An Intermediary role of work life balance in generation and control of occupational stress among the women employees of banking sector-A Study

*Rinakhanum, Research Scholar, MBA Department, Kuvempu University, Shankarghatta, Shivamogga, Karnataka

**Prof R Hiremani Naik, Professor, MBA Department, Kuvempu University, Shankarghatta, Shivamogga, Karnataka.

Abstract: occupational stress is called the production of the stress among the employees due to the work process and other related factors. Hence, it is called as the production of the distress due to cumulative effect of the work pressure. There are several factors which leads to have occupational stress among the employees, especially in the banking sector the amount of the stress is little high compare to the other industry as the banking sector is relating to the finance or money. The two important factors which affects the creation of the occupational stress are profession and the personal life. In order to understand the effect of the working life as well as the personal life on the employees this study was undertaken, the balance between both the factors are essential in creation of job satisfaction, employee engagement, and work performance. In the light of the same work life balance has been considered as the major variable in production and management of the stress among the bank employees. This study is based on the both primary and secondary data sources and the study is descriptive in nature.

Key Words: Work related factors, Family related factors, Bank employees, Work life

1. Introduction:

Psychiatric stress connected to one's work is called occupational stress. One term for this chronic disease is "occupational stress." Identifying the stressful environments at work and taking action to improve them will help to manage occupational stress. Occupational stress can be brought on by situations in which employees feel unsupported by managers or fellow employees, have little influence over the work they do, or believe that the benefits of their employment reflect the effort they put in.

Because stressful work environments are linked to employees' emotional and physical health as well as their ability to do their jobs, occupational stress is a problem for both employers and employees. An investigation was carried out by the International Labor Organization and the World Health Organization. The findings demonstrated that prolonged work hours are associated with a higher level of psycho-social occupational stress. According to government estimates, it is the occupational risk factor that has the highest attributable burden of disease, accounting for an estimated 745,000 worker deaths from ischemic heart disease and stroke events in 2016.

Over 10% of claims for work-related illnesses are attributable to occupational stress. Numerous research findings indicate that employment with high psychological demands and limited employee control over work processes may raise the risk of cardiovascular disease. According to research, there is a higher chance of developing back and upper-extremity musculoskeletal diseases in people who experience occupational stress. Anxiety at work might also raise the chance of getting sick and having accidents at work. According to a WHO study published in 2021, working more than 55 hours per week increases the risk of stroke by 35% and the risk of heart disease-related death by 17% when compared to a 35–40-hour workweek.

In addition to causing poor work output and counterproductive conduct, stressful work environments can significantly increase absenteeism and injury rates. High levels of occupational stress that persist over time lower an employee's quality of life and raise the expense of the health benefits the company offers.

2. Review of literature:

A C Das (2016) One of the industries where women workers experience the most stress is banking. The aim of this research is to ascertain the degree of stress encountered by employed women and the causes contributing to stress. Additionally, an attempt has been made to comprehend the phenomenon of diverse coping mechanisms employed by working women in Bangladesh's baking industry. A cross-sectional descriptive study comprising sixty working women from various banks was conducted. This survey estimated that 62% of working women with one to five years of experience and over 43% of women in the 20–29 age range who merely obtained a bachelor's degree reported significant levels of stress.

Upadhyay, Archana, Singh and Ashok Pratap (2017) In the context of social support, the study investigates the connection between women workers in the banking industry and occupational stress and poor mental health. Occupational Stress Index, Functional Social Support, and General Health Questionnaire are a few examples of psychometric tools that were used to gather data. Occupational stress and poor mental health have been found to positively and significantly correlate, while work and non-work social support have been found to negatively and significantly correlate with negative mental health.

Bakalim Orkide and Karckay Arzu Tasdelen (2017) investigated the relationship between life satisfaction, work-family conflict, and work-life balance. The study's conclusions confirmed that, through work-life balance, family-work and work-family conflict have an indirect impact on life satisfaction.

Suifan, T S Abdallah, A B and Diab (2016) investigated the relationship between work-life balance and turnover intention at the private hospital, as well as the mediating effect of work-life conflict on both. The findings showed that the only significant factor associated with job autonomy, manager support, and job autonomy (informal work-life balance practices) had the strongest association effects and were the main predictors of turnover intention. Work-conflict also served as a mediator in this relationship.

Zheng, C., Molineux, J., Mirshekary, S., & Scarparo, S. (2015) investigated the pertinent aspects of work-life balance while also determining the influence on the performance and productivity of the organization. The investigation's aftereffects indicate that a few variables, including age, household income, education level, and working hours, have a moderate impact on the health and welfare of employees. They also suggested that in order to enhance employee health and wellbeing, organizations should concentrate on developing work-life balance policies and initiatives.

3. Research Methodology:

This study is descriptive in nature and has followed both the methods for data collection. This study has conducted in the Chikkamagalure and Shivamogga district in Karnataka state for the purpose of understanding the role of work life balance in creating and managing the stress among the female employees of the public sector banks. This study has covered the concepts such as work life balance, impact of work life balance on the management of the stress and creation of the stress.

4. Work life balance:

The equilibrium between work and personal life at their connection is known as work-life balance. Numerous facets of an individual's personal life, such as leisure, health, and family, may come into contact with their profession. Work and life balance are mutually reinforcing; for example, work can conflict with personal life, and personal life can conflict with work. This interface or balance can have negative effects (like work-life conflict) or positive effects (like work-life enrichment). The work-life interface has gotten more fluid, according to recent studies, particularly for employees who have access to technology.

The historical focus of work and family studies has been on examining the struggles that exist between the various roles that people play in their society, particularly between particularly between their role as family members and employees.

The definition of work-family conflict is "inter-role conflict," which occurs when one role's participation interferes with another's. Three distinct sources of conflict between work and family are distinguished by Greenhaus and Beutell (1985):

1. "time devoted to the requirements of one role makes it difficult to fulfill requirements of another"
2. "strain from participation in one role makes it difficult to fulfill requirements of another"
3. "specific behaviors required by one role make it difficult to fulfill the requirements of another"

The tension between work and family is conceptually two-sided. Academics differentiate between two types of conflicts: work-to-family (WFC) and family-to-work (FWC).

In light of this, work-family conflict (WFC) may arise from experiences at work that are inflexible, extensive, or irregular in nature, while family-to-work conflict (FWC) arises from experiences in the family that are inflexible or interfere with work life. For instance, a parent may take time off work to care for a sick child. Despite the strong correlation between these two types of conflict, WFC has received more attention than FWC. This could be due to the fact that family demands are more flexible than the boundaries and responsibilities of the work role, and research has found that work roles are more likely to interfere with family roles than roles in the family.

5.Work Family enrichment: Positive spillover is a process whereby involvement in one domain produces benefits and/or resources that may later boost performance or involvement in another domain. This is known as work-family enrichment or work-family facilitation. Work-family enrichment has been linked to beneficial organizational outcomes like job satisfaction and effort, whereas work-family conflict has been linked to various negative repercussions. Enrichment can come from a number of possible sources. A few examples include that abilities and attitudes learned in one role are helpful in the other, or that resources (such a cheerful attitude) obtained in one role improve performance in the other role.

From a conceptual standpoint, job and family enrichment are mutually beneficial. The majority of scholars differentiate between two concepts: work-family enrichment and family-work enrichment. Enriching one's professional life with skills, behaviours, or a positive attitude that positively impact home life is known as work-family enrichment. But family-work enrichment happens when one's engagement in the family domain leads to a good attitude, a sense of accomplishment, or support that enables people to feel more confident, better handle job-related challenges, and ultimately be more productive at work. Accordingly, this research work has discovered some work related and family related factors which can play intermediary role in generation of the occupational stress. The respondent's agreement level has been collected to understand the extent of the influence of the these below listed factor on ongoing stress in the job.

Factors	SA	A	NANA	DA	SDA	Total
Workplace	25	10	5	7	3	50
Working Conditions	21	13	9	5	2	50
Flexibility and work hours	20	15	8	5	2	50
Provision of leaves	15	21	11	2	1	50
Availability of support structure	21	13	10	2	4	50
Family related factors						
Family members support in home making	26	14	7	2	1	50
Love and care	29	9	5	4	3	50
Moral support	18	11	11	7	3	50
Less arguments in the family affairs	20	15	6	8	1	50
Attention from the family members	26	15	4	4	1	50

On the basis of the above opinion collected from the employees of the banks in the respective district, it describes that the 25 employees strongly agree about workplace, 21 strongly agree about working condition, 20 strongly agree about flexibility and work hours, 21 agree about provision of leaves, and 21 strongly agree about the availability of support structure majorly plays very influential role in the generation of the job stress with respect to the job-related factors. About the family related factors, the 26 respondents strongly agree about the family members support in home making, 29 strongly agree about the love and care, 18 strongly agree about the Moral support, 20 strongly agree about the less arguments in the family affairs, and 26 strongly agrees attention from the family members are the major influencing factors for the generation of the occupational stress if it is adversely affecting the same. In the above it leads to have an understanding that the Work place is the more influencing factor in the professional factors and love and care is the more influencing factor in the personal factors. If the work place not suits the employees' requirements especially emotionally, and if the family members have not shown the love and care which is needed that is also adversely affecting the employees. Hence, it is resulted in the generation of the occupational stress.

Factors	SA	A	NANA	DA	SDA	Total	Mean	STDEV
Work related factors								
Workplace	25	10	5	7	3	50	3.94	8.774964
Working Conditions	21	13	9	5	2	50	3.92	7.416198
Flexibility and work hours	20	15	8	5	2	50	3.92	7.382412
Provision of leaves	15	21	11	2	1	50	3.94	8.544004
Availability of support structure	21	13	10	2	4	50	3.9	7.582875
Family related factors								
Family members support in home making	26	14	7	2	1	50	4.24	10.31988
Love and care	29	9	5	4	3	50	4.14	10.86278
Moral support	18	11	11	7	3	50	3.68	5.567764
Less arguments in the family affairs	20	15	6	8	1	50	3.9	7.516648

Attention from the family members	26	15	4	4	1	50	4.22	10.41633

For the above listed factors related to the personal and professional life the mean and standard deviation is calculated it was also determined that the mean work place and provision for leaves are the major influencing factors for the generation of stress as its mean values are 3.94 and 3.94 in the work-related factors. In the family related factors, the family members support in the home is the highest influencing factor as it has got the mean value which is 4.24.

Based on the above analysis it has determined that the if both work related factors and the family related factors are positively falling as per the expectations of the employees it leads to have a healthy mental state, if these factors are not falling as per the employees' expectations these are adversely affecting to the mental state of the employees.

As per the above observations made, it is concluded that the employees are required to put efforts on keeping the both work related and family related factors above the line of balance and also employers need to take concern about the keeping balance in the mental state of the employees by taking the precautionary measures for controlling the stress level up to the positive state. The major efforts that employees need to put on is….

Employees must have to prepare themselves mentally to suit to the changing requirements of the banks as the banking institutions deals with the finance and finance terms, it is necessary to have all the efficiency to overcome the problems which they come across in dealing with the working environment and issues rise in the working environment.

The employers also have to pay attention towards maintaining mental stability of the employees like…

The banks must have to put efforts on providing the positive change in the working environment so that it cannot seems to be hard for employees to perform, also the banks must require to provide the lenience if the employees claiming for anything such leaves, benefits, and promotion and other not on the professional base but also on the humanitarian grounds. With this the banks must have to address the issues which leads to create the mental harassment for the employees in the organization so that the employees can get relief from the mental instability. Hence, this creates base for the control of occupational stress. From the side of employees as well as from the side of employer.

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