

WORK STRESS OF WOMEN EMPLOYEES DUE TO ROLE OVERLOAD IN BANKING SECTORS IN CHENNAI -A STUDY WITH REFERENCE TO PANDEMIC PERIOD

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ABSTRACT

Bank staff issues have been encountered. Employees in the banking industry put in a lot of overtime both during and after the countrywide shutdown. Their family's health was at risk of contracting the sickness in addition to their own. During this time, bank workers have faced numerous challenges. Regretfully, they had to put their disagreements aside and make due with the resources at hand in order to benefit everyone. A few of the personal strains that the pandemic has brought into people's lives are fear of infection and death, losing loved ones, confinement and limited movement, additional responsibilities at home and with care, unstable economic conditions, and so forth. The study was conducted with 207 bank employees to know about their work stress. Percentage Analysis, Chi square test were used to analyse the opinions of the respondents. The pandemic and the various preventive and control measures implemented have led to an increase in the number of stress, anxiety, and depression symptoms and signs among the general population as well as other specific subgroups, such as people in the epidemiological fence, medical staff, banking employees, and mental health professionals.

Key words: Banks, Work stress, Employees, Association, Pandemic.

1.INTRODUCTION

"Stress is an informally suitable form of mental sickness," according to Richard Carlson. When one observes an imbalance in the amount of demand placed on the volume to satisfy that demand on people, stress is the mental and physical response that results. Every occupation involves stress. The banking industry is seeing increased competition due to the entry of foreign banks and new group banks. The environment in which banks operate has radically changed. The stress levels of bank employees, particularly women, have increased due to the need for better grades, longer workdays, and stricter management.

Most people face stress at work; it's a typical occurrence. Certain jobs are more likely to cause stress. These workers experience stress, which has negative effects on them. We all experience stress in our daily lives. Stress can arise from other non-work related situations, such as at home or with friends. Stress is a very unique feature of nature. Some people flourish in the face of several

stresses in their surroundings because they have a high threshold for stress. In fact, some people won't do effectively unless they experience a certain amount of stress, which energises and motivates them to work as hard as they can. Conversely, some people have an extremely low stress threshold and become paralysed when faced with ordinary, everyday situations that they find unpleasant.

2.REVIEW OF LITERATURE

1) **Gabriele Giorgi, Giulio Arcangeli, Milda Perminiene, Chiara Lorini, Antonio Ariza-Montes, Javier Fiz-Perez, Annamaria Di Fabio, Nicola Mucci (2017)** identified the important studies on work-related stress in banking in their analysis, which helped us understand the phenomena better as it relates to this particular group of workers.

2) **Upadhyay, Archana, Singh, Ashok Pratap (2017)** According to their research, working women are impacted by pressures specific to their line of work. For instance, women are frequently limited to low-skilled, high-demand positions that are essentially stressful and uninteresting.

3) **Sharma, Suparn; Sharma, Jyoti; Devi, Arti (2012)**, In their examination The study finds that the defendants' ability to handle job stress is significantly impacted by a number of notable criteria, including age, education, money, venue of control, rewards, appreciation, elevation, and working partner. It further demonstrates that employees under stress are more eager to take advantage of the voluntary retirement plan if given the opportunity.

4) **M.Vivek, S.Janakiraman (2013)** To prevent unfavourable outcomes, the authors of the empirical study examined the stress levels of their personnel. If employers don't make an effort to lower their workers' stress levels, it will cause their organisations to veer off course through a variety of channels, like a rise in absenteeism, excessive employee pay, etc. It is particularly bad for businesses like financial institutions where daily operations require large sums of money.

5) **Weerasinghe T.D., Batagoda C.K.(2011)** According to their research, branch managers of public banks experience a manageable level of job stress, whereas branch executives of private commercial banks report significant levels of it. Findings showed that female managers have a higher degree of occupational stress than their male counterparts.

All employees were greatly impacted by the pandemic period, but women employees were particularly affected since they had to juggle work and personal obligations to make ends meet. As a result, they suffered from severe stress, which severely damaged their physical and mental health.

3.STATEMENT OF THE PROBLEM

The lives of working women employees are significantly impacted by stress. It negatively impacts their mental and physical health in a number of ways. Although their personal health comes first, their stress level also has an impact on their daily lives and other aspects of their personal lives. During a pandemic, regular work stress is amplified, which has a greater negative impact on their lives. The report lists the issues brought on by stress.

4.OBJECTIVES OF STUDY

1. To know the socio economic profile of the respondents
2. To associate the relationship between Role overload due to work stress and the profile of the respondents

5.HYPOTHESES OF THE STUDY

Ho 1: There is no association between **workload increased in post pandemic and gender**

Ho 2: There is no association between **place where you potentially during lockdown and post pandemic and gender**

Ho 3: There is no association between **frequency lack of time to finish your responsibilities and Gender**

Ho 4: There is no association between **Family problems due to pandemic that putting overload on your role and gender**

Ho 5: There is no association between **frequency of required help from Management to work efficiently and Gender**

Ho 6: There is no association between **satisfaction with the job working in post pandemic and gender**

Ho 6: There is no association between **satisfaction with the job working in post pandemic and gender**

6.METHODOLOGY

Employees of public sector banks in the research region are polled to ascertain their levels of occupational stress and work satisfaction in order to learn about the occupational stress of these workers both before and after the COVID epidemic. To arrive at its conclusions, this study used a convenience sample and a descriptive design. The researcher used a descriptive research technique to further characterise the problem by conducting literature reviews. The best approach to utilise when trying to precisely study a topic is a descriptive research plan.

The Chennai, Tamil Nadu, metropolitan area served as the research site. This district is spread out across 426 km. The Coramandel coast, which stretches along Tamil Nadu's northeastern coast, is bounded by the Bay of Bengal and the districts of Chengalpattu, Tiruvallur, and Kanchipuram. The capital of the state is Chennai City. The district's population at the end of 2011 was 4,646,732. Alandur, Aminjikarai, Ambattur, Ayanavaram, Egmore, Guindy, Madhavaram, Maduravoyal, Mylapore, Mambalam, Purasawalkam, Perambur, Sholinganallur, Thiruvottiyur Tondiarpet, and Velachery are among the taluks that are part of this areas. Anticipating strong demand, more public

and private sector banks have opened branches in this area; thus, there is intense competition among these establishments to retain and attract customers. Particularly in the public sector of the banking business, employees experience increased levels of occupational stress as a result of this competitiveness. As a result, the researcher has deliberately selected this region to look into the stress and satisfaction levels experienced by public sector employees in this particular district.

7. ANALYSIS AND INTERPRETATION

Table 1
Frequency Table

Gender	No. of. Respondents	Total Percentage
male	110	53.1
female	97	46.9
Total	207	100.0
Age	No. of. Respondents	Total Percentage
below 40 years	51	24.6
40-50	103	49.8
above 50	53	25.6
Total	207	100.0
Education	No. of. Respondents	Total Percentage
school level	56	27.1
UG	92	44.4
PG	59	28.5
Total	207	100.0
Occupation	No. of. Respondents	Total Percentage
Executive officer	43	20.8
Senior officer	116	56.0
clerical staff	48	23.2
Total	207	100.0
experience	No. of. Respondents	Total Percentage
less than 10	60	29.0
10-20	97	46.9
more than 20	50	24.2
Total	207	100.0

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monthly income	No. of. Respondents	Total Percentage
less than 30000	48	23.2
30000-60000	99	47.8
above 60000	60	29.0
Total	207	100.0
Has the workload increased in post pandemic	No. of. Respondents	Total Percentage
yes	94	45.4
no	113	54.6
Total	207	100.0
Were you able to work to your potential during lockdown and post pandemic	No. of. Respondents	Total Percentage
yes	109	52.7
no	98	47.3
Total	207	100.0
Are you finding lack of time to finish your responsibilities	No. of. Respondents	Total Percentage
yes	105	50.7
no	102	49.3
Total	207	100.0
Family problems due to pandemic is putting overload on your role	No. of. Respondents	Total Percentage
yes	110	53.1
no	97	46.9
Total	207	100.0
Are you getting required help from Management to work efficiently	No. of. Respondents	Total Percentage
yes	97	46.9
no	110	53.1
Total	207	100.0

Are you satisfied with your job working in post pandemic	No. of. Respondents	Total Percentage
yes	95	45.9
no	112	54.1
Total	207	100.0

From the above table 1, it is clearly understood that majority of the respondents are male with 53.1% while female with 46.9%. Also, we can understand that majority of the respondents are coming under the age group between 40-50 with 49.8%. Only 24.6% and 25.6% percentage of the respondents are in the group of below 40 age and above 50 age group. 44.4% percent respondents are Under graduate, whereas 28.5% are Post graduate. More than 56.0% respondents are senior officers. 20.8% are executive officers. Among the 207 respondents, 47.8 percentage of the respondents earn 30000 – 60000 and 23.2% of respondents earn less than 30000.

Table 2
Descriptive Statistics

	Mean	Std. Deviation	Skewness	Std. Error of Skewness	Kurtosis	Std. Error of Kurtosis
Gender	1.47	.500	.127	.169	-2.003	.337
Age	2.01	.710	-.014	.169	-1.004	.337
Education	2.01	.747	-.024	.169	-1.199	.337
Occupation	2.02	.664	-.027	.169	-.712	.337
experience	1.95	.729	.075	.169	-1.106	.337
monthly income	2.06	.722	-.087	.169	-1.066	.337
Has the workload increased in post pandemic	1.55	.499	-.186	.169	-1.985	.337
Were you able to work to your potential during lockdown and post pandemic	1.47	.501	.107	.169	-2.008	.337

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Are you finding lack of time to finish your responsibilities	1.49	.501	.029	.169	-2.019	.337
Family problems due to pandemic is putting overload on your role	1.47	.500	.127	.169	-2.003	.337
Are you getting required help from Management to work efficiently	1.53	.500	-.127	.169	-2.003	.337
Are you satisfied with your job working in post pandemic	1.54	.500	.169	.169	-1.992	.337

From the above table 2, it is found that all the items relate to the work stress of the women employees having the mean value between 1 to 3. The highest Std. Deviation value is figured in education as 0.747. The skewness and kurtosis value of all the items are prevailing between -1 and +1.

Crosstabs

Table 3

Chi-Square Tests between frequency of workload increased in post pandemic and gender

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.682 ^a	1	.409		
Continuity Correction ^b	.470	1	.493		
Likelihood Ratio	.682	1	.409		

Fisher's Exact Test				.484	.246
Linear-by-Linear Association	.679	1	.410		
N of Valid Cases	207				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 44.05.

b. Computed only for a 2x2 table

Hypothesis testing:

Ha 1: There is an association between frequency of workload increased in post pandemic and gender

Ho 1: There is no association between frequency of workload increased in post pandemic and gender

From the chi square table, it is proved that **there is no association between frequency of workload increased in post pandemic and gender** with the Pearson chi square value of 0.246. So, the null hypothesis is accepted

**Table 4
Crosstab**

Count	Gender		Total
	male	female	
Has the workload increased yes	47	47	94
in post pandemic no	63	50	113
Total	110	97	207

This is the table indicated that the detailed cross tabulation between frequency of workload increased in post pandemic and gender of the respondents. The total of 207 respondents are divided according with the frequency of workload increased in post pandemic and gender interfere with your life.

**Table 5
Chi-Square Tests between place where you potentially during lockdown and post pandemic and gender**

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	2.874 ^a	1	.090		
Continuity Correction ^b	2.421	1	.120		
Likelihood Ratio	2.880	1	.090		
Fisher's Exact Test				.096	.040
Linear-by-Linear Association	2.860	1	.091		

N of Valid Cases	207			
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a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 45.92.

b. Computed only for a 2x2 table

Hypothesis testing:

Ha 1: There is an association between place where you potentially during lockdown and post pandemic and gender

Ho 1: There is no association between place where you potentially during lockdown and post pandemic and gender

From the chi square table, it is proved that **there is an association between place where you potentially during lockdown and post pandemic and gender** with the Pearson chi square value of 0.040. So, the null hypothesis is rejected

Table 6
Chi-Square Tests between frequency lack of time to finish your responsibilities and Gender

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.049 ^a	1	.824		
Continuity Correction ^b	.007	1	.934		
Likelihood Ratio	.049	1	.824		
Fisher's Exact Test				.889	.467
Linear-by-Linear Association	.049	1	.825		
N of Valid Cases	207				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 47.80.

b. Computed only for a 2x2 table

Hypothesis testing:

Ha 1: There is an association between frequency of lack of time to finish your responsibilities and Gender

Ho 1: There is no association between frequency of lack of time to finish your responsibilities and Gender

From the chi square table, it is proved that **there is no association between frequency lack of time to finish your responsibilities and Gender** with the Pearson chi square value of 0.467. So, the null hypothesis is accepted

Table 7
Crosstab

Count		Gender		Total
		male	female	
Are you finding lack of time to finish your responsibilities	yes	55	50	105
	no	55	47	102
Total		110	97	207

This is the table indicated that the detailed cross tabulation between frequency of lack of time to finish your responsibilities and Gender of the respondents. The total of 207 respondents are divided according with the frequency of lack of time to finish your responsibilities and Gender interfere with your life.

Table 8
Chi-Square Tests between Family problems due to pandemic that putting overload on your role and gender

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.980 ^a	1	.322	.332	.018
Continuity Correction ^b	.723	1	.395		
Likelihood Ratio	.980	1	.322		
Fisher's Exact Test					
Linear-by-Linear Association	.975	1	.323		
N of Valid Cases	207				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 45.45.

b. Computed only for a 2x2 table

Hypothesis testing:

Ha 1: There is an association between Family problems due to pandemic that putting overload on your role

Ho 1: There is no association between Family problems due to pandemic that putting overload on your role

From the chi square table, it is proved that **there is an association between Family problems due to pandemic that putting overload on your role and gender** with the Pearson chi square value of 0.018. So, the null hypothesis is rejected

Table 9
Chi-Square Tests between frequency of required help from Management to work efficiently and Gender

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.980 ^a	1	.322		
Continuity Correction ^b	.723	1	.395		
Likelihood Ratio	.980	1	.322		
Fisher's Exact Test				.332	.198
Linear-by-Linear Association	.975	1	.323		
N of Valid Cases	207				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 45.45.

b. Computed only for a 2x2 table

Hypothesis testing:

Ha 1: There is an association between frequency of required help from Management to work efficiently and Gender

Ho 1: There is no association between frequency of required help from Management to work efficiently and Gender

From the chi square table, it is proved that **there is no association between frequency of required help from Management to work efficiently and Gender** with the Pearson chi square value of 0.198. So, the null hypothesis is accepted

Table 10
Crosstab

Count		Gender		Total
		male	female	
Are you getting required help from Management to work efficiently	yes	48	49	97
	no	62	48	110
Total		110	97	207

This is the table indicated that the detailed cross tabulation between frequency of required help from Management to work efficiently and Gender of the respondents. The total of 207 respondents are divided according with the frequency of required help from Management to work efficiently and Gender interfere with your life.

Table 11

Chi-Square Tests between satisfaction with the job working in post pandemic and gender

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.180 ^a	1	.672		
Continuity Correction ^b	.081	1	.776		
Likelihood Ratio	.180	1	.672		
Fisher's Exact Test				.678	.008
Linear-by-Linear Association	.179	1	.672		
N of Valid Cases	207				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 44.52.

b. Computed only for a 2x2 table

Hypothesis testing:

Ha 1: There is an association between satisfaction with the job working in post pandemic and gender

Ho 1: There is no association between satisfaction with the job working in post pandemic and gender

From the chi square table, it is proved that **there is an association between satisfaction with the job working in post pandemic and gender** with the Pearson chi square value of 0.008. So, the null hypothesis is rejected

8. IMPLICATIONS

Individuals' sensitivity to stress fluctuates over the course of their lives. The natural environment's conditions could change as well. Because stress is a complex and dynamic phenomenon, this study focuses exclusively on work-related stress. In an attempt to identify the most basic strategies for managing stress at work, this study examines the banking industry from the viewpoint of its employees. However, this approach restricts the results to that specific type of experience that is common in the chosen workplace. Lastly, the staff members of the study unit's job happiness and occupational stress have received a lot of attention from the researcher. Stress at work may not be studied in relation to absenteeism, poor judgement, employee conflicts, or workplace accidents. It is intended for use in future research projects.

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