INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT AND MANAGEMENT

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   INTRODUCTION

   REVIEW OF LITERATURE

   NEED/IMPORTANCE OF THE STUDY

   STATEMENT OF THE PROBLEM

   OBJECTIVES

   HYPOTHESES

   RESEARCH METHODOLOGY

   RESULTS & DISCUSSION

   FINDINGS

   RECOMMENDATIONS/SUGGESTIONS

   CONCLUSIONS

   SCOPE FOR FURTHER RESEARCH

   ACKNOWLEDGMENTS

   REFERENCES

   APPENDIX/ANNEXURE

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BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio," Ohio State University.

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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITE

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on December 17, 2011 http://epw.in/user/viewabstract.jsp

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IMPACT OF STRESS ON WORK-LIFE-BALANCE OF WOMEN EMPLOYEES WITH REFERENCE TO BPO AND EDUCATION SECTORS IN BANGALORE

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ABSTRACT

Ever since India opened its doors to liberalization in the early 1990's there has been a steady transformation in India's economy. Self-reliance helped in building great institutions of learning and taking strides in various field of life in keeping pace with the rapidly changing world. Women who earlier stayed at home to attend their domestic duties now maintain both work and home simultaneously participating in the process on an equal footing with men in social and economic development. Women have moved away from their traditional roles of homemaker and child raring to social and business solutions. Due to this today women is facing lot of stress both at home and also in the work. As such she has to balance at home and also at her workplace. The pressure is making her to imbalance her work life. As such the present article deals about impact of stress on women work life balance. The main objective of the article is to find out whether the impact of stress is equal or different in different sectors. Here two sectors BPO and Education are undertaken to analyse the impact of stress on women work life balance is equal or different. The testing of the hypothesis showed that there is a difference on impact of stress in two sectors i.e. BPO and Education. This is because of work environment existing in both the sectors. The current article show that what are the factors effecting the women work-life-balance like, are they facing the stress? How are they managing the stress? Type of diseases faced due to stress. What types of organisation policies are implemented to remove the stress?

KEYWORDS
Women employees, Work-life balance, stress, organisation policies.

INTRODUCTION

The great brilliant scientist Albert Einston say's about life that "Life is like riding a bicycle. To keep our balance we must keep moving". This is true for all employees who are struggling with work life balance especially for women employees who are facing many challenges inspite of stress in their work and life. With the improved education and employment opportunities today, most homes became dual earners as such because of increase in expenses and necessities.

WOMEN-THEN AND NOW
Traditionally the role of women used to be of cooking, cleaning, raising children etc. They were looked upon as care giver of as home keeper and were denied access outside home. Today's women have made their mark in every field. Let it be any sphere women are ready to take up challenges. As the time changed that both husband and wife earns but, the wife still cooks and washes and runs the house. So how does she balance her work with life at home?

WHAT IS WORK-LIFE BALANCE?
WORK
Work is the activity or effort that we put to produce or accomplish something. We work to put food on our table and roofs on our hands. We work toward the prospect of children in college and ourselves. We work because we have to. People usually understand the world of work as it related to making money. However many reasons are often cited for wanting to work, besides money which includes productivity, ambition, esteem and contribution to society.

LIFE
Life is more than just our age count. It is a college of our happiness, sadness, celebrations and peacefulness to name a few **work** is the part of **life.** Life is broadly related to certain aspects like ambition, acquisition, achievements etc., which may promote stress while part of life should be taken as stress releasing agent also.

WORK LIFE BALANCE
A self defined, self determined state of well being that a person can reach, or can set as a goal that allows them to manage effectively multiple responsibilities at work at home and community. It supports physical, emotional, family and health and does so without grief stress or negative support.

WOMEN AND WORK LIFE BALANCE
Times and changing from traditional where the husband earned, and the wife stayed at home to the modern when the husband earns and wife earns too. But still cooks, washes and runs the house. So, today's women are striving continuously for "WLB".

Today's women are mostly into full time services and are working 8 hours per day and 5 days in a week minimum and are confronted by increasing workload everday. So, most of them carry work and responsibilities to home but balancing between these two complex situations in present day fast life requires life talent, tact, skill and caution.

STRESS AND WLB
Technically stress is the adverse reaction an individual has to excessive pressure or other types of demand placed on them. In the work place, thee negative effects of stress can arise at times when pressures are extremes, such as peak busy periods, but equally can be caused by continuous exposure to stressful condition, such as being in an unsuitable job or being treated unfairly. These individuals with greater control will tolerate and manage stress levels, or avoid them altogether, more successfully. This has been a first like at the links between workplace stress and WLB and has been specifically aimed to those professional who are adding to the pressures of workplace and home life by taking on professional development activities. The solution to avoiding thee negative effects of stress and maintaining an appropriate WLB.

THE CHANGING EQUATIONS OF NEW ERA

	The machine age	The industrial age	The network age
Stress	High	Higher	Highest
WLB	You went to work . Life started only when you go home	Not only people are working at work but also at home	24 hours work days split into compartments dedicate for life.
Women work	The men worked and women tended the house	Both men and women worked, still women tended the house.	Both men and women work and tend to the house.

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REVIEW OF LITERATURE

Fan Weiand Fend Ying (2009) in their study on "The stressors in Professional women's work-family conflict investigated on 121 professional women on role conflict and analysed that the actuality of the professional women's work family conflict and their stress effect on women WLB. They showed that

1. Professional women self-role perceived and social-role perceived have conflicts.
2. Education, income ratio, professional experience can influence the stress.
3. Domesticity satisfaction, family activity, spouse stress, work devotion and work load are the stress factors of professional women.

Shahnaz Aziz (2008) in this article "Workalcholism, stress and WLB" suggested that interventions as on-site child care, flexible work time and telecommuting may reduce stress for women.

Katherine.J.C.Sang, Andrew.R. J Dainty (2009) in their analysis on "a risk factor for occupational stress" explained about causes of stress are due to long working hours, job insecurity and poor WLB low professional worth and temporary teams. The current research utilized standardized measures of occupational health and well being can be maintained by good assess in job satisfaction and good physical health.

OBJECTIVES

1. To analyse about impact of stress of WLB of women employees in Education and BPO.
2. To study about the effects of stress on work life balance in education and BPO.
3. To know about how BPO and Education sector are managing stress.
4. To study about what type of organisational policies are implemented to avoid stress for women employees in BPO and Education sectors.

NEED OF THE STUDY

WLB for women employees has become a major problem. Due to this they are facing lot of stress both at home and also at workplace. The present study is to analyse that is the work life balance in education and BPO sector varies or equal. As such the impact of stress on work life balance for women employees is very high compared to male employees. Therefore there is need to study about the impact of stress levels in various sectors. With regard to this the present study is taken to analyse the impact of stress on work life balance of women employees in BPO and Education sectors

SCOPE OF THE STUDY

The scope of the study is restricted to

- Women employees working in two sectors that are education and BPO at Bangalore.
- The study covers the stress levels of employees in both the sectors
- The study includes on what factors the stress levels depends and how they are managing their stress levels in both the sectors.
- Finally is the organisation undertaking any policies to over come stress of women employees.

RESEARCH METHODOLOGY

The present study is mainly based on primary data collected from around 82 respondents from BPO and Education sector at Bangalore. Convenience sampling is use for the study. The respondents were interviewed through a well structured questionnaire which was administered personally. Ordinal and five point scale has been used for the said purpose ranging from strongly agree to strongly disagree and Yes and No. The survey was conducted during the period of January 2011 to April 2011. t-test was used to analyse the study of the respondents.

SAMPLE OF THE STUDY

A total of 82 respondents were conveniently administered the questionnaire from among those who were present on the days of survey. Participation of study was on voluntary basis, and the respondents were provided with the assurance of confidentiality and anonymity.

STATEMENT OF THE PROBLEM

Today women are playing a vital role in every sector. As such it is becoming compulsory that every family should have dual earners depending on increase of necessaries. Balancing of work and life became difficult for women in any sector. One important factor influencing them in WLB is stress. The present problem is the study about the impact of stress factors in BPO and Education.

WLB BALANCE STRATEGIES IN INDIAN BPO AND EDUCATION SECTOR

The number of women working in the BPO sector grew 60 percent in the last two years to 6.7 lakh in 2008, as per a survey on gender inclusivity conducted by HR consulting firm Mercer and IT association Nasscom. As per the survey done by them which covered over 45 leading technology companies in the country revealed that HR practices such as transportation policy of a company besides flexible working hours and leave policy play a major role in attracting women in an organisation. Other practices that women workers appreciate are anti- harassment policy, healthcare and awareness programs, women's lounge or recreational activities. "The Indian IT-BPO industry has set high standard in gender inclusivity. Women are a key and vital part of our workforce, and their participation in the workforce is seen as a critical enabling factor for continued growth of the industry," said Nasscom vice president Sangeeta Gupta. Experts has suggested upgrading the professional skills of women, setting up a mentorship program for women in an organisation, undertaking an internal study to identify where career paths for women reach a block, providing incentives in the form of tax benefits for organisations which fulfill certain criteria in empowerment of women. India has the largest number of working women in any single country in the world, which can be partly attributed to the growth of the IT-BPO industry. "Out of the 400 million workforce in India, around 30-35 percent are female, and only one-fifth of these women work in the urban areas,"

WOMEN IN THE EDUCATION WORKFORCE PARTICIPATION RATES

Education is a feminised industry. There are over 15000 000 women working in Schools and other education sectors constituting just over two thirds of the workforce. In the year 2000, women made up 73 percent of the people who completed tertiary qualifications in education, and the vast majority of these people seek entry as beginning teachers to the schools sector. Many have the opinion that education has the less work life balance. But that is not true. Even there are many women employees who face stress because of working in the education sector also. There is nearly 60 percent of turnover in the education sector also due to the work life balance by many women employees.

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DATA PRESENTATION

Demographic profile of the respondents

The questionnaire included a segment on the profile of women employees of BPO and education. Demographic features are useful in the formulation of impact of stress on WLB of women employees. The demographic profile of the respondents of BPO and Education are presented in Table1.

TABLE 1: DEMOGRAPHIC PROFILE OF THE RESPONDENTS

		Frequency	Percentage
Nature of organisation	Education	50	61.0
	BPO	32	31.0
Age of the person	20-30	59	72.0
	30-40	21	25.6
	40-50	0	0
	Above 50	2	2.4
Marital status	Married	49	59.8
	Unmarried	33	40.2
No.of. years of experience	0-5	50	61.0
	5-10	26	31.7
	10-20	5	6.1
	20-30	1	1.2
Annual income	below 1 lakh	23	28.0
	1-3 lakhs	50	61.0
	3-7 lakhs	9	11.0

As seen the table1, the respondents are mostly from the age group of 20-30 (72%). This may be due to the nature of the Indian knowledge industry which is young. It is evident from the table that 25.6% is between the age of 30-40, while remaining that is 2.4% is of the age 40 to 50 and above 50. It can also be seen that most of the respondents we married (59.8%) and rest of them that is 40.2% were unmarried. Majority of the respondents work experience is between 0 to 5 years (61%) and remaining were between 5 to 10 years of experience rest of them were between 10 to 30 years of experience. And with regard to annual income most of the respondents were earning between 1 to 3 lakhs (61%). And remaining were earning below one lakh (28%) and rest of them 11% were earning 3 to 7 lakhs.

DATA ANALYSIS AND FINDINGS

IMPACT OF STRESS IN WORK LIFE BALANCE OF WOMEN EMPLOYEES IN BPO AND EDUCATION SECTOR

The raw data was analysed using SPSS 19.0 in order to check the whether there is difference in the impact of stress in work life balance of women employees under BPO and Education sector is equal or not.

H_o: Impact of stress is equal (level of significance) in education and BPO sector.

Hα: Impact of stress is not equal in Education and BPO sector.

TABLE 2: GROUP STATISTICS

	nature of organisation	N	Mean	Std. Deviation	Std. Error Mean
are you experiencing stress	0	50	1.72	.882	.125
	2	32	1.53	.842	.149
Are you able to manage stress arising from your work	0	50	2.86	1.340	.190
	2	32	2.47	1.344	.238
do our ever feel tired or depressed because of work	0	49	1.71	.764	.109
	2	32	1.75	.916	.162

The group statistics in table 2 shows that impact of stress level that majority of respondents experiencing the stress is from BPO as per the details the standard deviation of BPO sector is .882 and Education is .842. It can be analysed that women employees of education sector are able to manage the stress arising from work as the mean and standard deviation is approximately more than the BPO. And with regard to women employees feeling depressed of work, it show that approximately both the sectors women employees are feeling depressed of work and unable to balance work life balance. The SD for BPO is .764 and Education is .916 and mean is 1.71 and 1.75.

TABLE 3.1: GROUP STATISTICS (T-TEST) SHOWING IMPACT OF STRESS IN EDUCATION AND BPO SECTORS

	nature of organisation	N	Mean	Std. Deviation	Std. Error Mean
are you experiencing stress	0	50	1.72	.882	.125
	2	32	1.53	.842	.149
suffering from stress related diseases	0	50	.64	.485	.069
	2	32	.66	.483	.085
does your organisation follow work life balance policies and practices to overcome stress	0	49	.65	.561	.080
	2	32	.81	1.203	.213
result of distressing event	0	47	2.34	1.464	.214
	2	32	3.00	1.918	.339
what would be your ideal way to de-stress from a long day at work	0	50	3.64	1.352	.191
	2	32	2.38	1.737	.307

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TABLE 3.2: T-TEST TO MEASURE THE IMPACT OF STRESS ON EDUCATION AND BPO SECTORS

Measure/Item	Sig.	Sig. (2-tailed)	Std. Error Difference	t-score	p-value (5% los)
are you experiencing stress	.547	.339	.196	.579	Not Significant
suffering from stress related diseases	.765	.882	.110	.202	Not Significant
does your organisation follow work life balance policies and practices	.156	.423	.198	.235	Not Significant
result of distressing event	.002	.087	.381	.099	Not Significant
what would be your ideal way to de-stress from a long day at work	.034	.000	.342	1.946	Not Significant

A t-test has been conducted (table 3.1, table 3.2) to find out whether the impact of stress level is same in case of education and BPO sectors. Table 3.2 shows that the impact of stress level is different for both the sectors.

TYPE OF STRESS RELATED DISEASES SUFFERED BY THE WOMEN EMPLOYEES IN EDUCATION AND BPO

TABLE 4.1: SHOWING TYPE OF STRESS RELATED DISEASES SUFFERED BY THE WOMEN EMPLOYEES

If yes what type of stress related disease	Mean	N	Std. Deviation	Grouped Median	% of Total Sum	% of Total N
Hypertension	.33	18	.485	.33	60.0%	47.4%
Obesity	.44	9	.527	.44	40.0%	23.7%
Diabetes	.00	1	.	.00	.0%	2.6%
frequent headaches	.00	10	.000	.00	.0%	26.3%

Table 4.1 shows what are the different type of stress related diseases suffered by the women employees. The shows that many women employees suffer with frequent headaches (26.3%), hypertension (47.4%), obesity (23.75) and diabetes (2.6%). On an average in both the sectors women employees are suffering equivalently with all the diseases.

RESULT OF DISTRESSING EVENT IN BPO AND EDUCATION

TABLE-4.2: SHOWING THE RESULT OF DISTRESSING EVENT OF EDUCATION AND BPO SECTORS

Result of distressing event	Mean	N	Std. Deviation	Grouped Median	% of Total Sum	% of Total N
Thought of abruptly quitting	.67	6	.516	.67	7.5%	7.6%
been physically ill	.65	17	.493	.65	20.8%	21.5%
had sleep difficulties	.60	25	.500	.60	28.3%	31.6%
Taken a mental health day	1.00	3	.000	1.00	5.7%	3.8%
Taken your frustration out on a loved one	.58	12	.515	.58	13.2%	15.2%
any other	.86	14	.363	.86	22.6%	17.7%

Table 4.2 shows result of distressing event caused by stress in education and BPO sector. 7.5% of women employees thought of abruptly quitting the organisation. 20.8% of employees have been physically ill, 28.3% of employees had sleep difficulties, 13.2% of people have taken their frustration out on a loved one. And 22.6% of employees says that they had reflection on other personal matters like disputes with partner, lack of personal life and interest etc.

WHAT WOULD BE YOUR IDEAL WAY TO DE-STRESS FROM A LONG DAY AT WORK

TABLE 4.3: SHOWING IDEAL WAY TO DE-STRESS FORM A LONG DAY AT WORK OF WOMEN EMPLOYEES IN BOTH SECTORS

what would be your ideal way to de-stress from a long day at work	Mean	N	Std. Deviation	Grouped Median	% of Total Sum	% of Total N
Exercise	1.00	11	1.414	.70	19.0%	13.6%
Alcohol	2.50	2	3.536	2.50	8.6%	2.5%
having a massage or other spa	.50	2	.707	.50	1.7%	2.5%
watching TV	.66	35	.591	.64	39.7%	43.2%
going to nice restaurant with partner	.50	16	.516	.50	13.8%	19.8%
going home and having a healthy, organic prepared	.67	9	.500	.67	10.3%	11.1%
any other	.67	6	.516	.67	6.9%	7.4%

Table 4.3 shows about what would be their ideal way to de-stress form a long day at work. By this we can analyse that many of the women employees would like to watch TV (43.2%), 19.8% of women employees would like to a nice restaurant with partner, 13.6% of employees says that they spend time in yoga, exercise 11.1% says that they would go home and have a healthy and organic prepared and 7.4% says any other option like spending with children and going to parties and participating in cultural events or going to temple etc.

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ORGANISATION POLICIES FOLLOWED BY THE TWO SECTORS IN ORDER TO OVER-COME STRESS ARISING OUT OF WORK-LIFE BALANCE

TABLE 4.4: SHOWING WHAT TYPE OF POLICIES ARE FOLLOWED BY BOTH THE SECTORS FOR BALANCING THE WLB OF WOMEN EMPLOYEES IN BPO AND EDUCATION SECTORS

what type of policies does your organisation follows	Mean	N	Std. Deviation	Grouped Median	% of Total Sum	% of Total N
career break	2.33	3	2.517	2.00	36.8%	8.8%
right to request flexible working	1.00	8	1.773	.50	42.1%	23.5%
flexi time	.17	6	.408	.17	5.3%	17.6%
job sharing	.00	3	.000	.00	.0%	8.8%
maternity leave	.00	6	.000	.00	.0%	17.6%
child care facilities	1.00	1	.	1.00	5.3%	2.9%

Table 4.4 show that what types of policies are followed by both the sectors. As per the above table we can analyse that different type of policies followed by them right to request flexible working hours (23.5%), maternity leave 17.6%, job sharing(8.8%), career break (8.8%), child care facilities (2.9%).

CONCLUSIONS

Based on the analysis and findings of the impact of work life balance of women employees in Education (0) and BPO (2) sectors we can draw conclusions that stress level between the women employees is different in different sectors. Though there is difference in their professions based on the work and life balance we can say that stress level in the work environment might be different but they say that at home they stress level is equal. As per the above t-test we say that stress level impact is different in both the sectors. And even organisations are implementing different policies in order to overcome the stress for women employees.

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