Chapter I

INTRODUCTION
The work environment at present is entirely different than what it was earlier due to changes in the economy, technology, communications, information retrieval, healthcare and dramatic changes in the weather. New technology has altered the work environment significantly. Earlier, a worker was exposed to risks of physical injuries, fatal accidents, air and noise pollution and soiled clothes, whereas today’s employee is stressed physically and psychologically. So attached to the computer and its pace irrespective of the sector he/she is working and so worried about schedules and targets, the employee can hardly afford to idle his or her time.

Various studies showed significant relationship between stress and personal health, which can play a major role in determining the physical and psychological health of an individual as well as success of an organization\(^1\). There is a negative relationship between stress and performance. When the stress is high, performance is low. Individuals experiencing stress tend to focus on the unpleasant feelings and emotions instead of on the task at hand and consequently their performance suffers. Prolonged or repeated exposure even to mild levels of stress may have harmful effects on health and this may interfere with effective performance. Therefore, Managers today must

find out the ways to better manage the behaviour of people in their organizations. 

During the 21st Century, women are stepping out of their homes into the world of employment. But, social condition is slow to change. As a consequence, working women’s role expectations are often conflicting and difficult to fulfill. The cumulative effect of various factors contributes to the stress, anxiety and emotional trauma among working women. Stress experienced by working women during the performance of the familial role can take a severe psychological and physical roll in terms of organizational role performance. Across the globe, working women, especially those in the peak stages of their family life cycle, are grapping with the herculean task of balancing their organizational and familial roles.

1.1 Concept of Stress

Originally, the word ‘stress’ was a term, which was used in physics, mostly to analyze enough tension or force placed on an object to bend or break it. The term ‘stress’ in relation to the human condition was first made popular by renowned physiologist Hans Selye in his book, ‘The Stress of Life’, in which he portrayed his research to understand the physiological responses to chronic stress and its relationship to disease.

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Noted healer Serge Kahili King has described stress as any change experienced by the individual. Psychologically speaking, stress, as defined by distinguished researcher Richard Lazarus, is a state of anxiety produced when events and responsibilities exceed one’s coping abilities. Physiologically speaking, stress is defined as the rate of wear and tear on the body. Selye defined stress as the non-specific response of the body to any demand placed upon it to adapt, whether that demand produces pleasure or pain\(^4\).

In relation to the organization, stress is an adaptive response to an external situation that results in physical, psychological and/or behavioural deviations for organizational participants\(^5\). Occupational stress is defined as the stress that develops within the work environment as a result of work-related stressors\(^6\). Alternatively, stress that occurs due to a person’s employment is termed as occupational stress\(^7\). The terms work stress, job stress or occupational stress, are used interchangeably.

### 1.2 Stressors

Stressors, that cause stress, can be physical and emotional, internally or externally generated, which can be events, situations,

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\(^4\) Ibid.


people or demands the individual perceives to be the source of stress. The recognized causes of job stress are numerous and these include work practices, pressure, management techniques and work environment. The impact of stress on the organization can be detrimental and range from high turnover, absenteeism and poor performance. Stressors also include any environmental conditions that place physical or emotional demand on a person. There are numerous stressors in organizational settings and other life activities. Work-related stressors can be classified into four types, namely, interpersonal, role-related, task control and organizational and physical environment stressors.

1.2.1 Interpersonal Stressors

Among the four types of stressors, interpersonal stressors appear to be the most pervasive in the workplace. Interpersonal stressors include team work, organizational politics, workplace violence and harassment. The trend toward teamwork generates interpersonal stressors as employees must interact more with coworkers. Organizational politics are another interpersonal stressor. Bad bosses can also be quite stressful. Work-place violence and psychological harassment are the two other interpersonal stressors. Psychological harassment includes repeated and hostile or unwanted conduct, verbal comments, actions, or gestures that affect an

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employee’s dignity or psychological or physical integrity and that result in a harmful work environment for the employee.

1.2.2 Role-Related Stressors

The conditions, in which employees have difficulty understanding, reconciling, or performing the various roles in their lives, generate role related stressors. There are mainly three types of role related stressors, namely, role conflict, role ambiguity and work overload. Role conflict means the degree of incongruity or incompatibility of expectations associated with a person’s role. Some people face stress when they have dual roles that conflict with each other. Role conflict also arises when an employee’s personal values are incompatible with organizational values. Lack of clarity and predictability of the outcomes of a person’s behavior is termed as role ambiguity. Role ambiguity produces unclear role perceptions that directly affect job performance. Work overload is other cause of role related stress.

1.2.3 Organizational and Physical Environment Stressors

Organizational and physical environment stressors come in numerous forms. Downsizing is stressful for those who lose their jobs, while even those who keep their jobs experience stress due to the reduced job security, chaos of change, additional workloads, and guilt of having a job as others loss theirs. Employees experience physical work environment stressors because of excessive noise and poor lighting.
1.2.4 Work-Non-work Stressors

Work- non work stressors can be three types, say, time-based, strain-based and role based conflict. Time-based conflict occurs when the employees experience the challenges of balancing the time demanded by work with family and other non-work activities. Strain-based conflict arises when stress from one domain spills over to the other. Role behavior conflict arises when people are expected to act quite differently at work than in non-work roles.

1.3 Stress in the Organizations

Performing in an organization position always wants connections with a set of related roles inside or outside the organization. Role occupant in these connected roles does have their prospect from the role in difficulty; they function as Role correspondent for the crucial role, influencing how the crucial role should function\(^9\). Stress can be created in organizations in situations where there are no clear job descriptions or career prospect is absent. Also a lack of understanding of the supervisors by the employees and vice versa can exacerbate stress levels. Long tasks may further incubate heavy responsibilities with no authority or decision making, discretion and inadequate time to complete tasks to personal or company standards may also create a stressful situation for an individual. Other possible causes of work related stress may be due to lack of recognition or reward for good job performance, the absence

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of opportunity to voice complaints and the chances for small error or monetary lapse of attention to have serious or even disastrous consequences.

Generally a stressful circumstance is one with which an individual is unable to cope successfully and thus results in unwanted physical, mental or emotional responses. The changes that are being made in present day organizations themselves have contributed to the stressful circumstances. Broader trends causing these changes include globalization, technology advances, economic environment, diversity in the workforce, quality revolution, new organizational forms, changing attitudes toward work and changes in the nature of work\textsuperscript{10}.

1.3.1 Globalization

Growing internationalization of business has its impact on people management. Managers and other employees throughout an organization must perform at higher and higher levels since the world has been changing more rapidly than ever before. In the last twenty years, both domestic and global competition has increased dramatically. The rise of multinational organizations, which operate and compete in more than one country, resulted in severe pressure on many organizations to improve their performance and to identify better ways to use their resources. This, in turn, resulted in pressuring human resources for improving the productivity.

1.3.2 Technological advances

There were unprecedented developments in the technology used by organizations. Many organizations have been completely revamped due to technological advances. The great expansion of information technology has extremely changed the workplace. Increases in information availability and technological change will increasingly necessitate managers to have increased technical skills.

1.3.3 Economic Environment

In tough economic times, organizations want to achieve greater productivity with fewer resources. This increases the pressure on the human resources. It is evident from various earlier studies that employees were found to be suffering with more stress-related illness in an economic downturn than in booms\textsuperscript{11}.

1.3.4 Changing structure of the family

The demands from workplace pour out into family life and, in turn, family demands spill into workplace. Further, long hours at work place increase work-family conflict which, in turn, results in depression and other stress-related health problems. The findings of the Canadian studies revealed that employees took an average of 13.2 days off to deal with family-related problems, compared with 5.9 days by those who expressed low levels of work-family conflict. In two-thirds of the UK families, both parents work outside the home, with a

growing number working ‘atypical’ hours, say, the traditional 9-5 day is no longer the norm and families are required to adapt accordingly\(^\text{12}\).

### 1.3.5 Diversity in the workforce

The workforce continues to be more diverse as different cultures, different age groups, women, ethnic background etc. Women with children under age six have also been one of the fastest-growing segments of the workforce. Employees experience several personal barriers for accepting diversity. Those individuals who come from homogeneous backgrounds are particularly vulnerable to attitudes which prevent them from being more open to diversity – both in the workplace and in their personal lives.

### 1.3.6 The Quality Revolution

Today’s organizations operate fairly in a different way than in past decades. For them the watchword is not ‘getting by’, but, ‘making things better’. The organizations are striving to deliver better quality goods and services to customers at lower prices than ever before. Various studies showed that the delivery of quality products and services to customers has a direct impact on the success of organization. This quality revolution also puts pressure on the human resources to quality goods and services.

### 1.3.7 New Organizational Forms

Technology enabled fewer people to do more work than ever before. Unlike the gradual process of automation in past, today’s

technology is occurring so rapidly that the very nature of work is changing as fast as we can keep up. During today’s economic boom, many organizations believe they need fewer people to operate today than in the past. Organizations rapidly reduced the number of employees needed to operate effectively. With this, many jobs disappeared during the last two decades, leaving organizations smaller than before. The process is directed at adjusting the number of employees needed to work in newly designed organizations. As a result of layoffs, remaining staff have to assist the organization effectively with the merger. These tendencies cause stress among the employees working in the organizations due to lack of job security.

1.3.8 Changed employee expectations

With the changes in workforce demographics, employee expectations and attitudes have also changed. Traditional allurements such as job-security, attractive remuneration, housing, and the like do not attract, retain or motivate today’s workforce. Employees today demand empowerment and expect quality of status with the management. Previous notions on managerial authority are giving way to employee influence and involvement along with mechanisms for upward communication. Also, today’s worker demands better treatment, challenging assignments and career advancement. Job security, monetary benefits, uniform, housing, canteen, buses, and other facilities alone may not therefore, motivate
the employees\textsuperscript{13}. Therefore, when the employees didn’t reach these expectations, they may experience stress.

### 1.4 Stress and Gender

Traditionally, man is the breadwinner of the family and woman is the care provider. Most of the activities and emotional expressions revolve around these basic role expectations. Men experience stress more at functional level, whereas major source of stress for women is linked with maintenance of relationship. Like-wise, the source of stress for women and men are different at workplace as well. Men are more sensitive to work-related problems, while women are more sensitive to problems of getting along with others, with their colleagues\textsuperscript{14}.

There are stressors, which are normally relevant to members of only one sex or the other. For men, the best example is war and combat. For women, there are numerous gender-specific stressors. Being physically or sexually assaulted, being pregnant or not becoming pregnant when desired, and becoming a homemaker are the situations which happen particularly to women. There are other stressors which are more commonly but exclusively apply to women.


such as having responsibility for other family members, experiencing financial insecurity, having a job with no security or benefits etc\footnote{Cotton, Dorothy H.G. (2013), ‘Stress Management – An Integrated Approach to Therapy’, Brunner/Mazel Psychosocial Stress Series No.17, New York, USA.}.

Women may experience more stress than men even in more general work situations. Although men and women experience the same stressors in some cases, these stressors may differ in their seriousness for women as opposed to men. One determinant of the level of stress inherent in a given role or event is the degree to which it constitutes a threat to sex-linked goals and values. Further, one of the major determinants of appropriate behaviour in society is gender norms. These norms prescribe different behaviour for different sexes.

Furthermore, there are even differences in stress coping strategies between the two sexes. Various earlier studies showed that women adopt emotion-focused strategies, which are likely to be used when the individual perceives that the stressor itself cannot be altered, but instead must be tolerated. On the other hand, men use problem-focused strategies, which aim at changing the stressor. The differences in coping strategies between men and women may be partly indicative of the differences in the experience of perception of stress. The relatively low status of women and women’s roles in general way may lead a woman to conclude that a situation is
unchangeable, whereas a man might assess the same situation differently from a position of power\textsuperscript{16}.

\section*{1.5 Working Women in India}

Women’s Labor force participation has been increasing in many developing countries and India is no exception. Women form an integral part of the Indian workforce. The rise in women’s participation is accompanying by a shift in the employment from the agricultural to the non-agriculture sectors specially the tertiary sector what we call as service sector. Due to increased competition and globalization, developed countries are outsourcing many of the activities to the developing countries. Women are finding increasing employment in trade, finance, real estate and other business services, in addition to IT Occupations.

According to Census 2011 of the Government of India, total number of female workers in the country is 149.8 million. The number of female workers in rural area is 121.8 million, while the corresponding figure for urban area is 28.0 respectively. Of the 149.8 million female workers, 35.9 million females are working as cultivators and another 61.5 million are agricultural labourers. Of the remaining female workers, 8.5 million are in household industry and 43.7 million are classified as other workers.

Although the number of working women has been remarkably low in India, it has increased continually. The Work Participation

\textsuperscript{16} Ib\textit{id}.
Rate of Women has reduced marginally in 2011 but there is an improvement from 22.27 per cent in 1991 and 19.67 per cent in 1981. As per Census 2011, the work participation rate for women is 25.51 per cent as compared to 25.63 per cent in 2001. The work participation rate for women in rural areas is 30.02 per cent as compared to 15.44 per cent in urban areas.

Women workers constituted 20.5 per cent of total employment in organized sector in the country in March 2011. According to the Employment Review by Directorate General of Employment & Training, on 31st March 2011, 59.54 lakh women workers were employed in the organized sector (Public and Private Sector). Of this, nearly 32.14 lakh women were employed in community, social and personal service sector.\(^{17}\)

**1.6 Statement of the Problem**

In order to improve an organization’s effectiveness, knowledge about human behaviour would be useful. Given the importance of human resources in an organization and role in the growth and achievement of organizational goals, addressing the issue of employee productivity is one of the major concerns of today’s organizations. Hence, the competence and performance of employees are crucial, holding the key to success and it becomes utmost important for organizations to nurture their employees constantly in today’s

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scenario. The biggest challenge to the organizations would be to sustain both, competence and performance, which is influenced by a variety of factors, of which stress is a major one. There is increasing concern for organizations about occupational stress due to financial and non-financial implications that are normally negative for both the employees and organizations. All over the world, the cost of occupational stress is a recognized problem. If the stress is not managed well, it can result in short and long term negative health effects, which in turn results in losing talented and trained employees.\textsuperscript{18}

The productivity of the workforce is the most decisive factor as far as the success of an organization is concerned. The productivity in turn is dependent on the psychosocial well being of the employees. In an age of highly dynamic and competitive world, man is exposed to all kinds of stressors that can affect him on all realms of life. People experience stress and strain irrespective of the profession in which they are engaged in or the status of their official hierarchy. Stress could be a stimulating experience as long as it is within a controllable limit. When it goes beyond this limit, stress becomes distress and difficult to be managed. Consequently, the actions of the individuals become dull and everything will appear to go wrong. This situation results in reducing his/her efficiency and effectiveness in playing the

role entrusted to him in the family or society or workplace. His/her effectiveness may rise up to a particular level of stress, but beyond that level, it invariably drops.

With the advent of globalization and technological advancements, women employment in service sector is on boom. As discussed earlier, there exist gender differences as to stress in the organizations. The stressors that cause stress are different for men and women. Even the stress consequences and coping strategies are different for men and women. Working women experience stress on every day basis. As the number of women in the workforce increases, so does their exposure to the stressors. Working women have a dual role to play, when they take up jobs. They have to care of their homes along with their outside employment. This puts strains on them affects their mental and physical well being. Therefore, if stress among the working women is not properly managed, their work force participation rate may be lowered in the future. For India, it is very important to increase female workforce participation rate in order to reap the benefits of demographic dividend, which is going to be a major driver of India’s future economic growth.

Several studies have attempted to identify which jobs have more stressors than others. These lists are not in complete agreement\(^\text{19}\). A particular occupation may have considerably different tasks and job

\(^{19}\) Steven L. McShane, Mary Ann Von Glinow and Radha R. Sharma (2008), *op. cit.*, pp.223-224.
environments. By virtue, some jobs are highly stressful. Some are relatively moderate. Further, a major stressor to one person may be less significant to another. Due to unique personal characteristics, people have different stress experiences when exposed to the same stressor. Furthermore, there may be relationship between the stressors and demographic characteristics of the individuals.

Against this background, there is a need to examine the occupational stress among women working in different service sectors. There are very little studies that examined the stress among working women with emphasis on different service sectors. Therefore, there is a need to focus on the factors causing occupational stress among the women working in different service sectors, consequences of the stress and the stress coping strategies adopted by the women. Hence, the present study has been conducted to identify the factors causing stress among women working in different service sectors like education, IT/ITeS, banking, insurance and hospitality. The study also explores the consequences of stress as well as stress coping strategies adopted by the working women. Further, the study analyzes the relationship between the stressors and demographic characteristics of the individuals.

1.7 Significance of the Study

In recent years increasing attention has been paid to the importance of effectively managing organizations’ human resources in determining an organizations’ competitive advantage. The need for
stress management can be attributed from the consequences of stress. Physiologically speaking, various earlier studies showed that anywhere from 50 to 80 per cent of all diseases at least in part to stress-related origins\textsuperscript{20}. Stress related diseases include migraine headaches, mental health problems, high blood pressure, cirrhosis of the liver, diabetes, peptic ulcer, multiple sclerosis, lung disease, cancer, injury due to accidents and coronary hearth disease. Further, stress can have an effect on the brain and memory. Continuous exposure to high levels of stress hormone cortisol could result in impairing memory.

Besides physiological consequences, stress also produces various psychological consequences, like lower organizational commitment, job dissatisfaction, depression and moodiness. Further, various behavioral outcomes have been linked to high or persistent stress, including lower job performance, poor decision making and increased workplace accidents and aggressive behavior\textsuperscript{21}. Thus, stress ultimately has its effect on the productivity of the employees. Therefore, stress epidemic not only has a deteriorating impact on those affected and their families, but is also very costly to organizations. Stress in the workplace seems to be getting worse and


the costs are escalating. When we know the factors that lead to stress, we could minimize the stress levels and will improve the productivity.

The present study provides the sources of occupational stress existing among working women in different service sectors. Knowledge of these factors in employees to the organizations increases the understanding of individuals as well as of groups because it furnishes one with certain principles. These principles help in recognition of the symptoms of distress and indicate the kind of behaviour one may expect so that steps can be taken to deliberately shape the environment to elicit expected responses. Further, the findings of the present study are useful to the organizations to identify the consequences of stress and to improve the working condition or help the employees to cope with personal stressors.

The suggestions of the present study are useful to the working women to identify different stress coping strategies and enable the working women to effectively manage competing demands of their multiple roles. This in turn encourages women employment. Consequently, female workforce participation rate will be increased and India can reap the benefits of the demographic dividend with the active work participation of more number of women. The study is useful to the policy makers, managers and the academicians to frame suitable stress coping strategies especially for working women in order to reduce their stress and to improve the productivity of the individual as well as the organization.
Further, the study explores the existence of stress in different service sectors. This can be useful to know which sector is more stressful and which sector is less stressful so that special efforts should be initiated in each sector depending upon the identified stressors. Furthermore, the study establishes the relationship between the demographic characteristics and different factors of stress. This would be useful to know the impact of demographic factors on stress and to formulate the policies depending upon the demographic characteristics of the individuals.

1.8 Organization of the Thesis

This Thesis is divided into eight Chapters. Chapter I gives introduction. Review of literature is provided in Chapter II. Chapter III presents research methodology. Chapter IV focuses on the women employment in India. Sources of stress among sample working women are portrayed in Chapter V. Chapter VI delineates the consequences of stress. Stress coping strategies of the sample working women are depicted in Chapter VI. Last Chapter discusses summary, conclusion and suggestions.

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