with your family requirement because of your working status.

Interpretation: 60-70% of the women from both industries replied that they are able to justify with their family requirements but others faced some problems in justifying with their requirements at home.

Q7: You are giving your earning at home.

Interpretation: 60-70% of the women replied that they are giving all their earnings at home.

Q8: You take help of maid to carry out work at your home.

Interpretation: Most of the ladies take the help of maid but from banking 42% replied that are not taking any kind of help of maid.

Q9: Up to what extent you are attached informally with your peers.

Interpretation: All women are informally attached informally with peers but the level of attachment varied.

Q10: If you were given an option of VRS you would like to avail it.

Interpretation: 40-50% women responded that they will not opt for VRS even if option is given. Other responses varied from definitely to might be.

Q11: You are physically fit to carry out the dual role.

Interpretation: 84% from education sector and 70% from banking sector replied that they are physically fit. The reason may be that 70% of the women surveyed were young in the age group of 20-35 years.

Hypothesis Testing:

H₀₁: There is no significance difference between stress level of working women of education sector and banking sector.

H_{a1}: There is significance difference between stress level of working women of education sector and banking sector.

To find out there is no significance difference between stress level of working women of education sector and banking sector we first find out the independent respondent stress and then we find the industry wise mean than after the compare the both the mean.

Grand mean of Education industries is = 2.145

&

Grand mean of Bank industries is = 2.154

So, here we can see that there is no significance difference between stress level of working women of education sector and banking sector. As both grand mean are equal so we can say that our null hypothesis is accepted.

H₀₂: There is no significance difference between stress level of single and married working women work in education sector and banking sector.

H_{a2}: There is significance difference between stress level of single and married working women work in education sector and banking sector.

For the testing of our hypothesis here we applied Z – test.

From the data $Z_{cal} = 0.579$

$Z_{tab} = 1.96$

So, here we can see that value of Z is between the table values. So our null hypothesis is accepted.

H₀₃: There is no significance difference between stress levels of different age groups.

H_{a3}: There is significance difference between stress levels of different age groups.

For the testing of our hypothesis here we applied ANOVA – test.

$F_{tab} = 3.07$

So, here we get the value $F_{cal} = 0.456638$ and $F_{tab} = 3.07$. So our null hypothesis is accepted.

Findings:

- Majority of the women replied that they are not facing harassment but still some are facing harassment at their workplace.
- 68% respondents from education and 76% respondents from bank replied that they don't face discrimination or gender bias and others faced varied level of discrimination.
- Almost all replied that they felt stressful but the level of stress varied a lot.
- Location is not causing any stress to working women; most of them find it convenient.
- Type of industry doesn't make any difference in terms of convenience of time.
- 60-70% of the women from both industries replied that they are able to justify with their family requirements but others faced some problems in justifying with their requirements at home.
- 60-70% of the women replied that they are giving all their earnings at home.
- Most of the ladies take the help of maid but from banking 42% replied that are not taking any kind of help of maid.
- All women are informally attached informally with peers but the level of attachment varied.
- 40-50% women responded that they will not opt for VRS even if option is given. Other responses varied from definitely to might be.
- 84% from education sector and 70% from banking sector replied that they are physically fit. The reason may be that 70% of the women surveyed were young in the age group of 20-35 years.

CONCLUSION

The current study reveals that statistically there is no significant difference between the levels of stress of women working in education industry and banking industry so it can be concluded that now even academics have become more challenging. Further the study shows that marital status does not play any role in increasing or decreasing the stress felt by women at workplace which is again against the general notion that after marriage working women feel more stressed. It was also found by the study that most of the women who are working are not directly spending the money earned. These women give their complete salary to the household.

FURTHER SCOPE OF THE STUDY:

Due to the time constraint the study was conducted in Rajkot city so the sample size can be increased to Gujarat State or to even India to get a deeper idea about the level of stress among working women in India.

Researcher has tried to identify the difference between level of stress in education and banking sector, which can be changed to get an idea of other industries too.

LIMITATIONS:

1. The respondents may be biased.
2. The study was limited to Rajkot only.
3. Sampling technique used was convenient sampling, so it may cause an ill representation of entire population.

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