



International Journal of Advance Studies and Growth Evaluation

Occupational Stress among Women Employees Working in Public Sector Banks with Special Reference to Palakkad District

*¹ Gireesh VP

*¹ Assistant Professor of Commerce, Sree Neelakanta Government Sanskrit College Pattambi, Palakkad, Kerala, India.

Article Info.

E-ISSN: 2583-6528

Impact Factor (QJIF): 8.4

Peer Reviewed Journal

Available online:

www.alladvancejournal.com

Received: 14/April/2026

Accepted: 15/May/2026

Abstract

Stress is a person's physical and psychological response to pressure or expectations that exceed their capacity. It can impact the body as well as the psyche. While stress can occasionally be beneficial and inspire one to work harder, excessive stress can have detrimental effects on one's health and emotions. Stress is become a typical aspect of daily life. Everyone encounters stress in different ways, whether they are an individual or a professional. It can occur both at home and at work. Effective stress management may boost productivity and add interest to the workplace. However, if left unchecked, it can result in major issues with both mental and physical health. Occupational stress is stress associated with one's job. It occurs when a person cannot handle the duties of their profession. Occupational stress, job stress, and work stress are all synonymous. In today's society, employees are under more stress due to high performance expectations, rising competition, and quick changes in technology. In many firms, the introduction of computers, networking, and new banking technologies has increased burden and altered work habits.

*Corresponding Author

Gireesh VP

Assistant Professor of Commerce, Sree
Neelakanta Government Sanskrit College
Pattambi, Palakkad, Kerala, India.

Keywords: Occupational Stress, Women Employees, Public Sector Banks

Introduction

The banking industry is crucial to economic growth. Banks take deposits from clients and lend money to people and companies. A bank's profit is primarily determined by the difference between the interest paid on deposits and the interest earned on loans. The banking industry in India has undergone numerous transformations, including nationalization, liberalization, globalization, and privatization. These changes have enhanced services and boosted competition, but they have also put more strain on workers. Particularly for female employees, the banking industry is regarded as one of the most stressful. Long work hours, a heavy workload, a lack of professional autonomy, job insecurity, transfers, little prospects for advancement, and a lack of management assistance are all stressors for women in banks. Many women handle family responsibilities in addition to their career obligations, which raises their stress levels.

Significance of the Study

The body and the psyche are both impacted by stress. Major life events like illness, the death of a loved one, a promotion,

changes at work, or organizational changes can all contribute to it. In addition to increasing emotional, social, familial, and professional concerns, stress can cause a variety of health problems. It lowers individual productivity and creativity.

This study focuses on female bank personnel, particularly in the district of Palakkad. It seeks to pinpoint the reasons behind stress, assess how it affects their health and professional lives, and offer solutions. Additionally, the study offers recommendations to companies on how to assist workers in properly managing and reducing stress.

Statement of the Problem

Every profession, including banking, experiences stress. High levels of stress can impair productivity at work and lead to health issues. Because they handle both work and domestic responsibilities, female bank employees experience higher levels of stress. Bank personnel are required to work longer hours and accomplish more ambitious goals as a result of globalization and greater competition. Women who work in public sector banks are experiencing higher levels of stress as a result. Thus, the purpose of this study is to investigate the

degree and contributing factors of occupational stress among female employees of public sector banks in the Palakkad district.

Scope of the Study

The purpose of this study is to determine the degree of occupational stress experienced by female employees of public sector banks in and around the Palakkad area. It looks at the primary sources of stress, how it affects their health and productivity at work, and methods for lowering stress and enhancing work-life balance. Obstacles they encounter at home and at work. The research is based on information gathered from 50 female employees using a standardized questionnaire, and it also makes recommendations for potential actions. The results of this study may aid banks in comprehending the stress issues faced by female employees and in taking action to improve and improve the working environment.

Objectives of the Study

- To study the job stress among the women employees of public sector banks with special reference to Palakkad district.
- To study the impact of stress on women employees.
- To analyse the reasons of stress among women employees in the public sector banks with special reference.
- To analyse various stress relief method used by the employee.
- To compare the level of stress among women employees across different public sector banks.

Research Methodology

Research Design

This research is basically descriptive in nature, where empirical study has been made stress among women employees in public sector banks. It makes use of both primary and secondary data.

Source of data

Both the primary and secondary data will be used for this study.

Primary data

Primary data were collected from respondents through systematically prepared questionnaire

Secondary data

Secondary data is also used for collecting the relevant data using scholars, articles, website, journals, books, etc

Sample Design

Samples are collected from women employees working in public sector banks of Palakkad district in Kerala for this study.

Population

The population of the study consist of all women employees working in public sector banks located in Palakkad district.

Sample size

The sample size of the study is 50 women employees working in public sector banks in Palakkad district

Sampling Method

The present study conducted in Palakkad district. There is lot of women employees working in public sector banks, from that I selected 50 persons as a sample which using convenience sampling metho.

Tools Used for Data Collection

- Data collected through primary and secondary data
- Primary data collected through questionnaire and secondary data collected through magazines, journals, books, website, etc

Review of Literature

1. Biswal & Mishra (2020) According to a study on female bank employees, societal expectations and dual role conflict (work and home duties) are the leading causes of occupational stress for women. Although public sector bank employees reported somewhat lower levels of stress than private sector employees, the study indicated that juggling work and family obligations causes psychological strain.
2. Sharma (2025) Workload, time constraints, and work-family conflict are the main sources of occupational stress among female bank employees, according to this study. Additionally, it demonstrated a negative correlation between stress and work performance, indicating that elevated stress lowers motivation and productivity. Compared to their private sector counterparts, public sector workers reported comparatively lower levels of stress.
3. Malamardi *et al.* (2015) Occupational stress has a substantial impact on health-related quality of life (QOL), according to a cross-sectional study conducted on public sector bank employees in Karnataka. Stress management measures are necessary in public financial institutions since high levels of stress were linked to both physical and psychological health problems.
4. Mokshagundam & Janardhanam (2016) Key aspects of occupational stress, including role overload, role ambiguity, role conflict, and unfavorable working conditions among bank employees, were found in this study. It discovered notable distinctions between workers in the public and private sectors, with job demands and organizational structure having an impact on stress.
5. Rangari & Chakravorthy (2021) According to a study of the literature on stress in the banking industry, excessive workloads, performance standards, long workdays, and organizational pressures all contribute to stress among public sector bank personnel. The study highlighted that stress is a crucial HR issue since it affects both company effectiveness and employee well-being.

Data Analysis and Interpretation

Age Wise Classification of Respondents

Table 4.1: Age wise classification of respondents

Age	Frequency	Percentage
Below 25	14	28
25-35	24	48
35-45	8	16
Above 45	4	8
Total	50	100

Source: Primary Data

Table 4.2 Marital status of respondents

Marital status	Frequency	Percentage
Married	35	70
Single	14	28
Widow	1	2
Total	50	100

Source: Primary Data

Table 4.3: Size of family of respondents

Size of family	Frequency	Percentage
0-3	14	28
3-5	27	54
Above 5	9	18
Total	50	100

Source: Primary Data

Table 4.4: Educational qualifications of respondents

Educational qualification	Frequency	Percentage
HSS	4	8
Graduate	19	38
Postgraduate	15	30
Professional Course	12	24
Total	50	100

Source: Primary Data

Table 4.5: Designation of respondents

Designation	Frequency	Percentage
Clerk	12	24
Cashier	14	28
Assistant Manager	21	42
Manager	3	6
Total	50	100

Source: Primary Data

Table 4.6: Monthly income of respondents

Monthly income	Frequency	Percentage
20000-35000	20	40
35000-50000	12	24
Above 50000	18	36
Total	50	100

Source: Primary Data

Table 4.7: Experience of respondents

Experience	Frequency	Percentage
Below 2 years	19	38
2-6 years	17	34
6-10 years	10	20
Above 10 years	4	8
Total	50	100

Source: Primary data

Table 4.17: Physical consequences faced by respondents due to stress.

Physical consequences	Responses					Total
	Always	Often	Sometimes	Rarely	Never	
Headache	29	7	11	3	0	50
Insomnia (Sleeplessness)	8	16	20	4	2	50
Chest pain& rapid heartbeat	9	11	14	11	5	50
Back pain, muscle pain& shoulder pain	17	16	8	8	1	50
Difficulty in breathing	15	6	10	5	15	50

Source: Primary Data

Table 4.18: Stress relief method to reduce stress in the workplace.

Stress relief methods	Frequency	Percentage
Breaktime	18	36
Support from management	8	16
Sharing of responsibilities	9	18
Counselling	6	12
Open discussion	5	10
Orientation program	4	8
Total	50	100

Source: Primary Data

Table 4.8: Problem of respondents

Problem of respondents	Frequency	Percentage
Illiteracy	12	24
Rude Behaviour	18	36
Non-cooperative Approach	12	24
Negative Approach	8	16
Total	50	100

Source: Primary Data

Table 4.11: Balance of work life and personal life of respondents

Category	Frequency	Percentage
Yes	31	62
No	19	38
Total	50	100

Source: Primary Data

Table 4.13: Stress of respondents

Stress of respondents	Responses		Total
	Yes	No	
High workload	43	7	50
Long working hours	30	20	50
Mental harassment	18	32	50
Work life imbalance	22	28	50
Motherhood	30	20	50
Lack of support from the management	30	20	50

Source: Primary Data

Table 4.16: Reasons of stress

Reasons of stress	Responses			Total
	Agree	Neutral	Disagree	
Long working hours	37	11	2	50
Heavy workload	18	31	1	50
Pressure from superior	22	22	6	50
Increased customers	25	20	5	50
Lack of authority	24	20	6	50
Customer behaviour	31	18	1	50

Source: Primary Data

Table 4.22: Statement-wise analysis of occupational stress factors.

Factors	Responses					Total
	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	
I often feel stressed due to long work hours	31	13	4	2	0	50
I feel that my workload in banks is too heavy	13	30	5	2	0	50
I feel pressure to meet targets and deadlines	25	18	6	1	0	50
My job responsibilities are clearly defined	24	15	9	1	1	50
My family supports me in managing work	31	10	7	2	0	50

Source: Primary Data

Major Findings

- Most of the respondents feel good about status of women in banking sector
- It is found that employees faced rude behaviour, illiteracy and non-cooperative approach from the customers.
- Majority of the respondents are sometimes able to balance their monthly income and monthly expenditure.
- Most of the women employees are balance their personal life and working life.
- The study reveals that most of the respondents engaged in overtime in their workplace.
- From the study, it is found that women employees are facing stress in their workplace mainly due to high workload, long working hours, motherhood and lack of support from the management.
- Majority of the respondents share their problems with family and colleagues.
- Majority of the respondents are facing family problems.
- It is found from the study that women employees are confronted with stress due to many reasons.
- Headache, back pain, inadequate sleep, and body pain are the main health problems faced by working women due to distress.
- Women themselves create some strategies to reduce their stress levels like break time, sharing of responsibilities, open discussion and counselling etc.

Suggestions

- It is found from the study that majority of women working in public sector banks are facing stress. Hence the bank authorities should take necessary steps to create a stress-free working atmosphere in the work setting. This would enhance their morale and efficiency at work.
- Since there are many reasons for stress among working women in banks, the management authorities should try to reduce their stress by providing gender centric stress relief programs such as yoga, meditation, rest and breaks, physical exercise etc.
- Management should undertake stress audit programs at all levels in the organization to identify the areas of stress and then provide category wise orientation, refresher programs from time to time.
- The grievance handling procedures should be made more transparent so as to increase the confidence level of women employees and reduce their anxiety and tension related to their job.
- It is necessary to make better relationship between women employees and the organization by ensuring equal opportunity to women employees.

Conclusion

One hundred respondents from the public banking industry participated in the current study, Occupational Stress among Women Employees Working in Public Sector Banks with Special Reference to Palakkad District. The results show that

stress is a result of both organizational and personal variables for every respondent. Each person experiences stress at a different level. Heavy workloads, a lack of legal protection, motherhood obligations, neglecting menstrual-related difficulties, low job satisfaction, mis behaviour, and gender discrimination are some of the main causes of stress. Health issues like tension, headaches, difficulties focusing, back discomfort, high blood pressure, and physical pain are caused by high amounts of stress. Women must understand the actions they can take to control their stress. Many people use stress-relieving techniques like yoga, meditation, vacations, workshops on stress management, and entertainment programs.

References

Articles

1. Biswal S, Mishra A. Occupational stress among female bank employees: Comparative study of Indian banks. *Journal of Advanced Research in Dynamical and Control Systems*. 2020; 12(7):2450–2456. <https://doi.org/10.5373/JARDCS/V12SP7/20202375>
2. Sharma G. Occupational stress among women in the banking sector: A pathway to enhanced employee performance. *European Economic Letters*. 2025; 15(4):1322–1340. <https://doi.org/10.52783/eel.v15i4.3885>
3. Malamardi SN, Kamath R, Tiwari R, Nair BVSS, Chandrasekaran V, Phadnis S. Occupational stress and health-related quality of life among public sector bank employees: A cross-sectional study in Mysore, Karnataka, India. *Indian Journal of Occupational and Environmental Medicine*. 2015; 19(3):134–137. <https://doi.org/10.4103/0019-5278.173998>
4. Mokshagundam SS, Janardhanam K. Occupational stress as experienced by private and public sector bank employees. *International Journal of Engineering and Management Research*. 2016; 6(3):69-75.
5. Rangari GP, Chakravorthy JN. Sources and effects of occupational stress in banks: A literature review of public and private sector employees. *Elementary Education Online*. 2021; 20(5):1-10.

Books

1. Selye H. Hans Selye, *The Stress of Life*, 1975.
2. Steptoe AE, Appels AE. *Stress, personal control and health*. John Wiley & Sons, 1989.
3. Sorino P, Biancofiore GM, Lofù D, Colafiglio T, Lombardi A, Narducci F *et al*. ARIEL: Brain-Computer Interfaces meet Large Language Models for Emotional Support Conversation. In *Adjunct Proceedings of the 32nd ACM Conference on User Modelling, Adaptation and Personalization*, 2024, 601–609.
4. Figley CR, Nash W. (Eds.). *Combat stress injury: Theory, research, and management*. Routledge, 2011.