

# AN ANALYTICAL STUDY OF CAUSES OF STRESS AND EFFECTIVENESS OF STRESS MANAGEMENT STRATEGIES USED BY WORKING WOMEN

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**Abstract :** Stress is a term commonly used to describe the symptoms produced by the body in response to increased tension. Every other person experiences stress in some situation/time or the other. In present scenario with more women opting to go out of home to work out are more vulnerable to this problem called stress. Though it is said that a certain level of stress is required to improve results or productivity of a person but stress beyond a certain level becomes distress and requires a remedy. In recent years it is seen that women are being educated and are opting for jobs and professions which are demanding. Women, though become independent, but due to their status in the society and traditional norms are burdened to not only do the job but also look after the other members in the family, attend social obligations like marriages, child birth, death, etc. giving them no or very less time for their own self. They not only experience physical stress but also mental stress. The paper of the researcher endeavours to find the various reasons for stress, the methods adopted by working women to cope up with stress and accordingly make suggestions to help them reduce their level of stress to the minimum possible. For undertaking the study researcher chose sample of women working in Bhusawal Taluka. Such working women were teachers in schools and colleges, nursing staff of private hospitals, and nationalized and private banks.

**Keywords -** Distress, Occupational Stress, Stressors, Stress Management Strategies, Working Women

## I. INTRODUCTION

Life is like a balloon and stress is “Keeping All Your Balloons in the Air”. Stress means different things to different people. According to Health and Safety Executive (HSE) stress is defined as “the adverse reaction people have to excessive pressures or other type of demand placed on them”. According to Palmer, Cooper and Thomas “stress occurs when the perceived pressure exceeds your perceived personality to cope”.

Researchers define stress as a physical, mental, or emotional response to events that causes bodily or mental tension. Stress is a state of tension experienced by individuals facing extra ordinary demands, constraints or opportunities.

Stress is one’s body’s way of responding to any kind of demand or threat. When a person experiences danger, though at times it may be imaginary, his reaction is “fight-or-flight”, called as “stress response”.

Stress can be summarized as:

- Stress is the body’s automatic response to any physical or mental demand placed on it.
- Adrenaline is a chemical naturally produced in our body as a response to stress.
- Fight or Flight response is elicited.

What causes stress in one person may be of little concern to another. Some people are better able to handle stress than others. Human bodies are designed to handle small doses of stress. But, one is not equipped to handle long-term, chronic stress without ill consequences. This requires use of stress management. According to Hans Seyle, “The aim of stress management, then, is not to eliminate stress entirely but to control it so an optimal level of arousal is present.”

### Types of stress

#### 1. On the basis of Good or Bad Stress:

- **Good stress – Eustress:** Not all stress is bad. In small doses, stress can help one accomplish tasks and prevent him from getting hurt. The stress response is the body’s way of protecting oneself. When working properly, it helps one stay, enthusiastic, attentive and focused. Stress can also help one rise to meet challenges. Some stress is required to complete work effectively.
- **Bad stress – Distress.** Once stress crosses one’s threshold level, stress stops being helpful and starts causing major damage to one’s physical and mental health, efficiency, relationships, and quality of life. Control over this type of stress is required.

#### 2. On the basis of Level of Stress:

- **Acute stress**  
Acute stress deals with the pressures of upcoming situations or events or dealing with the recent past. Some consider it negative. In some situations, it is also a good thing to have some acute stress in life. Acute stress is a short term stress and as a result, does not have enough time to do the damage that long term stress causes.
- **Chronic stress**

Chronic stress is unlike acute stress. If it continues for prolonged period of time it could cause ill-effects on the person. The seriousness varies from person to person and between male and female. Women are able to handle longer durations of stress than men while men can deal with shorter stress duration better than women can.

### Myths of Stress

- All stress is bad
  - Moderate levels of stress may actually improve performance and efficiency
  - Too little stress may result in boredom
  - Too much stress may cause an unproductive anxiety level
- Stress will not hurt you
- What stresses you out also stresses me out
- No symptoms, no stress
- Only major symptoms of stress are harmful

### Working Women and Stress:

Earlier working women were confined mainly to household chores and activities. Also, they were happy in that role. But this scene has changed. More women are now working. "A working woman is one who earns salary, wages or other income through regular employment, usually outside the home" (Ref. No. 12). Over the years due to growth in aspirations and expectations there is a rise in number of working women manifold. Materialism is responsible for such a change. Today one witnesses nuclear families, one child norm, double income no children (DINC) families, etc. increasing day by day. Indian women belonging to all classes have entered various professions which causes stress in their personal and professional life. Women's exposure to educational opportunities is significantly higher than it was some years ago, especially in the cities. There is no field of work where women are not entering. Though in small cities or towns the pace of increase of number of working women is a bit slower.

Working women have a whole set of problems involving both family and professional lives. Women have to play their role as a wife, a mother and an earner. They have to manage their career while maintaining traditional roles. While managing their career they experience stress called as occupational stress which refers to the process through employees perceive, appraise and respond to adverse or challenging job demand at work. It involves work pressure, meeting deadlines, politics in workplace, interpersonal relations, job, commuting to workplace and promotion prospects. That means for working women it is two sets of overlapping responsibilities. Therefore, in addition to their traditional roles, professional roles seem to be one of the major sources of stress that working women have to face.

The various responsibilities shouldered by working women are:

- Work/Occupation
- Family
- Personal/Private
- Society Related

### Identifying Stressors

To overcome stress one must understand the stressors. An attempt must be made to find out such causes of stress. Stressors are events or environmental stimulus that cause a person to feel tense or aroused. They are situations, activities, and relationships that cause 'trauma' to one's physical, emotional, or psychological self.

## II. REVIEW OF LITERATURE

Krishnan, Latha (Dr.) (May 2014) (Ref. No. 16), findings revealed that under socio-economic stressors unexpected guests, followed by absence of domestic help causes major stress among working women. Furthermore, perfectionist attitude coupled with worrying unnecessarily cause psychological problem among working women. Again, anxiety about children's future and husbands job insecurity play a major role in causing stress in family and relationship. Latha suggests that the working women should aim for work life balance and practice stress management strategies like meditation, balanced diet filled with entertainment and fun to lead a stress-free life.

Kermene, Muntazir Maqbool (Feb 2016) (Ref. No. 15), in his study on 'Stress among Employed Women and Housewives and Its Management through Progressive Muscular Relaxation Technique (PMRT) and Mindfulness Breathing', researched that the stress is higher among the employed women in comparison to house wives. Further, working married women have to face more difficulties in their lives like they experienced more stress and depression as compared to nonworking married women.

He recommended that the best way to manage stress is to prevent it. Individual can learn to relax and enjoy life. He suggested different stress management techniques like meditation, yoga, hypnosis, guided imagery, muscle relaxation, mindfulness breathing etc. should be used which will help curtail the stress level which is the cause of various fatal diseases like cardio vascular diseases, Hypertension etc. Stress management is essential both in government and private organizations.

Das, Akkur Chandra (Sep 2016), (Ref. No. 2), stated that the banking sector is one of the high stress creating sectors among the women workers. He attempted to understand the phenomenon of various coping strategies adopted by working women in banking sector in Bangladesh. As per his study, workload, low salary, job insecurity, transfer and lack of opportunity for growth and advancement were mostly responsible for creating stress among the working women in banking sector. On the home front, managing the daily home activities, child care and looking after the family members were stressors. The results of such stress led to anxiety, throat pain, body aches and pain, tiredness, anger and frustration, high absenteeism and sickness. He found that very few numbers of the women did yoga, physical exercise and meditation which were effective to reduce stress.

Das recommended that to reduce the stress level among the working women (i) seminars and workshops should be organized, (ii) women should not stay too long or unnecessarily at workplace; must avoid taking work to home regularly for their work-life balance, (iii)

they should avoid multiple tasks at a same time, (iv) a supportive, energetic and positive culture should also be established within the institution to support and motivate the working women and (v) the government should also devise friendly and encouraging policies in favour of working women to encourage them and support them to work friendly without stressing.

This review of literature gives information about working women stress, factors in the working environment that cause stressful situations among working women. Many more literature were reviewed for the study by the researcher to get insight into the subject and make useful recommendations.

### III. RESEARCH METHODOLOGY

#### 3.1 Objectives

1. To study the various factors causing stress among working women.
2. To identify the impact of stress on working women.
3. To find out the stress management techniques used by working women to cope up with stress.

#### 3.2 Hypotheses

H<sub>0</sub>: Stress management techniques used by working women to cope up with stress are sufficient and effective.

H<sub>1</sub>: Stress management techniques used by working women to cope up with stress are not sufficient and effective.

#### 3.3 Data and Sources of Data

The study was based on both primary and secondary sources of information.

For Primary Data, this study was conducted among working women in schools, colleges, private hospitals and banks in Bhusawal city. The sample size consists of 100 such women belonged in the age group of 25 to 55 who were minimum graduates chosen on the basis of stratified random sampling technique.

Table No. 1 : Sample

Sample Unit	School Teachers		College Teachers		Bank Staff		Nursing Staff
	Grant	Non-Grant	Grant	Non-Grant	Nationalized	Private	Private Nursing Homes/Hospitals
Sample	15	15	15	15	15	15	10

Note:

- (1) Non Grant teachers of schools were those women teaching higher secondary classes
- (2) Nursing staff sample is less as number of graduates in nursing field were less

Questionnaire with multiple choice and open-ended questions were distributed among the sample and percentage Analysis was used for testing the hypotheses and interpretation of data.

For Secondary Data required for the study was collected from books, magazines, journals, newspapers, past research, reports and various websites.

### IV DATA ANALYSIS

From the questionnaire distributed among the respondents, various causes of stress relating to occupation, family, personal and social came forth:

#### 4.1 Causes of Stress

The questionnaire had questions relating to stress from job, family, one's own nature and society. The findings were as follows:

##### 1. Work Related Stress:

On the basis of questionnaire distributed which contained closed ended questions relating to causes of stress in work place, the following data was analyzed.

Table No. 2 : Response of Respondents on Work Related Causes of Stress

Respondents →	School Teachers		College Teachers		Bank Staff		Nursing Staff	Total
	Grant	Non-Grant	Grant	Non-Grant	Nationalized	Private	Private Nursing Homes	
Total Respondents →	15	15	15	15	15	15	10	100
Work Related ↓ Stress								
Lack of Salary		15		15			10	40
Workload	04	09		04	03	14	10	44
Responsibility	10	11	09	10	11	12	09	72
Working Hours						09	08	17
Work Place Relations	08	09	08	08	08	13	08	62
Management Style	05	08	04	09	08	13	08	55
Work Environment	05	04	03	03	04	11	07	37

Lack of Rewards	01	05	06	05		08		25
Traveling					02	03		05

Note: No. shows those who agree with the cause being source of stress.

**i) Lack of Salary –**

- Women work mainly to increase the total income of the family. It is the main concern of employees. Salary can affect the way people work because they can aim for promotion and in result, a higher salary. Though all teachers working in government aided colleges and schools and private as well as nationalized banks felt that salary is sufficient, all those, i.e., 100% of women working in private schools, temporary basis in colleges and nurses felt it very meager to the extent of exploitation.
- Teachers in private schools, part-time teachers in government aided colleges and teachers in private college and nurses were not given sufficient reward. They are not paid in proportion to their qualifications. It could be said that they are lowly paid. This coupled with workload is one of the reasons for distress.

**ii) Workload –**

- A very meager percentage of women working in nationalized banks and government aided colleges complained about workload; all others did.
- This percentage was more in case of nurses who had to remain alert in their duty hours to look after the patients, his medication, food, clinical tests, etc. In addition, they were required to execute various non-nursing activities like clerical like completing and compiling various registers, forms, answering phone calls, stock-keeping of drugs, housekeeping, etc. Likewise, they whined being overworked due to shortage of nurses which may be due to inadequacy of nursing schools/colleges, migration of trained nurses for better job prospects to other countries. At times being harassed by relatives of the patient.
- Women working in private banks complained of overwork due to targets being assigned to them to be completed on time. This made them work overtime for which they were not properly compensated.
- Those women working in private schools and colleges were required to work harder. They were given duties to attract children to their institutes, organized programs to publicize the school/college, take more lectures than one should take as per government norms as their institutes try to save money, etc.
- Even those working in government aided colleges complained of too much work related to various committees, internal assessment and organizing events for NAAC purposes. And those complaining were the ones who were hardworking and were given work by their superiors and colleagues. The reason for work overload for such persons was found to be that it was very difficult or rather impossible to remove permanent employees if they do not work.
- Lack of staff was one more reason for work overload and all respondents agreed for it to be a cause of stress.

**iii) Responsibility:** Having too much responsibility is a major factor causing occupational stress among majority of working women. They felt that they are having too much responsibility than men in their work place.

**iv) Working Hours –**

- Except the care professions, i.e., nurses no one complained about working hours. Nurses, though it is a part of their job, complained of prolonged shiftwork, especially night shiftwork as it leads to health problems. It increases the risk of cardiovascular disease.
- Banking staff, especially those in private banks revealed that though the official working hours were not a problem but to complete their targets given they had to work overtime and at times even on holidays.
- Married working women complained more about overtime, working on holidays and night shifts than unmarried women.
- Teachers in colleges and schools had no such problem and thus it was not a stressor.

**v) Work Place Relations –** Majority of respondents criticized unhelpful colleagues, critical bosses, incompetent subordinates as they create stress. It leads to tension and work overload. Conflicts, unfair treatment, contradictory work demand, role overload, job stability, factors intrinsic to job, role in organization, organizational structure and climate lead to strained relations with superiors, co-workers and subordinates. Cultural differences have also shown to have some major effects on stress coping problems as leads to misunderstandings.

**vi) Management Style –** Improper leadership and management style, and lack of adequate supervisory support coupled with experiencing a lack of clarity about tasks/goals can also lead to stress. This was experienced more by nursing staff and those working in private banks, colleges and schools. This was because it leads to job insecurity. Having vague and unclear direction is a major cause of occupational stress.

**vii) Work Environment –** Harassment and intimidation arising from sex/gender, age, culture or personal clashes caused stress. It took away attention from work and reduced efficiency.

**viii) Reward:** Reward means promotion. Again, in case of government aided colleges and schools, nationalized banks efficiency is not rewarded but number of years of service is rewarded which creates stress among women who are efficient. Working women frequently feel lack of opportunities in their profession. And it becomes more frustrating as working women due to their traditional values do not want to go to another place leaving their family.

**ix) Traveling –** At times in cases where the residence of is far off from the work-place and requires long traveling hours. That too adds up to tension and leads to stress. But fortunately, most of the respondents were staying near the work area. It was only women working in banks that experienced such problem as their transfer to another branch was for a few years and they did not like to shift.

**2. Family Related Stress/Family Stressors:**

All the respondents agreed to the following family related issues leading to stress:

- Time to Family –** Inability to give time to family is an important factor causing stress among working women. Those women having growing children and due to work load are unable to give time to their children. This led to guilt feeling and stress.
- Improper Interpersonal Relations** with family members like with in-laws, spouse, siblings, etc. coupled with hectic work schedule is also a cause of stress. Most of the respondents were facing problems with their in-laws.
- Husband's Job Insecurity –** At times those women have secured job or high pay threaten the position of their husbands which at times leads to conflicts in the family leading to stress.
- Interference of Relatives and Neighbors –** This stress was found in women whose relatives stayed nearby and kept coming home and interfering. Poking neighbours also added to their difficulties.



- v) **Looking after Children** – Lack of facilities and infrastructure for looking after small kids at home was another stressor. Absence of crèche facility at work place made them leave their children in others' hand keeping them stressed about the welfare of the child.
- vi) **Absence Domestic Help** – Absence of servant increases their load of work at home front too in addition to the work overload at work place. This causes stress.
- vii) **Financial Pressures** – As income increases, expenses too increase. Even among working women as their income goes up expenditure also goes up and it constitute certain level of stress due to job insecurity. This job insecurity was a cause of stress for non-grant school and college teachers, private bank employees and married nurses.

### 3. Personal Stressors:

In interview with the respondents by asking open ended questions and observation by the researcher found out personal stressors, which are more aptly called psychological stressors:

- i) **Perfectionist** – This attitude was leading to stress among working women who took pains to do work perfectly. But it gave stress to others too when she was the boss and she expected the same from others.
- ii) **Pleasing Attitude** – In the race to keep everyone happy, i.e., trying to please family members, please seniors, colleagues, takes a toll on her mental and physical health culminating into stress.
- iii) **Acting Strong** – Working women said that being one of the bread earners they had to act strong at various fronts in spite of many problems. Due to controlling of their emotions she feels stressed out.
- iv) **Increased Expectations** – All women desire for supportive family, talented children, perfect homemaker, listening husband. Tension is aroused due to children are not studying, husband too is very busy due to his work having no or very little time for listening to wife, etc.
- v) **Unnecessary Worries** – Women are in general considered to be worried about many things, at times unnecessarily. This attitude worsens stress level if she is a working woman. All respondents agreed that they worry more than they should.
- vi) **Pessimistic Attitude** – Researcher felt that some respondents were very pessimistic and found tension and everything. For them even something positive had something negative.
- vii) **Lack of Assertiveness** – Few respondents revealed that they were not assertive even if they were right leading to depression. This was due to their low self-esteem.
- viii) **Procrastination** – Improper time management and procrastination was one of the causes of stress. They were the ones who could not understand how to balance their activities. Though such percentage were meager.
- ix) **Temperament** – Due to impatience and angry temperament many working women had spoiled their work relations and suffered from stress and its symptoms.
- x) **Pre-menstrual stress (PMS)** – This too is one of the factors leading to stress amongst working women especially if they were facing menstrual problems.

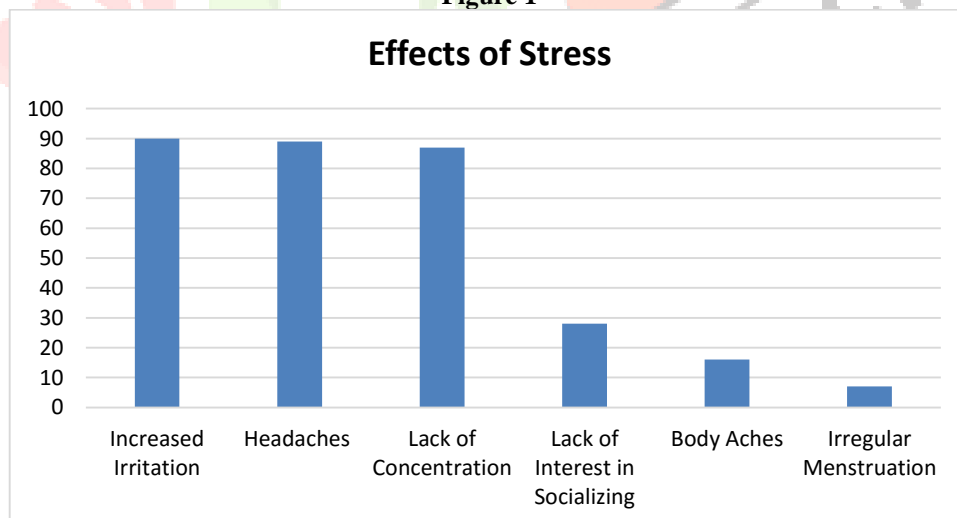
### 4. Society Related Stressors:

100% of the respondents mentioned the following two stressors related to society:

- i) **Unexpected Guests** – This is because of shortage of time and overburden of work; it is difficult for them to attend the guests.
- ii) **Compulsory Socialization** – Working women in addition to work and family are required to attend functions of marriage, birth, death, other social gatherings. Such socializing creates stress.

### 4.2 Effect of Stress

Figure 1



The various effects of stress experienced by respondents in descending order of percentage were as under:

1. Increase in irritation level and aggression leading to fights with family members and friends and colleagues
2. Headaches with gloomy feeling
3. Lack of concentration leading to decreased work efficiency
4. Lack of interest in socializing
5. Body aches
6. Irregular Menstruation

## 4.3 Stress Management Techniques Employed

Table No. 3 Stress Management Techniques Used

S. No.	Stress Management Techniques	No. of Respondents
1.	Self-Distraction	100
2.	Use of Emotional Support	64
3.	Behavioural Disengagement	16
4.	Meditation	61
5.	Religion	14
6.	Substance Use	00

On question relating to the methods used to reduce stress, the respondents mentioned the following stress management techniques:

- Self-Distraction** – When persons have become upset, choose to interrupt their negative mood by engaging in something that distracts from what has upset them. Self-distraction by all respondents was considered to be effective technique for combating stress. Most commonly such methods used were watching a movie or TV show, net surfing, reading a book, listening to music, cleaning house, calling a friend or exercising. This is generally the first attempt to reduce stress.
- Use of Emotional Support** – Many respondents would speak with their parents, husbands or friends of other profession to discharge their feelings and get emotional support in turn reducing their level of stress. Those who did not use it with their friends when their husbands or family members could not solve were ones who were not confident of their problems secrecy.
- Behavioural Disengagement** – Behavioral Disengagement means giving up, or withdrawing effort from, the attempt to attain the goal with which the stressor is interfering. Researcher observed that this strategy was adapted by those women who were pessimistic and not very ambitious.
- Meditation** – Around 60% of the respondents were doing pranayam or breathing techniques to control stress.
- Religion** – Around 15% turned towards religion or ‘satsang’ (religious gathering) for peace.
- Substance Use** – Men, when stressed out, go in for smoking, drinking or tobacco chewing. But on this question no working women resorted to such practice of using as a coping strategy of stress.

## IV. RECOMMENDATIONS

Treat cause not the symptom. If stress among working women has to be reduced then effort is to be required from the organization, family and the working woman herself. Stress Management Strategies recommended to combat stress other than the ones already used by working women which have been found effective by various people and as per studies carried out by different researchers are:

- Proper Payment** – Pay seem to be becoming more prominent as major sources of distress. There is lot of disparity in the salary of grant and non-grant employees which requires to be reduced especially if the non-grant employee is a qualified person. All should be paid as per their qualifications.
- Staff Adequacy** – Sincere efforts should be made by the organization to fill in adequate staff. Training should be provided to working women so that they may be able to perform their duties more effectively and efficiently. This will lead to reduction of their load.
- Working Hours** – High payments be made for working unsocial hours. An alternative 12-hour shift pattern has been tried in some practice areas and in some studies has been found to be beneficial and popular, primarily because it can have social benefits. However, other studies suggest that fatigue levels and stress may be higher with 12-hour shifts, possibly depending upon the practitioner’s age. The top level management has to find out the right combination depending on the circumstances.
- Avoid Confrontation** – This will reduce conflicts. If it is unavoidable then remain peaceful. Severe wrong relations. Avoiding conflicts will improve relations not only in the organization but also with family members.
- Management** – Improved leadership/management styles could also go some way to reducing inter-professional and intra-professional conflict. What is required is a commitment from managers to remove harassment and discrimination. How and when moves towards a more inclusive style of management will produce the culture shift required in practice remains to be seen, but it may take some time before the situation is sufficiently improved to have a significant impact on stress reduction. Ensuring provision of professional, emotional and social support in the workplace as part of stress management should be seen as being preventative. As recommended by Akkur Chandra Das that seminars and workshops should be organized and a supportive, energetic and positive culture should also be established within the institution to support and motivate the working women is suggested by the researcher too. Clarity in job profile, informal get togethers could work wonders to reduce stress among working women. A crèche facility at work-place will be highly appreciated.
- Time Management** – Women are required to balance home, family and work. She should prioritize. Quit work and learn to delegate. They should not stay too long or unnecessarily at workplace and must avoid taking work to home regularly for their work-life balance. They should avoid multiple tasks at a same time as recommended by Akkur Chandra Das too. They must also find time for themselves and time for proper sleep too. This will reenergize them.
- Be Willing to Compromise** – Try to understand that different people have different capabilities. Working women must adjust their standards. They must set reasonable standards for themselves and others, and learn to be okay with “good enough.”
- Improve Self-esteem** – The bottom line is feelings of self-esteem or self-worth can only come from within – from one’s own soul and never from anybody’s approval/sanction. One individual while talking to other wonders whether the other thinks she is successful, intelligent, attractive, while the other also thinks the same. They must be assertive. People who are assertive often deal with situations in a relaxed manner, avoid misunderstandings. Be calm, composed and maintain eye contact while speaking.
- Express Feelings instead of Bottling Them Up** – If something or someone is bothering, women should be more assertive and communicate her concerns in an open and respectful way. Speak up. Not being able to talk about needs and concerns creates stress and can make negative feelings worse. They should let their feelings out. Talk, laugh, cry, and express anger when they need to. Talking with friends, family, a counselor, or a member of the clergy about their feelings is a healthy way to relieve stress.
- Networking** – Joining different organizations and socializing though not too much or else problem of time management. It is observed supportive relationships with peers may reduce the occurrence of high stress levels among nurses. Social support and the psychosocial work climate should be improved in health care institutions. Also, join organizations to serve the community. It gives happiness.

11. **Positive Reframing** – Positive reframing means changing the meaning of a behavior from a negative to a positive one.
12. **Humor** – Watching a good comedy movie or serial helps lessen strains. Best is being in the company of happy and humorous people.
13. **Learn to Say "No"** – Know your limits and stick to them. Whether in your personal or professional life, taking on more than you can handle is a surefire recipe for stress. Distinguish between the "shoulds" and the "musts" and, when possible, say "no" to taking on too much.
14. **Practice Gratitude** – When stress is getting you down, take a moment to reflect on all the things you appreciate in your life, including your own positive qualities and gifts. This simple strategy can help you keep things in perspective. It may help improve relations.
15. **Learn to Forgive** – Accept the fact that we live in an imperfect world and that people make mistakes. Let go of anger and resentments. Free yourself from negative energy by forgiving and moving on.

The best method for working women to combat stress is to follow **3As**:

1. **Ascertain** the sources of stress
2. **Analyze** the Methods Used to Cope with Stress
3. **Adapt 4 A's** of stress management –
  - i) **Avoid** unnecessary stress,
  - ii) **Alter** the situation,
  - iii) **Adapt** to the stressor and
  - iv) **Accept** the things which they cannot change

## V. CONCLUSION

Stress is a growing problem in the workplaces and a particular magnitude for working women. Working women generally involved simultaneously in many tasks, juggling between family and work responsibilities, which leads towards stress among them and added to it is the responsibility towards demands from the society. Enormous workload, less salary, professional conflict, long working hours, improper management style, lack of reward, family pressures, unsupportive family, pessimistic attitude, etc. pile up the stress level leading to effect the mental and physical health of working women. Various strategies adopted by the working women like self-distraction, use of emotional support, behavioral disengagement, meditation and religion. But there are many other which could be adopted like improving self-esteem, time management, humour, positive reframing, social service activities, learning to say no, practicing gratitude and forgiveness, etc. Organizations too can help through proper staffing, fair management policies, sufficient pay, etc. Thus, H1: Stress management techniques used by working women to cope up with stress are not sufficient and effective is valid. An attempt must be made to use a combination of various stress management strategies to keep the level of stress among working women at optimal.

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