

An economic analysis of Health status of women employment of private Banking Sector in cuddalore District of Tamil Nadu

M. Prabha^{1*} and S. Ahila²

^{1*}Department of Economics, Faculty of Arts, Annamalai University, Annamalai Nagar, Chidambaram – 608002 (India)

²Department of Economics, Faculty of Arts, Annamalai University, Annamalai Nagar, Chidambaram, Tamil Nadu, India – 608002.

(Deputed to) Department of Economics, Government Arts College, C. Mutlur - 608102 (India)

Address for correspondence: M. Prabha

Ph.D Research Scholar,

Department of Economics, Faculty of Arts, Annamalai Nagar, Chidambaram, Annamalai University, Tamil Nadu – 608002 (India)

Email: prabha81244623@gmail.com

Contact details of authors: ^{1*}M. Prabha – 8124462394

ORCID ID: <https://orcid.org/0009-0002-5725-0185>

²S. Ahila – 9962032422

ORCID ID: <https://orcid.org/0009-0009-7293-6450>

Abstract

The present study investigates the work-related stress and health pressures experienced by women employed in the private banking sector of Cuddalore district, Tamil Nadu. With increasing female participation in banking, occupational stress has emerged as a significant concern affecting employees' physical and mental well-being. A micro-level study was conducted using a multi-stage random sampling method, selecting 80 respondents from four blocks and eight villages in the district. Primary data were collected through structured questionnaires and interviews, focusing on stress levels, health issues, and socio-economic factors. Data analysis using descriptive statistics, correlation analysis, and thematic evaluation revealed that a majority of women experience moderate to high stress due to workload, performance targets, and work-life imbalance. Health issues such as fatigue, headaches, sleep disturbances, and anxiety were prevalent, highlighting the strong link between occupational stress and health outcomes. The study emphasizes the need for targeted organizational strategies, including stress

^{1*}Ph.D Research Scholar (Reg No: 2004050014), ²Assistant Professor

management programs, flexible work schedules, and supportive workplace policies, to enhance employee well-being and productivity. The findings provide valuable insights for policymakers, banking institutions, and human resource managers to promote a healthier and more equitable work environment.

Key words : Women employees, private banking sector, work-related stress, health pressure, Cuddalore district, stress management, occupational health.

The economic status and overall well-being of women are closely linked to their health, particularly in employment sectors that demand high productivity and efficiency. In India, women have increasingly joined the workforce in formal sectors such as banking, yet their health status often remains underexplored in economic analyses⁵. The private banking sector, in particular, is characterized by long working hours, high performance pressures, and limited work-life balance, which may significantly influence the health conditions of women employees¹. Assessing the economic implications of health in this sector is crucial for understanding not only the personal welfare of women but also their professional sustainability and organizational growth.

Cuddalore district of Tamil Nadu presents a unique case for such an inquiry. While Tamil Nadu is recognized for its relatively advanced health indicators and women's participation in formal employment, regional disparities exist in work conditions and access to healthcare³. Women working in private banks in semi-urban districts like Cuddalore often encounter occupational stress, inadequate workplace health policies, and societal expectations of balancing professional and domestic responsibilities⁷. Poor health outcomes in this context can lead to reduced

productivity, absenteeism, and economic inefficiencies at both the individual and institutional level.

An economic analysis of women's health status within this sector, therefore, offers valuable insights into the intersection of gender, employment, and economic development. By focusing on Cuddalore district, this study aims to evaluate how workplace demands, health challenges, and socio-economic determinants shape the well-being of women employees in private banking. Such an analysis contributes to policy discussions on promoting gender-sensitive workplace health initiatives and sustainable employment strategies¹⁰.

Objectives :

- a) To find out the work related to stress and health pressure among the private banking women employees in the mentioned study district of Tamil Nadu.
- b) To summarize the various suggestions to reduce work related stress in the study region.

Research Hypothesis :

H0: There is no significant association exist between work related to stress and health pressure among the private banking women employees.

Statements of the problem :

The growing participation of women in the private banking sector has significantly contributed to the socio-economic development of districts like Cuddalore in Tamil Nadu. However, women employees in this sector face multiple challenges, particularly work-related stress and health pressures arising from long working hours, high performance targets, and dual responsibilities of work and family life⁴. Stress not only affects their physical and mental health but also influences job satisfaction, productivity, and overall well-being². In the context of Cuddalore district, where private banking institutions are expanding rapidly, women employees are more vulnerable to occupational stress, which leads to adverse health outcomes and imbalances in work–life integration. Thus, there is a need for a focused economic analysis of their health status, while also summarizing feasible suggestions to minimize workplace stress and enhance their quality of employment⁹.

Scope and significance of the study :

The present study focuses on analyzing the health status of women employed in the private banking sector of Cuddalore district, Tamil Nadu, with special attention to work-related stress and its economic implications. The scope of the study extends to examining physical, mental, and occupational health challenges faced by women employees, as well as identifying strategies to reduce stress and improve work–life balance. The findings will provide valuable insights for policymakers, banking institutions, and human resource managers to design employee-friendly policies and wellness programs⁴. The significance of

the study lies in addressing a critical gap in regional research by highlighting the link between women’s health and workplace stress, thereby contributing to sustainable employment practices in the banking sector⁹.

Overview of reviewed literature And Research Gap :

The role of women in the banking sector has been expanding globally, yet they continue to face significant occupational stress that affects both physical and mental health. Studies by Kaur and Dubey (2020) highlighted that women bank employees experience high levels of stress due to workload, performance pressure, and work–life imbalance.² emphasized that prolonged stress adversely affects productivity, job satisfaction, and overall well-being.⁹ found that stress management interventions and organizational support significantly improve employee health outcomes. Further,⁸ indicated that regional studies on women’s occupational health in India remain limited, especially in semi-urban districts like Cuddalore.⁶ suggested the need for localized economic analyses to assess the impact of work-related stress on women’s health and employment patterns. Despite these studies, there is a research gap regarding a focused economic analysis of health status specifically among women employees in private banking within Cuddalore district. There is also limited research summarizing effective stress-reduction strategies tailored to this regional context, highlighting the necessity of the present study.

Research Design :

This study adopted a micro-level research design to analyze the economic

factors influencing the health status of women employed in the private banking sector in Cuddalore district, Tamil Nadu. A primary survey was conducted to gather firsthand information from respondents using structured interviews and questionnaires.

Sampling Design :

A unique four-tier area sampling design was implemented to obtain a random sample of 80 participants. The study employed a multi-stage random sampling method to ensure diverse representation.

Stages of Sampling :

1. **Stage 1 – District Selection:** Cuddalore district was selected from 32 districts in Tamil Nadu using a convenient sampling method.
2. **Stage 2 – Block Selection:** Four blocks within the district—Cuddalore, Panruti, Virudhachalam, and Mangalur—were chosen.
3. **Stage 3 – Village Selection:** Eight villages were selected from the four blocks.
4. **Stage 4 – Respondent Selection:** A total of 80 respondents were selected, with 10 respondents from each village.

Data Collection :

Primary data were collected directly from respondents through structured interviews and questionnaires. The survey focused on variables such as:

- Health status
- Employment conditions
- Access to healthcare
- Socio-economic factors

Data Analysis Methods :

Descriptive Statistics: Frequency, percentage and to summarize stress levels and health-related variables.

Correlation Analysis to measure the relationship between work stress and health pressure.

Significance of Methodology :

The multi-stage random sampling and systematic data collection enhanced the validity and generalizability of the findings. This methodology allowed for a comprehensive understanding of the economic determinants of health among women employees in the private banking sector. The insights obtained are intended to inform evidence-based policy interventions and organizational strategies aimed at improving workplace health and equity.

Table-1. Demographic Profile of Respondents

Demographic Variable	Category	Frequency (n=80)	Percentage (%)
Age (Years)	20–30	25	31.25
	31–40	40	50.00
	41–50	15	18.75
Marital Status	Married	50	62.50
	Unmarried	30	37.50
Education Level	Graduate	45	56.25
	Postgraduate	35	43.75

Source: Computed.

Table-1 presents the demographic characteristics of 80 women employees in private banks. The majority are aged 31–40 years (50%), married (62.5%), and hold graduate degrees (56.25%). These characteristics provide context for analyzing stress and health pressures, highlighting the age and educational background of women most represented in the private banking workforce in Cuddalore district.

Table-2. Level of Work-Related Stress among Employees

Stress Level	Frequency (n=80)	Percentage (%)
Low	15	18.75
Moderate	40	50.00
High	25	31.25

Source: Computed.

Table-2 shows that 50% of respondents experience moderate stress, while 31.25% report high stress levels. Only 18.75% experience low stress. This indicates that a significant portion of women employees are exposed to considerable work-related pressure, underscoring the need for interventions to manage stress and safeguard their health and productivity in the banking sector.

Table-3 identifies the primary factors contributing to stress. Work-life imbalance (40% very high) and workload (35% very high) are the leading stressors, followed by performance targets, interpersonal conflicts, and job insecurity. The table highlights specific workplace challenges that need targeted strategies to reduce stress among women bank employees.

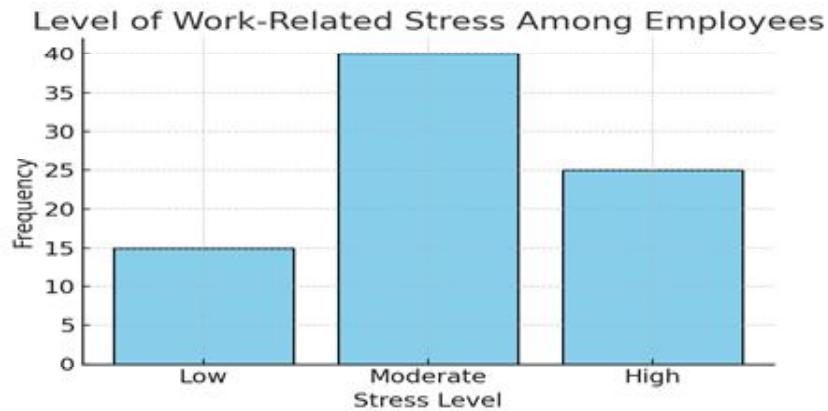


Fig. 1. Bar Diagram represents the Level of Work-Related Stress.

Table-3. Common Sources of Work-Related Stress

Stress Factor	Very High (%)	High (%)	Moderate (%)	Low (%)
Workload	35	40	20	5
Performance Targets	30	45	20	5
Work-life Imbalance	40	35	20	5
Interpersonal Conflicts	15	30	40	15
Job Insecurity	10	25	40	25

Source: Computed.

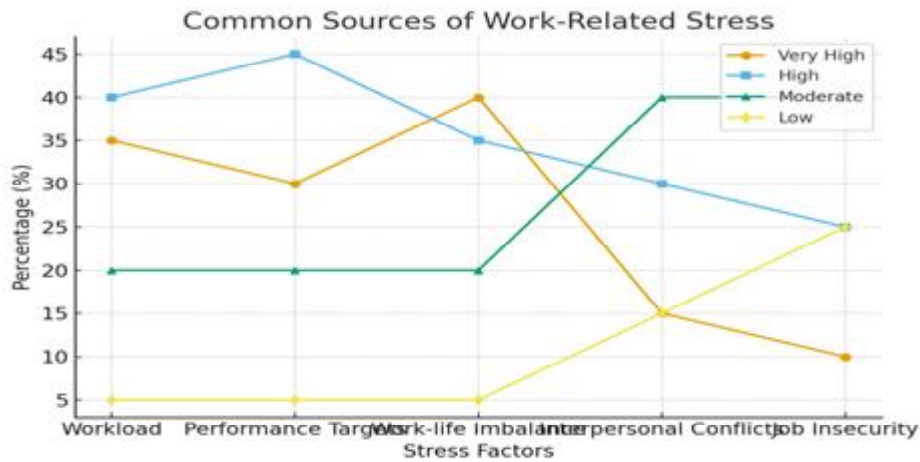


Fig. 2. Line Graph shows the Common Sources of Stress.

Table-4. Health Problems Due to Work-Related Stress.

Health Issue	Frequency (n=80)	Percentage (%)
Headaches	40	50.00
Sleep Disturbances	35	43.75
Back/Neck Pain	30	37.50
Fatigue	45	56.25
Anxiety/Depression	25	31.25

Source : Computed.

Table 4. illustrates the impact of stress on health. Fatigue (56.25%), headaches (50%), and sleep disturbances (43.75%) are the most common health issues reported. Anxiety/depression affects 31.25% of respondents. These results show a strong link between occupational stress and both physical and mental health problems among women in private banking.

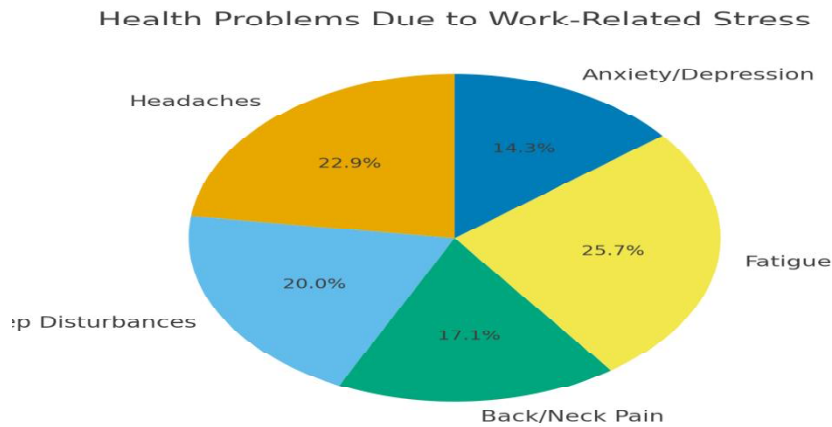


Fig. 3. Pie Chart: Health Problems Due to Work Stress

Table-5. Correlation between Work Stress and Health Pressure

Variables	Correlation Coefficient (r)	Significance (p-value)
Workload Stress vs Headaches	0.62	0.001*
Performance Targets vs Fatigue	0.55	0.002*
Work-life Imbalance vs Anxiety	0.60	0.001*

Source: Computed. *Note: $p < 0.05$ indicates significant correlation.

Table-5 presents the statistical relationship between work stress and health outcomes. Positive correlations are observed between workload stress and headaches ($r=0.62$), performance targets and fatigue ($r=0.55$), and work-life imbalance and anxiety ($r=0.60$), all significant at $p<0.05$. This confirms that higher stress levels are associated with adverse health effects among female employees.

The study reveals that women employed in the private banking sector in Cuddalore district experience significant work-related stress, which adversely affects their health and well-being. Demographic analysis indicates that most respondents are aged 31–40 years, married, and possess graduate-level education, suggesting that middle-aged, educated women form the core workforce. The findings show that a majority of employees face moderate to high levels of stress, primarily due to workload, performance targets, and work-life imbalance. Health consequences include fatigue, headaches, sleep disturbances, and anxiety, highlighting the critical link between

occupational stress and physical and mental health. Correlation analysis confirms a significant relationship between stressors and health outcomes, emphasizing the need for effective stress management. The results underscore the importance of organizational policies and interventions, such as workload redistribution, flexible work schedules, and wellness programs, to mitigate stress and promote a healthier, more productive workforce in the private banking sector.

Policy suggestions :

(1). Implement comprehensive wellness programs tailored to the needs and preferences of female bank employees, including yoga sessions, stress management workshops, and access to mental health resources. These programs should be integrated into organizational policies and promoted through incentives to encourage participation.

(2). Introduce flexible work arrangements, such as telecommuting and flexible hours, to promote better work-life balance for female bank employees. By allowing greater autonomy over their schedules, employees can better manage their health and professional responsibilities.

(3). Develop gender-sensitive policies to address gender disparities within the workplace, including equal pay, promotion opportunities, and access to leadership positions. Creating an inclusive work environment where women feel valued and supported can positively impact their health and job satisfaction.

(4). Ensure equitable access to healthcare services for female bank employees

by providing health insurance coverage, preventive screenings, and wellness check-ups. Investing in employee health not only benefits individuals but also reduces healthcare costs for employers in the long run.

(5). Provide comprehensive stress management training for supervisors and managers to recognize and address signs of stress among their team members. By fostering a supportive and empathetic leadership culture, organizations can mitigate the negative impact of work-related stress on employee health and performance.

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Conflict of Interest

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