DIMENSIONS AND INDUCERS OF STRESS AMONG WORKING WOMEN

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Abstract
In today's modern economy stress is the major cause and killer of employee productivity and psychological happiness. Our study explores the underlying dominant dimensions of personal causes of stress (PCS), organisational causes of stress (OCS) and fulfillment of remedial measures to reduce stress (FRMRS) among working women is identified as, Human Resource Development, Job Nature, Motivation, Engagement, Work Life Imbalance, Job Enrichment and Employee Commitment factors. There is significance difference between Importance of Remedial Measures to reduce stress and Fulfillment of Remedial Measures to reduce stress (IRMRS) among working women in Chennai city. Experience in current organisation significantly influences OCS and total working hours per day and nature of family significantly influence PCS whereas age and nature of organisation significantly influence both OCS and PCS among working women. Educational qualification, nature of organisation and level of employment are significantly influencing the FRMRS among working women. In order to eradicate these stressors the management needs to Involves the Human Resource Practitioners for effective strategic planning and counseling, imparting work life enrichment skills, providing career development opportunities and taking timely action to redress grievances will enrich job nature and ensuring job security, providing fair and good salary, following adoptable organisational culture or climate and healthy, safety working environment will encourage the employee for better engagement in their job to reduce the stress among Working Women.

Key Words: Stress, Personal Causes, Organisational Causes, Fulfillment and Importance, Development, Engagement and Enrichment.
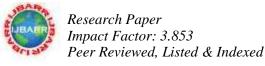
I. Introduction
In today's modern economy stress is the major cause and killer of employee productivity and psychological happiness. The concept of stress is stated by selye (1956) is basically physiological one, in which the stress response is seen as a necessary adjunct to the organism's fight for survival. The exposure of prolonged stressors causes the employee health and well-being and productivity of the firm. Stress manifests itself in both positive and negative ways. The positive stress of the employee gets an opportunity to gain new knowledge and equipping them self will lead towards career growth of individual as well as organisation. In today's scenario workplace and family simultaneously undergoing rapid changes in modernized and urbanized environment. But, it was conceived pressure from the environment and inherent strain of the employee. In this study at attempt has been to study and identify the underlying dimensions of stress and inducers of stress among working women. Because, the working women are battling with the concepts of super mom, best wife and fulltime employee in an perfectively competitive environment. Stressors can be generally divided into two categories such as Organisational Causes of stress and Personal Causes of stress.

II. Review of Literature
Rajendran Jayashree (2008) conducted an explorative and analytical study to analyse the job stress among the public sector bank employees and also examined the effect of stress on work factors such as, job satisfaction, task effect, and organisational commitment.   Results reveal that majority of the bank employees are stressed due to excessive work load, lack of acceptability, lack of time management, lack of support from peers, feeling of inequality, difficulties in nature of job, lack of role clarity, impatient customer attitude and technological problems in premises and the researcher concluded that work life imbalance is the major cause influencing the stress among bank employees. So, organisation needs to support their employees to balance the work life and personal life together for the success of the organisation.   (Tharini Ramanathan & *et.al* 2014; Aziz 2013) made an attempt to study the stress level among working women in software industry and they explored that there is a talent leakage in middle aged working women. Family and other personal reasons are obstructers for women to reach higher hierarchal positions in workplace and they suggested nurturing their talent at work place, through the effective training and development is an effective measure to enhance the skill and match employee expectations to mitigate the stress level among respondents.

(Mohan and Ashok, 2011; Balasubramanian Vimala and Chokalingam Madhavi 2009); explored the relationship between the stress and depression and also identified the influence of demographic profiles on stress and depression. These studies result depicts that age and experience have significant influence on stress and depression among IT professionals and lack of employee engagement due to frequent organisational change is the major cause for stress among IT professionals. The

researchers concluded that IT professionals are experienced moderate level of stress and depression and they also suggest various remedial measures to alleviate stress. Sahar Hosseini & *et.al* (2013) measured the organisational skills with time management and job stress. The researchers found that there is a significant relationship between time management and job stress and proposed a path analysis model in communication, planning, targeting, meetings, submission deadlines and priorities of employees have significant influence on job stress among respondents. They recommended that, management needs to provide opportunities to their employees and also to follow the modern management approaches to reduce stress.

Sneha S Kairanna and Rajani Suresh (2014) explained the importance of debilitating effects on working women in organisation and also they found that organisational causes of stress increasing due to lack of role and job clarity, inadequate resources, higher expectations and technological changes. Stress experienced by individuals will have significant impact on individual outcomes and organisational efficiency. They also identified the various stressors such as, age, experience, marital status and educational qualification influencing the organisational causes of stress and they concluded that, women in an corporate world needs to concentrate on the change agents which have higher impact on attrition rate which is major headache to the organisation. Muhammad Imran Qureshi & *et.al* (2013) developed a structural equation model to identify the relationship between job stressor and workload on employee turnover intentions and the model reveals that job stressor and workload have significant positive relationship on employee turnover intentions whereas, environment have negative relationship on employee turnover intentions among employees in textile industry.

(Sindhu Sivan and Sathyamoorthy, 2014; Harish Shukla and Rachitra Grag, 2013) explained the difficulties faced by working women as housewives and their professional career for better management of occupational stress and work life balance among middle level women employees. These studies focused to identify the factors causing stress and work life balance and they also highlighted the coping strategies such as proactive policies and redesigning the job to mitigate the organisational stress and work life imbalance. Dhanapal & *et.al* (2011) studied the employee's stress on employee's perspective and found that individual SWOT analysis helps to identify the reasons of stress at various stages and they also suggested that, SWOT analysis helps to enhance skills possessed by employees and effective strategic planning and proper time management will also eradicate the stress. Mohammed Abass Bhat (2013) carried a hypothetical study to explore the influence of work life balance, work relationship, work overload, job characteristics and job control on stress among bank employees. The results reveal that these entire factors have significant influence on employee stress and they also suggested that motivation and proper time management are key reducers of stress. (Warraich Usman Al, Ahmed Rizwan Raheem, Ahmad Nawaz, Khoso Imamuddin, 2014; & Saqib Usman, Tahir Akbar, Muhammed Ramzan 2013; Ang Wei Ling, Arsiah Bahoran, Rostika Petrus Boroh, 2014) explored the effect of salary and stress on job satisfaction among teachers. Results reveal that salary has significant effect on job satisfaction. So, they recommended the management to pay attention to employee salary and monetary motivation to enrich job satisfaction among college teachers.

III. Objectives of the Study
1. To study the personal profile of working women in Chennai city.
2. To identify and understand the underlying dominant dimensions of Organisational Causes of Stress (OCS), Personal Causes of Stress (PCS) and Fulfillment of Remedial Measures to Reduce stress (FRMRS) variables among the Working Women.
3. To identify the differences between factors of Importance of Remedial Measures to Reduce Stress (IRMRS) and Fulfillment of Remedial Measures to Reduce Stress (FRMRS) among the Working Women.
4. To study the influence of Personal Profiles of the working women on total of OCS, PCS and FRMRS.
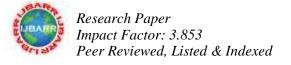
IV. Research Methodology
The present study is analytical in nature and has adopted survey method for its findings. This study is based mainly on the primary data collected from the employees working in Public and Private sectors through a well-designed and well-structured questionnaire from 500 working women residing in Chennai using convenient sampling method. The OCS, PCS, IRMRS and FRMRS variables were measured using 5 point Likert scale. To check the reliability of scales, Cronbach's Alpha reliability coefficient was used. The values being 0.901, 0.864, 0.894 and 0.919 respectively, scales are more consistent and highly reliable.

V. Questionnaire Design
A questionnaire finalised with **Five– Sections** to collect information from the working women.
Section I is about profiles of the respondents such as age, marital status, educational qualification, work experience in current organisation, working hours per day, nature of family, nature of organisation, monthly income and level of employment.
Section II has 23 aspects of Organisational Causes of Stress (OCS) variables.
Section III has 8 aspects of Personal Causes of Stress (PCS) Variables.

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Section IV has 15 aspects of Importance of Remedial Measures to Reduce Stress (IRMRS) variables.
Section V has 15 aspects of Fulfillment of Remedial Measures to Reduce Stress (FRMRS) variables.

VI. Statistical Tools Used
The data collected were subjected to percentage analysis, descriptive statistics, factor analysis, paired 't' test and multiple regression analysis using SPSS Version 21.0.

VII. Analysis and Interpretation

Table 1: Personal Profile of the Respondents

Personal Profile	Profile Groups	N	%
Age	**Below 25 years**	**239**	**47.8**
	Between 26-35 years	138	27.6
	Between 36-45 years	051	10.2
	Above 45 years	072	14.4
Marital Status	Married	226	45.2
	Unmarried	**274**	**54.8**
Educational Qualification	School education	054	10.8
	B.E/M.E	119	23.8
	UG	**180**	**36.0**
	PG	096	19.2
	Diploma	051	10.2
Nature of Family	**Nuclear Family**	**329**	**65.8**
	Joint Family	171	34.2
Nature of Employment	**Private Sector**	**305**	**61.0**
	Government Sector	195	39.0
Monthly Income (Rs.)	**Below 20,000**	**326**	**65.2**
	Between 20,001-50,000	108	21.6
	Between 50,001-1,00,000	034	06.8
	Above 1,00,000	032	06.4
Level of Employment	Lower level	184	36.8
	Middle level	**237**	**47.4**
	Higher level	079	15.8

Table 1 shows majority of the respondents are unmarried (54.8%), living in nuclear families (65.8%), employed in private sector (61.0%) and earning less than Rs. 20,000 (62.5%) as monthly income. Sizable sections of the respondents are aged below 25 years (47.8%), Under-Graduated (36.0%) and employed in middle level designations (47.4%).

Table 2: Descriptive Statistics of Total Number of Working Hours Per Day and Number of Years of Experience in Current Organisation

Description	Total No. of Working Hours Per Day	No.of Years of Experience in Current Organisation
MEAN	8.624	5.230
S.D	3.897	1.227
N	500	500

Table 2 reports the average number of working hours per day among respondents is 8.62 hours and average years of experience in current organization among respondents are 5.23 years.

Table 3: Factorisation of OCS Variables

Factors & % of Variance Explained	Variables	Factor Loading	Mean	S.D	Comm-Unalities	MSA
Human Resource Development Factor (HRDF) 23.595%	Lack of Training & Development	0.739	3.42	1.35	**0.679**	0.628
	Lack of Role Clarity	0.713	3.34	1.20	0.614	0.785
	Lack of Management/Peer Support	0.687	3.27	1.23	0.544	0.817
	Lack of Career Development Opportunities	0.620	3.41	1.22	0.586	0.850
	Lack of Participation in Decision-making	0.612	3.52	1.18	0.567	0.723
	Innovation and Creativity is not Encouraged	0.580	3.39	1.33	0.678	0.730
	Improper Grievance handling mechanism	0.569	3.25	1.14	0.571	0.769
	Inadequate infrastructure to do the job properly	0.545	3.20	1.17	0.533	0.836
	Lack of Counseling	0.531	2.91	1.26	0.455	0.801
	Comparing the Performance with Other Employees	0.493	3.17	1.29	0.580	**0.921**
	Unclear Policies and Procedures	0.481	3.22	1.23	0.492	0.857
	Frequent Changes in Responsibility/Authority	0.445	3.25	1.18	**0.403**	0.845
Job Nature Factor (JNF) 15.369%	Long Working hours and Overtime	0.770	3.14	1.21	0.427	0.730
	Excessive Work Load	0.696	3.30	1.22	0.595	0.877
	Lack of Proper communication channel	0.611	3.22	1.22	0.502	0.901
	Lack of Concentration in Planning	0.537	3.37	1.22	0.422	**0.721**
	Non-Sanction of Maternity and Paternity fully as per Rules	0.511	3.19	1.26	0.506	0.762
	Unsafe Working Environment	0.490	3.36	1.14	0.507	0.815
Motivation Factor (MF) 14.815%	Job Insecurity	0.775	3.23	1.20	0.646	0.866
	Lack of Concern for employee health and well-being	0.717	3.15	1.18	0.567	0.823
	Less of Salary/Wages/ Compensation	0.658	3.22	1.18	0.581	0.808
	Poorly Motivated	0.550	3.34	1.17	0.549	0.852
	Improper Salary structure	0.502	3.17	1.30	0.366	0.753

KMO – MSA = 0.956 Total % of Variance Explained = 53.780

Bartlett's Test of Sphericity Chi Square value of 5609.515 with df 253 at P Value of 0.000

Table 3 shows that OCS Variables with their communality and MSA values ranging from 0.403 to 0.679 and 0.721 to 0.921 respectively have goodness of fit for factorization. KMO-MSA value of 0.956 and chi-square value of 5609.515 with df 253 and P-value of 0.000 reveal that factor analysis can be applied for factorization of 23 OCS variables. Three dominant independent OCS factors have been extracted out of 23 OCS variables and they together are explaining 53.780% of total variance. The most dominant factor is Human Resource Development Factor (HRDF) followed by Job Nature Factor(JNF) and Motivation Factor (MF) in order of their dominance.
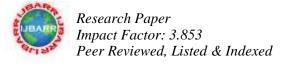
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Table 4: Factorisation of PCS Variables

Factors & % of Variance Explained	Variables	Factor Loading	Mean	S.D	Comm-Unalities	MSA
Engagement Factor(EF) 36.020%	Lack of Concentration in Job	0.793	3.58	1.220	0.689	**0.628**
	Lack of Time Management	0.754	3.60	1.125	**0.742**	0.785
	Feeling of Inequality	0.669	3.61	1.271	0.648	0.817
Work Life Imbalance Factor (WLIF) 27.935%	Inconvenience in Travelling to organisation	0.829	3.33	1.279	0.674	**0.850**
	Not Spending time for own self development	0.819	3.37	1.290	0.598	0.723
	Pressure to meet deadlines	0.796	3.54	1.204	**0.356**	0.730
	Not able to spend quality time with family	0.706	3.41	1.234	0.675	0.769
	Oragnisation does not provides Crèche facility	0.523	3.39	1.309	0.733	0.836
KMO – MSA = 0.896 Total % of Variance Explained = 63.955						
Bartlett's Test of Sphericity Chi Square value of 1646.458 with df 28 at P Value of 0.000						

Table 4 indicates that PCS Variables with their communality and MSA values ranging from 0.356 to 0.742 and 0.628 to 0.850 respectively have goodness of fit for factorization. KMO-MSA value of 0.896 and chi-square value of 1646.458 with df 28 and P-value of 0.000 reveal that factor analysis can be applied for factorization of 8 PCS variables. Two dominant independent PCS factors have been extracted out of 8 PCS variables and they together are explaining 63.955% of total variance. The most dominant factor is Engagement Factor (EF) followed by Work Life Imbalance Factor (WLIF) in order of their dominance.

Table 5: Factorisation of FRMRS Variables

Factors & % of Variance Explained	Variables	Factor Loading	Mean	S.D	Comm-Unalities	MSA
Job Enrichment Factor (JEF) 47.162%	Providing Career Development Opportunities to Employees	0.742	3.41	1.187	**0.669**	0.868
	Involving Human Resource Practitioners for Effective Planning and Counseling	0.723	3.27	1.140	0.657	0.887
	Timely Reaction to Grievances	0.710	3.08	1.086	0.502	**0.860**
	Adopting Effective Motivational Methods	0.710	3.18	1.024	0.621	0.891
	Imparting Work-life Enrichment skills	0.708	3.29	1.157	**0.435**	0.923
	Flexible Work Timings	0.665	3.18	1.057	0.489	0.890
	Proper Training and Development	0.636	3.09	1.117	0.560	0.884
	Effective Time Management System	0.579	3.29	1.129	0.449	0.869
Employee Commitment Factor (ECF) 7.921%	Ensuring Job Security	0.814	3.13	1.021	0.557	0.884
	Providing Fair and Good Salary/Compensation	0.772	3.30	1.040	0.481	**0.934**
	Adoptable Organisational Climate/Culture	0.731	3.18	1.072	0.563	0.885
	Providing Healthy and Safe Working Environment	0.544	3.15	1.071	0.543	0.877
	Employees' Participation in Decision-Making	0.536	3.14	1.054	0.615	0.901
	Job Redesign	0.495	3.12	1.034	0.599	0.895
	Concern about Employee Health & Well-being	0.486	3.12	1.135	0.523	0.893
KMO – MSA = 0.930Total % of Variance Explained = 55.084						
Bartlett's Test of Sphericity Chi Square value of 3565.815 with df 105 at P Value of 0.000						

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Table 5 reveals that FRMRS Variables with their communality and MSA values ranging from 0.435 to 0.669 and 0.860 to 0.934 respectively have goodness of fit for factorization. KMO-MSA value of 0.930 and chi-square value of 3565.815 with df 105and P-value of 0.000 divulge that factor analysis can be applied for factorization of 15 FRMRS variables. Two dominant independent FRMRS factors have been extracted out of 15 FRMRS variables and they together are explaining 55.084% of total variance. The most dominant factor is Job Enrichment Factor (JEF) followed by Employee Commitment Factor (ECF) in order of their dominance.

Table 6: Significance of Differences between IRMTRS & FRMTRS

Factors	Groups	Mean	S.D	t- value	df	P – Value	Inference
Job Enrichment Factor (JEF)	**Importance**	**27.7480**	4.254	7.211	499	0.000	**Significant**
	Fulfillment	25.2560	6.354				
Employee Commitment Factor(ECF)	**Importance**	**28.4340**	3.780	19.007	499	0.000	**Significant**
	Fulfillment	22.7420	5.623				

Table 6 shows that there are significant differences in respondent's perceived importance and fulfillment of remedial measures to reduce stress in both JEF and ECF. The respondents are of the opinion that the fulfillment of JEF & ECF is significantly falling short of the importance given to them, even though both are at higher levels. The management is lesser fulfilled the measures to reduce stress compared to importance of remedial measures among respondents.
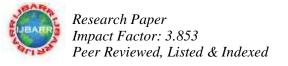
Table 7: Personal Profiles Significantly Influencing the OCS

Predictors	Unstandardised Coefficients		Standardised Coefficients	t – Value	P - Value
	Beta	**Std. Error**	**Beta**		
(Constant)	82.112	1.663		49.388	**0.000**
Experience in Current Organisation	-0.824	0.181	-0.251	-4.541	**0.000**
Nature of Organisation	8.338	1.584	0.217	5.263	**0.000**
Age	-3.104	0.963	-0.178	-3.224	**0.001**
R = 0.420	**R²= 0.176**	**Adjusted R²= 0.171**	**Std. Error of the Estimate = 17.071**	**F- Value = 35.386**	

Table 7 indicates that OLS Model has a goodness of fit for multiple regression analysis and the linear combination of experience in current organisation, nature of organisation and age significantly influence OCS, {F = 35.386, p<0.001}. The multiple correlation coefficient is **0.420**, indicating that 17% of the variance of the respondents' OCS can be accounted by them. While the experience in current organisation, nature of organisation and age are significantly influence OCS of the respondents in that order, whereas level of employment, marital status, educational qualification, total working hours per day, nature of family, monthly income (Rs.) have no significant influence on OCS of the respondents.

Table 8: Personal Profiles Significantly Influencing the PCS

Predictors	Unstandardised Coefficients		Standardised Coefficients	t – Value	P - Value
	Beta	**Std. Error**	**Beta**		
(Constant)	23.390	2.400		9.745	0.000
Age	-2.104	0.282	-0.311	-7.459	0.000
Nature of Organisation	3.992	0.631	0.269	6.329	0.000
Working Hours Per Day	0.748	0.249	0.127	2.997	0.003
Nature of Family	1.411	0.639	0.092	2.208	0.028
R = 0.433	**Adjusted R²= 0.187**	**R²= 0.181**	**Std. Error of the Estimate = 6.561**	**F – Value = 28.487**	

Table 8 reveals that OLS Model has a goodness of fit for multiple regression analysis and the linear combination of age, nature of organisation, total working hours per day and nature of family significantly influence PCS, {F = 28.487, p<0.001}. The multiple correlation coefficient is **0.433**, indicating that 18% of the variance of the respondents' PCS can be accounted by them. While age, nature of organisation, total working hours per day and nature of family in the order of their significant

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influence, whereas level of employment, marital status, educational qualification and monthly income (Rs.) have no significant influence on PCS of the respondents.

Table 9: Personal Profiles Significantly Influencing the FRMRS

Predictors	Unstandardised Coefficients		Standardised Coefficients	t – Value	P - Value
	Beta	Std. Error	Beta		
(Constant)	41.835	1.609		25.997	0.000
Educational Qualification	1.344	0.469	0.135	2.866	0.004
Nature of Organisation	-3.144	1.008	-0.137	-3.118	0.002
Level of Employment	1.919	0.765	0.119	2.509	0.012
R = 0.238	R^2= 0.057	Adjusted R^2= 0.051	Std. Error of the Estimate = 10.89218		F – Value = 9.923

Table 9 reveals that OLS Model has a goodness of fit for multiple regression analysis and the linear combination of educational qualification, nature of organisation and level of employment significantly influence FRMRS, {F = 9.923, p<0.001}. The multiple correlation coefficient is 0.238, indicating that 5% of the variance of the respondents' FRMRS can be accounted by them. While educational qualification, nature of organisation and level of employment in the order of their significant influence, whereas age, marital status, experience in current organisation, total working hours per day, nature of family, monthly income (Rs.) have no significant influence on FRMRS of the respondents.
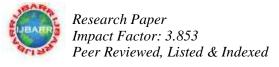
VIII. Limitations of the Study
1. This study collected data from respondents residing in Chennai. Hence lacks generalisability to other cities, states and countries.
2. Owing to time and money constraints, the study restricted its sample size to only 500.

IX. Major Findings of the Study
1. Majority of the respondents are unmarried, living in nuclear families, employed in private sector and earning less than Rs. 20,000 as monthly income. Sizable section of the respondents are aged below 25 years, Under-Graduates and employed in middle level designations. On an average, the respondents are working about nine hours per day and have experience of about 5 years in their organisations.
2. Human Resource Development Factor (HRDF), Job Nature Factor (JNF) and Motivation Factor (MF) are three underlying dominant dimensions of OCS among working women. Engagement Factor (EF) and Work Life Imbalance Factor (WLIF) are two underlying dominant dimensions of PCS among working women and Job Enrichment Factor (JEF) followed by Employee Commitment Factor (ECF) are two underlying dominant dimensions of FRMRS among working women.
3. There are significant differences in respondent's perceived importance and fulfillment of remedial measures to reduce stress in both JEF and ECF. The respondents are of the opinion that the fulfillment of JEF & ECF is significantly falling short of the importance given to them, even though both are at higher levels.
4. Experience in current organisation significantly influences OCS and total working hours per day and nature of family significantly influence PCS whereas age and nature of organisation significantly influence both OCS and PCS among working women. Educational qualification, nature of organisation and level of employment are significantly influencing the FRMRS among working women.

X. Suggestions and Conclusion
1. Managements are suggested to give proper importance to training and development, Role clarity, right kind of support, career development opportunities to enrich Human Resource Development in organisation and Reducing continuous working hours and excessive work load, following proper communication channel, concentrating in strategic planning and implementation of modern motivational methods in both monetary and non-monetary aspects will play vital role in reducing OCS among Working Women.
2. Management is needs to redesign the restructure the remedial measures to reduce stress among working women based on their educational qualification, nature of employment and different levels of employment to match their perceived fulfillment with expectations.
3. Working Women should maintain proper time management, Concentration in job and eliminating the Inequality feeling will engage them to work more effectively and avoiding inconvenience in traveling, spending time for own

self development and also quality time with family and avoiding pressure to meet deadlines will mitigate the work life imbalance which is the major cause for PCS among working women.

To conclude, in this study an attempt has been made to study underlying dominant dimensions of stress among the working women and the result reveals that lack of Human Resource Development, Improper Job Nature, Lack Motivation and Lack of employee Engagement and work life Imbalance are the factors significantly related to OCS and PCS among the working women. In order to eradicate these stressors the management needs to Involves the Human Resource Practitioners for effective strategic planning and counseling, imparting work life enrichment skills, providing career development opportunities and taking timely action to redress grievances will enrich job nature and ensuring job security, providing fair and good salary, following adoptable organisational culture or climate and healthy, safety working environment will encourage the employee for better engagement in their job to reduce the stress among Working Women. But, working women also should follow effective time management system to avoid deadline pressures.

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