

IMPACT OF HRM PRACTICES ON OCCUPATIONAL STRESS OF WOMEN EMPLOYEES



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ABSTRACT

The service sector in India is witnessing tremendous changes because of political, social and economic upheavals that are taking place domestically and internationally. When the 90s saw the revamping of banking and insurance industry and setting up of a new generation private organization, the first decade of the 21st century will proceed a little further. Now the banking and insurance has become too open and competitive. The basic focus



and direction has changed from a level of moderate business to a maximum possible limit. It leads to high level of stress among the employees in general and women employees in particular. Therefore, the aim this study is to analyze the relationship between human resource management practices and occupational stress of the women employees. The study is restricted to banking and insurance sector in Tiruvavur district of the Tamil Nadu. The findings of the study reveal that the women officers, clerical and sub staff have low perception about overall human resource management practices. The women clerical staff and sub staff have experienced high level of occupational stress. The officers have experienced a moderate level of occupational stress. The study further reveals that there is a significant relationship between the human resource management practices and occupational stress of women employees.

KEYWORDS : *HRM Practices, Occupational stress, Banks, Insurance.*

INTRODUCTION :

In an increasingly competitive market, survival and prosperity of business will depend critically on the ways in which an organization manages its resources, especially the human resources. Today human resources will occupy, more than ever, the center stage of all economic activities. It is alarming time for all those organizations that wish to be successful in global markets to gear up and implement a desired shift in their prevailing human resource management practices and leverage their human

resource along with the other resources. Also to become more flexible and innovative, organizations need to adopt new ways of attracting, retaining and motivating employees who are keen to learn and can contribute to the growth and development of the organization.

With the ushering in the new millennium, experts are of the view that the internal customer i.e. the human resources would be playing a major role in driving the 21st century organization. To cope with the shift in the external environment, business organizations have to put themselves to litmus test to check the objectivity of the prevailing human resource practices. In the present era of computerization, organizations that are planning to operate in global scenario will have to prepare their employees accordingly. An organization can flourish by chalking out well-meditated strategic implementation plan for using information technology in making the human resource function globally competitive.

STATEMENT OF PROBLEM

Today, the service sector is seen as a catalyst in the economic growth of a country. The recognition of the service sector, as a tool for all inclusive growth by economists, financial planners and reformists has made it an important sector in the Government's planning for economic growth. The service sector in India is therefore witnessing tremendous changes because of political, social and economic upheavals that are taking place domestically and internationally. When the 90s saw the revamping of banking and insurance industry and setting up of a new generation private organization, the first decade of the 21st century will proceed a little further.

Now the banking and insurance has become too open and competitive. The basic focus and direction has changed from a level of moderate business to a maximum possible limit. It leads to high level of stress among the employees in general and women employees in particular. Job stress affects both men and women, although there are some gender differences in certain aspects.

The working woman in India continues to face stiff challenges and social resistance even in the 21st century. There is a gender bias against women in many industries in India. The financial demands of the Indian families are becoming fiercer by the day. The skyrocketing cost of living, increasing expenses on education of children, increasing cost of housing properties in India force every family in India to look for ways and means of increasing the household income. As a result, women in India who were mostly known as homemakers are forced to go for jobs and take up even careers that were considered only suitable for men. The major burden of running the family is on the shoulders of women. It was alright for women to handle all the chores as long as they were homemakers. Now with their increasing need for getting some income for the family, they have to work all the more harder. If they happened to work in a highly pressurized environment, then they will experience a high level of occupational stress. This can easily be eliminated by effective human resource management policies and practices.

At this backdrop, the study of human resource management practices and occupational stress experienced by the women employees are quite important for formulating sound policies for the future. Therefore, in this study, an attempt has been made by the researcher to study the impact of human resource management practices on occupational stress in the banking and insurance sector.

SCOPE OF THE STUDY

The scope of this study is restricted to banking and insurance sector in Tiruvarur district of Tamil Nadu. The present study analyses the relationship between human resource management practices and occupational stress of the women employees. This study will also be helpful to draw up a further

policy on related fields and act as a secondary data for further research. The results of the study would be very useful to the management to improve effectiveness of the human resource management practices and to reduce stress of the women employees, which in turn improve performance of the organizations.

METHODOLOGY

The study has made use of survey method of research to achieve the set objectives. In order to achieve the objectives of this research, the primary data were collected from the respondents through a structured questionnaire. There are 11 public sector banks with a total of 66 branches and three branches of Life insurance corporation, namely, Tiruvarur, Mannargudi and Tiruthuraipoondi are functioning in the Tiruvarur district. For the purpose of the analysis, the employees are classified as officers, clerical staff and sub staff. The branch managers and administrative officers are considered as officers, clerks and marketing officers are considered clerk and messengers, sweepers and watchmen are viewed as sub staff. In Life Insurance Corporation of India, Class-I Officers and Development Officers are classified as officers, Class III employees are considered as clerk and Class IV employees are viewed as sub staff.

Among the public sector banks functioning in Tiruvarur district, Indian Overseas bank, Indian bank and State bank of India play a prominent role. Therefore, these are selected for the study. They have established 20, 19 and 18 branches respectively in the district. Ten branches of each bank are purposively selected for the study. There are 855 employees working in Indian Overseas Bank, Indian Bank and State Bank of India in the selected branches, among them 386 are women employees, of which 64 are Officers, 226 are Clerks and 96 are Sub staff. Among the selected LIC branches, there are 324 employees are working, of which 158 are women employees. Out of 158 women employees, 32 employees, 85 employees and 41 employees are Officers, and Clerks Sub staff respectively.

As per sample size determination formula, the required sample size is 27 women officers, 95 clerical staff and 40 sub staff for bank employees. In insurance the required sample size is 13 officers, 36 clerical staff and 17 sub staff. Thus a total of 228 employees from banks and insurance were selected as sample for the study on the basis of stratified random sampling method.

RESULT AND DISCUSSION

In this study, the researcher analyzed the factors that determine the effectiveness of Human resource management viz. recruitment policy, training and development, appraisal and reward, promotion and transfer, compensation management and welfare measure, and industrial relations. These factors are supported by various HR practices which differ from one organization to another. Six human resource management factors were identified through 135 statements covering the various elements of human resource management. Five point likert type scale was used to measure mean score based on the responses of sample.

OVERALL PERCEPTION ABOUT HUMAN RESOURCE MANAGEMENT

The overall perception of the respondents about the human resource management practices of the study units is analyzed in table 1.

TABLE 1
OVERALL PERCEPTION ABOUT HUMAN RESOURCE MANAGEMENT

Category	Banks		Insurance		Total	
	Mean score	Mean score (%)	Mean score	Mean score (%)	Mean score	Mean score (%)
Officers	332.39	57.81	341.32	59.36	335.29	58.31
Clerical staff	251.83	43.80	221.83	38.58	243.59	42.36
Sub staff	217.35	37.80	185.46	32.25	153.88	26.76
Average	256.74	44.65	235.99	41.04	250.74	43.61

Source: Primary data

The average mean score obtained by the respondents in respect of overall human resource management practices was 43.61 per cent. The officers have obtained the mean score of 58.31 per cent and clerical staff and sub staff have secured 42.36 per cent and 26.76 per cent respectively. Among the respondents in the banks, officers have secured the mean score of 57.81 per cent, clerical and sub staff have acquired the mean score of 43.80 per cent and 37.80 per cent respectively. In case of insurance, the officers have got the mean score of 59.36 per cent, which is higher than that of the officers in banks. The clerical staff and sub staff have secured the mean score of 38.58 per cent and 32.25 per cent respectively. It is understood from the table that the women clerical and sub staff have more or less similar perception about the overall human resources management practices. It is also inferred from the table that in banks and insurance women officers have a high degree of perception about overall human resource management as compared to clerical and sub staff.

LEVEL OF PERCEPTION

The level of overall perception about human resource management practices of the employees is assumed to be normally distributed. The level of perception of the respondents is divided into three categories, i.e. below average, average and above average levels, which have been defined as Low, Medium and High level of perception respectively. The lower and upper limits of average level have been calculated as the lower limit of average level = Mean - 1 Standard deviation and the upper limit of average level = Mean + 1 Standard deviation. The level of overall perception of the human resource management practices is shown in table 2.

TABLE 2
LEVEL OF OVERALL PERCEPTION ABOUT HUMAN RESOURCE MANAGEMENT PRACTICES

Category	No. of Respondents								
	Banks			Insurance			Total		
	Low	Moderate	High	Low	Moderate	High	Low	Moderate	High
Officers	16 (59.23)	08 (29.63)	03 (11.11)	03 (23.08)	08 (61.54)	02 (15.38)	19 (47.50)	16 (40.00)	05 (12.50)
Clerical staff	57 (60.00)	27 (28.42)	11 (11.57)	23 (63.89)	10 (27.78)	03 (08.33)	80 (61.06)	37 (28.24)	14 (10.69)
Sub staff	28 (70.00)	08 (20.00)	04 (12.50)	12 (60.00)	03 (30.00)	02 (10.00)	40 (65.11)	11 (23.26)	06 (11.63)

Source: Primary data, Note: Figure in the bracket is percentage of total

Table 2 reveals that all the officers, clerical and sub staff have low perception about overall human resource management practices of the bank. In case of insurance, clerical staff and sub staff low perception, the majority of the officers have moderate perception. It can be inferred from the table that all the women employees in the banks have dissatisfied with the overall human resource management practices. In insurance, women officers have moderate satisfaction, clerical and sub staff have experienced low satisfaction with the overall human resource management practices.

In order to analyze whether there is any significant relationship between the perception of the selected banks and insurance among women employees, a null hypothesis is framed and tested with the help of t-test.

Null hypothesis: The women employees in the banks and insurance perceive similar perception about overall human resource management practices.

TABLE 3
DESCRIPTIVE STATISTICS

Category	Count	Mean	S.D	t-value	Result
Officers and Clerical staff	40	25.33	14.57	0.6823	Not significant
	131	38.67	30.55		
Officers and Sub staff	40	25.33	14.57	1.0060	Not significant
	57	14.33	12.09		
Clerical staff and Sub staff	131	38.67	30.55	1.2827	Not significant
	57	14.33	12.09		

It is inferred from table 3 that there is no significant difference between the level of perception about overall human resource management practices among the employees in the bank and insurance. It implies that the employees in the banks and insurance have similar perception about overall human resource management practices.

DEMOGRAPHIC VARIABLES AND OVERALL PERCEPTION

The relationship between the demographic variable such as age, educational qualifications, designation, experience and income and the level of perception about overall human resource management practices is analyzed in table 4.

TABLE 4
ANOVA TEST

		SS	df	MS	F	Result
Age and level of perception	Between sample	2238.00	2	1119.00	4.49	Not significant
	With in sample	1494.00	6	249.00		
	Total	3732.00	8			
Educational qualifications and level of perception	Between sample	2238.00	2	1119.00	2.80	Not significant
	With in sample	2399.10	6	400.00		
	Total	4637.10	8			
Experience and level of perception	Between sample	2238.00	2	1119.00	1.26	Not significant
	With in sample	5334.00	6	889.00		
	Total	7572.00	8			
Designation	Between sample	2238.00	2	1119.00	2.56	Not significant
	With in sample	2613.00	6	435.66		
	Total	4851.00	8			
Income and level of perception	Between	1678.50	2	839.25	1.81	Not significant
	Within	4169.50	9	463.28		
	Total	5848.00	11			

The result of the ANOVA test reveals that there is no significant difference between, age and level of perception, education and level of perception, experience and level of perception, designation and level of perception, income and level of perception about overall human resource management practices.

OCCUPATIONAL STRESS

The widely used Occupational Stress Index (OSI) in the Indian context developed by Srivastava and Singh, 1981 was chosen as the tool to assess the occupational stress of the sample. The occupational stress index consists of 46 statements. The scores secured by the respondents on all these statements were added up to estimate the levels of occupational stress. If the score is below 115, employees have low occupational stress, if the score is in between 116 and 161 employees occupational stress is a moderate level, and if the score is above 161 employees are highly stressed. This index examines 12 particular dimensions:

Role overload: Role overload covers job situations like workload, staff insufficiency, lack of time,

personal problems, job dissatisfaction.

Role ambiguity: Role ambiguity is characterized by vague and insufficient information related to job role, vague and poor planning of job, vague expectations by colleagues and supervisors.

Role conflict: Contradictory instructions from higher officers, interference of officials into the working conditions, vague instructions and insufficient facilities regarding new assignments, the contradiction between office instructions and formal working procedures, difficulty in implementing new procedures and policies, etc., are included in this dimension.

Group and political pressures: This dimension covers the difficult to adjust with the political and group pressures and formal rules and instructions, compulsion to perform unwillingly, maintenance of group conformity and violation of formal procedures and policies.

Responsibility for persons: This dimension covers such aspects as the thrust of responsibility of other persons, the responsibility of other employees' future, responsibility for the progress of the organization.

Under-participation: This dimension covers job areas such as the position of the person in the organization - that with high or low power; the acceptance of suggestions made by other persons.

Powerlessness: This dimension covers areas such as acceptance of decisions taken by the person among employees, acceptance of suggestions regarding training programs of employees, lack of coordination of interest and opinion in making appointments for important posts.

Poor peer relationships: The area covered under this dimension refers to poor interpersonal relationships with colleagues, colleagues' attempt to defame and malign the employee as unsuccessful, lack of cooperation colleagues in solving administrative and industrial problems, lack of cooperation and team spirit of employees of the organization.

Intrinsic impoverishment: Monotonous nature of assignments, opportunities to utilize abilities and experience independently, the opportunity to develop aptitude and proficiency, place of suggestion in problem solving are included in this area.

Low status: This dimension covers respect received by an employee from others, the role of nature of the job in enhancing social status is due to significance given by higher authorities to the post and work.
Strenuous working conditions: This dimension covers tense circumstances in which work has to be done, risky and complicated assignments, unsatisfactory working conditions from the point of view of welfare and convenience.

Low profitability: Low salary, absence of rewards and lack of motivation are included here.

The overall occupational stress experienced by the women employees is shown in table 5.

TABLE 5
OCCUPATIONAL STRESS

Category	No. of Respondents								
	Banks			Insurance			Total		
	Low	Moderate	High	Low	Moderate	High	Low	Moderate	High
Officers	02 (15.38%)	06 (21.43%)	19 (15.70%)	02 (22.22%)	03 (18.75%)	08 (19.51%)	04 (18.18%)	09 (20.45%)	27 (16.67%)
Clerical staff	06 (46.15%)	15 (53.57%)	74 (61.16%)	04 (44.44%)	08 (50.00%)	24 (58.54%)	10 (45.45%)	23 (52.27%)	98 (60.49%)
Sub staff	05 (38.47%)	07 (25.00%)	28 (23.14%)	03 (06.82%)	05 (31.25%)	09 (21.95%)	08 (36.37%)	12 (27.27%)	37 (22.84%)
Total	13 (100.00%)	28 (100.00%)	121 (100.00%)	09 (100.00%)	16 (100.00%)	41 (100.00%)	22 (100.00%)	44 (100.00%)	162 (100.00%)

Source: Primary data, Figure in the bracket is a percentage to the total

Out of 228 respondents about 71 per cent of the respondents have experienced high level of occupational stress, of which 60 per cent, 23 per cent and 17 per cent are clerical staff, officers and sub staff respectively. It can be inferred from the table women clerical staff and sub staff have been exposed high level of stress than that of officers.

DESCRIPTIVE STATISTICS

In order to find whether there is any significant relationship between the categories of respondents and their occupational stress, a null hypothesis is framed and tested with the help of 't' test. 't' test values were calculated for different combination of categories of respondents. The t – values calculated were compared with the Table 't' values (at 5% level and at 1% level) to test the significance of variation in respect of occupational stress experienced by the different categories of the respondents. The results were tabulated and interpreted in respect of overall occupational stress in table 6.

Null hypothesis: The respondents experience same level of occupational stress.

TABLE 6
DESCRIPTIVE STATISTICS

Category	Count	Mean	S.D	t-value	Result
Officers and Clerical staff	40	160.01	12.09	0.31	Not significant
	131	173.14	47.50		
Officers and Sub staff	40	160.01	12.09	0.49	Not significant
	57	151.41	15.71		
Clerical staff and Sub staff	131	173.14	47.50	0.85	Not significant
	54	151.41	12.09		

It is inferred from the table 6 that there is no significant difference between the level of occupational stress and the different categories of respondents. It means women officers, clerical staff and sub staff have experienced the same level of occupational stress in the selected branches of banks and insurance in the study area.

DEMOGRAPHIC VARIABLES AND LEVEL OF OCCUPATIONAL STRESS

The relationship between demographic variables such as sex, age, experience, income and educational qualifications and occupational stress experienced by the respondents are analyzed in the table 7.

Null hypothesis: There is no significant difference between demographic variables and the occupational stress experienced by different categories of the respondents.

TABLE 7
CHI-SQUARE TEST RESULT

Demographic variable	Chi-Square Test – Value	Table value 5% level	Table value 1% level	Result
Age	5.15	9.49	13.28	Not significant
Educational Qualifications	7.41	9.49	13.28	Not significant
Designation	4.55	9.49	13.28	Not significant
Experience	4.56	9.49	13.28	Not significant
Income	19.0	12.53	16.81	**Significant

** Significant both at 5% level and 1% level.

It is clear from the table 7 that there is no significant association between age, educational qualifications, designation, experience and occupational stress. However, there is a significant association between income and occupational stress experienced by the women employees in the selected study units.

HUMAN RESOURCE MANAGEMENT PRACTICES AND OCCUPATIONAL STRESS

The human resource management practices in banks and insurance are one of the important factors leading to reduce occupational stress of the women employees. The present study has made an attempt on analyzing the impact of human resource management practices on the occupational stress of the women employees with the help of multiple regression analysis. The score on occupational stress of the women employees is treated as the dependent variable, whereas the score of human resource management practices is treated as independent variables. The fitted regression model is

$$Y = a + [b.sub.1][x.sub.1] + [b.sub.2][x.sub.2] + [b.sub.3][x.sub.3] + [b.sub.4][x.sub.4] + [b.sub.5][x.sub.5] + [b.sub.6][x.sub.6] + [b.sub.7][x.sub.7] + e$$

Y = Score on occupational stress

[X.sub.1] = Scores of recruitment and selection policy

[X.sub.2] = Scores of perception on training and development policy

[X.sub.3] = Scores of performance appraisal system

[X.sub.4] = Scores of perception on promotion and transfer

[X.sub.5] = Scores of perception on compensation management and welfare measure

[X.sub.6] = Scores of perception on industrial relations

[X.sub.7] = Scores of perception on overall human resource management practices

[b.sub.1] ... [b.sub.9] = Regression co-efficient of independent variables

a = Intercept and e = error term.

Null hypothesis: There is no significant relationship between human resource management practices and occupational stress.

TABLE 8
HUMAN RESOURCE MANAGEMENT PRACTICES AND OCCUPATIONAL STRESS

Variables	R	R²	F- Statistics
Recruitment and selection policy and overall occupational stress	0.09	0.008	3.40
Training and development policy and occupational stress	0.05	0.003	0.80
Performance appraisal system and occupational stress	0.22	0.050	2.59
Promotion and transfer and overall occupational stress	0.06	0.003	0.04
Compensation management and welfare measure and occupational stress	0.63	0.400	0.35
Industrial relations and overall occupational stress	0.25	0.060	0.92
Overall human resource management practices and occupational stress.	0.17	0.030	69.11

** Significant at both 1% and 5% level

The significant influencing human resource management factors on occupational stress experienced by the women employees are compensation management and welfare measure, performance appraisal system, promotion and transfer, recruitment and selection policy, industrial relations and training and development policy. The table 8 indicates there is a relationship between the human resource management practices and occupational stress of women employees. R² value is indicating that human resource management practices are a strong predictor of occupational stress. The 'F' statistics reveal the validity of fitted regression models. The results of the empirical analysis indicate that if human resource management policies are practiced carefully, this can reduce occupational stress of the women employees in the banks and insurance.

CONCLUSION

To conclude, the analysis over human resource management practices reveals that in both banks and insurance combined together, all the women officers, clerical and sub staff have low perception about overall human resource management practices. The women clerical staff and sub staff have experienced high level of occupational stress. The officers have experienced a moderate level of occupational stress. The study further reveals that there is a significant relationship between the human resource management practices and occupational stress of women employees.

Stress can be managed by practicing simple and easy techniques. The first step is to prevent stress and then to identify early signs of stress. The banks and insurance fail to prevent it; so, stress

becomes a silent killer. Therefore, if the banks and insurance companies should implement effective human resource management policies and stress management strategies, it will certainly reduce occupational stress of the women employees and improve effectiveness of human resource management practices, which is paramount importance to the banking and insurance industry for achieving its objectives in the dynamic and competitive business world.

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