

Effect of Psychological Empowerment On Job-Related Stress Among Women Employees in The Banking Sector of the Gwalior Region

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Abstract

The banking sector has experienced tremendous technological and organizational transformations thus increasing job stress especially to the women employees who are usually exposed to supplementary work and role pressures. It is on this backdrop that the current research seeks to analyze the impact of psychological empowerment on the job-associated stress among the women workforce in the banking industry in the Gwalior region. Primary data is collected from 180 women who work for public, commercial, and new generation banks through a standardized questionnaire. The study design adopted is quantitative and cross-sectional. Workplace stress factors include perceived workload, role conflict, role ambiguity, and work pressure, whereas psychological empowerment is measured along four dimensions: meaning, competence, self-determination, and influence. The data is analyzed using several statistical methods, including reliability analysis, multiple regression, Pearson correlation, and descriptive statistics. Psychological empowerment appears to have a strong negative link with job stress, with higher levels of empowerment being associated with lower levels of stress among bank employees who identify as female. In addition, regression analysis shows that self-determination and meaning dimensions negatively affect work-related stress in a substantial and significant way, while competence has a marginal impact that is not statistically significant. The study found that one-way managers may help banking women deal with stress on the job and enhance their mental health is by promoting psychological empowerment. This includes giving employees more say in how they spend their workdays and the decisions they make.

Keywords: Psychological empowerment, Job-related stress, Women employees, Banking sector, Gwalior region.

1. Introduction

The banking sector is crucial in the economic development process, as it is involved in the financial intermediation process, investment support, and financial inclusion. The industry is undergoing a fast evolution because of the development of technology, an intensification of competition, regulatory changes, and the rise of customer demands over the past years. Such changes drastically modify the character of the banking business and lead to the increased work-related stress among the staff members. This is

specifically among women employees who tend to face more pressures due to role overload, challenges of work-life balance and organizational expectations, and thus, stress management is a critical issue in the banking industry.

The effects of job-related stress can be harmful to the psychological wellbeing of the employees, their performance in the workplace, and the commitment of the employee to the organization. Constant stress not only lowers the productivity of individuals but also causes high absenteeism, burnout, and turnover intentions. Therefore, organizations tend to pay closer attention to human-based approaches to management that may reduce stress and promote the well-being of the employees. One such practice is on psychological empowerment, which proves to be a central construct that empowers the workers with a sense of control, motivation, and involvement at work.

Psychological empowerment can be defined as an intrinsic motivational faculty that is portrayed by an individual through four cognitive dimensions that are known as meaning, competence, self-determination, and impact. Employees feel positive about their role and competencies, feel that they have freedom in their decision-making, and they feel that their actions affect the organizational performance; then they can cope with the work pressure a lot more easily. Empowered employees are also likely to view stressors as challenges and not as a threat to them and thus job stress is minimized.

Although previous studies have examined the relationship between psychological empowerment and job satisfaction, performance, and organizational commitment, there is a dearth of research that focusses on the specific application of psychological empowerment to reduce stress on the job for women in India's banking sector, particularly at the regional level. More women are working in banking, and there are rising expectations for service delivery and performance on the job, making the Gwalior region a good case study for this type of investigation.

1.1.Objectives of the study

- To investigate the connection between job-related stress and psychological empowerment among female employees in the Gwalior region's banking industry.
- To examine how psychological empowerment's meaning, competence, self-determination, and impact characteristics relate to stress at work.
- To determine which aspects of empowerment are most important in lowering the stress that female bank workers experience on the workplace.

2. Literature Review

Fathima (2024) undertook an in-depth research on the issues of stress in women employees of the former State Bank of Travancore after its merger with State Bank of India. The research investigated the influence of reorganization of the large sized organizations on the psychological and occupational well being of the women employees. It was noted that the merger contributed to the pressure of work, role ambiguity and increased performance expectations which were significant factors to the high level of stress. The women employees also had problems adjusting to the new organizational cultures, technological systems and reporting systems, a situation that compounded stress. The paper has highlighted how poor communication in the merger process and the lack of emotional support systems worsened stress experiences. Fathima

emphasized how organization support, change management and people-based policies can be used to alleviate stress in structural transitions of the banking sector.

Kanu, et al. (2023) examined how psychological empowerment and the gender of bank workers affected work-life balance and pay satisfaction in Nigeria. The study concluded that employees' ability to maintain a good work-life balance and their degree of pay satisfaction were significantly influenced by psychological empowerment. Employees reported feeling more independent, in charge, and confident when handling both personal and professional responsibilities. The findings also showed a considerable degree of gender disparity, with psychological empowerment playing a major part in helping female employees maintain a work-life balance. According to the study, organizational policies that prioritize empowerment will improve workers' well-being and happiness by reducing work-related stress and assisting them in striking a better balance between their personal and professional lives.

Jothibasu (2015) examined the level of stress management and its impact on job satisfaction among women workers in the State Bank of India of Tamil Nadu. The researcher found that female workers in the bank had significant occupational stress because of the work pressure, time pressure and pressure associated with the customers. It was discovered that long term exposure to this kind of stress had negative impact on job satisfaction and overall work engagement. The study also established that stress levels among women employees were considerably low due to the presence of good stress management practices including counseling services, relaxation programs, supportive supervision, and flexible working arrangements. The analysis has found out that companies that had actively invested in stress management programs were better placed to achieve successes in terms of job-satisfaction and female employee retention in the banking industry.

Abdissa and Fitwi (2016) examined how psychological empowerment affects job satisfaction of employees working in commercial banks within the Gedeo zone of Ethiopia. Their analysis emphasized that psychological empowerment was a highly important motivational construct affecting the perceptions of employees to their workplace. The results showed that more satisfied employees who regarded their work as meaningful, believed that they were competent in their jobs and had autonomy in their decisions were more likely to be more satisfied with their occupation. The authors claimed that psychological empowerment enhanced the intrinsic motivation of employees and their sense of responsibility, which allowed them to react better to the requirements at workplaces. Even though the study mainly addressed the issue of job satisfaction, it indirectly indicated that empowered employees were in a better position to cope with the work-related stressor hence enhancing the general well-being of employees.

Jácome and Chi3n (2022) investigated the connection between psychological empowerment and job stress in employees working in institutions of higher education in Ecuador. The researches presented empirical data to the extent that psychological empowerment was negatively correlated with job stress. Employees who had greater meaning in their jobs, perceived impact, and greater autonomy than control in their jobs expressed lesser levels of occupational stress. The researchers noted the fact that empowerment boosted the feeling of power among employees which minimized the feeling of helplessness and strain that comes with challenging working conditions. The research concluded that psychological empowerment was a significant psychological resource that assisted the employees in better coping with stress and the application of the empowerment-based management practices was encouraged in order to make the employees well within the organizational context.

3. Research Methodology

3.1. Research Design

The study employs a quantitative, cross-sectional research methodology in order to examine how psychological empowerment affects work-related stress in women employed in the banking sector in the Gwalior region. This type of design makes it possible to collect numerical data all at once and conducts an objective analysis of the correlation between the variables under study.

3.2. Study Area

The public, private, and new-generation banks in the Gwalior region of Madhya Pradesh are all included in the analysis. The topic was selected due to the increasing number of women working in banking, as well as increased work-related performance demands, technological advancements, and service requirements.

3.3. Population of the Study

Women employees in the Gwalior region who work for public, private, and new generation banks make up the study population. To ensure adequate coverage of a range of job positions and responsibilities, the personnel are represented at the clerical, officer, and manager levels.

3.4. Sample Size and Sampling Technique

The researcher uses a convenience sampling method to select 180 women employees in the banks, as this was selected because of time limitations and availability of the sample. To make the sample more representative and varied in terms of diversity, respondents are sampled across various categories of banks.

3.5. Data collection instruments.

The questionnaire is a structured self-administered questionnaire with three sections used in collecting primary data.

- **Section A:** Demographic information including your age, designation, the kind of bank that you work in and work experience.
- **Section B:** Psychological empowerment scale that assesses four areas, which include meaning, competence, self-determination, and impact.
- **Section C:** Type of a job stress scale indicating perceived workload, role conflict, role ambiguity, and work pressure.

A five-point Likert scale, with 1 denoting "strongly disagree" and 5 denoting "strongly agree," are used to rate each item.

3.6. Data Collection Procedure

The information is gathered by means of personal visits to bank branches and issuing questionnaires to the participants who give their consent to participate. In the data collection process, the respondents are informed about the aim of the study and their anonymity and confidentiality is upheld.

4. Results and Discussion

This section delves into the results of the statistical tests used to examine the effect of psychological empowerment on occupational stress among female bank employees in the Gwalior region. It also presents the results obtained through the methods of reliability analysis, correlation, and multiple regression, and explains them within the context of the aims of the study and available literature.

Table 1: Reliability Analysis of Study Variables

Variable	Number of Items	Cronbach's Alpha
Psychological Empowerment	12	0.87
Job-Related Stress	8	0.82

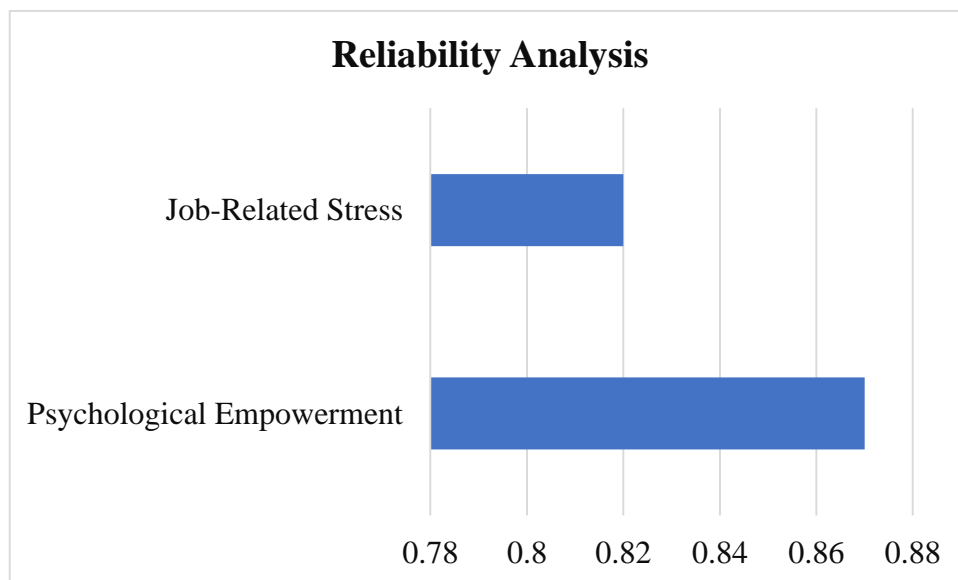


Figure 1: Reliability Analysis of Study Variables

The outcomes in Table 1 show that the measurement scales applied in the process of psychological empowerment and job-related stress are reliable and internally consistent. The alpha coefficient of psychological empowerment is 0.87 implying that there is high level of consistency in the twelve items of the construct that adequately represent the dimensions of the construct of empowerment. Equally, the job-related stress scale whose Cronbach alpha value is 0.82 in eight items depicts high reliability and consistency among the indicators. Both alpha values are more than the regular adjustment of 0.70, which is why the tools employed in the examination can be deemed reliable in the subsequent statistical examination, which guarantees that the results of the given measures are consistent and reliable.

Table 2: Correlation

Variable	Psychological Empowerment	Job-Related Stress
Psychological Empowerment	1.00	-0.61**
Job-Related Stress	-0.61**	1.00

Note: $p < 0.01$

As the results given in Table 2 indicate, the correlation between psychological empowerment and job-related stress is statistically significant with a negative value ($r = -0.61$, $p = 0.01$). Such a high negative correlation suggests that the more the women employees of the bank are psychologically empowered, the lower is their level of stress in the workplace. The level of correlation postulates a significant relationship between the two variables, which implies that empowerment is a significant factor in the reduction of stress. Employees working as women who feel that work is more meaningful to them, capable in the job, have a sense of autonomy and feel that their action makes a difference are less prone to work pressure as stressful. This observation supports the relevance of developing psychological empowerment as a useful organizational methodology towards dealing with job stress in the banking sector.

Table 3: Multiple Regression Analysis

Empowerment Dimension	Beta (β)	t-value	p-value
Meaning	-0.38	-5.12	<0.001
Competence	-0.14	-1.96	0.051
Self-determination	-0.32	-4.47	<0.001
Impact	-0.09	-1.21	0.227

The multiple regression findings in Table 3 show that the psychological empowerment dimensions have different levels of effects to job stress among women bank employees. The meaning dimension demonstrates a negative and statistically significant impact on job-related stress ($\beta = -0.38$, $p < 0.001$), which states that the employees who find the meaning of their job demonstrate a much lower stress level. Equally, the self-determination has a significant negative relationship with job related stress ($\beta = -0.32$, $p < 0.001$) indicating that autonomy and freedom in decision making enable the employees to better cope with work pressures. The competence dimension also has a marginally significant effect ($\beta = -0.14$, $p = 0.051$), which means that having confidence in personal abilities can also help to reduce stress, but the impact here is not as significant. Another one, the impact dimension, however, does not demonstrate statistically significant correlation with job-related stress ($\beta = -0.09$, $p = 0.227$), which means that the perceived control over the organizational outcomes do not necessarily lead to the reduction of stress.

5. Conclusion

The research comes up with the conclusion that psychological empowerment is an important factor in alleviating job stress in women employees in Gwalior banking sector. The results indicate that the stress is lower when the stress level is higher, which corresponds to the empowerment as a significant psychological resource to handle the workplace requirements. Of all the empowerment dimensions, the meaning and self-determination appear to have the biggest impact, and this implies that women employees who feel their job is meaningful and autonomous in making decisions are more likely to handle work pressure and job-related stress. Though the effects of competence are marginal and the impact does not demonstrate the presence of significant effect, the overall findings underline the significance of intrinsic motivation elements of empowerment to reduce stress. The paper renews the importance of putting in place, by the banking institutions, empowerment-based managerial behavior, including participative decision-making, role clarity, and supportive leadership, to foster the psychological well-being of women personnel and foster a healthier and productive work environment.

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