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WOMEN, WORK AND STRESS MANAGEMENT: A COMPARATIVE STUDY OF EDUCATION AND FINANCE SECTORS

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ABSTRACT

In the present study, causes of stress among the women working in the education and finance sectors at Coimbatore have been identified and analysed. The stress emanates from two sources, namely organization and the family. The factors identified for the stress include anxiety about the relocation and uncertainty, future of their children and financial implications. The percentages of women being affected by these in two sectors are comparable. The stress can be managed by maintaining balance between the professional and the personal obligations. Professional responsibilities require time management, completion of task, meeting deadlines, proving her competencies and handling problems skillfully while at the personal end, she has to maintain relationship, bringing up children and meeting both the ends.

KEYWORDS

working women, professional stress, personal stress, financial implications, relocation.

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INTRODUCTION

The role of women in India has changed from being traditional homemaker to an active participant in the nation building. India ranks the second lowest in the group of 20 economies (G20) when it comes to women's participation in the work-force.

According to a World Economic Forum (WEF) report from the year, 2014, regarding women's economic participation, India's position seems fixed almost at the bottom even when we compare it to the entire world and not just the 20 major economies. It ranks 124 out of 136 nations. All the BRICS nations rank much higher than India. According to UN Gender Statistics of 2014, India is one of the few countries where the rate of participation of women in the workforce has declined in the last decade from 33.7% in 1991 to 27% in 2012.

Although the role of women from reproduction to all household chores and outside is significant, unique and burdensome, they are discriminated and exploited all over. However, the scenario is changing now and the female workers carry not only the load of domestic work but also participate significantly in the economic activities too. In fact, their contribution to the economic activity is on the higher side than what is revealed by the different Indian Censuses. In the present age, women are in process of transformation, and they are trying to bring balance between their family life and the professional obligations, which we call as work-life balance. At the time of making balance, some unfavourable situation might generate harmful hormones, which may affect her health. These unacceptable conditions are the source of stress.

To successfully manage a stress situation, we must first define what we mean by "stress" and identify what causes it in order to recognize the effects of exposure to stress.

Recent dictionary definitions associate the word "stress" with disease. The *Shorter Oxford Dictionary (2007)* describes stress as, "a condition or adverse circumstance that disturbs, or is likely to disturb, the normal physiological or psychological functioning of an individual".

Most recently, work stress has been operationally defined by the *U.K. Health and Safety Executive* as, "The adverse reaction people have to excessive pressures or other types of demand placed upon them".

NATURE OF STRESS

Although change is a constant process of human life, it becomes the main cause of stress among the work force, because it necessitates adaptation, whether it is perceived as a negative or positive experience. The wide varieties of workplace conditions are associated with the pressure, physical and mental illness. Thus, change becomes a powerful stress agent; if the stress is managed in a positive manner, it may become healthy and productive. In view of this, it is pertinent to identify and measure the main sources of stress at workplace. Some of them are identified here:

- **Job related stress:** It includes workload, organizational and physical work environment, long working hours, culture and politics of the organization, the restrictions imposed on behaviour, etc.
- **Relationship related stress:** It extends within and outside the organization. Changing family status/equations also plays important role in creating stress. Moving out from the organization, city or from family creates anxiety.
- **Stress associated with the home and work interface:** It includes conflicts of loyalty, life events and life crisis and spill over of the demands from one environment to another.

OBJECTIVES OF THE STUDY

1. To identify the types of stress in the Education and Finance Sectors.
2. To examine the factors responsible for the stress.
3. To analyse and interpret various factors for the stress.
4. To make recommendations for improving stress management.

RESEARCH METHODOLOGY

Description of the Sample: This research can be categorized as descriptive; because the study includes survey and fact-finding studies of various kinds. Simple random probability sampling method is used to collect data from Education and Finance Sectors at Coimbatore, a hub of these activities at present. In the **Education Sector**- Play School / Kindergartens, Public Schools, Government Colleges, Aided and Unaided Undergraduate Colleges, Post Graduate Colleges were included in the survey, while in the **Finance Sector**- Life Insurance Corporation, Max Life Insurance, State Bank of India, State Bank of Mysore, Canara Bank, South Indian Bank, The Catholic Syrian Bank, IDBI Bank, Federal Bank, Indian Bank, KarurVysya Bank, Brady India Shared Services Pvt. Ltd., Kotak Securities, were targeted.

A sample size of 200 was selected from each sector.

Following parameters were used for the analysis:

Professional stress:

1. General stress
2. Stress due to colleagues
3. Stress resulting from individual roles and responsibility in the organization
4. Stress resulting from relocation/ uncertainty

Family/self-related stress:

1. Stress due to life-partner
2. Stress due to in-laws/extended family
3. Stress due to children
4. Stress due to financial Implications

DATA COLLECTION

Primary Data: A questionnaire was distributed to 200 women employees working at all the managerial levels, each in the education and finance sectors. Purpose of the questionnaire was explained to the respondents in advance.

Secondary Data: It was collected from the internet, books on related issues and research re- ports relevant to the study.

LIMITATIONS OF THE STUDY

1. Research is confined to Coimbatore.
2. Analysis of the stress has not been done on the basis of a particular management level in the organization.
3. Responses may be influenced by the colleagues or some respondents may not disclose the truth.
4. Stress level and its management are studied and discussed only in the context of the working women.

ANALYSIS AND INTERPRETATION

Various statistical tools have been employed, like frequency distribution, bar graphs for analysis and representation of data; SPSS 22 was used for the analysis.

Reliability Test: The data tested to Cornbach's Alpha test of reliability shows 0.829, which indicates a high level of internal consistency for the specific sample used for the study.

Percentage analysis: It was done to check the responses of the respondents towards the questions asked. Only positive responses "YES" were taken into account for the analysis, as these factors cause stress to the women in these sectors.

TABLE 1: COMPILED DATA WITH FREQUENCIES AND PERCENTAGES OF YES RESPONSES

Q. no	Factors	Yes		Percentage	
		Education sector	Finance sector	Education sector	Finance sector
Professional Stress					
General Stress					
1	Don't know what went wrong but certainly somebody is against you.	26	35	13	18
2	Do you feel that you have been work loaded?	32	32	16	16
Colleagues					
3	Are you bothered about your peers scheming (back biting or unkind words)?	58	44	29	22
4	Peers know you inside out; so, gossip a lot.	17	20	9	10
5	Take you for granted and seek unsolicited favour at your cost.	18	29	9	15
6	Colleagues get jealous.	29	33	15	17
7	Very often you feel neglected when you are in team.	18	19	9	10
Roles and Responsibility					
8	Are you feeling stagnated?	36	53	18	27
9	Feeling depressed.	51	53	26	27
Relocation/ Uncertainty					
10	Worried about sudden displacement and family is unhappy.	31	55	16	28
11	Worried about relocation.	41	76	21	38
Family/Self Related Stress					
Life Partner					
1	Do you have OR are you worried about in-compatible life-partner?	19	33	10	17
2	Do you have OR are anxious about a demanding spouse?	12	34	6	17
3	Worried about your reputation in the society.	54	68	27	34
4	Bothered about the financial implications.	50	52	25	26
5	Your spouse is nagging you about your financial and assets portfolio.	9	29	5	15
In-Laws/Extended Family					
6	Do you have OR are worried about interfering in-laws?	30	37	15	19
7	Your space is crowded.	37	43	19	22
8	No privacy for you and your spouse.	36	49	18	25
Children					
9	About having sickly child.	20	39	10	20
10	About normal child, who may not live up to your expectations?	21	39	11	20
11	Children getting married, you are anxious about the future of the child.	101	97	51	49
12	Dent in self-pride.	29	41	15	21
13	Child failed in studies; you are anxious about his/her future?	92	90	46	45
14	Children yet to get job, you are anxious about their future.	84	79	42	40
Financial Implications					
15	Are you the only earning member?	23	28	12	14
16	Do you and your husband both earn reasonably?	155	138	78	69
17	Medical problems cause financial drain.	33	34	17	17
18	You feel the pinch on your resources.	34	39	17	20
19	Your children and peers underestimate you because of your financial and assets portfolio	10	19	5	10

Source: Primary Data- Questionnaire No. Of Respondents: 200 each

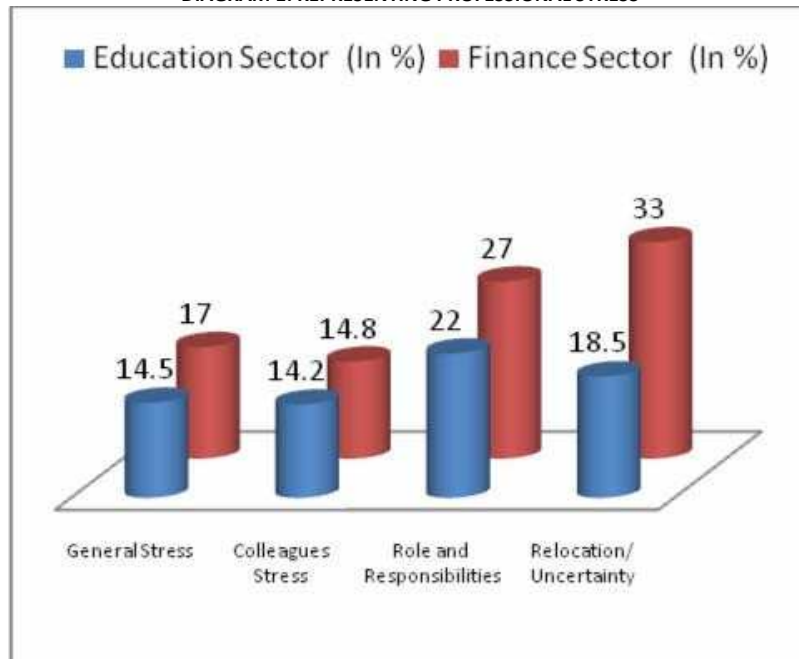
TABLE 2: AVERAGE VALUES CALCULATED FROM THE PERCENTAGE RESPONSES

Parameters	Education sector (In %)	Finance sector (In %)	Mean	Standard Deviation
Professional Stress				
General Stress	14.5	17	1.5617	.72139
Colleagues Stress	14.2	14.8	1.3796	.62984
Role and Responsibilities	22	27	1.6400	.78831
Relocation/ Uncertainty	18.5	33	1.6283	.78394
Family/ Self Related Stress				
Life Partner Stress	14.6	21.8	1.3133	.65514
In- Laws/ Extended Family	17.3	22	1.4441	.72448
Children Stress	48	32.5	1.7575	.92412
Financial Implication	26	26	1.3083	.67381

N=400

Analysis: Level of professional stress is high among the women working in the finance sector, especially because of Relocation and Uncertainty; they are more worried about the transfer which affects them emotionally causing higher stress. Besides, "Role and Responsibilities" related stress makes them feel stagnated. Children related stress is higher among the women working in the education sector due to anxiety about their future, job and towards the settlement in life. Financial matters affect the women in both the sectors equally.

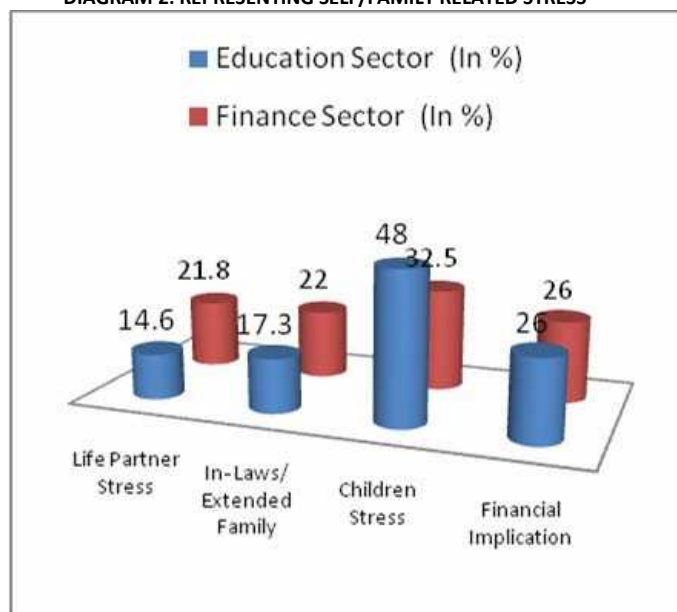
DIAGRAM 1: REPRESENTING PROFESSIONAL STRESS



Interpretation

- a) **Education Sector:** Overall stress level seems to be low in this sector, but it doesn't show much difference with the finance sector except in relocation and uncertainty about the transfer and displacements, as in most of the cases in the education sector, women work in their home locations.
- b) **Finance Sector:** 17 % of women show the signs of general stress as they are more worried about others and they have the perception that people are against them and they are over- loaded with the work due to less manpower, as a result of which they are required to perform dual responsibilities. From approximately 15% of the responses, it may be concluded that they have colleagues stress as they are worried about colleagues scheming, inside/workplace gossip, jealous colleagues and sometimes they feel neglected in the team. 27% of the respondents expressed that they felt stagnated in their job which made them depressed.33% of the women in the finance sector have stress due to relocation and uncertainty, as they are worried about sudden displacements, transfers, which may disturb their family.

DIAGRAM 2: REPRESENTING SELF/FAMILY RELATED STRESS



Interpretation

- a) **Education Sector:** 15% of the respondents get stressed due to their spouses as they are worried about the compatibility. In case they are not compatible and want to get separated, there is stress due to the fear about their reputation being affected in the society, which may compel them living together under continued stress. 17% of the women feel that they don't have their private time with their spouse due to crowded space or interference from in-laws or other relatives. A high level of stress is noticed in the category of the stress resulting from the anxiety about the children's as they are anxious about their future and settlement in life. The financial implications are the cause of stress in 26% of women. In the current scenario, although both husband and wife may be earning, medical complications and expenses involved therein may be troubling them.
- b) **Finance Sector:** 22% of women in the finance sector are worried about their life partner and compatibility, while 22% of women feel that there is unnecessary interference by the in- laws and other relatives. Around 33% of the women in the finance sector get stressed due to the anxiety about the success of their children in studies, job and settlement in life. Financial implications in life cause stress in 26% of the women respondents.

TABLE 3: SHOWING CHI- SQUARE AND CORRELATION BETWEEN THE INDUSTRIES

Factors		Education Sector	Finance Sector
General Stress	Chi-Square	0.996	0.519
	Correlation	-0.002	-0.031
Colleagues Stress	Chi-Square	0.103	0.013
	Correlation	-0.084	0.119***
Role and Responsibility	Chi-Square	0.284	0.226
	Correlation	-0.054	0.036
Relocation and Uncertainty	Chi-Square	0.008	0.000
	Correlation	-0.111***	0.259***
Life Partner Stress	Chi-Square	0.001	0.002
	Correlation	-0.155***	0.142***
In-laws and Extended Family	Chi-Square	0.529	0.021
	Correlation	0.008	0.113***
Children Stress	Chi-Square	0.990	0.086
	Correlation	0.000	0.090
Financial Implications	Chi-Square	0.103	0.005
	Correlation	-0.082	0.128***

SUMMARY OF THE FINDINGS

This study is able to measure the factors which cause stress among the working women in the education and finance sectors with different age groups and managerial level. Women in both the sectors feel stress, only the percentages and the factors of stress differ from one to another. The common factor of stress in the two sectors is Re- location and Uncertainty, as they are worried about their transfers and uncertainty about the job. Extended family and financial implications are also the matter of worry, and in the education sector women are getting more stressed about their children settlements, jobs and studies. Our findings reveal that if women are able to maintain a balance between their professional and personal life, the stress can be possibly managed to a better extent.

CONCLUSIONS

Women working in the education and finance sectors feel stress due to various professional and family factors, prominent of which being relocation and uncertainty, anxiety about the future of their children and financial implications. The percentages of women being affected by these actors in the two sectors are comparable, the most prominent factor being financial implications.

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