

**Impact of Occupational Stress on Work Life Balance of Bank Employees with reference to Rayalaseema region of Andhra Pradesh**

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**Abstract:** Impact of occupational stress on work life balance of bank employees is assessed in Rayalaseema region of Andhra Pradesh. The research made use of 540 samples collected from bank employees. The collected data is interpreted with the help of SPSS package meant for social science with t –test and ANOVA. The research concludes that there is an impact of occupational stress on work life balance. But impact differs with age, gender, income and educational qualification of the employees.

**Keywords:** Occupational stress, Rayalaseema region and Work life balance.

**Introduction**

“Stress is nothing more than a socially acceptable form of mental illness,” was once observed by Richard Carlson. This distinctly brings to light the understated appalling truth flowing as an undercurrent all through the economic circuits. Men ostensibly for making a living have actually forgotten how to live.

**Sathya Dev and Dr. John Mano Raj (2017)** in their explorative study entitled “Work life balance among public sector bank employees” tried to analyze the concept of work life balance and its impact on their performance. The overall analysis of the study clearly confirms that work life balance among the nationalised banks is low. Further, it is also depict that there is a positive relationship with the factors; such as Job satisfaction, Service delivery, Job commitment, Competency, Target achievement and Career development. The results of ANOVA test state that the influence of Work life balance is having significant effect on work related factors such as Work stress, Job satisfaction, Service delivery, Job commitment, Competency, Target achievement, Career development and Rate of Absenteeism.

**Anitha Devi (2015)** in her fact finding survey “A Comparative Study at State Bank of India and Karnataka Bank in Andhra Pradesh State” tried to identify the correlation among the work life and personal life of bank professionals of specific banks i.e., Karnataka (Private Sector) and State Bank of India (Public Sector) of Andhra Pradesh state. The study concluded that work life balance has become a quest for professionals of banking industries and also that employees work better when they do make time for family and personal interests.

**Mohd Abass Bhat (2013)** in their study tries to measure the level of organizational stress present in the banking sector of Kashmir. This study mainly focuses on the antecedents of job stress that is work life balance, work overload, employee relationships at workplace, job control and job characteristics. Information obtained from this study is expected not only to contribute to stress literature, but also to help in creating appropriate legal provision in stress management for the banks.

**Muhammad Naeem Shahid et al., (2013)** in their article try explores the stress related problems of bankers and examine the relationship between stress and performance in Faisalabad District, Pakistan. They concludes that stresses contribute to decreased organizational performance, decreased employee overall performance, decreased quality of work, high staff turnover, and absenteeism due to health problems such as anxiety, depression, headache and backache.

**V. Varatharaj and S. Vasantha (2012)** in "Work Life Balances a Source of Job Satisfaction: An Exploratory Study on the View of Women Employees in the Service Sector" study the work life balance of working women in service sector. The research was conducted

among women working in Service Sector in Chennai city. The findings of the study reveal the majority of the women employees feel comfortable in their workplace irrespective of their trivial personal and workplace irritants.

**Socio-economics of the respondents**

The socio-economics of the respondents explored with gender, educational qualification, marital status and age and details are furnished in the table - 1

**Table - 1**

<b>Age</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-29	60	11.1	11.1	11.1
	30-39	190	35.2	35.2	46.3
	40-49	154	28.5	28.5	74.8
	50-59	136	25.2	25.2	100.0
	Total	540	100.0	100.0	
<b>Gender</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	362	67.0	67.0	67.0
	Female	178	33.0	33.0	100.0
	Total	540	100.0	100.0	
<b>Marital status</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Unmarried	60	11.1	11.1	11.1
	Married	380	70.4	70.4	81.5
	Divorced	56	10.4	10.4	91.9
	Widow/Widower	44	8.1	8.1	100.0
	Total	540	100.0	100.0	
<b>Educational qualification</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Intermediate	30	5.6	5.6	5.6
	Degree	145	26.9	26.9	32.4
	Post Graduation	247	45.7	45.7	78.1
	Professional	118	21.9	21.9	100.0
	Total	540	100.0	100.0	

**Source:** Primary data

**Impact of occupational stress on work life balance**

The impact of occupational stress on work life balance is presented in table-2. Out of 540 respondents 16 are strongly disagreed, 114 are disagreed, 120 are can't say, 110 are agreed and 180 are strongly agreed for impact of occupational stress on work life balance.

**Table-2: Work life balance**

Work life balance						
		Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Strongly Disagree	16	3.0	3.0	3.0	
	Disagree	114	21.1	21.1	24.1	
	Can't Say	120	22.2	22.2	46.3	
	Agree	110	20.4	20.4	66.7	
	Strongly Agree	180	33.3	33.3	100.0	
	Total	540	100.0	100.0		
Descriptive Statistics						
		N	Minimum	Maximum	Mean	Std. Deviation
Work life balance		540	1.00	5.00	3.6000	1.22860
Valid N (list wise)		540				

**Source:** Primary data

On overall bases respondents are agreed that occupational stress influence work life balance (mean =3.60)

Further hypothesis is formulated for testing the opinion difference among the bank employees with respect to impact of occupational stress on work life balance.

**Null hypothesis**

*Impact of occupational stress on work life balance doesn't differ with their socio-economic profile.*

**Alternative hypothesis**

*Impact of occupational stress on work life balance differs with their socio-economic profile.*

**Gender**

**Null hypothesis**

Impact of occupational stress on work life balance doesn't differ with gender.

**Alternative hypothesis**

Impact of occupational stress on work life balance differs with gender.

<b>Group Statistics</b>										
		Gender	N	Mean	Std. Deviation	Std. Error Mean				
Work life balance		Male	362	4.3646	.75148	.03950				
		Female	178	3.4663	1.36605	.10239				
<b>Independent Samples Test</b>										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
				Lower	Upper					
Worklife balance	Equal variances assumed	339.203	.000	9.848	538	.000	.89835	.09122	.71916	1.07754
	Equal variances not assumed			8.186	231.088	.000	.89835	.10974	.68212	1.11457

**Source:** Primary data

The significance value is less than 0.05 hence null hypothesis is rejected and alternative hypothesis is accepted (Impact of occupational stress on work life balance differs with gender).

**AGE**

**Null hypothesis**

Impact of occupational stress on work life balance doesn't differ with age.

**Alternative hypothesis**

Impact of occupational stress on work life balance differs with age.

<b>Descriptives</b>								
Work life balance								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
20-29	60	5.0000	.00000	.00000	5.0000	5.0000	5.00	5.00
30-39	190	4.6316	.48365	.03509	4.5624	4.7008	4.00	5.00
40-49	154	3.5325	.72463	.05839	3.4171	3.6478	3.00	5.00
50-59	136	3.4779	1.49551	.12824	3.2243	3.7316	1.00	5.00
Total	540	4.0685	1.08152	.04654	3.9771	4.1599	1.00	5.00
<b>Test of Homogeneity of Variances</b>								
Work life balance								
Levene Statistic			df1	df2	Sig.			
880.050			3	536	.000			
<b>ANOVA</b>								
Worklife balance								
		Sum of Squares	Df	Mean Square	F	Sig.		
Between Groups		203.983	3	67.994	85.455	.000		
Within Groups		426.482	536	.796				
Total		630.465	539					

**Source:** Primary data

The significance value is less than 0.05 hence null hypothesis is rejected and alternative hypothesis is accepted (Impact of occupational stress on work life balance differs with age).

**Marital Status**

**Null hypothesis**

Impact of occupational stress on work life balance doesn't differ with marital status.

**Alternative hypothesis**

Impact of occupational stress on work life balance differs with marital status.

<b>Descriptives</b>								
Work life balance								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Unmarried	60	5.0000	.00000	.00000	5.0000	5.0000	5.00	5.00
Married	380	4.0105	.94988	.04873	3.9147	4.1063	2.00	5.00
Divorced	56	3.2857	1.49805	.20019	2.8845	3.6869	2.00	5.00
Widow/Wodower	44	4.2955	1.32208	.19931	3.8935	4.6974	1.00	5.00
Total	540	4.0685	1.08152	.04654	3.9771	4.1599	1.00	5.00
<b>Test of Homogeneity of Variances</b>								
Worklife balance								
Levene Statistic		df1		df2		Sig.		
86.704		3		536		.000		
<b>ANOVA</b>								
Worklife balance								
	Sum of Squares		df	Mean Square		F	Sig.	
Between Groups	89.919		3	29.973		29.721	.000	
Within Groups	540.546		536	1.008				
Total	630.465		539					

**Source:** Primary data

The significance value is less than 0.05 hence null hypothesis is rejected and alternative hypothesis is accepted (Impact of occupational stress on work life balance differs with marital status).

**Educational Qualification**

**Null hypothesis**

Impact of occupational stress on work life balance doesn't differ with educational qualification.

**Alternative hypothesis**

Impact of occupational stress on work life balance differs with educational qualification.

Descriptives									
Work life balance									
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	
					Lower Bound	Upper Bound			
Intermediate	30	5.0000	.00000	.00000	5.0000	5.0000	5.00	5.00	
Degree	145	5.0000	.00000	.00000	5.0000	5.0000	5.00	5.00	
Post Graduation	247	3.6599	.74198	.04721	3.5669	3.7529	2.00	5.00	
Professional	118	3.5424	1.51711	.13966	3.2658	3.8190	1.00	5.00	
Total	540	4.0685	1.08152	.04654	3.9771	4.1599	1.00	5.00	
Test of Homogeneity of Variances									
Work life balance									
Levene Statistic			df1		df2		Sig.		
800.003			3		536		.000		
ANOVA									
Work life balance									
	Sum of Squares		df		Mean Square		F		Sig.
Between Groups	225.743		3		75.248		99.656		.000
Within Groups	404.721		536		.755				
Total	630.465		539						

**Source:** Primary data

The significance value is less than 0.05 hence null hypothesis is rejected and alternative hypothesis is accepted (Impact of occupational stress on work life balance differs with educational qualification).

**Conclusion:**

The research concludes that there is an impact of occupational stress on work life balance. But impact differs with age, gender, income and educational qualification.

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