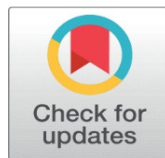


EFFECTS OF OCCUPATIONAL STRESS ON THE HEALTH AND WORK PERFORMANCE OF WOMEN EMPLOYEES IN PRIVATE SECTOR BANKS IN THIRUVANANTHAPURAM DISTRICT

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ABSTRACT

Occupational stress is a pervasive challenge in the banking industry, particularly among women employees who often shoulder dual professional and domestic responsibilities. This study examines the effects of occupational stress on the health and work performance of women employed in private sector banks, with a specific focus on the Thiruvananthapuram district. Using a mixed-methods approach, the research identifies key stresses such as work-life imbalance, job demands, organizational role conflict, and interpersonal challenges. The findings reveal significant correlations between stress exposure and adverse health outcomes, including anxiety, fatigue, and burnout. These health issues are found to negatively influence productivity, job satisfaction, and attendance. The study highlights the urgent need for gender-responsive HR policies, targeted stress management programs, and supportive institutional practices. By bridging empirical data with actionable insights, this research aims to inform organizational strategies and contribute to scholarly discourse on occupational stress in gendered work environments.

Keywords: Job Stress, Private Banks, Women Employees, Health Outcomes, Job Satisfaction, Stress Management, Work Life Balance

1. INTRODUCTION

Occupational stress has emerged as a critical concern in the modern workplace, particularly within the private banking sector, where performance pressures, technological demands, and customer expectations converge. For women employees, these challenges are compounded by societal expectations and dual-role responsibilities, making them especially vulnerable to stress-related health and performance issues.

In the context of Thiruvananthapuram district, where cultural norms and urban professional dynamics intersect, women working in private banks often navigate complex stressors such as role ambiguity, extended work hours, limited decision-making autonomy, and interpersonal conflicts. These stressors not only affect their physical and mental well-

being, manifesting in symptoms like fatigue, anxiety, and burnout, but also impair their job performance through reduced productivity, absenteeism, and diminished job satisfaction.

This article seeks to explore the multifaceted effects of occupational stress on the health and work performance of women employees in private sector banks, with a special reference to Thiruvananthapuram. By examining both organizational and individual-level factors, the study aims to generate insights that can inform gender-sensitive HR practices and wellness interventions. The findings are expected to contribute to the broader discourse on workplace equity and employee well-being in high-pressure service sectors.

2. REVIEW OF LITERATURE

- Dr. M. Muthu Vadivoo (2018) The objective of the study is to identify the level of job satisfaction among private sector banks employees in Chennai City. This based on both primary and secondary data and Simple random sampling technique was employed in the study, in order to remove any possible bias creeping into the study, considering the small sample size of 120. From the study findings are most of them working in the private sectors banks because of private banks are providing high pay and promotion in their career. It concludes that for those individuals with high expectation, there must be enough challenges available in their job, for them to derive satisfaction, and if this criterion is not met, it leads to them being dissatisfied with their job.
- Dr. R. Udaya Bhanu (2023) The major purpose of this research is to determine the most important aspects that affect the work-life balance of women. 310 bank workers' private details were collected. The data was analyzed using structural equation modeling (SEM), which included exploratory methods like factor analysis, correlation, and path analysis. The results showed a high correlation and effect size between organizational support, family support, and workload as variables impacting work-life balance. Insights like this help businesses pinpoint specific factors that boost WLB.
- M. Geethanjali and Dr. M. Hajerabanu (2023) stress management is crucial in the banking industry to maintain well-being and productivity. The high-pressure nature of the job can lead to stress, but by implementing effective strategies, individuals can successfully manage and reduce stress levels. Time management, work-life balance, stress-reducing techniques, delegation, open communication, resilience, taking regular breaks, and seeking professional help when needed are key components of stress management in banking. By prioritizing self-care and employing these strategies, banking professionals can improve their overall well-being and maintain a healthy work-life balance, ultimately leading to long-term success in their careers.

3. STATEMENT OF THE PROBLEM

Despite the growing presence of women in the banking workforce, there remains a lack of targeted research and institutional mechanisms to address the specific challenges they encounter. Health issues such as anxiety, fatigue, and psychosomatic symptoms are increasingly reported, alongside performance-related concerns like absenteeism, and diminished job satisfaction. Yet, organizational responses often remain generic and insufficiently gender sensitive. This study seeks to address the gap by investigating the specific effects of occupational stress on the health and work performance of women employees in private sector banks in Thiruvananthapuram. The problem lies not only in the prevalence of stress but also in the absence of structured interventions and policies that recognize and respond to the gendered dimensions of workplace stress.

4. OBJECTIVES OF THE STUDY

- To identify the key factors contributing to occupational stress of women employees.
- To study various health issues faced by women employees due to stress
- To analyse the influence of occupational stress on work performance of women employees.

4.1. HYPOTHESIS

H0: There is no significant relationship between educational qualification and workplace stress factors of women employees in private banks

5. SCOPE OF THE STUDY

This study is confined to examining the effects of occupational stress on the health and work performance of women employees working in private sector banks within the Thiruvananthapuram district of Kerala. It aims to explore how various stressors such as role overload, time pressure, interpersonal conflicts, and work-life imbalance impact both physical and psychological well-being, as well as job-related outcomes like productivity, absenteeism, and job satisfaction.

6. RESEARCH METHODOLOGY

An analytical research design was adopted to conduct the study. Both primary and secondary data were used for the study.

- The primary data has been collected by questionnaire. The questionnaire has been circulated among private sector bank women employees in the area of Trivandrum District.
- The secondary data were collected from various journals, books, and websites.

6.1. SAMPLE SELECTION

100 men employees randomly selected from private sector banks in the Thiruvananthapuram district.

6.2. TOOLS FOR ANALYSIS

For the effectiveness of study primary data were analysed:

- Percentage
- Garrette Ranking Method
- Chi-square Text

7. ANALYSIS AND INTERPRETATION

Table 1 Health Issues due to Stress on Women Employees in Private Sector Banks

Health Issues	Frequency	Percentage
Eye strain and Headaches	24	24 %
Fatigue and Sleep disturbances	20	20 %
Musculoskeletal disorders	28	28 %
High Blood Pressure and Heart Problems	16	16 %
Acidity and Digestive Problems	12	12%
Total	100	100 %

Source Primary Data

The above table shows that 24% of the respondents consider eye strain and headaches, 20% of respondents consider fatigue and sleep disturbances, 16% of respondents consider high blood pressure and heart problems, and 12% of the respondents consider acidity and digestive problems. A 28% majority of the respondents consider musculoskeletal disorders to be the main health issue for women employees of private sector banks.

Table 2 Factors Contributing Occupational Stress of Women Employees

Factors	Frequency	Percentage
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High Workload	24	24%
Role Conflict	32	32%
Technological Changes	19	19%
Job Insecurity	15	15%
Changes to Duties	10	10%
Total	100	100%

Source Primary Data

The above table reveals that 24% of the respondents consider high workload, 32% of respondents consider role conflict, 19% of respondents consider technological changes, 15% of respondents consider job insecurity, and 10% of respondents consider changes to duties. These are the main factors contributing to the occupational stress of women employees in private sector banks.

Garrett Ranking Method Calculation Present Position Value

Rank	100 (Rij-0.6)/ Nj	Present position value	Garrett Value
1	100 (1-0.5)/8	6.25	79
2	100 (2-0.5)/8	18.75	67
3	100 (3-0.5)/8	31.25	60
4	100 (4-0.5)/8	43.75	53
5	100 (5-0.5)/8	56.25	46
6	100 (6-0.5)/8	68.75	40
7	100 (7-0.5)/8	81.25	32
8	100 (8-0.5)/8	93.75	20

Source Computed Data

7.1. INFLUENCE OF OCCUPATIONAL STRESS ON WORK PERFORMANCE OF WOMEN EMPLOYEES

To explore the influence of occupational stress on work performance of women employees, a Garrattee ranking method analysis was employed to prioritize performance outcomes affected by stress.

Table 3

Factors	Ranks given by the respondents								Total Garrett Score	Average Score	Rank
	1	2	3	4	5	6	7	8			
Physical and mental health issues	1580	804	720	1272	368	320	128	240	5432	54.32	II
Reduced productivity	948	804	1200	848	552	480	256	160	5248	52.48	III
Increased absenteeism	1580	1340	720	422	552	480	256	160	5510	55.1	I
Decline in job performance	632	1072	480	848	552	480	640	160	4864	48.64	VI
Decreased job satisfaction	948	536	960	848	920	640	128	160	5140	51.4	IV
Impact of interpersonal relationships	632	804	480	422	552	640	640	320	4490	44.9	VII
Impaired decision making	948	536	960	422	736	480	640	160	4882	48.82	V
Lack of social support	632	804	480	212	368	480	512	640	4128	41.28	VII

Source Computed Data

The above table reveals that increased absenteeism, with the highest mean square of 55.1, has been ranked first as the influence of occupational stress on work performance of women employees in private sector banks. Physical and mental health issues and reduced productivity have been ranked second and third with the mean scores of 54.32 and 52.48, followed by decreased job satisfaction, impaired decision-making, and a decline in job performance, and the impact of interpersonal relationships with the mean scores of 51.4, 48.82, and 48.64, respectively. The least important factor is lack of social support; the lowest mean score of 41.8 has been last rank as VII.

Table 4 Chi-Square Analysis Relationship Between Educational Qualification and Workplace Stress Factors of Women Employees

Workplace stress factors	UG	PG	Technical/	Others	Total
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			Diploma		
Workload	6	14	14	14	48
Working Environment	8	4	8	6	26
Pressure full targets	4	6	2	4	16
Technical problems	2	2	4	2	10
Total	20	26	28	26	100

Source Primary Data

Chi-square Test Calculation of Chi- square Test for Relationship between Educational Qualification and Workplace Stress Factors of Women Employees

O	E	(O-E)	(O-E) ²	(O-E) ² /E
6	9.6	-3.6	12.96	1.35
14	12.48	1.52	2.3104	0.185
14	13.44	0.56	0.3136	0.023
14	12.48	1.52	2.3014	0.185
8	5.2	2.8	7.84	1.507
4	6.76	-2.76	7.6176	1.26
8	7.28	0.72	0.5184	0.071
6	6.76	-0.76	0.5776	0.085
4	3.2	0.8	0.64	0.2
6	4.16	1.84	3.3856	0.813
2	4.48	-2.48	6.1504	1.372
4	3.2	0.8	0.64	0.2
2	2	0	0	0
2	2.6	-0.6	0.36	0.138
4	2.8	1.8	3.24	1.157
2	2.8	-0.8	0.64	0.228
$\Sigma(O-E)^2/E = 8.774$				

$$\chi^2 = \Sigma(O-E)^2/E = 8.774$$

7.2. DEGREE OF FREEDOM

Degree of freedom = (r-1) (c-1)

Where,

r= No of rows

c= No of columns

= (4-1) (4-1)

= 3*3

= 9

Table value = 19.02

Since the calculated value is less than the table value. So hypothesis is accepted. Hence there is no significant relationship between educational qualification and workplace stress factors of women employees.

8. FINDINGS

- Most of the women employees agree that the workload, technical problems, Role Conflict, Job Insecurity and Changes to Duties are the main stress contributing factor are private sector banks.
- Some of the women employees are not satisfied with their work.
- A high percentage of women employees suffer musculoskeletal disorders and eye strain and headache are the major health issues.
- Women employees facing another health issues is fatigue and sleep disturbances.

- There is no significant relationship between educational qualification and workplace stress factor of women employees.
- In order to identify the influence of occupational stress on the work performance of women employees, the Garrett ranking techniques are used, and it is found that increased absent seem is the major problem, as these variables got the highest mean scores.
- A large number of employees suffer high levels of stress in their organizations; a smaller number of employees suffer low stress.
- In private sector banks most of the employees have both physical and mental stress.
- Stress significantly reduces the performance of women employees, leading to decreased productivity and efficiency.
- Conflicting demands between work and personal life lead to stress, burnout, and decreased job satisfaction.
- Stress impairs decision-making abilities, increasing errors and mistakes.
- Women in private banks often face stress due to difficulties in balancing work and personal responsibilities.

9. SUGGESTIONS

- Adopt the work-from-home transition strategy. It means instead of carrying the pressure of the work home, the suggestion is to start the unwinding process during the workday and enter the home in a relaxed and peaceful state of mind.
- Management should give enough time for employees to complete the work to reduce work overload.
- Women employees should seek social support from colleagues, friends, or family members to help manage stress and share responsibilities.
- Provide employee support systems, such as counselling services or mentorship programs, to help employees manage work-related stress.
- Provide health education programs to promote healthy habits and stress management techniques.
- Introduce wellness initiatives, such as yoga, meditation, or fitness programs, to promote physical and mental well-being.
- Provide regular feedback and coaching to help employees manage stress and improve job performance.
- Recognize and reward employees' achievements to boost morale and motivation.

10. CONCLUSION

This study highlights the significant impact of occupational stress on both the health and work performance of women employees in private sector banks in Thiruvananthapuram district. The findings indicate that high levels of job-related stress, arising from work pressure, lack of work-life balance, job insecurity, and unrealistic performance targets, are directly linked to various physical and psychological health issues such as fatigue, anxiety, sleep disturbances, and depression. Moreover, occupational stress has been observed to negatively affect employee performance, leading to reduced productivity, lack of motivation, absenteeism, and decreased job satisfaction. Women employees, in particular, face unique challenges due to their dual roles at work and home, which intensifies their stress levels.

The study suggests that timely interventions, such as stress management programs, supportive HR policies, flexible work arrangements, and a healthier workplace culture, are essential to mitigate stress and enhance overall employee well-being and performance. Employers must recognize the importance of mental health and adopt a more inclusive and empathetic approach toward managing workforce stress, especially for women employees. In conclusion, addressing occupational stress is not only vital for the individual health of women employees but also crucial for the long-term success and sustainability of private sector banks.

CONFLICT OF INTERESTS

None.

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