

“A Study on Work Related Stress and Work Family Issues Experienced By Women BPO Professionals in Bangalore, Karnataka State, India.”

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Abstract

Stress is a negative consequence of present modern living. Often People are stressed due to overwork, job insecurity, information overload, and the increasing pace of life. These events produce distress: the degree of physiological, psychological and behavioural deviation from healthy functioning The American Institute of Stress estimates that work- related stress costs Stress causes lower productivity, higher absenteeism, low turnover rate, alcoholism, and medical costs. In India, over half of the call centre employees feel so stressed out by the tough working conditions that they end up quitting.

Stress is an adaptive response to a situation that is perceived as challenge or threat to a person’s well being. Hans Selye first introduced the concept of Stress into the life science in 1936. He defined stress as, “the force, pressure, or strain exerted up to a material object or person which resists these forces and attempt to maintain its original state.”

Stress has become very common in the modern complex world. In all organisations at all levels, more and more people becoming victims of stress in this fast changing world of rapid technological advancement.

This paper reviews the impact of work family issue over the role stress dimensions. This study was conducted among the women working in Business process organisations Bangalore. Women professionals from the leading BPO’s concerns were selected for the study. The result of the study reveals that working women face high risks from job-related stress; the risks are higher than those for male workers.

Key Words: - Work stress, Business Processing Organisations, women employees

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1. Introduction & Literature Survey:

A study conducted by W.H.O. in 2001 reveals that every fourth person in the world is suffering from high level of stress, and by 2020, depression will be the world’s second largest cause for urban disease after heart ailments. Stress is increasing in everyday life therefore it needs hardly to be over emphasized. Prevention and Management of Stress is become an integral and essential part of the modern life.

Women continue to be responsible for the majority of housework and few perceive it as unfair. Several studies in US suggest that women perform between 60-70% of the

household tasks in two-job families (Bianchi et al., 2000; Coltrane & Adams, 2001a; Perkins & DE; Meis, 1996; L.B. Silverstein, 1996). Research in Canada also shows that women do about two-thirds of the housework (Brayfield, 1992; Devereaux, 1993; Statistics Canada, 1995). Despite women's greater participation in the workforce, most men have yet to increase their share of domestic duties. This means that the majority of working women are also responsible for housework and looking after their children.

In urban India the female work participation rates of all workers, main and marginal, increased from 8.31 % (1981) to 9.19 % (1991). More significant is the pattern of labour absorption by industry division for male and female workers in the period 1977/78-1983 and 1983-1987/88. In the manufacturing sector twice as many women were absorbed in the second quiet period as in the first (13.1% to 29.3%). Overall an increase can be seen in female participation in urban India from 18% in 1977/78-83 to 24% between 1983-1987/88. Although an increase in female work participation rates took place in the 1980s it is evident that of the urban female workers, self-employed or casual workers amounted to nearly 73%. Thus three quarters of the urban female workers were working in an insecure position in terms of regular source of income. An example of the increasing feminization of the labour force, particularly in the manufacturing sector at a micro level can well be seen in an urban labour market such as Bombay. Here women accounted for 31% of the increase in Bombay's work force between 1981 and 1991 while their share was barely 21% in the period 1971-81. The number of women workers per 1,000 working men increased from 125 in 1981 to 172 in 1991.

Women and Multiple Roles

While the entry of unmarried women into professional occupations may be relatively less problematic, the case of married workingwomen who have multiple roles to fulfill is different. Role overload can result in stress and conflict. This can happen when one is required to play two roles at the same time or to play different roles successively in relation to the same person. It is also negatively related to satisfaction and participation in decision-making. In addition to the role conflict, role distance and alienation from other members of the family make the situation more stressful.

In the context of the new age women playing multiple roles, this study addresses, with the hope of gaining some understanding of the overall life satisfaction of women as she weaves together her family and her work.

Performing Household Tasks

The amount of work women must do at home is instrumental in how successfully they combine their employment and family roles. Unfortunately, housework is often a thankless job, and many people do not consider housework to be "real" work (Berz, 1993). It is unpaid undervalued. Several studies in the US suggest that women perform between 60% and 70% of the household tasks in two-job families (Bianchi et al., Coltrane & Adams, 2001; Perkins & DeMeis, 1996; L.B. Silverstein, 1996). The same pattern has also been observed in Great Britain, China, and Japan (Brush, 1998). Women are much more likely than men to do cooking, cleaning, laundry, dish, washing and shopping. The only indoor chore that men are more likely to do is household repair (Galinsky & Bond, 1996; Landry, 2000). If wives complain to an interviewer that they are doing more housework than their husbands, they frequently add that the discrepancy really isn't very important (Dryden, 1999). Some

employed women come home from work and feel guilty that they are not being “wifely” enough (Biernat & Wortman, 1991)

Managing Home and Work

According to a recent study conducted by Tata Institute of Social Sciences which found more than 60% of working women manage home and work efficiently. Super moms are not exactly a new phenomenon in a country of about 8.5 Crores economically active women. But something else is. Workplaces are becoming more mom-friendly; families more supportive and research studies are weakening myths about working women having a negative impact on a child’s development. Several recent studies show that many urban Indian children, 80 percent in a Mumbai study, actually like the idea of a working mother. In the United States and Canada, most surveys of young women show that they expect to combine a career with motherhood (Davey, 1998; Hoffnug, 1999). The Indian reality is completely different from the West. A lot of women, especially those from the lower middle class, are seeking the job market today because they have to augment the family income. They have to provide a better life for their families, pay their children’s tuition fees and plan a better future for them.

Working Women’s Mental Health

Employed women are typically as happy as non-employed women. In fact, they are often happier and better adjusted (Barnett & Rivers, 1996; Betz, 1993; Hoffman, 1997). Cover the last two decades; researchers have devoted increasing attention to the marital relationship, regarding it as a key element in determining family functioning and individual outcomes. The association between marital relations and child functioning is well documented. (Burman, John & Margolin, 1987 and Cummings & Davies, 2002). Collectively, the empirical investigations indicate that the quality of a marital relationship is predictive of both positive and negative outcomes in children’s adjustment across developmental periods in both clinical and non-clinical samples. In another study (Bhushan, 2002) the results unambiguously suggests the importance of economic freedom, social status and other attributes in as much as working women feels more secured to their non-working counter parts. Also, they have relatively and significantly low anxiety than the non-working matched controls. The mental health of the workingwomen also appears sounder. Women occupying more than one social role have decreased levels of depression (Rena Repetti, 1987). However, most of these studies also tell us the negative impact of women’s entry into the labour market, like the conflict over domestic chores (double burden of work in working women), neglect of children, and housework is primarily the responsibility of women.

Mothers who are employed full-time exhibit a higher level of anxiety than mothers who do not work outside of the home full-time. To fairly calculate the differences between working mothers and nonworking mothers the work environment and non-occupational environment have to be taken into account. These studies have shown that employed women are less depressed. Mothers who take a short maternity leave six weeks or less show a higher level of depression. These are the same women who have significant marital concerns (Hyde et al., 1995)

Stress: Among working women

A brief old at the studies on women’s employment indicate that reasons for women working may be many, though the financial one is the chief one reported. Schular (1978) says

that stresses are lower in family roles than occupational roles. Participation in multiple roles modifies the impact on stress generated by a particular role with buffering effects of work on marital stress and exacerbating effects of parenthood on occupational stress.

Kandel, Davies and Raveis (1985) studied a sample of 197 women in the age of 18 to 54 years for the nature of specific strains and stresses in their marital, occupational and household work roles. They found that strains and stresses are lower in family roles than in occupational and household roles. But when they do occur, they have more severe consequences for the psychological well-being of women than occupational strains and stresses. Strains predicted distress through role specific stress, with strains deriving from contribution of role specific stress. Chassin et al (1985) in their research on a sample of 83 dual worker couples with pre-school children found 3 types of conflicts. (1) Conflicts between demands of multiple roles (2) conflict between role expectations of self and spouse and (3) lack of congruence between expectation and reality of roles. They suggest that self role congruence in women, leads to better mental health.

Physical Health

Data suggests that employed women are healthier than non-employed women. In fact, they are often happier and better adjusted (Barnett & Rivers, 1996; Cleveland et al., 2000). Only one group of employed women had substantial health problems: women who have low-paying or unrewarding jobs, several children and an unsupportive husband (Barnett & Rivers, 1996; Cleveland et al., 2000; Noor, 1999)

Professional satisfaction

Women are employed in all areas of the work forces, but they are not equally represented in all areas. A great deal of gender segregation exists in the workplace, with men and women concentrated in different occupations. For working class women, studies show that the satisfactions from employment are not from the job per se but from the increased social support and stimulation provided by co-workers, the marked advantages that their wages bring to their families, and the greater sense of control they feel over their lives (Hoffman, 1995)

They also encourage independence in their children more than non-employed mothers do. And the employed mothers held higher educational goals for their children. Though the economic and professional status has contributed to their sense of security and the ability to face otherwise challenging social situations, various other factors have contributed to their sense of insecurity with certain characteristics such as humiliation, shame, rejection and failure. The dual task of handling home and job mixed with a real or perceived threat against women may make them feel rejected, isolated, and tense (Murray, 1938).

However, in a study conducted by (Mukhopadhyay, 1997) among the households of women workers in Sonapet and Noida in Bombay, reveals that the phenomenon of women working outside the household has had an overall positive impact. An overwhelmingly large number of women felt that it had increased their self esteem (85.3%) their standing in the family (81.1%) and their decision making power (62.2%). Clearly women saw many more benefits coming out of their labor market entry. By and large, economic security was cited as a major benefit by both men and women. But women also cited factors such as more experience (91.6%) more enlarged social networks for them (48.3%) and stronger personality (32.2%) as other fall out benefits.

Work Life Balance, from an employee perspective, is the maintenance of a balance between responsibilities at work and at home. Employees view the benefits or working conditions that they provide to help employees balance the family and work domains as work life benefits. (Bardoel, Tharenou, & Moss, 1998; Russel and Bowman, 2000) WLB strategies in an organizational setting include policies covering flexible work arrangements, child and dependent care, and family and parental leave (Bardoel et al., 1998; Kramer, 1997)

2. Objectives

- 1) To Study the level of stress experienced by the working women
- 2) To Analyze the factors and sources of workplace stress experienced by working women
- 3) To suggest solutions and preventive measures to overcome stress

3. Hypothesis

- 1) Women from different age group will significantly differ on their stress level
- 2) Women from different age group will significantly differ on their work family conflict
- 3) Women from different age group will significantly differ on their family work conflict
- 4) Women from different age group will significantly differ on their physical quality of life
- 5) Women from different age group will significantly differ on their psychological quality of life
- 6) Women from different age group will significantly differ on their social quality of life
- 7) Women from different age group will significantly differ on their environmental quality of life
- 8) Married women employees will experience higher level of stress than the Unmarried women employees.
- 9) Married women employees will experience higher level of work family conflict than the Unmarried women employees.
- 10) Married women employees will experience higher level of family work conflict than the Unmarried women employees.
- 11) Married women employees will experience higher level of stress than the Unmarried women employees.
- 12) Married women employees will experience lower level of physical quality of life than the Unmarried women employees.
- 13) Married women employees will experience lower level of psychological quality of life than the Unmarried women employees.
- 14) Married women employees will experience lower level of social quality of life than the Unmarried women employees.
- 15) Married women employees will experience lower level of environmental quality of life than the Unmarried women employees.

4. Research Methodology

The present research was carried out with the help of a descriptive research design. The review of literature revealed that a lot of research studies have been carried on stress and

quality of life of women in other countries. However there are a very few studies focusing on the effect of stress, work and family conflict and quality of life of women employees of Business process outsourcing units. Hence keeping in view the review of literature and the objectives of the study the researcher adopted ex post facto research design for the present study. Since, in social sciences research ex post facto research is often used term for descriptive research designs. The main characteristics of this method are that, the researcher has no control over the variables; he can only report what has happened or what is happening. Most ex post facto research projects are used for descriptive studies; ex post facto studies also include attempts by researcher to discover causes even when they cannot control the variables. The methods of variables utilized in descriptive research are survey methods of all kinds including comparative and correlation methods (Kerlinger, 2004).

Universe & Population

All women employees working in Business process outsourcing units in Bangalore were considered as universe of the study.

Inclusion Criteria

- Women employee 20 years to 35 years
- Able to read and write in English
- Working in any one of the Business Process Outsourcing units in Bangalore

Exclusion Criteria

- Women not willing to participate in this study
- Women who had undergone treatment for any major physical or psychological illness.

5. Limitations of the study

- The researcher could only include a sample of 251 married women employees
- Many women employees declined or could not send back their filled in questionnaires as they had a lack of time.
- This study only included a subjective data as reported by the participants, the objective data about health records from clinical set up and in dept evaluation by clinical psychologists or psychiatrist could not be included to get a proper result for impact of stress on health and psychological dimension.
- It was a difficult task to get permission from various organizations for conducting this study; some of the reputed organizations declined the permission to collect data from their employees. Hence, the researcher feels that this study is not the most representative sample study about stress and its effects among women employees.

6. Implications of the study

- A wide range of implications can be derived based on the results of the study. The study shows that there is a significant amount of stress present among the employees and it has a major impact on personal health and psychological health of the women employees. It is suggested that these organizations need to continuously assess the amount of stress and its impact on the employee health. Further, they can appoint social work professionals to provide psychosocial interventions for the employees. Many stress busting programmes and themes can be adopted by the employers.

7. Scope for future research

This study was a humble initiation of stress research among Indian women Employees. Many such studies are required to fulfil the gaps in the available literature on these variables. There is a wide scope for conducting experimental research, designing many psychosocial intervention programmes and validating them empirically.

8. Findings & Discussion

Demographic Details of the Participants

Age: Nearly half of the women (41.4%) were found to be between 23 to 25 years of age. Nearly a quarter of them (24.7%) were between 20-22 years age and one third (33.8%) of them were between 26 to 30 years of age. The mean age of the women respondents was found to be 24.8 years with a standard deviation of 3.51 years.

Religion: A vast majority of respondents were Hindu (92.4%) very few (7.6%) were from other religions like Muslim, Christian and Sikhs.

Education: Majority of the women (88.4%) was educated up to undergraduate level. Very few (11.6%) were educated upto post graduation and above.

Marital Status: A little more than three fourth (68.9%) of the women were unmarried and nearly one third (31.1%) were married.

Living Arrangements: A little more than one third (36.7%) were living with parents. Very few (19.1%) were living with their husbands or in laws, nearly Half (44.2%) was either living alone or in hostel or as paying guests.

Domicile: Majority of women (78.1%) was hailing from urban backgrounds, Very few (10.4%) were hailing from semi urban and another few (11.6%) were hailing from rural background.

Monthly Income: With respect to the Monthly Income (In Rupees) of the women respondents it was noted that very few women respondents (17.5%) had the monthly income up to 15000. Nearly a quarter (22.7%), of them had monthly income 15001 to 20000. Nearly one third (32.7%) of them had income of 20001 to 25000 and a little more than a quarter (27.1%) of them had income of 25001 and above. The mean monthly income (In Rupees) was 22784.86 with a standard deviation of 6546.566.

Designation: With respect to the designation of the women respondents, it was noted that, more than half (58.6%) of the respondents were working as software engineer, few (18.7%) were working as a tele-callers, very few (15.9%) were working as software trainees and an insignificant number (6.8%) were engaged in administrative work.

Experience: With respect to the experience (in years) of the women respondents, it was noted that nearly one third (29.1%) of the respondents had one year experience, almost another one third (29.9%) had two years of experience, few (15.5%) of the women employees had three years of experience, and a quarter (25.5%) of them had four Years & above of Experience. The average years of work experience was found to be 2.60 (± 1.575).

Reason for Work: With respect to the reason for work of the women respondents, it was noted that nearly half (48.2%) of them were working to support family income. Nearly quarter (21.9%) of them were working for meeting personal expenditure. Almost one third (29.9%) of them were working for Career.

Presence of Sick Member in the Family: Few of the women respondents (21.5%) reported that there is a sick member in the family, a little bit of time is dedicated for them. However, the majority of them (78.5%) responded that they do not have a sick member in the family.

Factors of Stress

Very high impacting factors of stress were worried about security (M=4.49) and too much responsibility entrusted to them (M=4.09). The three most impacting factors which contribute to stress were deadlines and time pressures (M=3.98), Travelling to and from work (M=3.94), Not enough stimulating things to do (M=3.86), Travelling associated with the job (M=3.61).

Other factors which has significant high impact on stress were found to be too many jobs to do at once (M=3.59), decision making (M=3.51), job interfering with home/family life (M=3.51), doesn't know where career is going (M=3.51) and family life adversely affecting work (M=3.51).

Effects of stress on personal and psychological life

The high impact of stress was found about nine items of personal and psychological aspects. The three most affected personal and psychological aspects were Difficulty in concentrating at any work (M=2.35), Inability to finish one task before rushing into another (M=2.29), Feeling the target of other people's animosity (M=2.24).

The other affected personal and psychological aspects with high impact were Feeling unable to cope with personal life events (M=2.15), Difficulty in making decisions (M=2.08), Loss of sense of humour / no fun in life (M=2.07), Lack of interest in doing things after returning home from work (M=2.02), Constant tiredness (M=2.02), Suppressed anger / feeling agitated most of times (M=1.99), Waking up in the morning and feeling tired (M=1.95), Constant irritability with people (M=1.9) and Wanting to cry at the smallest problem (M=1.97).

Effects of Stress on Health and Physical Life

The effect of health on health and physical dimension shows that, there are two items which scored high impact, craving for food when under pressure (M=2.03) and Headaches/ Back pain/ body pains (M=2.05). The other two items which had a moderate effect were, difficulty in sleeping or have disturbed sleep (M=1.92) and feel not hungry at all (M=1.91). All other items had moderate effect of health, for eg., gastric and intestinal problems and problems with reproductive health.

Level of Study Variables

The stress level was found to be a little more than moderate (M=24.39±4.48). Moderate level of work family conflict was found (M=16.86±6.86) and a little more than moderate levels of family work conflict (M=19.04±5.56). The quality of life dimension showed average to good quality of life. The social quality of life dimension was found to be better (M=63.95±13.91), psychological quality of life was found to be the lowest (M=54.73±10.49).

Stress, Work-Family and Family-Work conflict and Quality of Life of respondents with respect to their Age Differences

The differences on stress level, work-family conflict, family-work conflict and all the dimensions of quality of life of respondents was calculated, the means of all the dependent variables across the different age groups were found to be almost the same. The one way

analysis of variance for all these variables was found to be not significant, indicating that women employees with different age group experience almost the same levels of stress, work-family conflict, family-work conflict and all the dimensions of quality of life .

Stress, Work-Family and Family-Work conflict and quality of life of respondents with respect to their Marital Status Differences

The Physical quality of life was found to be lower among Married women employees (M=53.80, SD=10.85), than the unmarried women employees (M=58.11, SD=10.79). Significant differences were also found ($t=2.924$, $p<0.01$). The Environmental-QOL was found to be lower among Married employees (M=51.84, SD=11.53) than the Unmarried employees (M=56.46, SD=10.76), significant differences were also found ($t=3.080$, $p<0.01$). The mean values for stress level, work family conflict, family work conflict, psychological and social quality of life of the women employee did not differ much based on their marital status, further, no significant differences were also found.

Stress, Work-Family and Family-Work conflict and quality of life of the respondents with respect to their Differences in Living Arrangements

One way analysis of variance was computed to study the significant differences among the groups. Significant differences were seen for family work conflict ($F=2.787$, $p<0.05$) and physical quality of life ($F=4.273$, $p<0.01$). The family work conflict was found to be higher among those women living with husband and in laws (M=20.7292). The physical quality of life was higher among those living with parents (M=59.27).

Stress, Work-Family and Family-Work conflict of respondents with respect to their Income Differences

Stress was found to be higher (M=25.64) among women who earn between Rs. 20001 to 25000, the level of significance was $F=3.330$, $p<0.05$. Physical Quality of Life was found to be higher among those who earn Rs.15000 (M=58.19) and those who earn Rs.25001 and above, the level of significance was $F=2.715$, $p<0.05$. The social QOL was found to be higher (M=85.29) among those who earn Rs.25001 and above, the level of significance was found to be $F=2.835$, $p<0.05$. Environmental QOL was found to be higher (M=59.51) among those who earn up to Rs.15000, the level of significance was found to be $F=2.938$, $p<0.05$.

Stress, Work-Family and Family-Work conflict of respondents with respect to their Work Experience Differences

Work family conflict was found to significantly differ with respect to the work experience of the women employees ($F=9.33$, $p<0.001$), it was found to be higher among women with one year of experience than two years or above.

Physical quality of life significantly differed ($F=9.33$, $p<0.001$), women with three years of experience had the highest physical quality of life (M=62.91), lowest was found among women with two years of experience (M=53.231).

Psychological quality of life was also found to be significantly differing ($F=9.05$, $p<0.001$), women with three years of experience had the highest psychological quality of life (M=60.25), lowest was found among women with one year as well as two years of experience (M=55.13).

Social quality of life was also found to be significantly differing ($F=3.522$, $p<0.01$), women with one year of experience had the highest social quality of life (M=86.41), lowest was found among women with four years and above (M=58.203).

Environmental quality of life was also found to be significantly differing ($F=5.266$, $p<0.01$), women with one year and three years of experience had the highest environmental quality of life ($M=57.36$), lowest was found among women with four years and above experience ($M=50.68$).

Multiple regression analysis of the predictor personal variables

Perceived Stress: The R^2 -value was found to be 0.1849 indicating that 18.5% of total variation in perceived stress is explained by all the variables. Further, age, experience and reason to work have a significant independent effect on stress at, as they are significant at 0.05 level.

Work Family Conflict: R^2 -value was found to be 0.274 depicting that 27.4% of total variation in Work Family Conflict is explained by all the variables. Further, Monthly income, designation, work experience, reasons for work and presence of a sick member in the family have significant independent effects on Work Family Conflict, as they are significant ($p<0.05$ level).

Family-Work Conflict: R^2 -value was found to be 0.075 which means 7.5% of total variation in Family-Work Conflict is explained by all the variables. Further, religion and education of the women employees have significant independent effects on Family-Work Conflict, as they are significant ($p<0.05$ level).

Physical Quality of Life: R^2 -value was found to be 0.082 which means 8.2% of total variation in Physical Quality of Life is explained by all the variables together. Further, the personal variables, education and marital status of the women employees have significant independent effects on Physical Quality of Life, as they are significant ($p<0.05$ level).

Psychological Quality of Life: R^2 -value was found to be 0.083 which means 8.3% of total variation in Psychological Quality of Life is explained by all the variables together. Age, living arrangements and experience of the women employees have significant independent effect on Psychological Quality of Life, as they are significant ($p<0.05$ level).

Social Quality of Life: The R^2 -value was found to be 0.094 which means 9.4% of total variation in Social Quality of Life is explained by all the variables together. Work experience and reasons for work have a significant independent effect on Social Quality of Life.

Environmental Quality of Life: The R^2 -value was found to be 0.148 which means 14.8% of total variation in Environmental Quality of Life is explainable by all the variables together. Further, viz, Age, Marital Status, living arrangements, Monthly Income, Designation and reasons to work of the women employees have significant independent effects on Environmental Quality of Life, as they are significant ($p<0.05$ level).

Relationship Between Independent and Dependent Variables

Significant Positive Correlation: Age of the women employees had positive significant correlation with number of years of work experience ($r=.264$, $p<0.01$), family work conflict ($r=.153$, $p<0.05$) and Perceived stress ($r=.136$, $p<0.05$). Perceived stress was found to have positive significant correlation with experience ($r=.162$, $p<0.05$), work family conflict ($r=.173$, $p<0.01$), family work conflict ($r=.164$, $p<0.01$), social quality of life ($r=.161$, $p<0.05$), environmental quality of life ($r=.145$, $p<0.05$). Work family conflict was positively correlated with Family Work Conflict ($r=.545$, $p<0.01$) and Social quality of life ($r=.193$, $p<0.01$). Physical quality of life was positively correlated with Psychological quality of life

($r=.618$, $p<0.01$) and Environmental quality of life ($r=.719$, $p<0.01$). Environmental quality of life had Significant Positive Correlation with Psychological quality of life ($r=.687$, $p<0.01$) **Significant Negative Correlation:** Monthly income of the women employees had negative significant correlation with environmental quality of life ($r=-.130$, $p<0.05$). Number of years of work experience was found to have significant negative correlation with work family conflict ($r=-.152$, $p<0.05$), Psychological quality of life ($r=-.202$, $p<0.01$), social quality of life ($r=-.165$, $p<0.01$) and environmental quality of life ($r=-.222$, $p<0.01$). Physical quality of life had significant negative correlation with perceived stress ($r=-.183$, $p<0.01$), work family conflict ($r=-.416$, $p<0.01$) and family work conflict ($r=-.311$, $p<0.01$). The work Family conflict had negative significant correlation with Psychological quality of life ($r=-.308$, $p<0.01$) and Environmental quality of life ($r=-.313$, $p<0.01$).

Testing of hypothesis

1. Women from different age group will significantly differ in their stress level. This hypothesis was rejected as no significant differences were found with the help of One Way ANOVA ($P>0.05$).
2. Women from different age group will significantly differ on their work family conflict. This hypothesis was rejected as no significant differences were found with the help of One Way ANOVA ($P>0.05$).
3. Women from different age group will significantly differ on their family work conflict. This hypothesis was rejected as no significant differences were found with the help of One Way ANOVA ($P>0.05$).
4. Women from different age group will significantly differ on their physical quality of life. This hypothesis was rejected as no significant differences were found with the help of One Way ANOVA ($P>0.05$).
5. Women from different age group will significantly differ on their psychological quality of life. This hypothesis was rejected as no significant differences were found with the help of One Way ANOVA ($P>0.05$).
6. Women from different age group will significantly differ on their social quality of life. This hypothesis was rejected as no significant differences were found with the help of One Way ANOVA ($P>0.05$).
7. Women from different age group will significantly differ on their environmental quality of life. This hypothesis was rejected as no significant differences were found with the help of One Way ANOVA ($P>0.05$).
8. Married women employees will experience higher level of stress than the Unmarried women employees. This hypothesis was rejected as no significant differences were found with the help of One Way ANOVA ($P>0.05$).
9. Married women employees will experience higher level of work family conflict than the Unmarried women employees. This hypothesis was rejected as no significant differences were found with the help of One Way ANOVA ($P>0.05$).
10. Married women employees will experience higher level of family work conflict than the Unmarried women employees. This hypothesis was rejected as no significant differences were found with the help of One Way ANOVA ($P>0.05$).

11. Married women employees will experience higher level of stress than the Unmarried women employees. This hypothesis was rejected as no significant differences were found with the help of One Way ANOVA ($P>0.05$).
12. Married women employees will experience lower level of physical quality of life than the Unmarried women employees. This hypothesis was accepted as the Physical quality of life was found to be lower among Married women employees ($M=53.80$, $SD=10.85$), than the unmarried women employees ($M=58.11$, $SD=10.79$). Significant differences were also found ($t=2.924$, $p<0.01$).
13. Married women employees will experience lower level of psychological quality of life than the Unmarried women employees. This hypothesis was rejected as no significant differences were found with the help of One Way ANOVA ($P>0.05$).
14. Married women employees will experience lower level of social quality of life than the Unmarried women employees. This hypothesis was rejected as no significant differences were found with the help of One Way ANOVA ($P>0.05$).
15. Married women employees will experience lower level of environmental quality of life than the Unmarried women employees. This hypothesis was accepted as the Environmental-QOL was found to be lower among Married employees ($M=51.84$, $SD=11.53$) than the Unmarried employees ($M=56.46$, $SD=10.76$), significant differences were also found ($t=3.080$, $p<0.01$).

9. Conclusion

This study was conducted on women employees of IT department, the study results reveal that very high impacting factors of stress were worry about security and too much responsibility entrusted to them, meeting the deadlines and time pressures, day to day commutation for work from home and back, not enough stimulating things to do and travelling associated with job, decision making job interfering with home/family life etc. High impact of stress was found on personal and psychological aspects and also on physical life and health. Stress level was found to be a little more than moderate. Moderate level of work family conflict was found and a little more than moderate levels of family work conflict. The quality of life dimension showed average to good quality of life. The social quality of life dimension was found to be better, psychological quality of life was found to be the lowest.

The study shows that there is a significant amount of stress present among the employees and it has a major impact on personal health and psychological health of the women employees. It is suggested that these organizations need to continuously assess the amount of stress and its impact on the employee health. Further, they can appoint social work professionals to provide psychosocial interventions for the employees. Many stress busting programs and themes can be adopted by the employers. The researcher feels that many such studies are required to fulfil the gaps in the available literature on these variables. There is a wide scope for conducting experimental research, designing many psychosocial intervention programs and validating them empirically.

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