



## ORIGINAL ARTICLE

### Causes and effects of stress among working women in banking sector, Bangladesh

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#### Abstract

'Stress' word defined as psychological and physiological dimensions where it derived from physics and mechanics. The banking sector is one of the high stress creating sectors among the women workers. The objectives of this study are to determine the level of stress experienced by the working women and the factors cause stress and also an attempt was made to understand the phenomenon of various coping strategies adopted by working women in banking sector in Bangladesh. The study was a descriptive cross-sectional study among 60 currently working women in different banks in Dhaka city, Bangladesh where purposive random sampling method was used to select sample size. It was estimated by this study that more than 43% of the working women faced high stress of the age group of 20-29 and those had bachelor degree only and also 62% had 1-5 years work experienced were faced high stress. 28% working women regularly felt stress in their profession in banking sector, workload was major factor of stress reported by 65% and 80% women reported that they felt stress due to low salary, job insecurity, transfer and lack of opportunity for growth and advancement; those were mostly responsible creating stress among the working women in banking sector. On the other hand, 55% participants of this study regularly felt anxiety and 33% participants felt throat pain, 47% felt body aches and pain, half felt tiredness, more than half felt anger and frustration, 47% felt back problem and 32% felt high absenteeism and sickness regularly due to stress but very few numbers of the women did yoga, physical exercise and meditation; those were effective to reduce stress. To reduce the stress level among the working women, seminars and workshops should be organized to deal with stress and women should not stay too long or unnecessarily at workplace, and they should avoid multiple tasks at a same time. Moreover, the government should also originate friendly and encouraging policies in favour of working women to encourage them; those will support them to work friendly without stressing.

**Key words:** Education, stress, banking sector, working women, Bangladesh.

#### Introduction

Banking sector is one of the high stress creating sectors among the women workers because of many high strain works, which may increase risk of depressive symptoms.<sup>1,2</sup> Workers in the financial

services sector are exposed to great stress at work. However, psychosocial work conditions are independently associated with poor health-related physical and mental quality of life among the workers of financial services where it assumed that job in the

financial sector belongs to professions with high psychological and emotional stress.<sup>3-5</sup> Working in the banking sectors, the most stressful factors occur because of psychical balance of work, lack of rewards, social contacts and uncertainty at work. The financial sector has seen an increase in the number of cases of violence and stress, which can result in adverse health outcomes, including depressive symptoms related to stress at work and depression for these workers are scarce. Psychosocial conditions are in banking activity involving high strain, low social support at work, high effort with low reward and over-commitment may represent possible risk factors for depressive symptoms in bank employees.<sup>6</sup>

On the other hand, the highest risk of professional exhaustion associated with symptoms of emotional exhaustion and depersonalization is a state of emotional, mental and physical exhaustion caused by excessive and prolonged stress at work.<sup>7,8</sup> Among the three pay systems, employees earning through a performance-based pay were found to have the longest working hours, highest level of job control, and highest percentage of workers who perceived high stress at work resulted depression, which is a major concern for public health where adverse working conditions and low socio-economic position are suspected to increase risk of depression.<sup>9,10</sup> Employment insecurity and workplace injustice are important psychosocial hazards.<sup>11</sup> Social support at work played a role to reduce depressive symptoms for women.<sup>12</sup> Therefore, the objectives of this study are to determine the level of stress experienced by the working women and the factors cause stress and also an attempt was made to understand the phenomenon of various coping strategies adopted by working women in banking sector in Bangladesh.

### Materials and Method

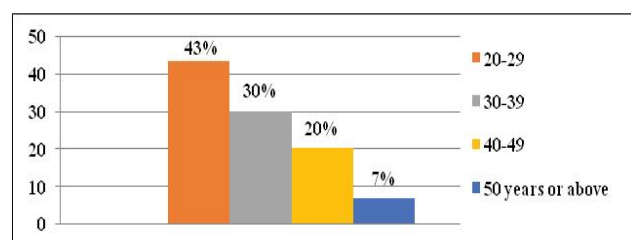
The study was a descriptive cross-sectional study and the study sample size was 60 currently working women in different banks in Dhaka city, Bangladesh where purposive

sampling method was used to select sample size. The study was conducted between June-July 2014. Data were collected by different aspects related to the workplace, variables contributing to stress, symptoms and consequences of stress and different coping strategies adopted by working women to deal with stress. Primary data has been collected through structured questionnaire. After data collection, data were represented in categorically. Scoring was made to measure the level of stress through scale of stress. The limitation of this study is time constraint so that the limited number of respondents has been chosen and the research has conducted only on women workers of banking sector in Dhaka city focusing only to the literate working women. Written consent was taken from the respondents and informed the purpose of this study individually before data collection.

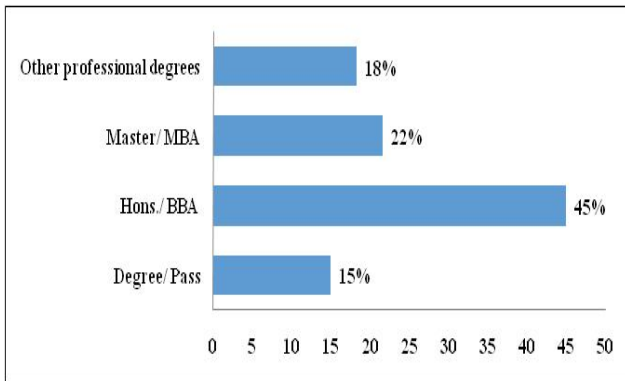
### Results

The age of the respondents classified into four categories. Fig. 1 shows that out of 60 respondents, majority (43%) respondents who were facing high stress of the age group of 20-29, 30% were facing stress in the age group of 30-39, 20% were also facing stress in the age group of 40-49 years old, and 7% were facing the lowest stress of the age 50 or above.

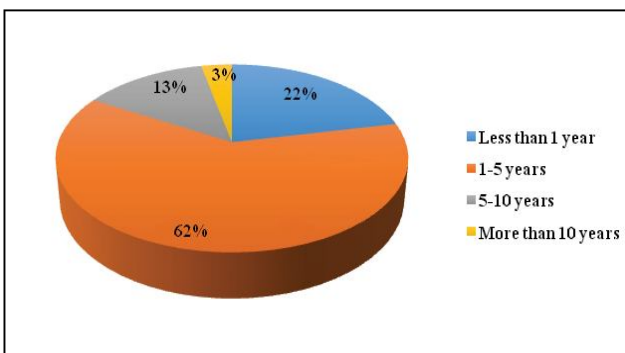
In Fig. 2, the perception of the respondents was on the basis of their qualification. It classified into 4 categories and among the respondents who were degree level education faced stress 15%. 45% of respondents had honors/BBA, 22% of respondents were master/MBA and rest 18% respondents had other professional degrees were facing stress.



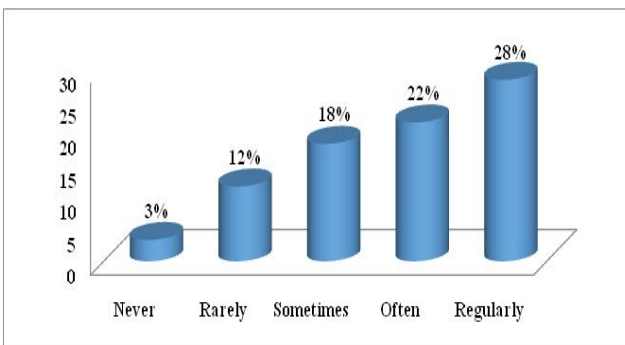
**Fig. 1. Age and stress level of working women in banking sector.**



**Fig. 2. Effect of stress on qualification of working women in banking sector.**



**Fig. 3. Experience and stress level of working women in banking sector.**



**Fig. 4. Stress level of working women in banking sector.**

Fig. 3 shows that the highest numbers of working women (62%) having 1-5 years work experienced were facing high stress, 22% of the respondents had less than 1 years of experience faced stress, 13% have 5-10 years of experience faced stress and only 3% of the respondents were facing stress who had more than 10 year of experience in banking sector.

Fig. 4, it found that 3% of the respondents never felt stress in their profession, 12% of the respondents felt stress rare, 18% of the respondents sometimes felt stress, 22% of the respondents felt stress often and rest 28% regularly felt stress in their profession in banking sector in Bangladesh.

Fig. 5 shows the result of data collected from 60 respondents on the basis of psychological and physiological symptoms of stress among working women in banking sector where 20% respondents reported that they never felt headache or migraine due to stress, while 38% reported sometimes felt and 42% felt regularly. On the other hand, 23% respondents reported that they regularly felt problem of poor sleep pattern and 55% respondents reported that they regularly felt anxiety. Only 12% respondents reported that they regularly felt depression due to stress, 17% felt low self-esteem or low confidence, 23% felt problem to concentrate on work, 33% had throat pain, 47% felt body aches and pain, 52% felt tiredness, 62% felt anger and frustration, 47% felt back problem and 32% felt high absenteeism and sickness regularly due to stress.

**Table 1. Causes that create stress among working women in banking sector, (n = 60)**

Variables	Agree (%)	Neutral (%)	Disagree (%)	Total (%)
Workload	65	30	5	100
Low salary	80	8	12	100
Job insecurity	62	22	17	100
Transfer	70	27	3	100
Lack of opportunity for growth and advancement	60	25	15	100

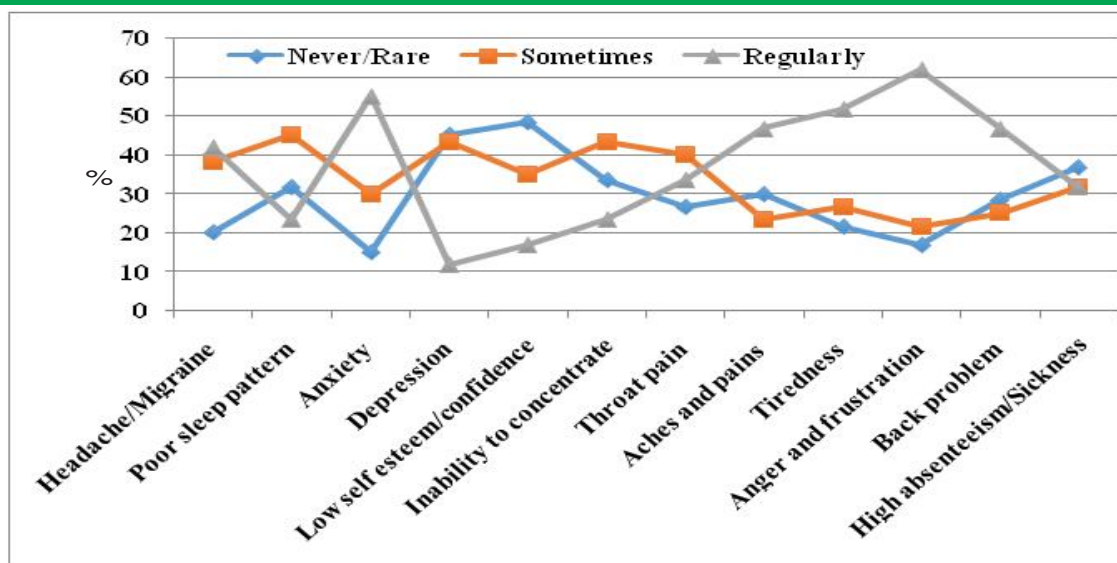


Fig. 5. Psychological and physiological symptoms of stress among working women in banking sector.

Table 2. Coping strategies to deal with stress (n = 60)

Coping strategies	Never/Rare (%)	Sometimes (%)	Regularly (%)	Total (%)
Yoga	55	25	20	100
Physical Exercise	70	18	12	100
Meeting friends and relatives	32	35	33	100
Watching television	27	32	42	100
Meditation	48	28	23	100
Shopping	40	43	33	100
Outing	28	33	38	100
Writing/Reading	38	20	42	100

Table 1 shows the various factors and the level of stress among working women where 65% respondents reported that workload was major factor of stress, while 30% were neutral and 5% were disagreeing on the statement. 80% respondents reported that they felt stress due to low salary, while 8% were neutral and 12% were disagreeing on it; 62% respondents reported that job security was also a major factor of job insecurity, while 22% were neutral and 17% were disagreeing on it. 70% respondents were agreeing on the transfer, which made stress but 27% were neutral and 3% were disagreeing on it. 60% respondents reported that they felt stress due to lack of opportunity for growth and advancement, while 25% were neutral and 15% were disagreeing on the statement.

Table 2 represents that only 20% of respondents did yoga to deal with stress, while 25% did sometimes and 55% of the respondents never did yoga to deal with stress. 12% respondents reported that they did physical exercise on regular basis, while 18% did it sometimes and 70% never did physical exercise. 33% respondents reported that they regularly met their friends or relatives to cope up with stress, while 35% met sometimes and 32% met rare to friends and relatives. 42% respondents reported that they spent time on watching television to deal with stress on regular basis, while 32% did it sometimes and 27% never spent time to watch television to deal with stress. Shopping, outing and writing or reading regularly did for reducing stress 33%, 38% and 42% of the women respectively.

## Discussion

In this study, it has revealed that the proportion of study participants with a high risk of stresses because of long working hour, job insecurity, lack of supervision, poor relationship with colleagues, workload, role conflict, lack of opportunity for growth and advancement and job dissatisfaction. However, employees earning through performance-based and piece-rated pay systems showed higher scores for personal burnout and work-related burnout, as compared to those who are given fixed salaries, after adjusting for age, education, marital status, employment grade, job characteristics, and family care workloads.<sup>9</sup> But the banking organizations can reduce the stress among working women to make the working environment more supportive, which will be helpful to retain skilled, capable and experienced working women by providing training and coaching, mentoring, continuous learning, counseling and opportunities for career development, techniques of time management to handle their workload at home along with job place to motivate them to take higher responsibilities. Other authors have also suggested that burnout and stress can be mitigated by having high job challenge, authority and job satisfaction.<sup>13-15</sup> Low salary was one of the major reasons among the working women in banking sector found in this study. By another study, it indicates that economic stress is also associated with depression, with higher prevalence among low-income populations with evidence that financial strain and employment are causally related to depression.<sup>16-22</sup>

In banking sector, workers must have to work in pressure always specially women in cash management sectors so that completing account balancing, there had taken much time after all finishing working hours where this kind of situation makes stress among them. The study pointed out that mandatory overtime is especially hazardous with respect to its affect on worker fatigue, stress and impaired performance always.<sup>23</sup> Most interventions to reduce the risk to health associated with

stress in the workplace involve both individual and organizational approaches where successful interventions used training and organizational approaches to increase participation in decision making and problem solving, increase support and feedback and also improve communication.<sup>24-30</sup>

## Conclusions

The main finding of the study showed that all the respondents had distress due to personal and organizational sources. Managing the daily home activities, child care and looking after the family members were the major factors which caused stress among the working women in banking sector in Bangladesh. On the other hand, it has identified that the efficiency of employees is affected by stress so that maintaining individual stress at workplace, organization should provide positive and favorable work environment to the working women. Significantly, it is suggested that management should investigate the major reasons of stress and analyze the organizational environment of the bank. It is also recommended that seminars and workshops should be organized to deal with stress for women workers in banking sector. On the other hand, women always must avoid taking work to home regularly for their work-life balance, should not stay too long or unnecessarily at workplace, and they should avoid multiple tasks at a time. For making adjustments in work and family life of women, counseling or trainings should be conducted by the respective institutions to support them. A supportive, energetic and positive culture should also be established within the institution to support and motivate the working women. In addition, they should always talk about their problems with management, spouse, family and friends, because they are strongly associated to them. Moreover, Government should also originate friendly and encouraging policies in favour of working women to encourage them; those will support them to work friendly without stressing.

### Acknowledgement

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### Conflict of Interest

The author declares that there is no conflict of interest.

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