

**OCCUPATIONAL STRESS AMONG FEMALE SALES FORCE: A  
STUDY WITH SPECIAL REFERENCE TO TEXTILE  
RETAILING IN KERALA**

*Thesis submitted to the*

**UNIVERSITY OF CALICUT**

*For the award of the degree of*

**DOCTOR OF PHILOSOPHY IN COMMERCE**

**UNDER THE FACULTY OF COMMERCE AND MANAGEMENT STUDIES**

By

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### **DECLARATION**

I hereby declare that this thesis titled “**Occupational Stress among Female Sales Force: A Study with Special Reference to Textile Retailing in Kerala**”, submitted to the University of Calicut, for the Degree of Doctor of Philosophy, is a record of the bonafide research work carried out by me under the supervision and guidance of **Dr. Vasanthakumari. P**, Associate Professor and Head (Retd.), Post Graduate Department of Commerce, N.S.S College, Ottapalam, and has not formed the basis for the award of any degree, diploma, associateship, fellowship, or any other title of similar recognition from a university or institution, and to the best of my knowledge and belief, it contains no material previously published by any person, except where due references are made in the text of the thesis.

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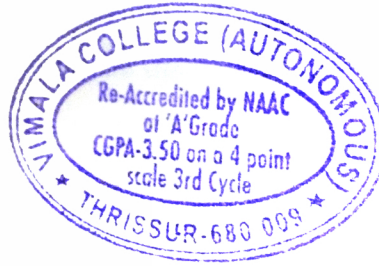
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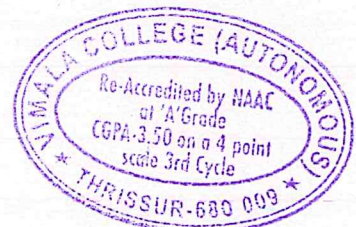
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## ABBREVIATIONS

AGFI	Adjusted Goodness of Fit Index
AMTU	Asanghatitha Meghala Thozhilali Union
ANOVA	Analysis of Variances
CAGR	Compounded Annual Growth Rate
CCOHS	Canadian Centre for Occupational Health and Safety
CEO	Chief Executive Officer
CFA	Confirmatory Factor Analysis
CISF	Central Industrial Security Force
CFI	Comparative Fit Index
CSEI	Coopersmith Self-Esteem Inventory
CEST	Cognitive Experiential Self -Theory
CV	Coefficient of Variation
DC	Demand Control
DCS	Demand Control Support
ERI	Effort- Reward Imbalance
ESI	Employees' State Insurance
FDI	Foreign Direct Investment
FLFP	Female Labour Force Participation
GDP	Gross Domestic Product
GFI	Goodness of Fit Index
GOI	Government of India
ILO	International Labour Organisation
INR	Indian Rupee
JS	Job Satisfaction
JDR	Job Demands - Resources
KSCEA	Kerala Shops and Commercial Establishments Act
MPS	Mean Percentage Score
NCEUS	National Commission for Enterprises in the Unorganised Sector



NCR	National Capital Region
NFI	Normed Fit Index
NGO	Non-Governmental Organisation
NHRC	National Human Rights Commission of India
NSSO	National Sample Survey Office
OBC	Other Backward Class
OC	Organisational Commitment
OECD	The Organisation for Economic Cooperation and Development
OS	Occupational Stress
PE	Person-Environment
PF	Provident Fund
PLFS	Periodic Labour Force Survey
PLIW	Personal Life Interference with Work
RMR	Root Mean Square Residual
RMSEA	Root Mean Square Error of Approximation
RSES	Rosenberg's Self-Esteem Scale
RTI	Right to Information
SC	Scheduled Caste
SD	Standard Deviation
SDT	Self Determination Theory
SE	Self-esteem
SEM	Structural Equation Modelling
SOS	Stress as Offence to Self
SSLC	Secondary School Leaving Certificate
ST	Scheduled Tribe
STP	Spielberger State-Trait
TLI	Tucker- Lewis Index
TMT	Terror Management Theory
UK	The United Kingdom

UN	United Nations
WHO	World Health Organisation
WIPL	Work Interference with Personal Life
WL	Work Life
WLB	Work Life Balance
WPLE	Work Personal Life Enhancement

*Chapter 1*

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*Introduction and Research Methodology*

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## 1.1 INTRODUCTION

What has become one of the most commonly applied terms in contemporary life is 'Stress'. The spectre of stress with its all-pervasive nature, haunts humanity without discrimination, irrespective of age and gender and the magnitude and the manner in which it possesses working women has evolved into a concern of serious nature. With increasing demands on subsistence, evolving lifestyle, and higher education, presence of women in the employment arena has seen a steady growth, in a clear departure from the traditional role of a home maker, enhancing their sense of independence and social and family status with new-found earning capacity. On the flip side, overlapping and often conflicting responsibilities and expectations lead to emotional disturbances and physical infirmities that hold the potential to aggravate and distort the fine balance between work and life, many find unable to manage and maintain. Gender inequality, gender stereotyping and consequent discriminatory experiences suffered, not just on the work front, but in all realms of life including home, where they perform responsibilities unpaid for, prove to be as stressful, if not more than their paid employment. This is an understandable fact considering the multiplicity of roles that are thrust upon them primarily as an unpaid housekeeper. Thus, the manifold tasks that women are expected to handle at home and at work, invariably result in expressions of physical and emotional distress with significant spill-over damage on both the areas of activity (Germano, 2019). Break from the daily domestic drudgery, social engagements, realisation of self-esteem, opportunities for employment of natural skills and induction into mainstream life are some of their other perceived incentives to employment. Having assumed epidemic proportions in the recent decades owing to its indiscriminate influence on human activities, the subject has been an obsessive topic of discussion and research the world over and in consequence, has been instrumental in embarking upon a trail of investigation, not attempted hitherto in the field of textile retailing in Kerala.

Kerala, known for her high ranking among the consumer States in India, with a network of textile retail outlets strewn across, offers significant employment opportunities to a vast section of its unskilled labour force, primarily women. The female sales personnel, who mostly dominate the front office in a textile retail shop and who are essentially client-facing, assume the onus of maintaining and constantly improving upon the core area of subsistence of an organisation through sale of their

merchandise and therefore remain under constant pressure to excel in the art of selling and earning customer allegiance, putting to effective use their inherent skills. Socio-economic and demographic conditions of many of these women hold compelling reasons to look for additional family income along with deserving recognition as independent earners. Often unskilled or under-skilled in their envisaged role at the workplace, these young aspirants from an emerging middle class social segment, join the sales force, carrying enough buoyancy on having secured an employment that forms their primary necessity, though the euphoria that best characterises their initial outlook is likely to be short lived as they integrate into their work routine. Often beset with want, insecurity, and uncertainties on their domestic front, vulnerability and susceptibility are already embedded in their mindscape, making them overly sensitive to additional stress exposure their workplace inevitably imposes on them. However, a steady monthly income, meagre though, with the accompanying vibes of independence, worthiness, self-reliance, and personal appeal come in handy, to endure the rigours of their daily work life.

The study therefore owes its genesis to the occupational stress of female sales force from textile retailing in Kerala, limited to large textile retail showrooms, considering the employment density in such establishments, magnitude of their operations and the likelihood of higher exposure to stress that would in conjunction, nourish the investigative endeavours. Textile retailing being primarily female predominant, women in their capacity both as an earner as well as a home maker, are imagined to remain more susceptible to occupational stress, and hence form the subject of this work. For reasons of definitional accuracy laid down in the Kerala Shops and Commercial Establishments Act (KSCEA) 1960, all 'large' textile retail establishments are henceforth referred to as 'big' establishments.

### **1.1.1 Work Stress – Potential Contexts**

These large textile retail outlets though generating employment to many unskilled and under educated aspirants, do not necessarily offer a congenial work atmosphere. General working conditions of female work force in textile retailing outlets being perceived as a common source of stress, an anatomised scrutiny of their major pain points would throw more light on the common causes.

### **1.1.1.1 Customer Interaction**

Sales and marketing being the primary responsibility of this fraternity, power of persuasion and conviction play a crucial role in their performance. Considering the sheer divergence of consumer taste, inclinations, and other personal attributes, converting the intentions of a window shopper or a casual visitor into tangible business is often an uphill task that carries direct bearing on their performance. Customer interaction could often be in suppression of one's natural personality traits and more in consonance with management guidelines which calls for frequent contexts of emotional labour. Demographic traits exhibited by the customers through behavioural peculiarities, tastes, and customs, specific to their respective geographical areas, are likely to exert considerable strain on the female sales employees and often turns out to be a cumbersome and challenging task, leading to possible additional stress.

### **1.1.1.2 Sales Targets**

Sales targets are always found to be a constant source of anxiety and remain intimately associated with the performance of the saleswomen. Failure to achieve the targets set by the management can earn their displeasure and possible career setbacks. As an additional motivation to promote sales, managements offer productivity linked incentives which prima facie, appear enticing, but are in reality, hollow financial sops; for, sales incentives offer better earning potential than committed monthly salary which is generally set low. The astute stroke of business sense that this strategy reveals, banks on the fact that salary is recurrent in nature and hence a monthly liability, while incentives are performance dependant trade-off and hence not a recurring financial burden. This management approach triggers unhealthy inter-personnel competition with potential for destabilising internal harmony.

### **1.1.1.3 Supervisor – the De-facto Boss**

It is often admitted to by the sales force that co-workers from the supervisory cadre, by virtue of their proximity to the management, largely remain authoritarian, unfriendly, and insensitive to their daily concerns, thereby creating a sense of mental inertia and discontentment, particularly during the festive seasons, when the volume of business they get to handle proves unmanageable. The potential for discord amongst the saleswomen themselves remains a daily prospect, on account of preferential treatment accorded to handpicked sales staff by these supervisors. One area of such biased outlook is truly reflective, when customers are not equitably

distributed among the available sales staff, who in turn qualify for additional monetary benefits upon their monthly sales performance which is arrived at, through the employee code linked to each transactional bill.

#### **1.1.1.4 Physical Demands**

Day-long standing and restricted movement behind the sales counter prove to be an exhausting prospect that can eventually lead to physical consequences. Saleswomen spending most of the day on their feet, all week, are at greater risk of health hazards including varicose veins, swelling in the feet, joint pain, heart and circulatory problems and pregnancy complications (O'Neill, 2005). Additionally, use of elevators is mostly a forbidden luxury, the deprivation of which would entail scaling the stairs up and down countless times a day, far outweighing the merits of compulsory physical exercise, that can result in back pain and other allied disorders.

#### **1.1.1.5 Seven-Day Work Week**

Bereft of a day's rest, these employees invariably need to work all week, which leave them with little time for personal, domestic, and social activities. Time is one element of concern, the deficiency of which can lead to unfulfilled and unfinished domestic and social responsibilities, inevitably leading to distorted work life equations and heightened level of stress.

#### **1.1.1.6 Undefined Work Hours**

Despite government stipulations of eight hours a day and forty-eight hours a week, work hours are often dictated by the demands of a business day, resulting in inconsistently late and untimely commute back home by public transport. Employer owned and operated transport facility however, is made available to those employees who avail employer accommodation. In a recent survey conducted by WHO and ILO jointly, loss of life and health owing to work exceeding fifty-five hours a week, has been increasing at an alarming rate from stroke and ischemic heart disease (WHO, 2021).

#### **1.1.1.7 Denial of Right to Sit**

Perhaps the most tedious of the ordeals, repetitive in nature in their day-to-day work structure is their inability to sit during their workday, mostly seven days a week. Being homemakers primarily, compounded by their unaffordability to hire helping hands, much of their time at home and around is engaged in domestic chores robbing them of essential rest and leisure they desperately require. Despite winning the right to sit, in the year 2018 following the intervention of National Human Rights

Commission, through what was considered a landmark Amendment (Kerala Government, 2018) to the Kerala Shops and Commercial Establishment Act 1960, it largely remains a government dictate without followers and the ordeal continues unabated with established health consequences.

#### **1.1.1.8 Insufficient and Irregular Breaks**

What are commonly called refreshment breaks and lunch breaks are largely dependent on the customer rush in the show room and are hence untimely and can cause considerable difficulties including health consequences to the sales personnel. To compound problems, essential interludes from work to answer biological needs, at times, meet with dissent from the supervisors in disregard to basic human compulsions.

#### **1.1.1.9 Age - The Limiting Factor**

Having spent much of their most productive years with organisations of similar nature, as age catches up, they find themselves redundant and least sought after, unlike their brethren in the organised sector, where age and experience fortify their career prospects. It looks paradoxical that their age turns against them despite the wealth of experience and wisdom it otherwise confers on an employee. This fact is revealed from the acquired data which shows pronounced inclination towards unmarried women, primarily for reasons of workforce stability with regular attendance and youthful charm, all of which could be in doubt with married women, particularly on the wrong side of forty.

#### **1.1.1.10 Non-Compliance of Minimum Wages**

The most important incentive to work is the expectation of a decent remuneration though the non-conformist attitude of the employers often result in a 'more for less' formula. Many of the retail outfits pay much less than the Government stipulated minimum wages by classifying them as casual workers with their employment details off the Government records. Besides unequal pay for equal work, a sense of job insecurity sets in, adding to their work stress.

#### **1.1.1.11 Inequality of Gender**

While women work at the grassroots level, their male counterparts are often seen in various managerial roles revealing an unfair gender divide that can work against the



welfare of the employee as well as the employer, for a dissatisfied worker half delivers.

#### **1.1.1.12 Deployment of Surveillance Cameras**

As part of employee surveillance, in-house cameras monitor their activities through the entire workday and pose privacy threat to many, besides facilitating allegations of insufficient attention and focus to work.

#### **1.1.1.13 Insufficient Leave of Absence**

Approval of leave of absence is looked upon by the employer as a privilege rather than a right of the employee and very often creates situations of helplessness to workers in the face of compelling personal and domestic responsibilities and obligations.

#### **1.1.1.14 Absence of Sufficient Social Security**

Absence of welfare schemes in total disregard to Government laws leave many of the employees past their prime vulnerable in their later lives. With the sole exception of Provident Fund, the rest of the mandatory schemes such as Gratuity, Maternity benefits and ESI remain a far cry to many.

#### **1.1.1.15 Employer's Expressions of Dissent**

Many of the large textile retail establishments have multiple locations of business, employing female sales personnel in droves with understandable management challenges, often ill-handled to employees' dissatisfaction and detriment. In the event of unsettled matters of contention between the workforce and the management, employers are seen to award punishment transfers to such employees who do not align themselves with the management edicts, putting them to untold miseries that can well drive them to the point of relinquishing their job. Another expression of authority and authoritarianism, imposed on the employees is by choosing to shift their services to the godowns, where they are deprived of the comforts and ambience that probably attracted them to this job.

The cumulative result of these factors of deprivation generated a sense of strong discontentment and hopelessness among the employees, eventually leading to localised and rather unorganised protests of little consequence.

### **1.1.2 Signs of Unrest**

On the first of July 2016, the National Human Rights Commission served notice on the State Government calling for reports following complaints citing human rights violations. While issuing the notice, the Commission observed that there were flagrant violations on the right to health and right to dignity. In consequence, the State Government brought about an Amendment to the KSCEA 1960 and Section 21B of the Act explicitly decrees the need of seating facility for all workers to avoid 'on the toes' situation. This Amendment apparently has not been well received by certain sections of the Kerala Vyapari Vyavasayi Ekopana Samithi on grounds of impracticality (National Human Rights Commission , 2016). Penkoottu (Women in Unity), an All-woman-led Trade Union captained by their formidable leader Viji, and Unorganised Sector workers' Union - Asanghatita Meghala Thozhilali Union (AMTU) did manage to gain inroads into sporadic agitations that erupted in the Districts of Thrissur, Kozhikode and Alappuzha and paved the way for some significant relief measures through Amendments to the KSCEA 1960.

Despite the existence of palliatives extended by the Governments, both Central and State, much of the prescriptive initiatives remain un-enforced and therefore unfulfilled and have contributed little to alleviation of employee distress in defeat of their own objectives.

## **1.2 TEXTILE RETAILING IN KERALA**

With evolving consumer inclinations, consumption patterns, market trends, expendable wealth, foreign remittances, progressive social atmosphere, rise of the neo rich, enticing marketing techniques and pronounced presence of big market players, Kerala State is a veritable and inexhaustible fountain source for the native spenders. With the advent of Foreign Direct Investment (FDI), shopping experience in the State has started witnessing sweeping changes mirroring the prevailing trends in the western world with extensive adoption of revamped management concepts and tools that ensure market penetration and wider reach. Notwithstanding this anticipated revolution in customer satisfaction recipes, textile retail outlets in Kerala have already set in motion a perceptible shift from tradition to modernity on hospitality, comforts and conveniences, precise comprehension of client needs, inexhaustible choice, and ancillary services; all leading to value addition and conjuring a fullness of shopping experience that fortifies client loyalty. The promises this market holds forth is

validated by the growing demand to peg Kochi as the retail hub of India after the models of Dubai and Singapore (The New Indian Express, 2018). These ongoing reforms in the domain of textile and garment retailing though proving to be uncompromisingly demanding on human capital, not usually observed by the multitude of satisfied shoppers, are nevertheless evolving into a fertile market with unlimited possibilities that can turn into an outright heaven, particularly to the market protagonists, only if their attitude and responsibilities to the sales force, who are the pillars of their subsistence and growth, undergo a radical overhaul adding to what is already popularly known as the Kerala Model of Development.

Considering the potential and possibilities in textile retailing that is growing at an exponential rate, a macro view of the Indian scenario would not be out of context.

### **1.3 RETAILING IN INDIA AND ITS CLASSIFICATION**

Indian retail market, one of the pillars of its economy, has been slow in the intake of innovation and organised competition during the first decade of the twenty first century. The last decade however, saw a rapid growth and this healthy trend is expected to continue into the future. The main reason for this exponential growth derives from shifting consumer behaviour caused by rising income, expanding urbanisation, changing lifestyle and favourable demographic patterns. The one-stop-shopping concept is gaining appreciable momentum and has helped the growth of this segment immeasurably. Robust macroeconomic factors coupled with favourable demographics and internet penetration will fuel the growth of retail market in India, which stands third largest globally after the US and China (Statista Research Department, 2021) and ranked second in the Global Retail Development Index (GRDI) in 2019, accounting for over 10 per cent of the country's Gross Domestic Product (Invest India). According to a joint report by Deloitte and the Retailers' Association of India (Deloitte India, 2019), with increasing internet penetration and participation of more international retailers in India, the share of retail market would almost double in the next five years from twelve percent in 2017. By fiscal quantification, the market is expected to grow from \$795 billion in 2017 to \$1.2 trillion by the end of 2022. India's consumption has grown at thirteen percent in the last decade and is likely to grow at twelve percent in the decade ahead from ₹ Thirty-

three trillion in 2008 to ₹ Three hundred and thirty trillion by 2028, the report predicts (The Hindu, 2019).

Retail activities in India are largely transacted illegally without proper registration or compliance with Government regulations and are broadly classified into organised and unorganised segments, not by the nature of activities, but by the way in which such activities are carried out, each of which carrying its own peculiarities, advantages, and disadvantages.

### **1.3.1 Organised Retailing**

Organised sector is characterised by fixed employer, place of work and employment terms, assured work, regulated work hours, regular monthly salary and other eligible perquisites, reasonable job security and compliance with Government rules. This sector consists of all incorporated enterprises, which are engaged in the sale or production of goods and services, operated as private limited or limited organizations governed by the Companies Act, and having more than ten total workers (Gurjar & Bhattacharya, 2016).

Organised retailing in India refers to licensed trading with tax obligations and can include large supermarkets, corporate backed hypermarkets, retail chains and privately owned large retail businesses. With the entry of corporate players and foreign brands, the very face of retailing, particularly in the textile sector, with rising consumerism, shifting trends and the growing middle-class society, is poised for a rapid growth. Internet penetration, explosive growth of mobile phone usage, burgeoning millennial population, growth of e-commerce and online shoppers further accelerate the growth of organised retailing, projected at a CAGR of 33 per cent between FY 2019-2024 (Baqar & Soni, 2019). Digital disruption is invading the traditional retail concepts, practices, and shop formats, necessitating either upgradation and employee upskilling or risking natural degeneration.

### **1.3.2 Unorganised Retailing**

Unorganised sector on the other hand, represents unregistered small-scale enterprises or units not governed by statutory Acts, without regular monthly salary, fixed work hours, overtime benefits or job security. They also include small time and landless farmers, fisher folk, beedi workers, construction labourers and the self-employed.

According to the Economic Survey 2019-2020, total employment in the country based on Periodic Labour Force Survey (PLFS) 2017-18 stood at 47.13 crores, comprising of a miniscule 9.05 crores working in the organised sector, pushing behind 38.08 crores into the unorganised sector (Civil Services Chronicle , 2020).

While the term ‘Informal Sector’ as largely used around the world in lieu of its Indian nomenclature the ‘Unorganised Sector’ emerged into the development scene in 1972, genesis of its concept took birth among the thinkers and the analysts of the third world (Paul, 2000). Its roots can be traced back into the economic development efforts of the 1950s and the 1960s which was a period characterised by confidence and optimism in the wake of the surprisingly successful rebuilding of the economies, particularly in Europe and Japan following the Second World War, though such economy building efforts were not seen to be applied in the newly emerging countries of the decolonising third world. This term was first used in 1972 in the report on the Kenya Employment Mission carried out by the ILO (ILO, 1972) though Keith Hart, a Social Anthropologist, has widely been ascribed to have invented the term during his research work in Ghana (Hart, 1973). Incidentally, the Kenya Employment Mission Report prepared in the early seventies is still considered a seminal work on the concept of informal sector by its vastness of treatment.

Informal sector, otherwise called the unorganised sector essentially stands apart from the organised sector not on grounds of classification by the nature of employment or by the economic activities, but by the way in which such activities are carried out (Paul, 2000) and forms the core of trade and commerce in a country. Largely ignored and rarely supported by the Government, by the business definition, unorganised sector mirrors the conventional or traditional format of low cost retailing and remains essentially unregulated without license or compliance with Government stipulations, where management practices are largely governed by informal and often customised concepts, weak infrastructure, limited work space, antiquated technologies, limited funding and meagre skills, and are often characterised by small, scattered outlets. Much of the service industry falls under this sector providing employment to many without defined selection criteria and for the same reason, attracts primarily, the unskilled labour force to whom employability raises serious concerns. Despite accounting for over 94 per cent of India’s workforce, these unorganised workers, otherwise called ‘Own Account Enterprises’, fall short in their contributions to the

Nation's Net Domestic Product owing to low productivity and low wages. The Ministry of Labour, Government of India, has categorised the unorganised labour force under four groups on the basis of occupation, nature of employment, terms of Specially Distressed category and under terms of Service category constituting a total labour force of 43.7 crores according to NSSO Survey Report 2009-2010 (Chronicle, 2020).

#### **1.4 STIPULATIONS GOVERNING TEXTILE RETAIL OUTLETS IN KERALA**

Textile retail outlets in Kerala, particularly the large outlets, with female sales force spilling over into hundreds, categorically slot into the organised sector, and fall within the bounds of the KSCEA 1960, besides various governing Employee Welfare Acts (now amalgamated and codified under the title 'Code on Social Security 2020'). For reasons of its relevance to the commercial establishments of the State, KSCE Act 1960 has been dwelt upon in sufficient detail.

##### **1.4.1 Kerala Shops and Commercial Establishments Act 1960**

For its pertinence to the conditions of work and the general welfare of the employees, KSCEA 1960 is considered the Rule Book and helps in the efficient and proper management of employment in an organisation, based on principles of fair play and is expected to run as a monitoring and enforcement body to ensure mandatory compliances through the respective Labour Offices which have been assigned power as the 'competent authority'. These offices under the stewardship of Labour Commissioners and Assistant Labour Officers are expected to inspect and regulate conditions of work and employment terms and ensure conformity with various other legislations that are enacted for the welfare and protection of the workers. According to KSCEA classification, commercial establishments are categorised into small, medium, and big, with prescribed employee strength of not more than five and twenty for the first two and more than twenty for the third category, respectively. With an estimated strength of 35 lakh employees under the ambit of this Act, its scope and reach assume huge significance (Times of India, 2018).

This Act delineates a broad framework, taking into account the welfare of both the employees as well as the employers and serves as a legal metric to evaluate fairness of employment. With a view to understanding the prevailing provisions of this Act, conceived of to ensure fair and regulated terms of employment, the following

conditions identified to be of relevance to the study are appended below for a quick reality check (Government of Kerala, 2019).

#### **1.4.1.1 Conditions of Employment**

##### **a) Appointment**

Employers of all medium or big establishments shall issue Letters of Appointment to new recruits at the time of joining. Certificates of Education or Experience provided by the employee at the time of joining shall under no circumstance be retained by the employer.

Certificate of Experience if sought for by an employee, shall be issued in the context of resignation, retrenchment, superannuation, or job change, within seven days of receipt of such request.

##### **b) Work Hours**

It has been mandated that all employees be granted one hour of rest for every four hours of work, limited to eight hours a day and forty-eight hours a week. Work including overtime, shall not exceed ten hours a day or fifty hours a quarter, except on days of stock-taking or finalisation of accounts.

##### **c) Holidays and Leave of Absence**

Every employee shall be allowed one full day as weekly holiday with pay, and twelve days of casual leave and twelve days of sick leave with pay, after completion of twelve months of continuous service without break in an establishment.

##### **d) Hostel Facility**

Every employer with more than fifty employees shall provide hostel facility to those living beyond the radius of twenty-five kilometres from workplace, upon request.

##### **e) Rest Rooms**

Every medium or big establishment should provide rest rooms for the staff for purposes of lunch and rest, ideally within the shop space or in an adjacent building with provisions for drinking water, disposal of sanitary napkins, and with sufficient furniture, and such areas shall remain free of surveillance cameras for reasons of privacy. Toilets in the ratio of one for every twenty employees shall be made available for men and women separately.

##### **f) Creche Facility**

Every employer with more than twenty female staff shall provide creche facility for their children below 6 years of age free of cost, under the supervision of a qualified Nanny, with washrooms located inside or adjoining the creche.

### **g) Night Shifts**

As a measure to promote gender equality, an Amendment to the KSCEA in 2018 granted permission to willing female workers to remain in duty from 9 pm to 6 am, subject to fulfilment of certain conditions aimed at their security, status, and welfare. The conditions stipulate that night shifts can be undertaken provided there is a group of five workers with at least two female workers and that, private transport be arranged by the employer for travel to workplace and back.

### **1.4.2 Code on Social Security 2020**

The purpose of the Code on Social Security 2020 (SS Code) is to amend and consolidate the laws relating to social security with the goal to extending the laws to all employees and workers either in the organized/ unorganized or any other sector, and for matters connected therewith or incidental thereto. SS Code is intended to amalgamate, simplify, and rationalise the relevant provisions of the nine Central Labour enactments relating to social security and subsumes the following a) Employees' Compensation Act 1923 b) The Employees' State Insurance Act 1948 c) The Employees' Provident Funds and Miscellaneous Provisions Act, 1952 d) The Employment Exchanges (Compulsory Notification of Vacancies) Act, 1959 e) The Maternity Benefit Act, 1961 f) The Payment of Gratuity Act 1972 g) The Cine-Workers' Welfare Fund Act 1981 h) The Building and Other Construction Workers Welfare Cess Act, 1996 and i) The Unorganised Workers' Social Security Act, 2008.

## **1.5 ORGANISED SHOPPING EXPERIENCE AND DISORGANISED WORK ENVIRONMENT**

With the new generation shopping concepts driven by global market forces and increasing adoption of technological advances manifested in the form of e-shopping, video-shopping and new payment options, coupled with an inclusive approach and attitude towards customer needs and preferences, the vintage way of retailing is progressively receding into memory, offering a shopping experience compelling enough to raise consumerism in a State that is already one of the highest spenders in the Nation. The impressions that shoppers take home, though true and fair in their own right, often contradict and eclipse the functional failures and inadequacies that impact the workforce who ironically though, render a yeoman service across the counter.



Almost all textile retail establishments are registered and under obligation to Government statutory requirements and therefore strictly fall under the organised sector. In addition, organised sector is characterised by a fixed employer and place of work, regular monthly salary, and other eligible perks, all of which apply to this community whose welfare is supposedly governed by the KSCE Act 1960. Even though forming an integral part of the organised sector by virtue of registration with Government authorities, almost every textile retail showroom carries the administrative peculiarities of the unorganised sector to a great extent. The rules and regulations laid out in the KSCE Act 1960, based on principles of regulated work culture and fair practices, suffer from poor adoption, and fail to deliver the intended benefits.

It is the researcher's observation that nowhere in the reviewed literature has there been an explicit statement classifying this community under organised sector of employment. Owing to widespread violations of the stipulations and non-compliances, the employees are denied the rights and privileges that would otherwise go with organised employment. It is in protest of such deprivations and denials that AMTU under the leadership of Maya Devi campaigned against the arbitrary management practices of textile retail establishments and after a protracted legal battle, won for all, the right to sit during their long work hours. As briefly listed in the preceding section, many of the stipulations that have a bearing on their day-to-day work and that are directly associated with their basic needs in their work environment, are significant by their deficiency or absence altogether.

To sum up, cumulative impact from the home front and the occupational front with lack of social security, leaves these saleswomen in a state of helplessness with little hope for transformation in sight, and ideally this is the platform from which occupational stress, as a research subject, has been taken forward for further serious studies.

## **1.6 OPERATIONAL TERMS AND DEFINITIONS**

Terms carrying specific meanings and frequent application have been collated and listed below for an unambiguous and uniform interpretation by the reader. All such terms coming under the KSCE Act 1960 are grouped together according to the definitions of the Act (Government of Kerala, 2015).

**Establishment** means a shop or commercial establishment which may be a small establishment, a medium establishment, or a big establishment.

**Shop** means any premise where any trade or business is carried on or where services are rendered to customers, and includes offices, storerooms, godowns or warehouses, whether in the same premises or otherwise, used in connection with such trade or business, but does not include a commercial establishment or a shop attached to a factory, where the persons employed in the shop are allowed the benefits provided for workers under the Factories Act, 1948 (Central Act 63 of 1948).

**Big Establishment** means a shop or commercial establishment which employs twenty or more employees.

**Medium Establishment** means a shop or commercial establishment which employs six or more, but less than twenty employees.

**Small Establishment** means a shop or commercial establishment which employs no employee or not more than five employees.

**Employee** means a person wholly or principally employed in, and in connection with any establishment and includes an apprentice or any class of persons as the Government may, by notification in the Gazette, declare to be an employee for the purposes of this Act.

**Employer** means a person owning or having ultimate control over the affairs of an establishment and includes the manager, agent or other person acting in the general management or control of an establishment.

**Period of work** means the time during which an employee is at the disposal of the employer.

**Week** means the period of seven days beginning at midnight on Saturday or such other night as may be approved in writing for a particular area by the prescribed authority.

**Year** means a year commencing on the first day of January.

Other terms that find recurrent references in the work shall be interpreted as follows.

**Occupational Stress** is the consequence of unmanageable stimuli arising out of social interaction with customers, colleagues, employers, and contexts associated thereto, with physical, mental, or emotional consequences, often harmful.

**Saleswomen** are those employees carrying out activities pertaining to sale and promotion of textile variants available in big showrooms to the general public in a formal work environment in exchange of remuneration.

**Emotional Labour** shall be described as a managed concoction of feigned expressions, manners and mannerisms intended to wilfully and dutifully please customers, in suppression of one's own original and spontaneous emotions for effective sale of various textile products.

**Self-esteem** is a reflection of the influence of the measure of worthiness, competence, confidence, social intelligence, and other personality traits one believes to be in possession of, and experienced through interaction with customers, colleagues, and management in the daily discharge of duties in big textile retail showrooms.

**Work Environment** can be visualised as the occupational domain defined by the day-to-day experiences at work in the physical, mental and the emotional realms in big textile retail showrooms.

**Work Life Balance** is essentially a psychological notion experienced by saleswomen in big textile retail establishments based on the satisfaction derived from the two prime dimensions of work and life, on fair and reciprocal terms of give and take.

**Job Satisfaction** is the sense of fulfilment that accrues from the occupational role of selling textile, garments and accessorial products put on sale in big textile retail showrooms on terms mutually beneficial, both to the saleswoman as well as the employer, and from inter personnel interaction.

**Job Demands** refer to functions and characteristics peculiar to the role of a saleswoman in a big textile retail outlet, and can relate with the physical, psychological, and social aspects of occupation including customer handling and interaction with co-workers and superiors, often overlapping with physical and emotional demands.

**Physical Demands** are those that are exerted by the nature of occupation of the saleswomen and mainly include day long standing, walking, and scaling stairs.

**Emotional Demands** refer to occupational contexts that draw on the mental and emotional resources of an employee in situations of customer handling and interpersonal relationships.

## **1.7 CONCEPTUAL MODEL OF OCCUPATIONAL STRESS OF SALESWOMEN IN TEXTILE RETAILING**

The art of selling essentially hinges on, though not limited to, communication skills and the right comprehension of the needs of the customer. Every job though, carries with it characteristics that are exclusive and inherent to it besides those that remain common, irrespective of its nature, and textile retailing is one typical business

segment, where both job dependant and employee dependant characteristics are at play. Job dependant peculiarities pertain to the very basic needs and demands that selling calls for and primarily draw upon the physical resources considering their occupational posture, common to all employees, while employee-dependant peculiarities of selling pivot on personality, self-esteem, sense of worthiness, self-reliance, self-confidence, social intelligence, and attitudinal peculiarities which are essentially intangible traits, that in no way deserve lesser importance except for the fact that they are at play in the psychological and emotional plane. Work environment could therefore be in part, a subjective experience with high probability of perceptual variance and can in itself form an independent area of study. For reasons of better understanding through a dissectional view, the functional role of these saleswomen has been pegged under three categories, each indicative of the nature of demands it exerts on: a) job-related aspects b) physical aspects and c) emotional aspects. These three areas are potentially stress inducing, considering their possible direct impact on the employees and hence delved into in greater detail.

This study on occupational stress of female sales force in textile retailing which has its conceptual base on the three primary aspects presumed to be of direct relevance to their employment with the potential to colour an employee's experience in the work domain, carry a set of variables each, which are intended to probe and unravel the subtler dimensions for finer insights into the potential causes and resultant expressions of stress arising from their occupation. A diagrammatic representation of this conceptual model is presented below, representing the construct of occupational stress and the three independent variables or the aspects, presumed to exert influence thereupon.

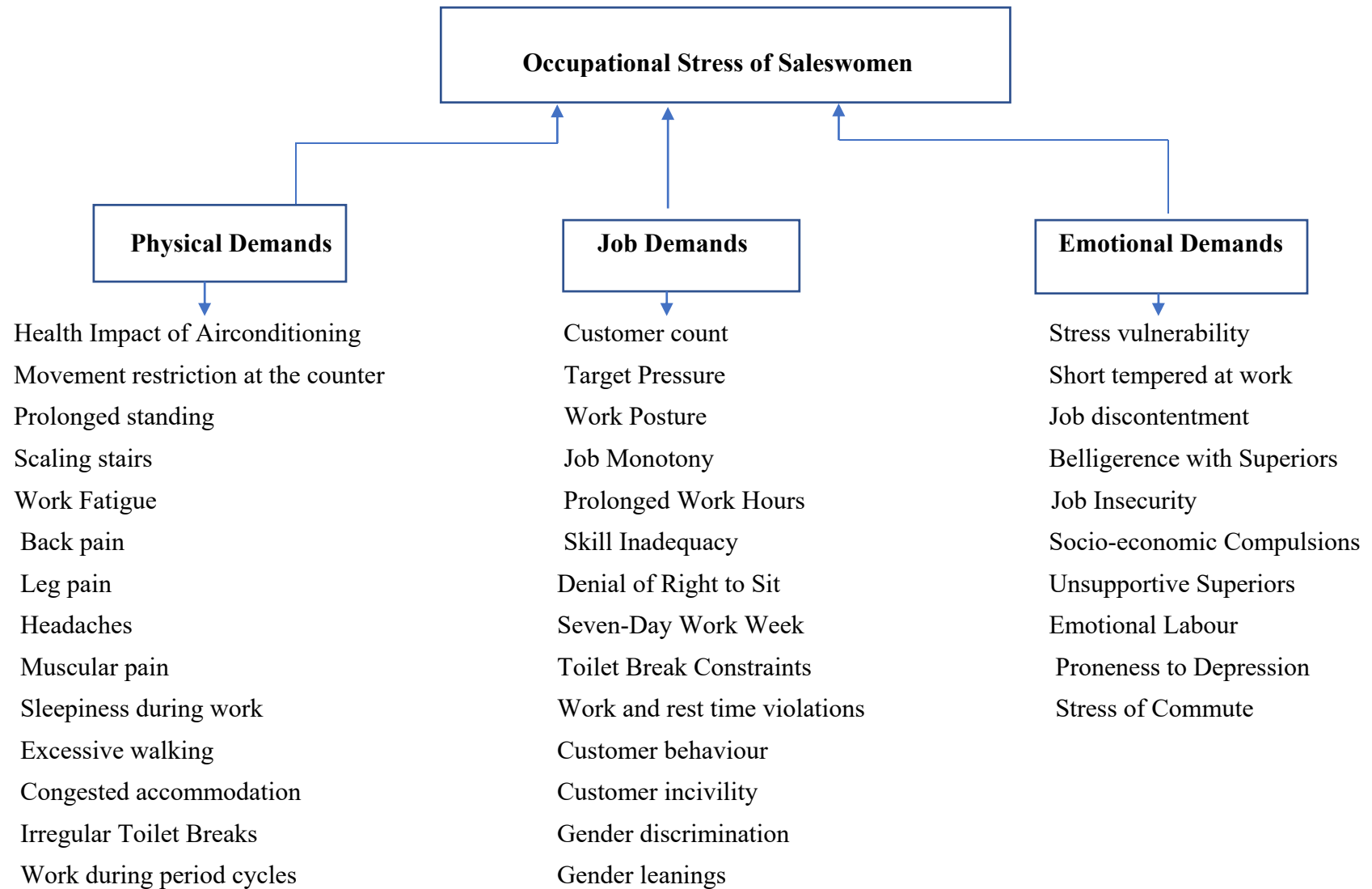


Figure 1.1 Conceptual Model of Occupational Stress of Saleswomen in Textile Retailing

## **1.8 STATEMENT OF THE RESEARCH PROBLEM**

No tool can be more potent and effective for development than empowerment of women (Kofi Annan). Fulfilling the rights of women is central to the development of any Nation as emphatically stated in The International Conference on Population and Development held in Cairo in 1994 (UN, 1994), that amplified the importance of economic activity among them, to narrow down gender inequality and bring about their empowerment, leading to enhanced recognition, social status, and a strong economy. If employability were to be considered a cornerstone for empowerment and progress, India's declining female labour force participation (FLFP), one of the lowest in South Asia according to World Bank data released in June 2020 (Kamdar, 2020), remains rather disquieting, alongside the rising unemployment rates in Kerala, a beacon in literacy, emancipation, and other social indices. While disinclination towards agriculture, dearth of non- agricultural jobs and short supply of vocational skills supposedly remain the impediments to employability in the State, rising consumerism, urbanisation, influx of foreign remittance and impact of media, have fostered the growth of retailing in the State, offering employment opportunities to a sizeable population of its unskilled and semi-skilled female labour force, who form a major chunk in the expanding middleclass segment of the society.

Women in textile retailing in Kerala have always been depicted as a hapless community in all the available literature and it has therefore been a matter of concern and curiosity to explore further, for a first-hand comprehension of the ground realities, that this work endeavours to address. Owing to moderate susceptibilities to consumerism, the researcher has had several occasions to snatch some insightful moments off these saleswomen for a granular comprehension of their experiences at work. Most of them being fresh hands after a brief education, prematurely fractured either under compelling circumstances or on the strength of proven futility born of academic dullness, and hailing from families of distorted equations, bristle with optimism and a curious and receptive mindscape. These formative years of exposure to experiences contrary to expectations, is seen to sniff out all the fanciful preconceptions they initially held dear. Seeds of discontentment long buried for fear of employer resentment and reprisal, finally gave way to bickering within the ranks, emerging in the form of protests and strikes staged in a few Districts across the State, short lived and inconsequential though, attracting attention of the local populace, with

the notable exception of the local media, that further intensified interest and investigative curiosity of the researcher, foreshadowing a full-fledged research initiative in this direction.

Most of the retail showrooms are presumably run in an unregulated manner, though belonging to the organised sector, detrimental to the interests of the employees primarily on counts of poor remuneration and overall work dissatisfaction, largely accentuated by their occupational posture, leading to elevated level of stress and other physical discomforts and ailments. Coming from heavily encumbered family background and ill-equipped with little or no vocational training or academic achievements, employment, particularly in the textile retail space becomes more of a necessity rather than an option, considering the perceived security and self-esteem these retail showrooms offer. In addition, the natural feminine susceptibility to textile and clothing is a big draw that could be one of the feebler reasons for their predominance in textile showrooms. As an inevitable corollary to occupation, stress is conferred on them as an unsolicited legacy, superseding every other factor so as to form the core area of the study. The work also endeavours to put into perspective the prevailing work environment and inter-personal dynamics both at macro and micro level for a better understanding of the ground realities that plague these employees who form a major component in the swelling middleclass segment of the society. These objectives are therefore set with sufficient focus on the subtler dimensions of the psychosocial aspects such as self-esteem, work life balance and job satisfaction, in relation to working women in textile retail outlets in Kerala, bringing to light a quaint paradox prevalent in one of the most progressive States of the Country, often branded for its strong social indicators.

Extant literature on female sales force in textile retailing confines investigative efforts to their work environment based on the flawed perception of classifying them into the unorganised sector and stops short of considering their occupational stress which is a natural consequence. The work therefore attempts to set aright the misconception and take forward the research efforts to those logical domains of self-esteem, occupational stress, work life balance and job satisfaction, considered of high relevance to employee wellbeing as well as to the study.

With the advent and rapid growth of e-commerce, brick and mortar showrooms and outlets feel threatened, and a structural realignment looks imperative and rational,

taking into account the overall wellbeing of the female workforce. A robust employee-employer relationship is as vital to the wellbeing of the employees and their families as it is to the long-term standing and credibility of the organisation. It is therefore of immense value and significance that employers remain committed to the cause of their staff through responsible and employee-friendly policies and practices that nourish and motivate them. It would not be out of context to reminisce the first Prime Minister of our Nation, Jawaharlal Nehru, who declared that “You can tell the condition of a Nation by looking at the status of its women”. Women from the lower strata of society deserve no less than the ones from the miniscule, privileged class, not because they outnumber the latter, but because they share aspirations with equal intensity and form an integral part of our society with promises for a healthier generation to follow. As Mecca, Smelser, and Vasconcellos said, the well-being of a society depends on the well-being of its citizenry (Mecca, Smelser, & Vasconcellos, 1989).

## **1.9 RESEARCH GAP**

The scanty literature available on women in textile retailing in India essentially dwells on their work environment with little or no focus on their occupational stress. While studies on women and occupational stress do exist on many other unrelated domains, it is both surprising and disturbing to notice the perceived neglect and disregard accorded to this fraternity, who almost form part of our regular social encounters. It is again, an observed pattern that all available work on saleswomen in textile retailing reside on deficiencies encountered in their work environment, losing sight of the mental and emotional influence their experiences at work can generate. Self-esteem, job satisfaction and work life balance, all of which are believed to exert a combined influence on the employment tapestry of these saleswomen are significant by their absence in earlier research endeavours. There are no recorded scientific initiatives on these aspects to employment and it remains an unaddressed area of research this work strives to take into account for a detailed analysis. Notably, the mediating effect of work life balance on occupational stress and job satisfaction has also not been explored hitherto.

All extant work on the said subject unambiguously misclassify them into the unorganised sector though in reality and on definitional strength, they fall into the



organised sector; a notional error that is understandable in the metaphoric sense, but not in the literal and technical interpretation. This long held misconception needed a course correction and the current study does that seemingly with conviction. To sum up, this study fills a lacuna in the research spectrum in social sciences and sets aright a long held typological anomaly. In consequence, the researcher expects to do justice to what is commonly called a research gap on the aforesaid four areas.

### **1.10 OBJECTIVES OF THE STUDY**

The prime objective this study endeavours to fulfil is to measure and assess the intensity of occupational stress of female sales employees in textile retailing in Kerala. To achieve this primary objective, a set of specific objectives have been set as follows.

1. To study and assess the work environment of female sales employees in textile retailing in Kerala.
2. To examine the degree of self-esteem of female sales force in textile retailing.
3. To measure and evaluate the various dimensions of occupational stress of female sales employees in textile retailing.
4. To assess the level of work life balance among female sales personnel in textile retailing.
5. To ascertain the level of job satisfaction of female sales employees in textile retailing in Kerala.

### **1.11 HYPOTHESES OF THE STUDY**

The hypotheses formulated for each of the objectives are listed below:

#### **1.11.1 Objective 2**

H1: The identified thirteen determinants contribute significantly to the self-esteem of female sales employees in textile retailing in Kerala.

H2: Self-esteem of female sales employees in textile retailing differs significantly among different age groups.

H3: Self-esteem of female sales employees in textile retailing differs significantly according to area of residence.

H4: Self-esteem of female sales employees in textile retailing differs significantly according to duration of residence.

H5: Religion has significant influence on the self-esteem of female sales employees in textile retailing.

H6: Caste has significant influence on the self-esteem of female sales employees in textile retailing.

H7: Marital status has significant influence on the self-esteem of female sales employees in textile retailing.

H8: Educational qualification has significant influence on the self-esteem of female sales employees in textile retailing.

H9: Family size has significant influence on the self-esteem of female sales employees in textile retailing.

H10: Monthly salary has significant influence on the self-esteem of female sales employees in textile retailing.

H11: Monthly family income has significant influence on the self-esteem of female sales employees in textile retailing.

### **1.11.2 Objective 3**

H12: The identified twenty-four determinants significantly contribute to job demands of female sales employees in textile retailing in Kerala.

H13: The thirteen identified determinants have significant influence on the physical demands of female sales employees in textile retailing.

H14: The thirteen identified determinants significantly influence the emotional demands of female sales employees in textile retailing.

H15: Job demands significantly contribute to the occupational stress of female sales employees in textile retailing in Kerala.

H16: Physical demands significantly contribute to the occupational stress of female sales employees in textile retailing in Kerala.

H17: Emotional demands significantly contribute to the occupational stress of female sales employees in textile retailing in Kerala.

H18: Demographic variables significantly influence the job demands of female sales employees in textile retailing in Kerala.

H19: Demographic variables significantly influence the physical demands of female sales employees in textile retailing in Kerala.

H20: Demographic variables significantly influence the emotional demands of female sales employees in textile retailing in Kerala.

H21: Demographic variables significantly influence the occupational stress of female sales employees in textile retailing in Kerala.

#### **1.11.3 Objective 4**

H22: The identified twenty determinants wield significant influence on work life balance of female sales employees in textile retailing.

H23: Work life balance of female sales employees in textile retailing differs significantly according to age.

H24: Work life balance of female sales employees in textile retailing differs significantly according to location of residence.

H25: Work life balance of female sales employees in textile retailing differs significantly according to duration of residence.

H26: Religion has significant influence on the work life balance of female sales employees in textile retailing.

H27: Caste has significant influence on the work life balance of female sales employees in textile retailing.

H28: Marital status has significant influence on the work life balance of female sales employees in textile retailing.

H29: Educational qualification has significant influence on the work life balance of female sales employees in textile retailing.

H30: Family size has significant influence on the work life balance of female sales employees in textile retailing.

H31: Monthly salary has significant influence on the work life balance of female sales employees in textile retailing.

H32: Monthly family income has significant influence on the work life balance of female sales employees in textile retailing.

#### **1.11.4 Objective 5**

H33: The seventeen identified determinants significantly influence job satisfaction of female sales employees in textile retailing in Kerala.

H34: Job satisfaction of female sales employees in textile retailing differs significantly according to age.

H35: Job satisfaction of female sales employees in textile retailing differs significantly according to location of residence.

H36: Job satisfaction of female sales employees in textile retailing differs significantly according to duration of residence.

H37: Religion has significant influence on the job satisfaction of female sales employees in textile retailing.

H38: Caste has significant influence on the job satisfaction of female sales employees in textile retailing.

H39: Marital status has significant influence on the job satisfaction of female sales employees in textile retailing.

H40: Educational qualification has significant influence on the job satisfaction of female sales employees in textile retailing.

H41: Family size has significant influence on the job satisfaction of female sales employees in textile retailing.

H42: Monthly salary has significant influence on the job satisfaction of female sales employees in textile retailing.

H43: Monthly family income has significant influence on the job satisfaction of female sales employees in textile retailing.

H44: Occupational stress of female sales employees in textile retailing in Kerala is negatively related to their job satisfaction.

H45: Occupational stress of female sales employees in textile retailing in Kerala is negatively related to their work life balance.

H46: Work life balance of female sales employees in textile retailing in Kerala is positively related to their job satisfaction.

H47: Work life balance of female sales employees in textile retailing in Kerala mediates the relationship between occupational stress and job satisfaction.

### **1.12 SCOPE OF THE STUDY**

This work titled ‘Occupational Stress among Female Sales Force: A Study with Special Reference to Textile Retailing in Kerala’ has been embarked upon with a pronounced keenness to explore first-hand, the ground realities that surround saleswomen and influence their lives and career, through an inclusive approach paying equal importance to their personal circumstance, work environment and the subtler dimensions of self-esteem, work life balance, and job satisfaction associated thereto. The study anchors on primary data compiled from a manageable respondent base of 391 female sales staff employed in ‘big’ establishments’ from the cities of

Thiruvananthapuram, Kochi, and Kozhikode, the three cities that best reflect the divergent cultural traits, demographics, and urban influence. The selection of these District headquarters is also governed by the need to identify dense markets that these cities are home to and employee concentration and sales volume that the chosen cities fulfil. Incidence rate of occupational stress is believed to be higher in these big shops and has been another reason of no less importance in the selection criteria. It is expected that the sample population thus defined would offer a fairly representative picture of this community and help with valuable insights and contributions to an explorative and descriptive analysis, the study plans to embrace.

### **1.13 RESEARCH METHODOLOGY**

Having been convinced of the relevance of the undertaken study and having fixed the objectives with a set of hypotheses, research methodology has been finalised, considering the scope of the study, as detailed below.

#### **1.13.1 Research Design**

The design of the work follows a descriptive and analytical research approach adopted to profile the characteristics of female sales employees in big textile retail outlets in Kerala.

#### **1.13.2 Data Sources**

Data from sources both primary and secondary have been relied upon in this study.

Secondary data sources comprise of data obtained from the Labour Commissionerate of Kerala State, Labour Offices, and Legal Consultants, besides published online literature including theses of predecessors, books, newspapers, periodicals, and other unpublished data.

Primary data have partly been collected from saleswomen employed in big shops spread across the three District hubs of Thiruvananthapuram, Ernakulam, and Kozhikode by way of a pretested interview schedule, partly from Focus Group Discussions revolving around Labour Welfare officials, Legal Consultants, and representatives of Employee Welfare Organisations, viz, AMTU and Penkoottu and also from first-hand observation of functional patterns in sales outlets.

#### **1.13.3 Sampling Design**

A sample design is the structural framework that guides the whole process of sample selection based on the needs of the study.

### 1.13.3.1 Population of the Study

The economy of Kerala, which is punctuated by urbanisation and consumer spending, flaunts some of the most impressive textile retail showrooms which employ a sizable population of the female labour force aggregating to 35,380 as stated by the State Labour Commissionerate, with Thiruvananthapuram, Kottayam, Ernakulam, Thrissur, and Kozhikode in the fore as the following Table confirms. All female sales employees from big textile retail outlets in Kerala constitute the population of this study. The Labour Commissionerate of Kerala classifies retail shops into ‘Big’, ‘Medium’, and ‘Small’, based on employee strength as specified in the KSCEA 1960 (Kerala Gazette, 2015).

Table 1.1 District wise Data of Female Sales Force

District	Female Sales Force
Thiruvananthapuram	3117
Kollam	3029
Pathanamthitta	1839
Alapuzha	1807
Kottayam	3177
Idukki	1045
Ernakulam	5151
Thrissur	4761
Palakkad	2079
Malappuram	2095
Kozhikode	3098
Wayand	806
Kannur	2666
Kasargode	710
<b>Total</b>	<b>38380</b>

*Source: Labour Commissionerate, Thiruvananthapuram.*

### 1.13.3.2 Sample Size

To arrive at the optimal sample size for faithful representation, adequacy, fairness, and reliability of the sampling units, Power Analysis has been applied on the information collected through pilot study at 5 per cent level of significance (p value) and 90 per cent power using the graphic software ‘Sigma-plot 11’, thereby obtaining a minimum required sample size of 324 as shown in the following Table.

Table 1.2 Sample Size Calculation

Statistical Test	Minimum Sample	Maximum Sample
t test	37	144
ANOVA	12	324
Correlation	9	88
Chi-square	76	287
Sample size	324	843

*Source: Computed values*

### 1.13.3.3 Sampling Procedure

In consideration of the impracticality of studying the entire sales force across the State, their division into smaller units is presumed to be the most convenient and effective approach for a fair representation of the population under study. Hence, Multistage sampling has been resorted to in this context, as sequentially explained below.

In the first stage, the State of Kerala is divided into three geographical zones followed by the second stage, where the Districts with the largest female employee strength are identified from the Southern, Central, and Northern zones and in the third stage, big textile retail shops falling within the Corporation limits in each of the three Districts are identified. In the fourth stage, from among the shortlisted big textile retail shops in each of the three Districts, those with maximum female employees have been chosen to form part of the study.

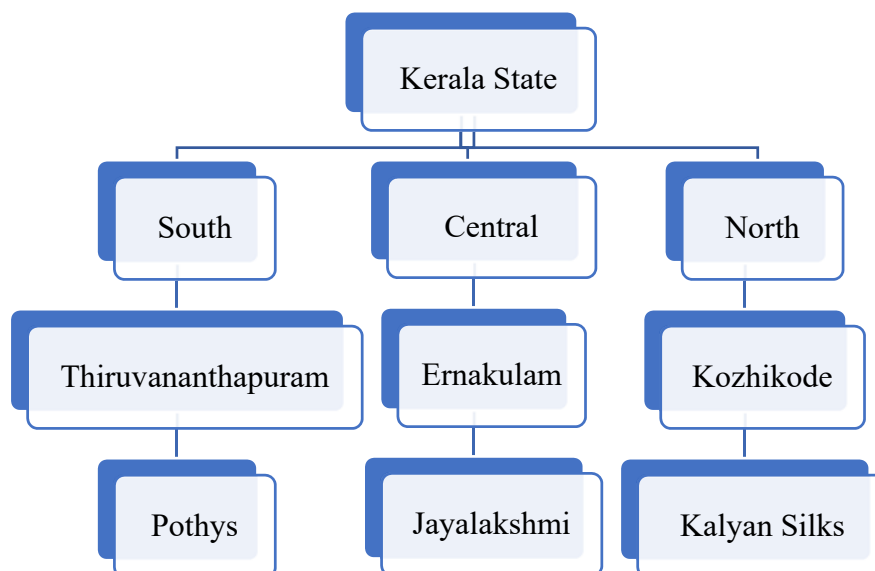


Figure 1.2 Sampling Procedure

#### Stage I - Division of Kerala into Three Geographical Zones

1. Southern zone includes Thiruvananthapuram, Kollam, Pathanamthitta and Alappuzha.
2. Central zone comprising of Kottayam, Idukki, Ernakulam, Thrissur, and Palakkad.
3. Northern zone comprising of the Districts of Malappuram, Kozhikode, Wayanad, Kannur and Kasaragod.

## Stage II - Selection of Sample Districts

Based on data obtained from The Labour Commissionerate, as shown in the Table above, Districts with the largest number of female sales employees are identified from each of the three zones as shown below:

1. **Thiruvananthapuram** from the Southern zone
2. **Ernakulam** from the Central zone
3. **Kozhikode** from the Northern zone

## Stage III - Selection of Big Textile Retail Outlets from each of these Sample Districts

Focus has primarily been set on big establishments/ retail outlets falling within the Corporation limits from these three Districts, as the number of customers each saleswoman needs to manage a day is quite significant particularly during the festival season and the large showrooms selected from the three Districts are presumed to provide ample scope for stress measurement.

Table 1.3 Big Textile Retail Shops in the Selected Districts of Study

Sr No	Zone	District	Big Textile Retail Shops	Female Sales Employees	Male Sales Employees	Total
1	Southern	Thiruvananthapuram	Parthas	150	600	750
			Pothys	552	368	920
			Kalyan Silks	157	293	450
			Jayalakshmi	280	70	350
			Ramachandran Textiles	228	67	295
<b>Total</b>				<b>1367</b>	<b>1398</b>	<b>2765</b>
2	Central	Ernakulam	Seematti	78	702	780
			Kalyan Silks	292	358	650
			Parthas	58	222	280
			Jayalakshmi	366	165	531
<b>Total</b>				<b>794</b>	<b>1447</b>	<b>2241</b>
3	Northern	Kozhikode	Kalyan Silks	210	234	444
			Jayalakshmi	208	76	284
			Silky	198	67	265
<b>Total</b>				<b>616</b>	<b>377</b>	<b>993</b>

Source: Interview



#### **Stage IV - Selection of Big Retail Outlets from each of these Districts with Maximum Female Employee Strength**

From among all the big retail shops identified in each of the three Districts listed in the above Table, those with maximum female employee strength from the Corporation limits have been chosen to form part of the study. Accordingly, Pothys from Thiruvananthapuram, Jayalakshmi from Ernakulam and Kalyan Silks from Kozhikode constitute the sampling frame.

Table 1 4 Retail Outlets with Maximum Female Employee Strength

SI No	Area/Zone	Districts	Big Textile Retail Shops	Female Sales Employees
1	Southern	Thiruvananthapuram	Pothys	552
2	Central	Ernakulam	Jayalakshmi	360
3	Northern	Kozhikode	Kalyan Silks	210

*Source: Compiled Data*

#### **Stage V - Selection of Samples**

Samples have been randomly chosen from each of the shortlisted big textile retail shops of the selected Districts in direct proportion to their total female employee strength (550:360:210) keeping in view the minimum required sample size obtained applying Power Analysis.

Table 1.5 Sample Profile of the Respondents

SI No	Area/Zone	Districts	Minimum Sample	Actual Sample
1	Southern	Thiruvananthapuram	159	193
2	Central	Ernakulam	104	112
3	Northern	Kozhikode	61	86
<b>Total</b>			<b>324</b>	<b>391</b>

*Source: Compiled Data*

#### **1.13.4 Interview Schedule**

This carefully customised interview schedule comprises of four explorative sections, clearly intended to progressively assess the probability of work stress among saleswomen in the textile retail outlets and is configured to address all the areas, the study demands. The trajectory of investigation is thus broken down into four sections starting with socioeconomics and progressing through employment history, current employment and culminating in multiple dimensions of occupational stress.

1. Section A packs seventeen questions that covers the socio-economic and demographic profile of the respondents, which presumably have significant

bearing on stress with increased exposure to susceptibility. These questions endeavour to extract details regarding their family background, personal and family income, family constitution, place of residence, education and more, to help understand their personal circumstances and their need of employment. Socio-economics, according to the researcher, can wield considerable influence on occupational stress and can amplify its manifestations.

2. Section B carries twelve explorative queries on employment history and induction phase of current employment.
3. Section C carries sixteen questions mainly regarding terms of employment and training and includes compliance queries on issuance of Appointment Letter, ID Card and Experience Certificate, besides monetary and non-monetary benefits they enjoy, as part of their employment terms.
4. Section D is represented by eleven questions that revolve around conditions of work including work duration, work week, work appraisal, promotion prospects and gender discrimination.
5. Section E with five questions centres around the available amenities in the retail showroom and covers an exhaustive range of facilities of essential nature.
6. Section F carrying fourteen questions dwells on the social aspects of occupation and gauges their extent of awareness of the pertinent Government welfare schemes. This section also seeks the respondents' views and suggestions on improvement of their work environment.
7. Section G is apparently the longest, with one hundred and eleven statements exploring different dimensions of occupational stress and is broken down into six major areas of possible stress vulnerability and contributes significantly to understanding various stressors and coping capabilities of the employees. It also helps in comprehending the level of job satisfaction and the areas of dissatisfaction, facilitating a more holistic view of work stress. The major areas this section covers include:
  - a. **Self-esteem** being an important aspect of self-expression, carrying thirteen statements developed on a three-point Likert scale, is likely to have direct relevance to performance and productivity of these saleswomen and plays a crucial role in the day-to-day conduct of work. Self-esteem enhances stress

endurance and is therefore considered in tandem with work and work environment.

- b. **Job demands** in the current context of showroom sales, considers twenty-four statements based on a five-point Likert scale to fairly delineate a day at work and the common problems employees face in consequence of discharge of their expected duties and responsibilities. Being repetitive in nature, emerging data is of considerable help in measuring their stress and health impact.
- c. **Physical impact** which is of particular relevance to showroom saleswomen is measured in relation to physical impairment through thirteen statements on a five-point Likert scale. As their nature of work demands constant attention to customers, opportunities for rest are meagre. All day standing and scaling the stairs up and down without the convenience of elevators can impair physical health and consequently interfere with mental wellness.
- d. **Emotional aspect** that forms another important part of occupational stress is studied with the help of another thirteen statements that delve sufficiently deep into the front-line employee psyche for a fair understanding of the subtleties at play including emotional labour and burnout. Emotional labour is an ongoing phenomenon managed or endured without choice and has been significant by its absence of mention in related literature, the researcher has examined. Burnout is another extreme condition of emotional and physical exhaustion combined, and often endured by the saleswomen particularly during the festive season in large textile retail outlets. A five-point Likert scale has been employed for measurement purpose.
- e. **Work life balance** is another factor that deserves serious scrutiny and has been developed on a five-point Likert scale and carries twenty statements intended to ascertain its impact on normal life and measure its role in occupational stress. With long and undefined work hours and without a weekly holiday, many sales personnel in the textile retail outlets, by their long daily absence from home, might find the optimal balance painfully elusive.
- f. **Health impact** is a sure consequence of the work that involves prolonged standing and walking without elevator assistance, and a repeat of this pattern at home as well. Sitting or resting borders on luxury and invariably many women in these outlets are likely to suffer potentially serious health

consequences such as lower back and leg pain, cardiovascular problems, discomfort, and pregnancy-related complications. This section of eleven statements has been structured following a five- point Likert scale.

- g. **Job satisfaction** and employee wellness remain strongly associated, and the seventeen statements that form part of this section, expects to bring forth some consolidated insights that validate the preceding investigative efforts.

The entire schedule which stretches over a 185 question-statement combine, is hoped to cover the intended spectrum of study, and bring forth findings from perspectives hitherto unexplored.

#### **1.14 PILOT STUDY**

The research problem was validated through discussions with members of AMTU, Penkoottu and other Social Activists. As an integral part of any serious research and as a precursor to and a preparatory measure for data collection, a pilot study was carried out on a sample strength of 40 saleswomen from two big textile retail establishments. This study was intended to put to test the validity, appropriateness, reliability, relevance, and research reach with a view to understanding the extent of fulfilment of the objectives set forth and identifying neglected areas and improving upon the already structured interview schedule, by modifications deemed necessary. Having identified certain limitations in the overall structure and upon consultation with experts in the related fields, the interview schedule was optimally modified to overcome certain restrictive aspects that would have otherwise compromised on the scope of the study.

#### **1.15 RELIABILITY OF THE INTERVIEW SCHEDULE**

Any measurement requires a reliable instrument that can consistently mirror similar values. It is the reliability of this instrument that needs to be verified and established for reasons of accuracy and consistency. The instrument of research deployed in the current study is a structured interview schedule, the internal consistency of which has been verified and established using Cronbach's Alpha, an effective measure, particularly in the context of multiple Likert scale questions in a survey or a questionnaire. As the following Table reveals, the values obtained for each of the constructs, register higher than 0.6, confirming reliability and internal consistency and correlation of the applied instrument.

Table 1.6 Results of Cronbach's Alpha Test for Reliability

<i>Variables</i>	<i>Cronbach's Alpha</i>	<i>N of Items</i>
Self esteem	0.892	13
Job	0.663	24
Physical	0.654	13
Emotional	0.822	13
Work life	0.638	20
Job satisfaction	0.639	17

*Source: Computed values*

### **1.16 VALIDATION OF THE INTERVIEW SCHEDULE**

Validity in simple terms means an endorsement of accuracy of a test or an instrument to fulfil its intended objectives (Stephanie, 2016). While reliability checks ensure consistency of the research instrument's output, validity checks the accuracy of measurements obtained. Validity is harder to assess than reliability, nevertheless more important, and emphasises on the significance of and methods used in data collection. This ensures that the interpretation of the data and the final conclusions drawn thereupon are also valid. Validity of a measurement can be arrived at on the basis of three main types of evidence that can be evaluated through expert judgement or statistical methods. These three types of validity are content validity, face validity and construct validity. Content based validity examines the extent of coverage of the aspects of the concept being measured and face-based validity is a subjective judgment on the operationalization of a construct (Neil, 2010). Construct dependant validity examines the degree of adherence to existing theory and knowledge of the concept being measured and are of two types: discriminant validity and convergent validity. Discriminant validity denotes how far the latent variables are from one another.

Convergent validity is one of the two fundamental aspects of construct validity and refers to the closeness of relation between different measures within the same construct. Construct validity authentication being one of the functions of Confirmatory Factor Analysis, this measurement model has been uniformly applied across all constructs in the study. As the cut off criteria in respect of the CFA measurement model for convergent validity (GFI > 0.9, AGFI > 0.9, NFI > 0.9, TLI >

0.9, CFI > 0.9 and RMSEA <1) stand fulfilled, convergent validity has been established.

### 1.17 NORMALITY OF THE COLLECTED DATA

It is very essential to test the normality of the data before conducting any statistical analysis as statistical procedures and tests differ for normal and non-normal data. To test normality, Kolmogorov-Smirnov Test has been applied for the hypotheses:

H<sub>0</sub>: The given data is normal.

H<sub>1</sub>: The given data is non-normal.

If p value is less than 0.05, the normality assumption is rejected, and if p value is greater than 0.05, the data is presumed to be normal. As the p-value for all the variables is greater than 0.05, it can be concluded that the data is normal.

Table 1.7 Kolmogorov-Smirnov Test for Normality

<i>Variables</i>	<i>N</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Kolmogorov-Smirnov Z</i>	<i>p value</i>
Self esteem	391	32.43	3.79	0.904	0.183
Job	391	87.60	4.34	0.955	0.170
Physical	391	25.74	3.28	1.196	0.116
Emotional	391	32.81	4.74	1.238	0.108
Work life	391	54.83	2.08	1.059	0.145
Job satisfaction	391	40.97	3.64	0.403	0.344

*Source: Computed values*

### 1.18 TOOLS FOR DATA ANALYSIS

The various statistical techniques applied for analysis include Percentages, One Sample Z test, Confirmatory Factor Analysis, Structural Equation Modelling, One-way ANOVA, Mean Percentage Scores, Logistic Regression, Hierarchical Regression and Sobel Test.

### 1.19 LIMITATIONS OF THE STUDY

The empirical results recorded here may be considered in the light of the following limitations.

1. It has been the researcher's experience that collection of data through an interview schedule which understandably carried questions that delved deep into the preserves of management practices and attitudes, met with reluctant, suspicious, and apprehensive response.

2. Efforts deployed in collection of relevant data from the various Labour Offices initially yielded results not in consonance with the needs of the study and, despite exercising the 'Right to Information' option, the results had still been far from satisfactory.
  3. The work, as the title indicates, has focussed only on the big establishments from three major cities and confined only to the State of Kerala.
  4. Geographical boundaries of the study are limited to the Corporation areas of the three chosen cities.
  5. The study has been limited to female sales employees from textile retailing.
- Notwithstanding these impediments that cropped up during the initial stage of the work, the conceptual integrity and allegiance thereto have not suffered in any way whatsoever.

## **1.20 CHAPTER DESIGN OF THE THESIS**

The study spreads over ten chapters containing the following:

Chapter 1 'Introduction and Research Methodology' essentially introduces the work against the backdrop of textile retailing in Kerala, citing reasons for its exponential growth and the predominance of women in this market segment. Occupational stress being one of the prime objectives of the study, potential contexts of stress have been imagined and discussed. Though forming part of the organised sector with attendant legal obligations and commitments, textile retailing is mostly run in an unorganised way in total or partial disregard to the Acts that govern and regulate terms and conditions of employment. Therefore, the differentiating factors that characterise the organised and the unorganised sectors are touched upon for easy comprehension. This chapter also sketches the research methodology that the study pursues.

Chapter 2 'Review of Literature' recaptures the available data sources that have been referred to in accordance with the needs of the study, though works of direct relevance are conspicuous by their near absence. The mass of literature thus comprehended and related to the work are grouped under some generic titles.

Chapter 3 'Theoretical Framework' sketches the field of relevance and adoption of various theories drawn upon in consideration of the needs of the study. Occupational stress has been studied in conjunction with its major psychological dimensions such as self-esteem, work life balance and job satisfaction and theories and models of

relevance to the work have been dealt with in detail, as part of an inclusive approach to the scientific analysis of occupational stress.

Chapter 4 'Work Environment of Female Sales Employees in Textile Retailing in Kerala' examines the terms and conditions of employment and the quality of the environment itself, where these female sales personnel spend much of the day. Considerable importance has been attached to their demographics owing to its assumed association with various realms of occupational stress and has therefore been discussed threadbare. Terms and conditions of employment form another major area of discussion from the perspective of occupational stress and for the same reason, KSCEA 1960 has been run through in sufficient detail to identify areas of managerial inattention, indifference and infringement of the Act that is supposed to ensure employee welfare.

Chapter 5 'Self-esteem of Female Sales Employees in Textile Retailing in Kerala' discusses this psychological phenomenon among female sales force in textile retailing, and how it interferes with productivity and occupational stress. Various theories propounded by scholars and psychologists of yore have been compiled and cited with relevance to the study along with contemporary schools of thought.

Chapter 6 'Occupational Stress of Female Sales Employees in Textile Retailing in Kerala' of female sales employees in textile retailing, analyses the stress generation potential of their work environment and the socio-economic factors. It has been divided into three categories that are considered possible sources of stress and relate to job, physical and emotional demands, their occupational role exerts on them. The mediatory role of self-esteem on occupational stress has also been explored.

Chapter 7 'Work Life Balance of Female Sales Employees in Textile Retailing in Kerala' looks into the work life equation of the female sales personnel from textile retailing. Considering their long work hours and all-week work, time could be a factor of prime concern. For reasons of fulness of the study, their demographic variables are taken into consideration and association between occupational stress and work life balance has been examined too.

Chapter 8 'Job Satisfaction of Female Sales Employees in Textile Retailing in Kerala' evaluates the element of satisfaction they derive from their occupation, taking into



account the mediatory role of work life balance. Unorganised work pattern and questionable terms of employment are likely to affect their job satisfaction and hence a comprehensive analysis has been carried out factoring in demographic variables and the association among work life balance, occupational stress and job satisfaction as depicted in the composite model.

Chapter 9 'Findings, Conclusion and Suggestions' documents the end results of the study.

Chapter 10 'Recommendations' enumerates the prescriptive measures that ensue from the study and wholly represents the researcher's perspectives coloured by the findings the work yielded. This chapter also proposes scope for further research by highlighting the areas that do not fall within the scope of the study.

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*Chapter 2*

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*Review of Literature*

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## 2.1 INTRODUCTION

The primary objective of literature review is to achieve a sound grasp of the contemporary status of the proposed study and entails a comprehensive scrutiny of the extant research reservoir in the relevant space by cataloguing all previous work on the chosen topic. This explorative endeavour helps to gain insights into the subject that has merited serious studies by the forerunners and enables to lay a knowledge base, upon which further studies are carried out. A thorough familiarity with this secondary source of data therefore facilitates a more resourceful and meaningful research endeavour to a novice and hence considered of huge significance. The subject of the study being occupational stress among female sales employees from textile retailing in Kerala, availability of related literature has been scanty in general and non-existent in the psychological domains of their occupation the study attaches importance to. Hence exercising the natural choice, parallel literature on other work domains have been looked into for possible insights and cues, in aid of the current study.

This chapter has been structured in agreement with the order of the objectives set forth in the work and would for the same reason, dwell on the work environment of female sales employees from textile retail outlets, followed by occupational stress, and the psychosocial aspects which, by their overlapping nature, remain intertwined and cross referenced through the entire bulk of studied literature, spanning across national and international studies. Owing to certain striking similarities observed in the work environment of textile retailing that mostly follow the work culture of the unorganised sector, an extensive study of the unorganised sector itself was necessitated. To set the stage for an exhaustive delineation of their environment and conditions of work, some general aspects pertaining to labour force participation and evolution of female labour force have been touched upon.

For reasons of easy comprehension, the bulk of studied literature has been classified into five sections: (a) Women in workforce (b) Work environment of female employees (c) Occupational stress and psychosocial aspects (d) Saleswomen in textile retailing.

## 2.2 WOMEN IN WORKFORCE

( **The Economist, 2008**) reports that poor work participation and the untapped resources of women in India are the major reasons for the nation's poverty. The

labour force in India fell from 35 percent in 2005 to 26 percent in 2018 and only if this fall is controlled will the nation be able to strengthen its economy. According to IMF estimates, India, being the largest democracy in the world, would become wealthier by 27 percent and socially more stable, if her labour force is reconfigured. In one way, fall in the workforce can be seen as a consequence of enhanced awareness among parents to keep children in schools for longer duration. In another way, comparing to other developing nations with equal economic base, though female work participation rate is higher, our traditional notion of keeping women at home is still prevalent and can be another reason for their underemployment. This unravels the ground reality of employment opportunities considering the shift in the nature of available employment, with women from the lower rungs of the society becoming unfit for the emerging job opportunities. Mechanisation and automation are other reasons for the downward spiral of work participation rate among women. The work concludes by stating that a fundamental shift in perception of women's role in family and the society becomes inevitable to bring about the desired results.

**(Barati, Arab, & et.al, 2011)** focus on the problems faced by Indian women on the work front and investigates the reasons that deny them positions of responsibility and esteem in a largely male oriented employment tapestry. Increasing demands and needs present day situations thrust upon them have been ascribed as the primary determinant for women to take to full time employment enabling them to augment family income. Gender bias finds full expression in employment contexts particularly in the unorganised sectors and career opportunities; remuneration and growth prospects take the beating. Wage inequality and exploitation are rampant despite the prevalence of welfare-oriented laws like The Unorganised Workers' Social Security Act, 2008, Domestic Workers' Welfare and Social Security Act, 2010 and more, all of which suffer from poor implementation and enforcement. It has been noted that there is a general migration of women to the informal sectors owing to globalisation and the consequent transfer and dissemination of technology which saw women being sidelined in favour of men. One of the major problems being faced by working women is occupational stress and maintenance of the delicate balance between work and life, often intrinsically woven so that one does not exist without the other. The work concludes by suggesting that major trade unions should take notice of the plight of the working women and take necessary measures to resolve or mitigate the problems and

help them rise in their chosen line of occupation. Sexual harassment is another area identified as needing government intervention for preventive measures.

**(Sankar, 2012)** examines the socio-economic, demographic, educational and occupational background of female workers from the textile industry in Tuticorin, the southernmost District of Tamil Nadu in India. It also evaluates the health hazards their occupation exposes them to and suggests measures to mitigate their hardships. The study is based on a respondent base of 500 female employees from 15 major textile mills. The author opens the work with an introduction to the textile industry in India, its importance as a major revenue earner in foreign exchange and the magnitude of employment generation this segment is capable of. On the whole, 48 percent of women are under nourished or obese and the study brings out their distress in its various manifestations and advocates welfare schemes such as assistance in educating their children and conduct of periodical health check-up for the workers and their families.

**(Kalpana & Kiran, 2013)** serve to compile the works of the predecessors in the construction industry and reassesses the data available with special reference to the workers' status in the society. Construction industry is the second largest in terms of employment generation and is considered the architect of modern India with a strength of more than 30 million workers, one third of which is women. Construction workers are the backbone of the economy as they create the infrastructure necessary for industrial growth. Female workers in this industry like in many other activity realms, face wage discrimination, sexual harassment, inhospitable working conditions, and troubled family life.

**(Ahamad, Jitendra, & et.al, 2014)** commence the work with an examination of the historical role, significance, and status of women over the past few millennia. From an age ruled by equality of sexes of the distant past through one that diminished the status and relevance of women during the transitional times and back to the social mainstream owing to the efforts of social activists and reformers, the growth and evolution of women and their relevance in contemporary societies in India witnessed vicissitudes of distinct proportions. The emergence and classification of what are called 'formal' and 'informal' sectors of the labour market are explored and the authors go on to state that the characteristics of this market in flourishing economies

and the developing ones are different. Employment possibilities for women are on the rise though much of their contributions are lost sight of in the official statistics.

**(Diptirekha, 2015)**'s study, which is largely explorative and secondary data dependant, is on understanding the working conditions of women across the world with particular reference to India. With accelerating pace of industrialisation and globalisation, employment prospects for women opened up a wide spectrum of choice, attracting them in millions in the developing countries though without the attendant benefits globalisation otherwise confers. Commonly hired on short-term contracts or with no contract at all, women are required to put in intense labour for low wages in unhealthy conditions. They are forced to log long hours to earn enough for an austere existence. Sick leave or maternity leave are hardly sanctioned; few are enrolled in health or unemployment schemes and fewer still have savings for future needs. Such harsh realities faced by female workers highlight one of the glaring failures of the current model of globalization. Though technological advancement substituted manual labour with mechanised operations, other variable factors of consequence that hinge on social, cultural, and economic factors prove to impede their growth and prosperity.

**(Hajra & Qaisar, 2015)** explore the problems and concerns of female workers in the unorganised sector based on a study conducted in Okhla region of South Delhi from a respondent platform of 70 labourers from the domestic and construction fields. It also traces the root causes of their problems while considering inequality in wages and its consequences. Hardship of city life, absence of basic amenities and exploitation of these women by employers have added to their misery. It is stated that 85 per cent of the national workforce come from unorganised sectors and that one third of this comprises of female workers. Despite the equality and freedom our constitution offers, life of a female worker in the unorganised sector leaves much to be desired. The work also dwells on the peculiarities of the unorganised sector vis a vis organised sector. Besides, little or no trade union support, adverse impact of technological growth, absence of purposeful human resource development policy on improving women's employability through training, inadequate legislation, and ineffective enforcement of safeguards to protect female workers, particularly in terms of their working conditions are few of the major causes leading to their pitiable condition.



**(Minakshi, 2015)** deals with the various aspects of employment in the unorganised sector and tries to classify them under various employment heads with attendant hardship peculiar to the guild. According to National Commission for Enterprises in the Unorganised Sector (NCEUS), employment in India can be expressively grouped into four categories to replicate quality and its sectoral association. These groups are (a) formal employment in the formal or organized sector, (b) informal employment in the formal sector, (c) formal employment in the informal sector, and (d) informal employment in the informal sector. Unorganised sector can be classified into four groups: 1. Occupation Based 2. Employment Nature Based 3. Service category and 4. Special category. Insufficient education and skill, harsh working conditions, unsystematic wage settlement, wage disparity with male workers, irregular and seasonal employment, work rigours and poor employment perquisites; all add up to a life of discontentment with little hope for significant improvements unless sweeping policy reforms are brought in to upgrade existing laws to match the needs of the time.

**(Gangabhushan, 2015)** in this study based on primary data collected from 300 female brick kiln workers from the valley of Assam aims to assess the working conditions of these workers and the impact their paid and unpaid work (domestic work) have on their health. With shrinking agricultural land and deployment of technological knowhow into agricultural operations, employment opportunities for female workers steadily declined forcing them into other streams of employment. This phenomenon has resulted in the casualization of labour which has made rural labour circulatory in nature generating several streams of migration. The lack of recognition given to unpaid work is one reason for women's higher rate of poverty, and possibly mistreatment, around the world. The invisibility of, and the low value ascribed to the work done by a vast majority of women across the globe, particularly in countries like India, are issues which are seldom addressed by policy makers.

**(Sangamithra & Vasanthi, 2016)** aim to examine the socio-economic conditions of industrial workers based on a respondent platform of 450 from the South Indian city of Coimbatore with special focus on foundry and textile units where there is a huge concentration of female labour force. It is also one of the objectives of their study to find out the general health condition of the respondents and to verify whether occupation impacts health of the female workers. Often encumbered with a large family, working women are subject to numerous risks e.g. fatigue, malnutrition,

undue mental stress, and exposure to occupational hazards at workplaces. In many instances, their jobs are considered by management to be of secondary importance and medical facilities are consequently inadequate. Female workers differ from male workers in their physical constitution and are subject specific stressful conditions peculiar to them, such as menstrual cycles, conception, and lactation. Health issues of concern include back joint and pain.

**(Robinson & Suba, 2016)** in their work depicts in detail the living conditions and the lifestyle of workers from unorganised sector, primarily through a field study of 300 workers in the district of Trichy in Tamil Nadu. With a colossal share of 90 per cent of the total work force in India, this segment predominates the labour market and its contribution to nation's economy is significant. The informal sector plays a major role within the economy in terms of employment opportunities and poverty alleviation. The unorganised sector plays an important role in our economy in terms of employment generation and contributes to the National Domestic Product, savings, and capital formation. On the basis of the findings of the given study it can be concluded that majority of the respondents who are from rural areas are not even able to satisfy their basic needs and most of the schemes provided by the government do not reach them.

**(Monisha & Rani, 2016)** report that unorganised sector which forms 93 percent of India's total work force constitutes 50 per cent of her GDP and generates significant employment opportunities to the unskilled and the underprivileged populace of the nation. The unorganized labour is overwhelming in terms of volume of employment and remain omnipresent across the nation. As the unorganized sector suffers from cycles of excessive seasonality of employment, majority of the unorganized workers do not have stable avenues of employment. The workplace is scattered and fragmented and there is no formal employer – employee relationship. The common work-related problems faced by these workers are uncertainty of daily work, dearth of professional training, casteism, exploitation and harassment, lack of maternity considerations and absence of childcare facilities, gender bias and lack of legal cover. The work touches upon various government welfare schemes which look helpful prima facie though they lack penetration due to poor implementation. A few suggestions put forth for enhancing and securing their common interests include formation of Trade Unions, imparting training, streamlining their working conditions,

setting up a supervisory body to monitor implementation of legislation pertaining to women workers, and introducing more effective poverty alleviation programmes. Many schemes launched by the Central and State Governments for support to women fail to address their problems.

**(The Washington Post, 2016)** reports that despite men and women entering their career almost at the same time, their progress through the ranks is dissimilar and only a small percentage of women reach positions of leadership. The article states many inferences and explanations about the bumpy career graph of working women. In contradiction to the generally held perception that women tend to unwind themselves after childbirth, the blame is squarely cast on the organisations and their work culture.

**(Manju, 2017)** in her study based on an exploratory approach, essentially deals with the conditions of working women in the unorganised sector and endeavours to offer relief measures to what has been depicted as deplorable working conditions. Majority of the female workforce is underpaid for reasons of illiteracy, ignorance, and availability in excess of demand and the natural consequence is a high level of human resource exploitation. Evolving economic patterns that emerge from the era of liberalisation adversely influence this class of workers and result in manifestation of malnutrition, poor health, and emotional imbalance. The common problems on the work front encountered by these women arise from a) Insufficient education b) Insufficient job skill and knowledge c) Human resource exploitation d) Job insecurity e) Inconsiderate employer treatment f) Extreme workload, g) Irregular and low wage disbursement h) Seasonality of employment and unhygienic work environment. Skill development programmes, awareness enhancing programmes, comprehensive cover of law, an in-house grievance redressal cell in organisations, prevention of exploitative acts including sexual harassment are some of the suggested measures aimed at improving the working standards of these women.

**(Sharma H. , 2017)** takes an analytical look at the problems faced by workers in the unorganised sector and the welfare schemes prevalent to protect their interests. It has also been one of the objectives of her study to focus on the various labour laws prevalent in the country to assess their scale and scope in the context of worker welfare. The working conditions of the labour force are not satisfactory in India with

low degree of motivation. The work concludes by highlighting the gaps in the legal structure that is intended to safeguard the interests of this sizable community.

**(Bhatt, 2017)**'s work is a colossal effort at ascertaining the working conditions of female workers and the problems they encounter on the work front in the different realms of unorganised work. Primary data source is field work through structured questionnaire and the study is based on a respondent base of five hundred female workers from Udham Singh Nagar district of Uttarakhand state. Unorganised sector plays a significant role in nourishing Indian economy due to its vastness, divergence, and density of the workforce. This sector employs more than 90 per cent of the nation's work force largely without any eligibility criteria. The emergence and growth of this sector and its impact on economy are briefly touched upon. The predominance of the informal sector has led to a situation where benefits of economic growth are conferred among a few with a growing proportion of the population living in the shadow of want and poverty. Though the Government changed its policy strategy to that of inclusive and sustainable growth in the last decade, the fundamental issues leading to growing informalisation are yet to be targeted. And finally, a list of suggestions is offered pointing out the need for amendments to the laws and administrative reforms in day-to-day work patterns for a healthier, safer and a more contented work culture.

**(Masil & Mabel, 2018)** in their study based on the findings derived from both primary and secondary data sources on informal sector attempt to go deeper into the subject to understand and analyse the problems and work stress that female workers in Kanyakumari District go through. Primary data is collected from a respondent base of 50 workers from various employment categories while secondary data have been compiled from books, journals, and online literature. The work concludes by offering certain suggestions intended for the welfare of these workers which include better education, legal literacy, introduction of a law that protects the interests of female workers and restructuring of unorganised sector altogether so as to provide job stability, healthy working conditions, minimum wage guarantee and maternity and child-care schemes.

**(Chitra, 2018)** in her study conducted in the District of Tiruchirappalli of Tamil Nadu intends to explore the difficulties faced by female construction labourers and offers

measures to improve their working conditions. A country with 92 per cent of the work force jammed into the Unorganised sector, 50 per cent of which belonging to the construction field, exploitation and abuse of female workers appear to be a sad reality. Their problems include low wages, exploitation, family issues, illiteracy, seasonal work, nature of work, unhygienic habits, the lack of social security, gender discrimination, ignorance of laws, traditional attitude, slum dwelling and dermatitis. Suggestions for improvement include participation from government, NGOs, and social workers.

**(Lagarde, 2019)** the former Head of IMF observes that, generating more employment and managing gender bias will enrich the global economy by providing a level playing field with lesser instances of financial fall. By renouncing discriminatory practices and making use of women's skills, economies of certain countries could flourish by 35 per cent, she says. Women empowerment has been the focus of the IMF Head since joining in 2011 as across the world, there are restrictions on women in the work arena. Some countries have these restrictions written into the constitution, some countries have no laws to control sexual harassment, and some do not permit women to work altogether.

**(Kathleen, 2019)** states that women occupy fifty percent of the US labour force and are ahead of men in academic achievements. Despite their brilliant academic attainments they remain handicapped and stunted in terms of career progression and are finding it increasingly difficult to move forward with their career ambitions. The article lists some major problems that American working women encounter in their work domain. 1. A clear gender bias towards men. 2. Inferior earning capacity 3. Slow and uncertain career advancement. 4. Professional jealousy. 5. Poor acknowledgement of good work. 6. Merciless attitude by the management towards official lapses. The article concludes by stating that gender parity is still wishful thinking.

### **2.3 WORK ENVIRONMENT OF FEMALE EMPLOYEES**

**(Dewan, 1998)** focuses on the harmful influence of occupation and work environment on female workers in general. Unlike developed countries where occupational health is well looked after, developing countries do not give this area a priority because of 1. Failure to acknowledge it as a need 2. Insufficient resources and 3. Huge reserve of unemployed youth to substitute the sick and the outgoing workers.

For a better comprehension of occupational health, it is necessary to envisage and quantify the actual work a woman does a day, number of hours of work and the compensation she receives. In developing and overpopulated countries like India, poor working women are at a great disadvantage due to availability of excess labour, resulting in job insecurity. Introduction of newer technologies often adversely affect unskilled women workers who are the first to suffer loss of job. Women workers of many developing countries are caught in the vicious cycle of low productivity, low income, under nutrition and infectious diseases leading to lower work capacity. Low literacy level, poor sanitation and lack of public amenities further contribute to their ill health. All factors mentioned above have a direct or indirect bearing on the occupational health of women.

**(Larine, 2009)** states that women start facing discrimination as soon as they enter a profession and continue to rise through the ranks says an Equal Opportunity Group. This brief article is based on a study on the obstacles working women face. The study says that women in the higher echelons of occupational hierarchy face underrepresentation to the point of one woman to twelve men on the company board. It is also stated that women in managerial cadre either get shunted into insignificant roles or suffer wage disparity when pitted against men. On the whole, the true potential of women is hardly made use of because of such discriminatory practices. Their educational qualifications do not reward them justifiably in their occupation. Gender stereotyping is the root cause for this discrimination the study insists. It is the responsibility of the employers to see that women enjoy equal consideration as men do says the Australian Federal Minister Tanya Plibersek.

**(The Guardian, 2013)** reports that though the advantages of gender equality are tremendous, the perception of stereotyping hampers progress. Women have never held stronger positions in the political, social, or economic fronts owing to significant shift in the perception of the traditional concept of family and improved acceptance of gender in legislation in the UK. This has empowered women economically and socially and they represent 42 per cent of the UK labour force. However inequality in pay is significantly glaring. The concept of stereotypes strengthened by social and cultural factors force upon them expectations which retard growth and prosperity on the work front, regardless of remedial measures.

**(Harvard Summer School, 2014)** reports that despite great achievements on the work front, women still suffer from gender inequality and the contention on equitable pay is still a live point of debate in the US. The article is essentially a Q&A session with Mary Brinton, Professor of Sociology at Harvard University and pitched on the following topics: Obstacles in implementing gender parity, connection between gender equality and fertility, the “demographic time bomb” in Japan and the measures Japan and the US adopt in ushering in gender equality. The discussion touches upon women’s dual role at work and home, the need to have a balanced work life for higher fertility rates, Japan’s traditional perceptions on women’s role as a homemaker and the importance of legislative initiatives to close the gender gap.

**(Abdul & Raheela, 2015)** in this work focus on the relevance and significance of a healthy work atmosphere which sustains a highly cohesive work force that builds on the inherent strength of an organisation to ensure that it remains in the reckoning against the backdrop of a highly volatile and competitive market dynamics. The objective of the work itself is to measure the influence work environment brings to bear upon the employees in terms of their job satisfaction. The study has been empowered by a pre-validated questionnaire limited to specific segments of educational institutions, banking, and telecommunication in the city of Quetta, Pakistan. Work environment and the resultant impact on job satisfaction are subjects that found wide and liberal treatment all over the world and many views propounded by scholars are referred to in this work with a view to punctuating their mutual dependency. A few of the factors put forth by researchers from around the world deemed necessary components to contentment in employment and enhanced organisational performance include upgraded physical dimensions of work environment, healthy interpersonal relationship, encouragement and work visibility, monetary appeal, job security, accessibility to supervisors, work hours, stress factor, social concerns including self-esteem and career enhancement opportunities. The result of the study clearly points towards a direct and significant bearing of work environment on job contentment and the work concludes by stating that a healthy and durable employer-employee relationship goes a long way in moulding an atmosphere of trust, involvement, and participation; the consequences of which shall not be limited to the wellbeing of the organisation and the work force, but to the growth of the nation’s economy too.

**(The Conversation, 2015)** answers some of the questions on women in the workplace and gender-pay disparity. It is an admitted fact that disparity in remuneration exists between genders. In South Africa, gender-based pay disparity stands at 17 percent which would mean a deficit of approximately two months' pay in comparison to men in similar ranks. Besides the monetary inequity, fairness of the practice is a difficult fact to live with. Steps are afoot in South Africa to set aright the imbalance with new perspectives. The work discusses perceived gender-based pay disparity briefly and it is suggested that any perceived pay disparity merits further investigation that would entail direct questions to the employer besides resorting to other means of verification.

**(Subhasish, 2016)** states that unorganised sector happens to be the largest employment base and swallows above 90 percent of the nation's total work force. The author lists the common problems these workers face in their daily work life as a compilation of excerpts partially reveals. Low wages can be ascribed as the main problem for the unorganized workers. It is stated that for a combination of reasons, most of the welfare laws in force do not offer sufficient cover to the workers at the grassroots level in particular and the informal work force in general and that delegating law enforcement responsibility to NGOs would prove to be far more effective and that the laws themselves be modified so as to weed out ambiguity that prove to be detrimental to the welfare of the workers.

**(Caryl & Rosalind, 2016)** report that the career woman of today still finds it difficult to strike a balance between work and life often sacrificing quality of life for success in work despite drawing a lower pay than their male counterparts. The article lists some common problems these women face in day-to-day work. Biological peculiarities are one area where women face discrimination and gender dependant pay disparity is another. Racism, career advancement hurdles, sensitivity to dressing, gender-based egotism, innate fear and unhelpful managers are other areas of daily concern. The article concludes by stating that outright gender bias has largely vanished owing to stricter legislative reforms though its manifestations still exist in vague and subtle forms.

**(Indiana University Bloomington, 2016)** reports that it is an accepted reality that women working in male dominant occupations experience work stress more than men



working in female dominated occupations. This study conducted by an Indiana University Sociologist finds out whether it is the worker or the workplace that generates stress. A test carried out intending to put both men and women to negative workplace social conditions proved that both sexes are equally responsive physiologically to the circumstances. In the gendered social exclusion test, women were found to be under stress. To weed out this type of stress, workplace social exclusion towards minorities need to stop. Under population of women in male dominated dimensions of work is one major factor for wage disparity.

**(Weiss, 2016)** observes that there is a general feeling that women in a male dominant workplace are more stressful than men in a female dominant workspace. A new study indicates that this is due to sexism and that it applies to both genders when outnumbered and excluded. Other studies show that gender plays an important role in determining workspace stress. Yet another study states that men are more confident than women world over. Gender is clearly a discriminating factor and workspace is just one among the many venues.

**(The Guardian, 2018)** reports that, Sweden based Hennes & Mauritz (H&M) and American based Gap Inc. (Gap), clothing and accessories retailers, are accused of harassment and violence against Asian female work force in their factories against the backdrop of Fast fashion deadlines. Fast fashion concept focuses on making available to the retailer, celebrity inspired nuances of fashion and designing that appear in the media and stage shows with the shortest possible delay and in the process, often interfere with environmental concerns and abuse of female work force. These allegations have been levelled against these two-garment supply chain by trade unions and human rights groups. According to the reports released by Global Labour Justice, more than 500 female workers from Bangladesh, Cambodia, India, Indonesia, and Sri Lanka have reported instances of threat and abuse in the various factories and the reasons ascribed to these violations are pressure to deliver at the shortest possible time and at the lowest possible manufacturing cost. The report also claims that most of such incidents go unreported, fearing factory management backlash. Both H&M and Gap are mindful of these allegations and have expressed willingness to investigate the matter and stand against gender discrimination at all level of professional hierarchy.

**(Ashutosh, 2018)** in his article accuses global retail giants including Walmart and H&M of remaining silent on the deplorable work environment of garment workers resulting in a series of deaths in the factories and hostels of the State of Tamil Nadu. It is also alleged that they have not delivered on their promise of improving the working conditions following the death of 1100 workers in the Rana Plaza disaster in Bangladesh. It is claimed that these retail giants continue to exploit the rather inexpensive garment workers by putting them through long work hours besides sexual and verbal abuse at workplace. Many are not even aware of who their suppliers are in entirety and are therefore not expected to be concerned or even try to get a feel of how their demands are met by the suppliers. Many of those who get employed in this textile hub that spans across the districts of Dindigul, Erode, Tiripur and Coimbatore are adolescents living in hostels far away from their homes and are wooed into signing employment contracts by touts in the guise of agents and according to the activists, this is not much different from bonded labour.

**(Kim, 2018)** observes that American women over the last few decades have made significant strides in terms of labour participation though gender discrimination stands in the way of their career progress. According to the Pew Research Centre Survey in 2017, all organisations where men outnumber women, gender inequality is seen to be significantly higher, leading to slow career advancement, career stagnation and sexual harassment. Earning disparity and insufficient support are other features found in male dominant organisations. The US labour market is male predominant by a narrow margin, though the mix ratio is a variable across different occupations and according to many economists, this creates wage disparity. Female predominant occupation are healthcare and teaching, according to the US Department of Labour.

**(Eurofound, 2018)** affirms that pay disparity is a serious issue in the European Union though gender parity has been accorded paramount importance. Women earn 16.2 per cent less than men in the EU and getting into the labour market itself is a difficult achievement. Besides pay disparity, women in the management cadre see themselves in precarious positions of leadership in unhealthy companies or without the right resources and backing. These inequalities burn through one's professional career and well into the retirement phase when pension disparity still worries, a fact EU has been acutely sensitive of in sorting out the anomalies in pay inequality and the gender factor in work life balance.

**(Professionals Australia, 2018)** reports that more than a year after the “Me-too” movement gained momentum, discrimination against women at workplace continues without abatement. This article is based on a survey conducted by the University of Sidney on women between the age of 16 and 40 and the results show that one in ten went through the experience of sexual harassment. Though the #metoo initiative caused a lot of flutter, such allegations could not trigger suitable punitive action on grounds of limited time window offered by the Australian Human Rights Commission. There is a general outcry to make these laws more effective and victim friendly. Family violence is another cause of concern that can directly hit the performance of a working woman. Despite the Australian government granting 5 days of leave of unpaid absence to employees after completion of 12 months’ of service, the trade unions demand a more effective law that passes on the intended relief to the employees and making the leave paid. Family violence can have a lot of ramifications and can impact various facets of life including employment. During periods of pregnancy, many Australian women face financial difficulties as superannuation benefits are not permissible under such period. Retirement benefits also stand in variance, leading to gender pay disparity. The article concludes by stating that such issues cannot be resolved unless a cultural transformation happens at organisational level and that the HR departments can play a vital role in bringing about the desired changes through policies against discrimination and sexual harassment.

**(Lockhart, 2018)** asserts that despite the burst of activities and protests and the #metoo drive, the situation of women on the work front leaves much to be desired. Discrimination against women continues on various fronts like pay disparity, insignificant number of female executives at top managerial posts and the biological phenomenon of motherhood. The article lists some of the factors that work against working women’s progress in their area of activity. 1. Pay disparity. 2. Post retirement stage and poverty. 3. The after effect of the #metoo campaign. 4. Dual role of the working women. 5. Reluctance in considering homemakers for jobs. Despite these unfriendly factors, women are making much headway and are becoming more confident and more effective in negotiating compensation elements, a vital factor that needs significant attention.

**(Haroon, 2018)** maintains that gender inequality is highly prevalent in the UK and manifests itself in pay disparity, sexual harassment, and uncertain career. The reason

commonly ascribed to hushing up incidents of sexual harassment is the fear of career instability in all forms. A joint effort from the government and the organizations is required to address this problem, says the article. Despite governmental efforts to bring in regulations and checks to stem these practices, these discriminatory tendencies continue.

**(Kip, 2018)** states that success of an organisation depends on an equitable ratio of men and women at various level and diversity brings with it immense benefits from the millennials, a growing demographic in the workforce. Quoting a Forbes article, the author affords a peep into gender equality. Diversity brings in wider perspectives, helps serve various markets better and a social fairness which will eventually attract better dividends to the organisation. With increasing academic attainments, women at workplace can be a highly desirable possession. Men can encourage and support this movement of hiring more women into the work force and thereby make the organisations culturally rich and more equipped with diverse skills.

**(Katie, Matt, & et.al, 2018)** suggest that companies realise well that closing the gender gap within the organisations by giving equal position for men and women have immense beneficial effects though they are not able to precisely quantify the gap or how such gap develops. Because of this ambiguity, redressal measures cannot be administered according to the needs. Diversity and a new approach towards hiring, retention and career progression should be the priority in this context, the article says. It goes on to explain the benefits of diversity and the steps both companies and the governments are taking to address this problem and also recommends preventive solutions. The article concludes by saying that company CEOs carry the responsibility of bringing about cultural transformation.

**(Julie, 2019)** asserts that despite the divergent activities women handle, much of which form part of their perceived responsibilities, they face discrimination on the work front. The major hurdles they have to overcome are unequal pay despite high education, sexual harassment at workplace, racism-based pay structure and slow career growth primarily owing to lack of role models among women. The article elaborates on each of these aforesaid points. It is also stated that women seek pay negotiation less often and face difficulties in it because of wrong perceptions.

(IOL, 2019) reports that women in South Africa are paid less than men in every industry. The wage disparity is stated to be between 20 and 28 percent. The report also states that men hold significantly higher positions of authority than women. It is also confirmed that 85 per cent of the chief executives are whites.

(ACLU, 2019) asserts that gender inequality continues to haunt American society and the struggle for fairness on economic factors and non-biased approach at workplace continues. In spite of the significant progress women have made on the social and occupational front, discrimination still weakens them at various stages through life. On the work front, unfriendly laws and practices place them on a lower rung causing financial instability. Victims of gender-based crimes continue to suffer the brunt in various discriminatory experiences. Educational institutions have their own classifications based on gender, thus limiting the progress and potential of women.

(Schooley, 2022) reports that while gender inequalities working women encounter gain momentum, it remains a fact that much needs to be done to close the gender gap. According to a study conducted by McKinsey on women in the workplace, American companies have not made any progress to improve the representation of women in organisations, particularly coloured women. This discrimination is visible right from the junior level, which in turn creates fewer choices of qualified hands at senior management level. The study calls for conscious decisions on the side of the employers to recruit more women in all cadres to close this gap. Wage gap is another concern that needs to be addressed. Women need to work longer to earn what men earn in a shorter duration. Without an inclusive approach, generating more employment does not yield desired results. The article concludes by stating that a diverse workforce can contribute significantly to a healthy work environment and success in business.

## **2.4 OCCUPATIONAL STRESS AND PSYCHOSOCIAL ASPECTS**

(Neil & Roger, 1997) validate the moderating effect of self-esteem from a couple of stress generating laboratory exercises performed on groups comprising of 53 and 29 members respectively, results of which establish the stress buffering effects of self-esteem. Participants of the high self-esteem group reported lower level of stress and better performance, as against the low esteem group.

**(Elizabeth, Donald, & et.al, 1997)** while looking into factors that influence one's assessment and satisfaction with work, perceptions of themselves as competent workers, and overall self-esteem, were able to observe that quality of time at work, job satisfaction, and an identity as a competent worker remain closely associated with self-esteem. Women who enjoyed greater autonomy in jobs and the unmarried reported higher degree of self-esteem, and occupational competence is seen to contribute significantly to one's self-esteem, besides positive perceptions of work facilitating easy transition into retirement. The study included within its scope men and women aged 58 to 64 years from North Carolina.

**(Fisher & Layte, 2002)** in their attempt to explore the usefulness of time diaries in the study of work life balance, have drawn on data from Time Diary besides household survey from across seven countries spanning thirty years from 1960 to 1990, to find out how people allocate time for various activities and to what extent they manage to achieve balance in work and personal lives. The paper uses the following three sets of measures to weigh work life balance: (i) proportion of free time (ii) overlap of work and other dimensions of life (iii) time spent with others. Work life balance has thus been conceptualised around the domains of paid work, family life, social life, and personal life.

**(Dianna & Cooper, 2003)** state that occupational stress which has become an inevitable and intrinsic part of work, has for decades been a prime subject of research for its established relevance to ill health, its cause and effect, and impact on work life equilibrium. It has been perceived as a subjective vulnerability to work surroundings, or a general cause of concern to all, in consequence of work characteristics that control and modify the perceptions of the employee.

**(Michelle & Hosman, 2004)** validate the positive influence self-esteem has on physical and mental health both theoretically and empirically, and also elaborate the consequences of low self-esteem. High self-esteem linked with strong social support make people less susceptible to stress.

**(Michal, Clemens, & et.al, 2004)** in their paper, describes self-esteem as a defence mechanism and a non-specific risk factor in physical and mental health. The self-evaluation aspect of self-esteem is considered important to mental and social wellbeing and can influence aspirations, goals, and social interaction. The article

seeks to clarify the association of self-esteem with mental and physical health, both theoretically and empirically, while suggesting a 'Broad Spectrum Approach' to maintain general health. Banking on previous empirical studies, the work states that self-esteem is an important psychological factor to the health and quality of life and that it is a significant predictor of happiness. Healthy self-esteem indemnifies against fear, uncertainty, and stress while low self-esteem can lead to bouts of mental depression, hopelessness, and even suicidal tendencies.

**(Narayan, 2005)** states that South Africa witnessed a significant and conscious awakening to address gender inequality and its consequences among managers and executives in organisations by wielding the authority of the Employment Equity Act 55 of 1998 which spells out parity and prohibition of inciting speeches on racial discrimination following the era of colonialism and apartheid. With an increased presence of lady executives and managers in various organisations, public and private, stress at workplace came to the fore and has been the topic of study of this author. The study has been based on 30 women managers from diverse racial profile both from the public and private sectors. With an evolving work culture owing to urbanisation, technological innovations and globalisation, work stress has been on the rise manifesting itself in all dimensions of life. Gender gap is a significant irregularity reported by the respondents who claim that senior management positions are still largely held by male members. The work concludes that lady managers suffer work stress not due to gender-based shortcomings, but because of their need to play the dual roles of work and family. The study recommends a holistic approach to tackling work stress, taking into consideration one's individuality, organisational work culture and patterns and other societal influences as areas of intervention.

**(Mruk, 2006)** in his book refers to the sheer divergence of interpretation of self-esteem and points out the inadequacies and limitations of such restricted definitions. He proposes that self-esteem is a phenomenon arising from both competence and worthiness and that one quality does not contribute to healthy self-esteem in exclusion of the other. Worthiness exerts a limiting influence on pursuit of competence by defining boundaries and setting directions as it strives to guide an individual towards certain behavioural forms and to avoid others. Competence balances worthiness by trying to extract more out of an individual instead of remaining content with love or

appreciation. It therefore becomes contingent upon these two sources for self-esteem to develop and mature.

**(Henry & Joseph, 2008)** assert that occupational stress is a common ailment that affects every employee without discrimination and is seen as one major component that affects both the employees and the organisations in equal measure through physical and mental health consequences and underperformance of the organisations respectively. It is the stated objective of the authors to trace the sources and look for symptoms and the footprints occupational stress generates among the workers while exploring the possibilities of mitigating the intensity of stress at both the employee and organisational level through effective management techniques. The identified data sources for this study were five Botswana based public sector companies with a random pick of twenty from each totalling 125 and the adopted method of data collection was on the strength of a pre-tested questionnaire. Their findings are conclusive of the existence of stress inducing factors within the organisations and hence a need to have a system of effective intervention to reduce and bring under control the negative impact of occupational stress. Excessive workload, career uncertainties, poor communication system and poor resource to need ratio are identified as the prime causes of stress and the resultant impact on the organisation, manifested through overall underperformance, increased employee turnover and high health care expenditure. On the employees' side, stress manifestation was evident through hypertension, underperformance, impaired interpersonal relationship, and increased job attrition rate. Effective management intervention, in house training, counselling, physical exercise and right diet would help keep in control one of the inevitable by-products of organisational activities.

**(Melissa & Peter, 2009)** investigated the role of organizational and supervisor support as mediators and moderators to work life balance on a sample of 207 health care workers from Canada using Observed Variable Path Analysis, so as to assess the relative fit of the five models on the extent of relationship among perceived workload, job control, work to family conflict and job satisfaction. Results indicate no significant difference between male and female respondents in respect of any of the study variables, except job control where male respondents outweigh female respondents by a marginal difference ( $P=0.047$ ). Significant difference is observed between public and private health care units on all aspects except work-to-family



conflict as denoted by the Independent t-test results. While work-to-family conflict remains negatively related to job and life satisfaction, work overload shares positive relationship with work-to-family conflict and also partially mediates the relationship between organizational support for work-life issues and work-to-family conflict. Job control which is negatively related to work-to-family conflict partially mediates the relationship between organizational support for work-life issues and work-to-family conflict. It also fully mediates the relationship between supervisor support for work-life issues and work-to-family conflict.

**(Nadeem & Abbas., 2009)** in their work on the relationship between work life balance and job satisfaction among 157 employees of public and private sector in Pakistan report negative association between work life balance and job satisfaction and positive relationship between job autonomy and job satisfaction. Job satisfaction is found to be negatively associated with occupational stress, though workload is not found to impact job satisfaction.

**(Moskvitch, 2010)** states that the economic recession that hit the world is expected to increase work stress in the UK, says a British Academy Report. Acute stress could have serious health implications and could induce depression, anxiety, accidents and even suicide. Work related stress has been on the rise in the UK and the last recessionary cycle has increased the percentage of the affected. With ongoing organisational realignment with various forces, the trend is likely to gain momentum in the coming years. Public sector companies report more stress related incidence as there is a sizable population of female workers employed there. In the absence of a law that warrants employers' intervention in stress management, it remains to be seen to what extent managements will go to solve the issue of workplace stress. A recent work environment survey indicates that companies are coming forward with measures to tackle this epidemic in the interest of both the employees and the employers.

**(The Economic Times, 2010)** reports that the cosy atmosphere and the rich ambience of the present IT offices deceptively hide the anxious and stressed minds of their female employees; a recent study High pay and social status attached to the IT sector woo young women, but long and late work hours and other associated factors leave their harmful imprint on them in the form of physical and mental stress. This article is based on a study conducted on 150 women from the IT sector and 50 from

the associated fields. It is suggested that IT corporates conduct stress management programmes keeping in mind the wellbeing particularly of their female employees.

**(Sirajunisa & Panchnatham, 2010)** affirm the negative relationship between occupational stress and work life balance among 150 women professionals including doctors, engineers, lecturers, and bank officers by virtue of their duality of roles, in a study held in Tamil Nadu applying stratified random sampling technique.

**(American Psychological Association, 2012)** reports that men and women perceive and handle stress in different ways and women are said to be able to better maintain social obligations under stress than men though physical symptoms of stress are more manifest among women. The work gives some detailed classifications and statistical values to describe causes of stress and the affected age groups and also compares stress management between men and women. Married women are found to be more susceptible to stress in comparison to the unmarried.

**(Noopur & Riddhi, 2013)** observe that the fast-flourishing retail industry particularly in the garment sector, is undergoing a revolution in the face of the advent of international market players, competition, changing consumer tastes and fashion trends and evolving consumer expectations. This rapid growth invariably brings with it a heightened level of occupational stress and the author attempts to analyse the various ingredients that constitute this state of mind that can have far reaching effects on the work force. According to them, stress is a consequence arising out of an imbalance between demand and capability with possible harmful fallout. Majority of the employees are dissatisfied with the compensation package, considering the daily work they put in. Insufficient acknowledgement of good work is another area which gives rise to job discontentment, inadequate break between work hours and inability to sit and rest take their toll on the general health of the work force. The work concludes with the statement that stress among the work force in garment retailing is high as they have to keep both the employer and the customer happy without a drop in the daily business turnover.

**(Farah & Uzma, 2013)** focus on the relationship between job satisfaction and the employee's intention to quit the job in consideration of work stress as the main catalyst. Organisational restructuring has been commonplace these days and the elementary changes that are bound to manifest are imposition of austerity measures

and trimming the fat through employee retrenchment leading to their retarded growth prospects that would eventually lead to resignation. These shifts in attitude of the organisations create intense mental turmoil amongst the employees and reduce their work output. Work content and work context are said to be the two main determinants of optimal work output of the employees. The study was conducted on a respondent base of 146 employees from private banks, audit firms and petroleum companies spread over Pakistan and the UAE with the assistance of semi structured interview sheets, Global Job Satisfaction Scale, intention to quit scale and work stress scale. It has been proven through these tests that job satisfaction has a direct bearing on occupational stress and employees' chances of quitting their jobs. The work concludes by stating that intervention tools for job dissatisfaction need to be deployed in order to stem the tendency of resignation. Workshop on stress management, improving interaction, encouraging teamwork and training could be handy and effective remedial measures to reverse job related stress and consequent resignation.

**(Aadya & Kiran, 2013)** base their work on workers from the construction field, Chikankari work and sanitary work, each having a respondent strength of sixty, chosen from the city of Lucknow with the objective of assessing their work history and examining and comparing their work stress in their respective guild. Primary data have been collected by means of direct interview. Though unorganised sector generates huge employment opportunities, it also spells a slew of occupational problems that affects the workers adversely. The poor, unsafe and unhealthy working conditions not only accelerate health related problems like stress, strain, fatigue, and injuries due to work, but also reduce productivity as unhealthy work environment results in unhealthy workers. The findings of the study clearly indicate highly significant differences in the level of physical & physiological stress and biomechanical stress across various types of work. In conclusion, the authors suggest that regularized working pattern has to be implemented to improve the working conditions and in turn to minimize their stress. Ergonomic interventions may also be made to improve the quality of life of women involved in unorganized sector.

**(Jins & Radhakrishnan, 2013)** in a descriptive piece of research bring to the fore occupational stress suffered by tile factory workers of Kannur district in Kerala, India. The study has been conducted on a respondent spread of 100 workers equally divided between men and women, picked from three factories for purpose of a comparative

study applying Henry Garrett ranking method and Mann-Whitney test. Tile factory workers belong to the unorganised sector and remain a minority among unorganised guilds. The nature of their work is largely manual and hence they remain exposed to various illnesses besides workplace stress which has been classified into four groups viz. work related, organisation related, inter-personnel interactions and career-based uncertainties. The work concludes by advocating stress intervention at individual levels, group levels and organisational levels.

**(Dubey, 2013)** delineates the socio-economic profile and work environment of female sales employees in the retail outlets of three cities in the State of Uttarakhand. Day long standing, long work hours and poor remuneration are found to be the major shortcomings these employees encounter.

**(Bhalla & Zafar, 2013)** identify Role Erosion (RE), Inter Role Distance (IRD), Role Isolation (RI), Self-Role Distance (SRD), and resource and personal inadequacies as the major job stressors, in a study held among 150 employees belonging to the retail sector, applying ten role stressors developed by Udai Pareek. Day long standing, poor socio-economic background, work life imbalance, skill inadequacy and absence of training are found to contribute to their occupational stress.

**(Lee, 2013)** in this article attempts to identify the relationship among occupational stress, self-esteem, and mental health among 457 nurses selected by convenient sampling. The data collected using a questionnaire, has been analysed applying descriptive statistics, T-Test, ANOVA, Scheffe, Pearson correlation coefficient and stepwise multiple regression (SPSS 18.0). The study reveals that mental health has a significant positive correlation with occupational stress and a significant negative correlation with self-esteem.

**(Yadav, 2014)** endeavours to find out if there is any relationship between the different age group of working women in the National Capital Region (NCR) and occupational stress based on their study on 120 working women and also to identify the factors causing stress. Owing to ever increasing competition, organisations on account of globalisation and liberalisation of economy, face severe threat to their existence and prosperity. As a result, employees tend to work harder for excellence and career stability, often culminating in stressful work experience caused by various occupational hurdles. Time bound work assignments, busy schedule, non-cooperative

colleagues, underperforming juniors, and uncompromising bosses make up the right scenario for a stressful work experience which cost both the employee and the organisation in terms of health hazards and diminished productivity respectively. The analytical results show that there is significant relationship between age and stressors. Women in the higher age groups are seen to be more vulnerable to occupational stress. The stressors are identified as heavy workload, lack of amenities, lack of organisational support, heavy responsibilities, unclear work directives, lack of learning opportunities that restrict growth, insufficient family time and for other domestic responsibilities. The work concludes with some suggestions that working women be offered better ambience at workplace, reduced work hours and childcare facilities to make them more productive and thus contribute to the growth of the economy and the society.

**(Richard, 2014)** states that occupational stress with its far-reaching prevalence and consequences has direct relevance to organisational systems and practices, otherwise called corporate governance. Stress management methods at workplace are identified to yield results at employee level and organisational level and a comprehensive and holistic approach is found to be more effective than case-based resolutions. With the governments of Australia and New Zealand starting to consider occupational stress as part of their health and safety risk management framework, it is increasingly becoming an ethical and legal compulsion for organisations to address this issue. The author is of the opinion that organisations should be acutely aware of the presence of the stress factor and should contrive ways and means to tackle it within their capability by deploying empirical tools considering the benefits at stake. While the employer cannot absolve himself from the responsibilities of providing a healthy work environment in the physical dimensions, the psychological aspect to it carries some ambiguity and is considered by some decision makers as an individual problem and not a concern of the organisation. Considering occupational stress as a transaction between the employee and his work environment, the consequences largely fall within the purview of corporate governance in areas of organisational efficiency, employee health and productivity and risk management. This concept of stress at workplace compels occupational health and safety legislation to reinforce the employers' role in providing risk free psychological ambience at workplace. Occupational stress is

indeed a costly issue and, on the increase, going by the ratio of stress claims to other compensation claims, according to Australian Safety and Compensation Council.

**(Parimala & Archana, 2014)** assess the relationship between occupational stress and work life balance among women employed in mass media in Kerala by embarking on a study comprising of 100 female employees each from the Television, News Paper, and Radio divisions, applying convenience sampling technique, and the collected data have been analysed using chi-square test, t-test, ANOVA, correlation, and multiple regression analysis. Characteristics of the work environment, encompassing long work hours, duration and frequency of overtime, inflexible work schedule, unsupportive supervisors, and an unfriendly organisational culture are reasons for both high levels of occupational stress and consequent work life imbalance, besides multiplicity of roles and family expectations. Respondents with children in the age group of 6-10 years register highest degree of occupational stress and work life imbalance, as the study confirms.

**(Saeed & Farooqi, 2014)** explore the relationship among work life balance, job stress and job satisfaction within the University teachers in Gujarat, by analysing data collected from 171 teachers chosen from Hafiz Hayat Campus, University of Gujrat by applying random sampling technique were analysed using descriptive statistics, correlation and regression analysis, the results of which indicate insignificant relationship between job stress and job satisfaction, while work life balance is seen to share moderate positive relationship with job satisfaction.

**(Adeela, 2014)** focuses on the work life equilibrium of women working in the unorganised sector in the District of Malappuram in Kerala and 150 candidates have been chosen from a varied fields so as to give a wide representation of their problems. The basic factors that characterise working conditions in the unorganised sector are long work hours, wage discrimination, lack of job security, absence of minimum wages, lack of minimum amenities at workplace, ill-treatment, heavy physical work, and sexual exploitation. After stating the common problems these workers are invariably exposed to, the author dwells on work life imbalance which can potentially throw the delicate management out of gear. Data analysis has been interpreted by means of tabular representation measuring the level of satisfaction in work life chemistry. In conclusion, the author implicitly seeks a more organised set up in the

unorganised sector to bring about uniformity and equality as enjoyed by workers in the organised sector.

**(Liswood, 2015)** bases her study on a survey of nearly 30000 men and women from North American companies and according to it, men and women are found to be equally ambitious, though women are less expressive of their ambition. Motherhood does not interfere with their ambition. The work continues to identify the stressors among women. Inattention and disregard to their views and opinions on account of sounding ambitious or arrogant is a common allegation put forth by men and to cover up such expressions, women adopt a virtual second language, the use of which is highly stressful as they are feigned thoughts and emotions. The study concludes by stating that gender inequality is the fundamental source of work stress among working women.

**(Raziq & Maulabakhsh, 2015)** confirm the positive influence of work environment on job satisfaction of employees, in their study on 210 employees selected randomly from the education, banking and telecommunication sectors of Pakistan. Work environment has been analysed using variables such as working hours, job safety and security, relationship with co-workers, esteem needs and top management. Similarly job satisfaction has been conceptualised around employee loyalty, sense of ownership, level of commitment and efficiency, effectiveness, and productivity. Data so collected have been analysed using factor analysis, correlation, and regression analysis.

**(The Guardian, 2016)** reports that according to Dr. Judith Mohring, a leading psychologist from the city of London, women are more vulnerable to occupational stress than men of the corresponding age band owing to gender discrimination and their added responsibility of domestic management. According to official figures, women in the age band of 25 – 54 experience more symptoms of stress than their male counterparts. Women are said to be under constant compulsive need of adapting themselves to organisational restructuring, insufficient management support while maintaining a fair balance in their work life routine. Additional pressure comes from the painful need to prove their excellence vis-a-vis men and accept discrimination in compensation packages. Well placed women in male dominated organisations are said to feel extreme stress with the added concern of family dependence on their income.

Friendlier work atmosphere, career enhancement opportunities and job security are three areas of concern that need employers' attention.

**(Umesh, 2016)** explores occupational stress among female bank employees from the middle management cadre both from the public sector and from the private sector based on a respondent spread of thirty employees from each sector. The study was carried out in the southern region of Malabar in the State of Kerala by means of direct interview. Following the revolution taking place in the field of information technology, banking sector has witnessed sweeping changes in its functionalities through the introduction of core banking and digital fund transfers besides restructuring of accounting procedures. Advent of private new generation banks and the phenomena of globalisation and liberalisation have added to the changing scenario, bringing about a deep-seated feeling of unrest and consequent stress particularly among female employees. Unstable economy, need to maintain profitability and stepped-up responsibilities, all add up to their occupational stress. The study concludes with the observation that: (a) employees from the public sector feel less stressed than their counterparts from the private sector (b) Work overload is seen to be a common cause among both sets of employees (c) Work life disharmony is another cause for occupational stress irrespective of the respondents (d) Meditation is stated to be a means of reducing stress. As suggestions, stress management programmes are recommended and redefining job profile and job roles, introducing training programmes, stress checks, grievance redressal solutions and career planning are other areas of improvement.

**(Andrea & Alton, 2016)** in their article maintain that despite the pervasive nature of stress, studies prove that women are more exposed to stress primarily due to stereotyping. Stereotyping threat occurs when a preconceived, settled notion is thrust upon a woman which in turn impairs her mental faculties leading to underperformance or failure altogether. Women are not the only group to suffer stereotyping; African Americans, Latinos and people from poor socio-economic background too bear the brunt. One of the effective ways to overcome the ill effects of stereotyping is to convince oneself that it is an illusory conception far removed from reality and thus face situations with supreme self-confidence. Another way to overcome this hurdle is to remain humorous even through trying circumstances. The



work details various means to improve one's faculty of risibility and concludes with a quote "Humour is the shock absorber of life; it helps us take the blows".

**(Yang, Ju, Lee, & et.al, 2016)** in order to gauge the influence of occupational stress on job satisfaction and self-esteem of female call centre counsellors, conducted a study on 244 respondents, indicative of the significant negative effect of job stress on job satisfaction and self-esteem. The study further affirms the partially mediating effect of self-esteem on job stress and job satisfaction, and also the moderating effect of turnover experience on job stress and turnover intention.

**(Galanakis, Palaiologou, & et.al, 2016)** authenticate the bi-directional association existing between self-esteem and occupational stress, pulled out from the extensive body of literature spanning five years, which attempts to summarise the varied perspectives available on their mutual association.

**(Zaheer, Islam, & Dararkshan, 2016)** establish moderate levels of occupational stress and work life balance with significant negative correlation between the two, in a study carried out among 120 female educators from two Central Universities of Delhi.

**(Mas-Machuca & Alegre, 2016)** investigate the association among work-life balance, organizational pride, and job satisfaction in a study held among 374 employees of a pharmaceutical firm in Spain, appraising their work-life balance on the strength of two pertinent determinants: supervisor support and job autonomy, against the backdrop of the Social Exchange Theory; besides trying to establish their connect with organizational pride and job satisfaction. Structural equation modelling confirms the positive relationship work life balance shares with autonomy and supervisor support; the positive relationship between work life balance and organisational pride which in turn stands positively related with job satisfaction. Organizational pride is found to fully mediate the relationship between work-life balance and job satisfaction. Validity and reliability of the measurement scales were confirmed using Exploratory Factor Analysis and Confirmatory Factor Analysis, and gender invariance established using Multigroup Confirmatory Factor Analysis.

**(Hussain, Ibuathu, & et.al, 2016)** explore the influence of work life balance on job satisfaction among employees of the Northern Rangelands Trust, Kenya through a descriptive study on 66 respondents selected employing stratified random sampling

technique. The results of data analysed using descriptive and inferential statistics indicate a strong positive correlation of 0.902 between work life balance and job satisfaction, much in conformity with previous research, signifying the importance of work life balance among employees for enhanced job satisfaction.

**(Josephine, 2016)** in her cross-sectional study focussed on female employees serving at various levels of authority in a South African University, examines the extent of relationship among work-life balance, occupational stress, psychological capital, and general health, besides looking into the mediating role of psychological capital in the relationship between occupational stress and general health. Though psychological capital fails in its mediatory role, it is found to be positively associated with the general health of employees while, work life balance is negatively associated with occupational stress, nonetheless without many ramifications on general health.

**(Pujar & Sangeetha, 2017)** observe that occupational stress is increasingly becoming an area of concern due to its all-pervasive nature and particularly so in the textile industry, where their study hinges on. As the character and peculiarities of work in the developed world undergo changes and even transformation, the ripple effect causes corresponding changes of perception in India too. These unavoidable changes induce health consequences due to the fact that workload and work pattern have undergone sweeping changes. Quoting reviewed literature the authors trace the sources of occupational stress and how it affects the employees. The physical dimension of work environment such as location, lighting, noise levels, employee's role in the organisation with possible role conflict or role ambiguity, interpersonal relationship within the organisation and insufficient career advancement opportunities causing job insecurities are stated to be the prime sources, while increasing customer complaints, insufficient organisational commitment, over staffing, high level of absenteeism and diminishing work output are some of the adverse effects of stressful work environment. And finally, the work concludes by suggesting some stress management programmes and techniques and this includes career development programmes, trimming workload, assertion training and time management.

**(Jegatheeswari & M.Padma, 2017)** state that the dynamics of stress and its management are sources of cost and concern to the employees as well as the

organisation. The changing work environment caused by global trends and compulsions has evoked considerable level of stress in the employees, causing erosion of health and wellbeing. In many organisations, these changes have been compounded by technological up scaling, quest for excellence and enhanced need of customer satisfaction. The impact of occupational stress is so severe and in itself does justice to pursue this subject particularly in the light of instances of suicide, the authors state. Tirunelveli District is home to more than 500 textile retail shops and has been the natural choice of the authors for better comprehension and possible measures of redressal. The authors describe stress as a 'silent killer' and attribute several health problems seen among workers as a manifestation of stressful work atmosphere. Measures to mitigate the ill effects of stress as offered by the respondents themselves, are enough sleep, time to relax during work hours, healthy diet, prompt discharge of work responsibilities, healthy lifestyle with proper exercise, mid-work refreshments, positional stability in the same department with inhouse friendly colleagues. The work concludes by stating that stress is contagious and that it affects the health of the work force, their productivity, and the overall health of the organisation itself and suggests measures for stress management both from the employer and the employee sides.

**(Pranambika, Poornima, & et.al., 2017)** endeavour to examine the causes of stress at workplace and the areas of impact based on a sample spread of 100 working women from the textile industry in Karur, not necessarily limited to one organisation. According to the authors, the traditional perception of women has not undergone significant changes and they continue to be looked upon as inferior and second-class citizens in the society. This perception is claimed to be made use of by the employers to their unfair advantage primarily through human resource exploitation. Heavy workload, unrealistic deadlines, gender discrimination and workplace harassment are identified as the major negating factors of job satisfaction. Hypertension, hair fall, sleep disturbances, headache and stomach disorder are found to be the physical impacts of stressful living. The psychological effects are stated to be sense of insecurity, fatigue, absentmindedness, restlessness, and short temperedness. The work concludes by stating that occupational stress cannot be done away with in totality and that it could be seen as positive stress and negative stress and that it as much affects the health of the organisation as it affects the employees.

**(Agha, Azmi, & Irfan, 2017)** conducted a study among 625 teachers from institutions of higher learning in the Sultanate of Oman to measure and explore the relationship among work-life balance, teaching satisfaction and job satisfaction. Work Interference with Personal Life (WIPL), Personal Life Interference with Work (PLIW) and Work Personal Life Enhancement (WPLE) are the independent variables denoting dimensions of work life balance. The research model conceptualised around these independent and dependent variables was validated using structural equation modelling, the values of which indicate the negative relationship teaching satisfaction and job satisfaction share with WIPL and PLIW, whereas WPLE share a positive relationship with both teaching and job satisfaction. Besides, teaching satisfaction was found to share a positive relationship with job satisfaction. The moderating variables comprising of gender, nationality, educational status, duration of experience, and current rank in the organization were not found to be correlated with the studied variables and therefore excluded from further analysis. The findings of the study are thus found to be in conformity with the phenomenon called ‘Cognitive Intrusion of Work’, denoting interference of work-related thoughts and worries beyond work hours.

**(Akshaya & Usha, 2017)** in their work define stress as a psychological and physiological imbalance resulting from the disparity between situational demand and the individual’s ability and motivation to meet those needs. Stress is one of the most worrying aspects of human life and is mostly evident in work environment as dependence on manpower is inevitable. Stress management has therefore assumed huge significance as the impact it creates on the employees’ health and productivity are too consequential to be brushed aside. The study has been conducted on a respondent base of one hundred and fifty female employees from Jenntex with the intention of gauging their stress level in various age bands, identifying the causes and area of impact, and suggesting stress management techniques.

**(Anandi, Dinesh, & et.al, 2017)** observe that garment industry with its perceptible growth in recent years has assumed huge significance owing to its contributions to the national economy through export earnings. With evolving changes that influence the entire work pattern and the workers, personnel from the managerial cadre of the organisations play an important role, taking the employees along, in the process of adapting to the new requirements and demands global markets thrust upon them. The

declared objective of the study which is to gauge the stress level among the employees on the work front, has been administered on a garment factory located on the outskirts of Bangalore with an interview base of 167 candidates from the middle-management cadre and 41 from the management rung. The study reveals that the recorded stress level among managers stood higher than those of the supervisors. The mental makeup of the employees influenced by their respective work environment can modify the work output and hence organisations need to pay more attention to workers' job satisfaction, the work recommends.

**(Jayaraj & Dharmaraj, 2017)** focus on the various stress management techniques and practices followed in small scale manufacturing units based in Coimbatore and on identifying the causes of occupational stress. The findings are based on a sampling of 120 employees and the primary source of data collection has been through questionnaire and direct interviews. The work moves on to find out the causes of stress and its relationship with occupation. Ongoing changes in the management style necessitated by market forces bring about varying degree of stress in employees due to technological upgrades and structural changes. Other factors that can influence employee stress level are the physical dimensions of their workplace including the layout and available amenities. Time bound assignments and peer to peer relationship too can influence the measure of stress in employees. Individual factors like family profile, financial condition, personality peculiarities and insufficient technical expertise are additional contributing factors. Stress is claimed to bring about chemical changes within individuals and has the potential to harm the general health with manifold manifestations. The analysis reveals that work experience and qualification do not have a bearing on stress level.

**(Remya & Sylaja, 2017)** observe that women even in the twenty-first century are considered to be responsible for the upkeep of their families in addition to the role of an income earner. Uncongenial work atmosphere resulting in work stress and insufficient social support lead to physical and mental illnesses. Stress tolerance is stated to be the resistance to stress without harming oneself and adjustment is the process of adapting to situations with the ultimate motive of survival. In other words it is a constant adaptive process of balancing between individuals and situations. The objective of the study is to find out if there is a relationship between tolerance to stress and adjustment among working women. The study has been conducted on 210

female workers from the districts of Ernakulam and Thrissur in the State of Kerala. The tool that is applied in measuring stress level is 'The Stress Tolerance Scale'. The results prove that there is significant association between different adjustment components and stress tolerance, except family adjustment element. Families are said to extend support and relief to stressed working women and hence considered unrelated to the term stress tolerance.

**(Ellen, 2017)** states that studies establish that women are more prone to occupational stress than men often leading to psychological disorders. Gender bias, insufficient support, and imbalanced work life equation and pressure to excel in the work front are sure recipes to stress says Dr. Mohring. He seeks organisational intervention by providing a more congenial workplace and scope for growth, which will in turn enhance organisational health.

**(CWA, 2017)** reports that occupational stress has become a common problem experienced by most of the working class with significant health disorders and family discord as consequences. Workplace stress is said to manifest itself in the form of low attendance, poor productivity and increasing accidents. The stock response by the management to allegations of stressful work environment has been to blame the individual employee for carrying their emotional burden from home to office though in reality, organisational structure and its approach to work stress need to be examined for solutions. As technology advanced, job profile too became more specialised leaving the employee with a sense of disconnect from the end product, creating idleness, diminished involvement, and job dissatisfaction. The character of stress at workplace differs and many of the symptoms are imperceptible though invasive and can leave one with impaired physical and mental consequences. When a stressor can be identified and dealt with effectively, it is considered a healthy response to that particular stress factor. On the contrary, if the source of stress is not easily traceable and it repeats frequently, it becomes 'distress' according to the article.

**(Pallab, 2017)** quotes WHO to define workplace stress as 'the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope'. Despite the existence of international laws protecting human rights and wellbeing, their implementation remains ineffective. This is particularly so in poor nations. A recent

study conducted across 35 countries including India showed that a significant percentage of the employees who had undergone depression suffered discrimination at workplace or while seeking new jobs. It is advised that organisations need to monitor the health of their employees and help them inculcate the habit of holding a good work life equilibrium. Sexual harassment is another menace that pervades many organisations. Often women from the lower rung of management suffer the most. The article outlines the WHO findings on stress generating factors and measures to mitigate stress at workplace. Governments should pay sufficient attention to implementation of welfare policies and identify the most vulnerable categories, such as women, children and employees with disability and ensure that every industry has proper defence mechanism to counter stress. Occupational stress has become so prevalent that it looks like an unavoidable consequence of work experience often going unnoticed. Insufficient imposition of these laws aggravate the mental disorders of the employees and lead to low productivity.

**(Clare, 2017)** from the American Academy of Family Physicians maintain that stress is a spontaneous defensive manifestation of the body and that sustained states of stress will affect physical and mental conditions. Gender generates different reaction to stress. Research points towards the difference in the physical and brain structure of a man and a woman that makes a woman more sensitive physically and mentally to stressful situations. Domestic, social, and work-related responsibilities tend to increase a woman's stress level. Self-invented and customised stress relieving measures can yield effective results, the article states.

**(Kusuma, Vedavathy, & et.al, 2017)** focus on work related stress and its impact on pregnancy. As more mothers enter employment globally, the work atmosphere and the possible impact it has on the mindscape of these employees is becoming a concern. The study therefore necessarily hinges on 100 pregnant working women with data collation facilitated through a questionnaire. The study clearly established pregnancy related complications arising out of social perceptions and work stress.

**(Hema, 2017)** follows a descriptive research design with a sample strength of 323 workers, both men and women, picked up from the construction industry of Kanchipuram district of Tamil Nadu with the objectives of understanding the causes of work stress, its symptoms, and the impact on the lives of the workers. Primary data

collection was through direct interview based on structured questionnaire. Occupational stress is the most common attribute to employment, irrespective of its nature and is a natural consequence, no employee can escape from. Depending on the extent and intensity of this phenomenon and the level of tolerance of the workers, it can have a wide range of harmful physical and mental influence resulting in diminished worker resources and overall productivity. Workers in the unorganized sector, unlike their counterparts in the organized sector, have little or no social security, little negotiating power and are often 'unskilled' and work in poor conditions. Easy entry, local operations, ambiguous legal standing, ready requirement of labour, education and skill deficit, absence of regulation on working hours or payment, poor rate of reparation, and legal illiteracy characterize this sector. Workers of the unorganized sector have lower job security, poor growth prospects, no leave and paid holidays, and no legal cover.

**(Okeke, 2017)** examines the relationship between work life balance and job satisfaction among 390 bank employees from six banks of Anambra State against the background of Herzberg's Two Factor theory and the Effort-Recovery Model employing multiple regression analysis, and the findings are reflective of the significant influence work pressure, role ambiguity and organisational politics exert on job satisfaction. Hindered career prospects on the other hand was found to have no influence on their job satisfaction.

**(Kala, Jan, & et.al, 2017)** in their descriptive research piloted among 600 IT employees at DLF IT Park, Chennai, intended to examine the influence of occupational stress on work life balance, applying Structural Equation Modelling, reports negative association between the two constructs as indicated by the unstandardised regression coefficient of -0.877. Independent sample t-test results show that male and female employees differ significantly in their perception towards occupational stress and work life balance with male employees registering higher perception levels towards occupational stress in comparison to female employees, and vice versa in case of work life balance. Job Content, Work Hours, Interpersonal Relationship, Lack of Career Advancement, Deadline Fulfilment, Lack of Appreciation, Unfair Treatment, Workplace support, Work-family conflict, Family-Work conflict, Satisfaction with work-life balance, and Improvement in Performance



were the observed variables used to measure occupational stress and work life balance.

**(Kaur, 2017)** analyses the relationship among work life balance, occupational stress, mental health, and life and job satisfaction, and the influence gender exerts on the aforesaid variables, on four hundred bank employees with uniform gender representation in the age group of 32 to 55 years, selected randomly from various private sector banks of Chandigarh and adjoining areas, applying t-test and inter correlations for data analysis. Results indicate a positive correlation work life balance shares with mental health, job satisfaction and life satisfaction among male employees, while in female employees the positive influence of work life balance remains confined to mental health and life satisfaction, reflective of the influence gender has on work life balance. While male employees outscore on work life balance, mental health, and job satisfaction; female employees outrank male employees in stress level. Also, job satisfaction remains positively correlated with life satisfaction among men whereas; mental health is seen to be positively correlated with life satisfaction among women. Stress is not found to be correlated with any other variable in the group.

**(Tasdelen-Karckay & Bakalim, 2017)** set out to develop a scale to measure work life balance of employees in Turkey besides exploring its mediating effect on the relationship between work family conflict and life satisfaction among 135 female employees and 139 male employing working in Usak, Turkey identified through convenient sampling. The direct, indirect, and mediational effects of the study variables tested using structural equation modelling and bootstrap method denote that work life balance mediates the relationship between work–family conflict, family–work conflict and life satisfaction. Work–family conflict and family–work conflict are found to be negatively associated with work–life balance while, a positive and significant correlation exists between work–life balance and life satisfaction. A single factor Confirmatory Factor Analysis confirmed measurement scale for work life balance was developed in fulfilment of the study objective.

**(Rica & Sreeradha, 2018)** state that with rising stress in the employment scenario owing to job insecurity and chaotic and disruptive environment, the health of employees has become a serious concern to the Indian companies as it has a direct

bearing on organisational productivity. A couple of leading providers of Employee Assistance Programmes have established through extensive surveys, that there is an increasing vulnerability to occupational stress among the employees that lead to states of depression and suicidal tendencies. Profession, finance, and family are the three main sources of stress according to one of the surveys. The influence of urban culture cast a damaging impact on the young professionals and leaves them sensitive to seemingly trivial daily matters both at work and in their personal lives.

**(Kristin, 2018)** in The New York Times states that a study carried out in 2016 and published in The Journal of Brain and Behaviour, confirms that women are more susceptible to acute stress and anxiety than men. The major source is the combination of paid employment and unpaid and often unnoticed domestic work that leads to the notion that domestic responsibilities don't fall within the purview of work. Another study reports that women perform more emotional labour which has consequences on the mental and emotional dimensions. It is considered to be as strenuous as paid work and can result in insomnia and family unrest. However according to another study, women are more capable than men to manage their stress. The article suggests that resorting to basic self-help discipline can go a long way in restoring the mental health of women and fill the stress gap.

**(Dnika, 2018)** states that women of colour from Asia, African continent and the Latin American countries undergo what is termed as Emotional Tax in the US. The consequences of this emotional burden are listlessness in life affecting general wellbeing and health problems. This discrimination overflows to social life too on account of race, and gender. Besides, at work, they face near total disregard to their contributions and disparity in remuneration and various other impediments to meaningful performance. The cumulative effect of this discriminatory treatment saps the productivity of employees and damages their physical and mental wellbeing. The study findings state that Emotional Tax leads to insomnia. This imposed inferiority complex prompts them to put in more effort to outperform themselves and lead to physical and mental drain despite possessing vast resources and managerial competence to excel. The findings of this work are based on data collected from around 1600 professionals from corporate, non-corporate, non-profit organisations, educational institutions, and Government establishments.

**(Praveen, 2018)** reports that women are more susceptible to stress than men because of their need to play multiple roles at work and home. Being family centric, women carry additional concerns on the domestic front and exposure to domestic and social violence is another reason for increased stress level. Biological factors like menstrual issues and pregnancy related complications add to their woes. According to one psychiatrist, women are prone to depression significantly more than men. Men have more stress relieving options while women's options are limited. He emphasises on the need to take care of the emotional wellbeing of women for a more balanced work life system.

**(BBC News, 2018)** reports that with increasing work stress, pressure and communication, employees are feeling excessively burdened. According to a garment retailer representing a prominent brand, reducing the weekly workdays to four, giving employees' freedom to choose the place of work within the available outlets and flexible work hours will make the employees more relaxed and more productive. According to NHS Digital, the volume of 'fit to rejoin' notes after stress related disorders that are issued every year, keeps increasing significantly. Work can be beneficial to one's wellness though stressful work can be harmful both physically and mentally. There has been an increasing awareness among companies regarding the need to look after the health of their workforce and many are keen to stem this phenomenon of afflictions at workplace.

**(Hee, Yan, Rizal, & et.al, 2018)** attempt to establish the influence job stress, lack of communication, and pay exert on job satisfaction at workplace through an extensive review of available literature thereby validating the hypotheses that occupational stress and inadequate communication negatively correlate with job satisfaction, while pay shares a positive correlation. The study highlights the importance of job satisfaction in employee wellbeing and organisational growth.

**(Sastry, 2019)** in his descriptive work by draws on both primary and secondary data sources from among managers and supervisors of textile industry and attempts to look into the causes of work stress and its manifestations that affect both the employee and the employer. Stress is man 's adaptive reaction to an outward situation which would lead to physical, mental, and behavioural changes. Much of the stress at work is caused not only by work overload and time pressure but also by lack of reward and

praise, and more importantly by not providing work autonomy. The work lays significant emphasis on the need for a healthy relationship between the employee and the employer without which neither the organisation nor the employee stands to benefit. On the contrary, it can lead to under-productivity and physical and mental consequences to the employee and hence it is very important that management pays sufficient attention to employee welfare and contrives ways and means of stress management; the author suggests.

**(Louise, 2019)** relates the results of a survey on work stress after the advent of smart phones. According to the fifth annual survey of wellbeing, carried out by global health service company Cigna, the 'Always On' work perception triggered by the extensive use of smart phones is impacting the mental health of the workforce, particularly that of women. The survey was conducted on a respondent base of 13000, selected from various countries and it confirmed that internationally, 84 per cent of the workforce suffered from occupational stress, out of which, 13 per cent manifested symptoms of serious consequences. Many of the women found it difficult to maintain work life balance because of insufficient support at workplace.

**(Joe, 2019)** brings out a significant new finding that flexible work schedule or work from home option does not reduce work stress for working mothers, instead shortened work hours do. For mothers with more than one child, the stress level increases, according to a recent major study based on eleven key signifiers of stress. The study was conducted on the basis of select biological data, in exclusion of age, ethnicity, profession, education, and income thereby letting the researchers focus on work hours and family atmosphere. These eleven indicators called biomarkers show a 40 per cent increase in stress of full-time working mothers with two children against same with no children. Women working full time with single child recorded 18 per cent more stress than women with no children. The research also revealed that the findings do apply to fathers too.

**(Anshida, Monika, & et.al, 2019)** focus on perceived organisational role stress among 120 working women agricultural assistants from Kerala State Agricultural Department. Role stress has been measured using two categories of stressors - family and work. Stress is said to be an unavoidable phenomenon arising from changing socio-economic and technological situations. Stress arising out of occupational

performance or non-performance is called organisational role stress. Organisational role stress has been divided into different categories. Among them inter-role distance, role overload, role ambiguity and role expectation conflict are seen high among these women. Lack of resources for learning and growth are cited as reasons for role stagnation, role isolation and self-role distance. An uncommon observation in the work states that stress has its beneficial side too and can be the cause of significant improvement in productivity. The work concludes by stating that most of the stress factors play a vital role in contributing to occupational stress in the chosen field of study.

**(Cleveland Clinic, 2019)** considers stress as one's response to daily life situations and that its consequences can be both beneficial and harmful. Beneficial stress can take women to new heights while negative stress can harden into chronic forms. The article suggests that through self-care, women can cope well with daily stress and keep the harmful effects under check. It is however important to identify the stressors in the physical, emotional, mental, occupational, social, and spiritual spheres. The concept of personal wellness, if taken seriously, can be a mitigating factor, the article states.

**(American Heart Association News, 2019)** reports that according to a growing number of studies, women even with responsible husbands, can still feel stressed at home after a long workday in office with the need to manage their families through numerous unpaid functions. This stress leaves them exposed to illnesses like diabetes, heart ailments and other disorders of chronic nature. Adhering to healthy routine can have beneficial results, says the article.

**(The Washington Post, 2019)** reports that the terminology 'Burnout' gained popularity in the 1970s and is considered a non-medical term in the US though some European countries have started to treat it as a disorder that impacts both the neurological and physiological systems owing to constant endurance of stress. Various perspectives on the causes of Burnout are propounded and social media and smart phones which give instant access to official E mails are increasingly becoming an unavoidable part of one's routine. Unmanageable workload and unhealthy management where employees are rewarded for extra work hours they put in, are other reasons. Chronic stress leads to burnout and manifests itself in serious physical

disorders. A modified lifestyle and sufficient self-care are two areas of significance where much can be gained to combat this common problem. Gender is another reason for burnout. Working women are easier prey to this phenomenon because of their need to play dual roles at work and at home.

**(Anne, 2019)** observes that working women feel excessive stress a week before their planned vacation and keep logging in extra hours of work to ensure that they do not end up with accumulated work on their return to office after the vacation. Celebrity Cruises took response from 750 employees and 50 percent of them confirmed over-stressed during their pre-vacation week. For 39 percent, the idea of substitution workers created heavy stress for fear of work mess up. Among the stressed, Gen X class were on the forefront followed by Baby Boomers. A tendency to work during vacations is largely found among people and fifty percent of female workers admitted to it. This tendency is said to cause family disharmony during their off-work periods.

**(Aruna S. , 2019)** in her study on 360 employees belonging to the shipping and logistics sector of Sri Lanka analysed with the aid of Factor Analysis and Structural Equation Modelling, affirms a positive relationship between work life balance and job satisfaction, where work life balance has been conceptualised around work stress, management support and family support.

**(John, 2019)** claims that middle-aged women are falling victims to workplace stress with alarming rapidity because of their multi role responsibilities both official and familial. The most vulnerable of them fall within the age band of 30-40 and 45-55. Women have multiple areas to compete because of their divergent activities and these are the occasions when they tend to feel diffident and self-critical. Drawn out work hours and high work pressure induce working women into alcoholic drinks.

**(Wellright, 2019)** states that in a recent survey conducted in the UK, 79 per cent of the working women compared to 66 per cent of men suffer stress at work. In a state of stress, they lose their grip on the job leading to impaired productivity. Work life imbalance is often the result of today's work culture where the employees remain on their toes 24 hours a day. Clash of interest makes prioritisation difficult between family and work responsibilities. The realisation that men stand greater chances of career promotion, is another depressant for women. Flexible work schedule and work

from home option are two ways of reducing the stress of maintaining a good work life balance.

**(India Today, 2019)** states that women are more prone to occupational stress because of their need to handle responsibilities arising out of their work and home management. While a certain level of stress is inevitable and even desirable to spur on, excessive and sustained exposure to stress can be harmful both physically and emotionally and can bring down one's productivity. The article offers five tips which can mitigate the ill effects of stress and manage stressful situations better. 1. "Actions speak louder" 2. "Get sufficient exercise" 3. "Don't smoke, eat or have caffeine to de-stress" 4. "Don't be so hard on yourself" 5. "Get enough rest". A flexible work schedule and work from home option help women with their dual roles in life, the article suggests.

**(Gillian, Afshin, & et.al, 2019)** hinges their study on a fairly represented segment of the UK population of working men and women, in an attempt to explore a relationship between the work pattern and the symptom of depression. Globalisation has induced a new work culture which demands 24-hour vigilance on the work front though the mental impact of this work pattern remains insufficiently established. The study conducted on a large number of men and women points towards symptoms of depression in female employees working in excess of the stipulated hours in certain work patterns that entailed weekend work too.

**(Karimi & et.al, 2019)** report moderate to high level of stress among Iranian critical care unit nurses in a cross-sectional study meant to examine the influence of demographic factors on occupational stress, where findings disprove the association between the two.

**(Harris & Orth, 2019)** investigate the link between self-esteem and social relationships and the results validate the reciprocal relationship between the duo in all developmental stages across the life span, reflecting a positive feedback circuit between the constructs.

**(Hsu, Bai, & et.al, 2019)** in a study held among 369 employees from the high-tech and banking industries in Taiwan to examine the mediating effect of occupational stress on work hours, job satisfaction, and work-life balance, and the moderating

effect of perceived time control on work hours and occupational stress, point out the significant positive correlation which long work hours yield on occupational stress and work-life balance, and occupational stress with both work-life balance and job satisfaction. In conformity with earlier studies, long work hours seemingly take away the family time of employees impairing their work-life balance and productivity, besides contributing to increased level of occupational stress and work life imbalance. Interestingly, there is no significant correlation, either positive or negative, between work hours and job satisfaction. Meanwhile, there is significantly negative association between perceived control over time and occupational stress ( $r = -0.683$ ,  $p < 0.01$ ) and between perceived control over time and work life balance ( $r = -0.513$ ,  $p < 0.01$ ), whereas perceived control over time is positively correlated with job satisfaction ( $r = 0.395$ ,  $p < 0.01$ ). Higher level of perceived control over time seemed to have the effect of lowering occupational stress while increasing both work-life balance and job satisfaction. Sobel test results reveal that occupational stress acts as a partial mediator ( $z = 3.913$ ,  $p < .001$ ) between work-life balance and work hours and as a full mediator ( $z = 4.124$ ,  $p < .001$ ) between job satisfaction and work hours.

**(Kalpana & Meeta, 2019)** establish a strong negative correlation between occupational stress and work life balance in their study held among 110 female employees of Central Industrial Security Force (CISF) Delhi, identified, deploying purposive convenience sampling method, where results confirm high occupational stress and less than average work life balance respectively.

**(Kobayashi, 2019)** in his study on more than 2000 female and 7000 male Japanese employees, found that senior level managers and professionals are vulnerable to stress impacts and more so among women. Perceived low level of interactional justice is seen to associate with heavy smoking among female managers. It is therefore concluded that female managers with insufficient organisational support stand the risk of indulging in countering habits. Proper and fair human resource utilisation and impartial performance appraisal contribute to the growth and wellbeing and gender equity of female managers.

**(Wanyama, 2019)** in a study intended to examine the relationship among work life balance, occupational stress, and job satisfaction on 95 employees of Holy Cross Mission Hospital, Namungona, stretched over a period of 4 months using a correlation



research design, establishes no association between occupational stress and work life balance, a significantly negative relationship between occupational stress and job satisfaction and a significant relationship between work life balance and job satisfaction. The study recommends sufficient motivation and resource availability for improved employee performance, job satisfaction and more effective stress management.

**(Semmer & et.al., 2019)** state that stress is a consequence of thwarted goals and forms the basis of stress as offense to self (SOS) concept. SOS assumes that gaining and maintaining a positive self-view is a basic need and that threats to personal and social self-esteem at work causes stress. Inter-personnel or social stressors relate with poor social interaction with peers and supervisors causing inter-personnel conflicts, 'relational devaluation' and social exclusion constituting an offense to one's self-esteem.

**(Shrestha, 2019)** investigates the influence of demographic factors on the job satisfaction of teachers in the Central Department of Management, Tribhuvan University, Nepal. While monthly income and designation were found to exert maximum influence on job satisfaction as independent sample t-test and Anova indicate, factors such as gender, age, and type of college did not significantly influence their level of job satisfaction.

**(Elizabeth S. , 2020)** observes that it is a common notion that women are more stressed than men, as they carry out more functions besides their regular occupational responsibilities. To find out if this perception is correct, some researchers from the University of Arizona's School of Family and Consumer Resources conducted a study on 166 couples and made them jot down their daily stressors for 42 days. The results proved that women went through higher states of stress more frequently than men. The article suggests methods to combat and contain daily stress through certain awareness enhancement tips like lifestyle modifications, change of perception, and regulating social engagements.

**(Buddhika, Wickramasinghe, & et.al, 2020)** examine perceptions and social determinants of stress through a qualitative study employing Focus Group discussions and content analysis, on 59 respondents representing a cross section of the society, selected using purposive sampling technique. Social, economic, and cultural factors

have been identified as the major stressors; further sub divided into several subthemes. Social factors comprise of social role or status, generation gap, disability, and unsafe environment. Economic factors pertain to poverty, unemployment, and job insecurity, while cultural factors embrace superstitious beliefs, religion and caste, marriage, and dowry.

**(Sun, Yeol, & et.al, 2020)** explore the mediating effect of self-esteem on the association between perception of discrimination and occupational stress of school nurses, tested using multiple regression analysis, results of which indicate high level of occupational stress and discrimination and low level of self-esteem, also confirming the moderating effect of self-esteem on perception of discrimination and occupational stress.

**(Zahoor, Nor, & et.al, 2020)** examine the extent of influence independent variables such as High-Performance Work Practices, work-family conflict, job stress and personality type wield on the dependent variable, viz, work life balance in the banking sector of Pakistan, by administering a study on 726 employees from 277 banks of South Punjab Province of Pakistan through simple random purposive sampling; where banks were identified applying simple random sampling technique, and employees through purposive sampling. Contrary to popular belief, job stress is found to improve work life balance in conjunction with High Performance Work Practices and work-family conflict as indicated by the results of Hierarchical Regression. While work-family conflict exhibits significantly negative effect on work life balance, family-work conflict is seen to augment the work life balance of bank employees as it remains pegged at moderate levels thereby enabling them to balance work and personal lives. The study reports moderate levels of job stress and significantly high levels of work family conflict among the respondents. While B type personality contributes positively to work life balance, A type is found to exert no significant influence. High Performance Work Practices of banks is found to improve the work life balance of their employees as the study proves.

**(Gragnano, Simbula, & Miglioretti, 2020)** attempt to explore the influence of health ('non-work' life domain) on work life balance of employees and also examine the influence of both work-family balance (WFB) and work-health balance (WHB) on job satisfaction and how employee attributes could modify its effect, unlike earlier

studies on work life balance which centred on work and family roles, From the eight non work domains identified by Keeney et al. the authors have singled out the non-work domain 'health' in view of its importance in work-life. Paired-t test results are indicative of respondents attaching 25 per cent more importance to family and health, and WHB is found to yield positive and statistically significant influence on job satisfaction, which is twice the influence work-to-family conflict exerts on work life balance as denoted by multiple and moderated regression analysis. The impact of work-to-family conflict on job satisfaction is found to be higher among women, parents, and the elderly, which demonstrates the role of individual differences in shaping one's work life balance, particularly against increasing workforce diversity.

**(Hyun & et.al, 2020)** in their study on the mediating effects of self-esteem on occupational stress and perceived discrimination, analyses the feedback received from the nursing students in Korea using SPSS 25.0 statistics programme. Multiple Regression Analysis was resorted to for analysing the mediating effect of self-esteem on the relationship between the perception of discrimination and occupational stress and the results of the study confirm that their occupational stress goes up with rising discrimination while self-esteem comes down. The moderating effects of self-esteem ( $\beta = -.152$ ,  $p = .016$ ) was confirmed between the perception of discrimination and occupational stress ( $F = 30.117$ ,  $p < .001$ ).

**(Nguyena & et.al, 2020)** study the impact of occupational stress on job satisfaction and performance of 290 bank credit officers from Vietnam using structural equation modelling for data analysis. The main factors imagined to be the common stressors in this industry are work overload, work pressure, time pressure, income pressure, workplace interactions and conditions of work. The findings that emerge from the study identify workplace interaction to be the most potent stressor and occupational stress has been established to negatively impact job satisfaction and job performance.

**(Popoola & Fagbola, 2020)** examine the influence of work life balance, self-esteem, and work motivation on the organisational commitment of library personnel in federal universities in Southern Nigeria, and the study reveals that though work life balance, work motivation and self-esteem significantly impact organisational commitment, self-esteem is found to wield maximum influence.

**(Kerdpitak & Chayanan, 2020)** investigate the effects of work stress and work life balance on turnover intention of employees in the pharmaceutical sector of Thailand by applying Structural Equation Modelling to the data collected from around 300 employees selected from 13 companies under the pharmaceutical sector. Work-life balance and workplace stress, the two independent variables in the study, explain for 58.1 per cent variance in turnover intention of the respondents, indicating that work-life balance and workplace stress significantly influence turnover intention of the employees.

**(Attal, Vural, & et.al, 2020)** administered a study to determine the moderating role of work life balance on job stress and job satisfaction among employees of SMEs operating in Büsan Organized Industrial Zone of Konya, Turkey, on a respondent base of 308, yielding results indicating moderate level of job stress, and slightly above average level of work life balance and job satisfaction. Correlation results reveal a statistically insignificant negative relationship between job stress and work life balance; between job stress and job satisfaction and a significantly positive relationship between work life balance and job satisfaction. Further, linear regression analysis affirms the negative effect of job stress on job satisfaction, and the positive effect work life balance has on job satisfaction. The moderating role of work life balance on job stress and job satisfaction has been tested using Hayes (2017: 220) moderation statistical method, and results reveal the absence of moderation. In simple terms, the impact of job stress on job satisfaction is independent of work life balance. The authors propose studies of similar nature on employees from the non-manufacturing sector, besides attempting to explore the mediating effect of work life balance on job stress and job satisfaction.

**(Pace & Sciotto, 2021)** explore the influence of gender on career opportunities, work-life balance, and perception of well-being on 499 female and 557 male Italian employees, analysed using multi-group analysis technique, indicating dissimilar structural paths for both genders. The study reports weak relationship between career opportunities and work-life balance and career opportunities and the perception of general health for women as against men, while the influence of perception of work-life balance on well-being remains more pronounced among the female respondents.

**(Rashmi & Kataria, 2021)** set out to examine the current trends in research on work life balance, based on a bibliometric analysis of 945 research articles published from 1998 to 2020 covered in the Scopus database, scrutinising their publication trend, sample statistics, theoretical foundation, citation ranking, keywords, research themes of the top four recognized clusters, sub-themes within each cluster and thematic overview of the WLB corpus formed on the premise of bibliographic coupling, evocative of the following four established and emerging themes bottomed on (1) flexible work arrangements, (2) gender differences in WLB, (3) work–life interface and its related concepts, and (4) WLB policies and practices. Further, Content analysis of newly published articles undertaken to throw light on the emergent trends and gaps in research, centre around gender discrepancy, the impact of different forms of contextual (situational) factors and organizational culture.

**(Silaban & Margaretha, 2021)** in their study on 196 employees selected from various disciplines of work, to analyse the impact of work life balance on job satisfaction and employee retention of millennial employees in the city of Bandung, Indonesia, underscore the positive relationship work life balance shares with both job satisfaction and employee retention, as indicated by the R-square values of 0.083 and 0.044 respectively, highlighting the significance of work life equation.

**(Shaikh & Wajidi, 2021)** administered a quantitative study on 386 faculty members applying purposive sampling in order to investigate how job stress and employee behaviour affect the work-life balance of faculty members of Higher Education Institutes in Karachi, Pakistan. The PLS-SEM (SmartPLS version 3.2.9) analysis reveals that employee behaviour both extra-role, and in-role, wield positive and significant influence on work life balance of employees; and work stress which is seen to have a positive and significant influence on anxiety and time stress, further exerts a significant and negative influence on work-life balance too. Additionally, the study suggests programmes with individual focus to manage work-stress and enhance employee well-being.

**(Samantha & Ulrich, 2021)** state that work being a central domain in life, its experience and self-esteem remain mutually associated. The analyses, based on a respondent base of 53112 between the age of 17 and 64 from all walks of employment suggest a reciprocal influence between work experience and self-esteem.

**(Boamah, Hamadi, & et.al, 2022)** explore the effects of burnout on turnover intention and career satisfaction of nursing faculty through a hypothesised model on the effects of work-life interference on burnout, turnover intentions, and career satisfaction, in a study conducted among nursing professionals in Canada, applying structural equation modelling, the results of which indicate that work life interference significantly increases burnout, in turn increasing their turnover intentions and lowering career satisfaction.

**(Sheikh, 2022)** analyses the relationship between perceived organisational support and work life balance and their influence on the level of commitment of employees in the Indian Banking sector through a study on 617 bank employees placed at various positions in the organisation, and the results indicate positive influence of perceived organisational support on work life balance, which has further been found to be partially mediated by organizational commitment (OC). Data were analysed with the help of structural equation modelling.

**(Vyas, 2022)** examines in the wake of the pandemic that has catalysed a paradigm shift in the work environment, how the current disruptive work practices have and could influence the future of work and work life balance, notwithstanding the fact that this new hybrid and remote work culture can never replace the traditional work pattern, because not all tasks can be performed remotely. The study closely examines the pros and cons associated with remote working and identifies seven key trends that have resulted in the acceleration, normalisation and remodelling of business and work practices to accommodate this paradigm shift which is likely to impair the work life equation of the employees, necessitating a relook at the existing practices for achieving better work life balance.

## **2.5 SALESWOMEN IN TEXTILE RETAILING**

**(Dolly & Saleel, 2014)** conducted a study on women's employment in private sector and the problems they encounter in the work environment and their causes. The study is both exploratory as well as descriptive and is intended to render a detailed treatment of their experiences in their work arena with special reference to Kerala, touching upon aspects like work life conflicts, economic instability, social handicaps, gender discrimination, sexual harassment, work related health and psychosocial consequences and sketches social policy implications for research, legislation, and basic prevention. The study primarily draws upon the resources generated through

personal interviews with around 700 saleswomen at different occupational levels from the 14 Districts of the State of Kerala. The significant findings that emerged from this study and which have been elaborately treated are: insufficient rest and refreshments, long work hours, meagre facilities and amenities, occupational stress, necessity for life compromises, lack of recognition, gender discrimination, wage disparity, sexual harassment, health issues, lack of transportation facility, unsafe night shifts, seven-day work pattern (for a minority), absence of welfare schemes, and insufficient sanitary facilities. The work concludes with the suggestion that a government strategy be evolved particularly for women and their welfare, despite existence of ineffective legislative cover. It also recommends proper enforcement of legal initiatives already in place to mitigate the common work environment problems.

**(Edison & Pavan, 2014)** in their study conducted in the District of Vellore, Tamil Nadu on 100 working women from various categories of the retail sector attempt to understand the level of exposure to sexual harassment at their workplace. Sexual harassment is a social perversion that permeates into many organisations though in varying degree and has always been a concern to the employees as well as the management. It is important to recognize that sexual harassment is a human rights issue and that it must be addressed to create an equal, quiet, and impartial working condition for women.

**(Malavika, 2015)** observes that with impressive textile retail outlets flaunting all the right ingredients that captivate a window shopper to transform curiosity into compulsion, Kerala State maps such enticing showrooms across its length and breadth, supposedly defying the common notion that the State is sluggish on industrial growth while rich in social and cultural attributes. Registering a clear shift from tradition to modernity and keeping pace with global trends and inclinations, the State is restructuring itself to cater to this rapid evolution of market concepts and today claims to be home to Asia's largest shopping mall in the company of eminent international retail chain giants. Eclipsed in the halo of this commercial ostentation, toil countless female workers who are trained to turn their charm on the walk-in clients with the sole intention of translating every visitor into a customer. The natural feminine qualities and attributes go a long way in business generation and this fraternity, hailing largely from the lower middle-class families with attendant deficiencies and want, has therefore become the natural choice of employers to scale

up their interests. The natural consequence of such an alliance is manifest exploitation of the work force as evident from the unrest that erupted in a leading textile retail showroom in Thrissur over the unjustifiable and employee unfriendly transfer of services of six of their staff without prior notice following their decision to join Asanghatita Meghala Thozhilali Union (AMTU) and coax co-workers to join force to stage a protest against employer autonomy. AMTU has spread its wings and today covers a sizable population of female workforce across the state who suffers serious discontentment in their employment. The common areas of exploitation are identified as undefined and long work hours without opportunity to sit and rest, insufficient in-house amenities in denial of basic biological needs, frugal remuneration and absence of incentives or bonus. Voices of dissent and subdued unrest and expression of discontentment have been rising to a crescendo and resulted in the formation of Penkoottu, an assemblage of highly exploited female workers who attempted, often in vain, to question the prevalent practices and basic employer employee relationship. As part of the evolution of this initiative, AMTU was born as a trade union and brought under its umbrella all workers from the unorganized sector. The combined might of Penkoottu and AMTU helped gain inroads into many a struggle though with little result, owing to the indifference to and the inability of the State machinery in implementing existing welfare-oriented laws and bringing about timely amendments to remain contemporaneous. The unrelenting stand adopted by many retail management added to the misery. And media neglect in bringing to the fore these struggles and strikes, nail the fate of this beleaguered community and until all these highly integrated components fall in place, hopes of relief and prosperity will remain a distant dream.

**(Saudi Gazette, 2015)** takes a brief look at the conditions of women who are employed in Lingerie shops in the Kingdom of Saudi Arabia. Employment of women in this sector is based on work contracts which invariably do not describe the job profile and hence remain open to convenient employer interpretations and exploitation. Saleswomen are often assigned tasks outside of their contracts like loading and unloading consignments which demand great exertion and strength and cleaning the shop space. Despite the existence of option to complain to the respective ministry, many do not resort to what is considered an extreme measure, fearing retaliatory consequences from the employers. It is also feared that in spite of the



ministry's initiatives on feminization, the society at large is disinclined to the move and considers employment of women in public places as sacrilegious. It is suggested by these employees that the ministry has a mechanism of conducting surprise checks on such establishments and that complaints filed by the aggrieved be treated with total confidentiality through enacting a law.

**(SaudiGazette, 2016)** with feminization gaining momentum in the retail sector, Saudi Arabia can no longer be regarded a country where women are held back from mainstream public activities. However, long working hours, absence of basic amenities like restrooms, heavy workload owing to shortage of workforce, insufficient pay, distance from workplace and lack of transport facilities make their work environment far from satisfactory. This is based on the Saudi Gazette report on the abysmal work environment of saleswomen in the retail sector of Saudi Arabia.

**(Sagunthala & Karthikeyan, 2016)** in their study based on a strength of 150 employees from The Chennai Silks, Coimbatore, focuses on occupational stress and aims at identifying the factors that cause stress and suggest ways to improve conditions of work and mitigate its harmful effects. With the assistance of various analytical tools, job satisfaction and work output have been linked with employee's age, gender, annual pay and other variables and the authors suggest that changes in management practices and educating the employees on effective management of workplace stress could go some way in relieving them of the repetitive and baneful effects of occupational stress. It is also suggested that initiating context-based counselling to the aggrieved employees, health and wellness-oriented programmes and an enhanced concern to the all-round wellbeing of the employees are areas of effective intervention from the employers' side. The work concludes by stating that besides workload and pressure to perform, 'reward and recognition' play a significant role in shaping the right mindset among employees and in ensuring health and sustainability of the organisations.

**(Anima & Roopak, 2018)** in this study attempt to examine the ground realities of the hardship faced by female sales personnel working in various textile retail outlets in Kerala and the scope of the work is confined to the city of Kozhikode in the State of Kerala. Evolving consumer trends, tastes, consumer attitudes and their rising expectations, western influences, all jointly thrust upon the retailer the need to

redesign and re-equip their showrooms to the best satisfaction of the consumers. The face of every showroom has always been the female sales staff as the primary point of contact. The commercial reasoning behind this shift of gender focus has been ascribed to the natural traits of femininity, additionally coloured by socio-economic, cultural, and demographic factors, all playing into the hands of the employer. Low maintenance cost and lower risk exposure to a united front add to their preference. But from the perspective of a woman employee, often, experience of serving has been far from satisfactory with inevitable disgruntlement. Long hours of work without remission and without a choice to sit down for a brief moment, flagrant denial of toilet breaks, absence of essential amenities, discriminatory treatment, gender hierarchy, career instability, incommensurate remuneration, all lead to physical and mental health degeneration and consequences thereupon. These conditions by natural evolution took matters to a flash point and manifestation of protests and intolerance have begun to surface in certain Districts. It has been pointed out that while The Indian labour laws provide for rest and 'right to sit' to the workers, The KSCE Act, even after an amendment under duress in 2014, reveals glaring omissions and ambiguity so as to invalidate the fundamental rights of working women. However, with enhanced awareness and a more co-ordinated effort to uphold humanity, fairness, and justice on the work front.

**(Emmanuel, 2018)** presents a few common problems faced by working women in textile retail outlets and the corrective efforts being mooted by Kerala State Government to mitigate their hardship through an amendment to the existing Kerala Shops and Commercial Establishments Act 1960. The proposed amendments bring about the right to sit during the long and undefined work hours, hitherto denied by various employers. The bill also proposes their right to work at night between 9 pm and 6 am on conditional basis and allocate jobs that preserve the dignity and self-esteem of these salesgirls. Private transport facility for night shift workers is another condition laid down in the proposed Bill. Lack of toilet facilities or restricted usage rights has been another basic deprivation with possible health consequences. Obviously, these amendments come at a cost and but for the incessant struggle and protests by the women led collectives, prevailing situations would not undergo significant changes.

**(Parvathy, 2018)** in her study of examining the socio-economic challenges encountered by the female employees of textile retail sector, brings to the fore certain significantly disturbing realities. Based on a survey conducted in the city of Thiruvananthapuram with a sampling spread of 120 female sales employees, the insights gained on the socio-economic situations paint a dismal picture of their general working conditions which are far from satisfactory, and the inadequacies include: low remuneration; gender inequality leading to pay disparity, uninspiring career opportunities; long work hours with disproportionate breaks, insufficient sanitation leading to health issues; inflexible and regimental work culture adding to physical and mental discomforts and illnesses; insufficient leave of absence affecting all round responsibilities and sense of fulfilment; absence of sufficient social security causing uncertainties in later lives and resultant job dissatisfaction.

**(Shaju, 2018)** sources his work from information, gathered from saleswomen working at various textile retail outlets in the Districts of Thrissur, Kozhikode and Alappuzha and mirrors the gamut of hardship faced by them on their occupational front. Insufficient pay, long work hours with few breaks and absence of sitting facility to rest, resultant health problems, ordeal of travel to and from respective showrooms at odd hours, unsatisfactory sanitary conditions, deployment of surveillance cameras as employee activity monitoring tool, general discrimination, and injustice, all add up to a sense of strong discontentment and hopelessness that led to protests of little consequence, despite the sincere efforts of Penkoottu, under the captaincy of Viji.

**(Sivasubramanian, 2019)** in his study based on primary data collected through direct interview with 150 women working in textile retail outlets in Chennai tries to understand their social and economic background besides their occupational problems. These workers reportedly do not enjoy any social security benefit such as insurance, provident fund, and maternity leave. They are not paid fixed monthly salaries and their earnings depend on their sales figures without any paid weekly holiday. It is also found that the duration of their daily work is twelve hours. Other problems include poor sanitation, unrealistically high sales targets, absence of career growth, trade union support, occupational training, yearly increments, and festival bonus. The work concludes with certain suggestions to the government that include raising basic education to the level of graduation.

(Sajeev, 2019) in a biographical sketch on Viji Pallithodi, the vociferous and a formidable leader from Kozhikode and the founder of “Penkoottu”, a collective which campaigned for legitimate and elementary rights of the working women in the unorganised sector who have traditionally been in a state of deprivation and destitution. She has recently been declared by BBC as one among the hundred most inspirational and influential women globally. The author cites a specific incident where a female worker was denied toilet facilities both by the employer as well as the building landlord; instead was advised to remain under hydrated and in extreme cases, use catheters to relieve herself. This has been a widely experienced denial of basic biological need and often led to uterine diseases among these workers. Efforts for redressal of grievances of such magnitude by approaching established trade unions met with indifference and ridicule. Inspired by the works and activities of K. Ajitha, the social reformer and human rights activist and the founder of Anweshi, a non-governmental organisation, Viji went on to form a new platform with her comrades under the banner ‘Penkoottu’ in 2009 to address the issues faced by women in the unorganised sector. After five years of struggle to get government recognition, Penkoottu finally evolved into a woman-led Trade Union – Asanghatita Meghala Thozilali Union (AMTU) which essentially represents working women from the unorganised sector. Continued perseverant campaigns and struggles did yield beneficial results in the way of granting the right to sit for women in textile retail outlets and amendments to the existing Kerala Shops and Commercial Establishments Act 1960, legitimising this right and bringing forth some clarity on working hours and permission to do night shifts on a conditional basis.

(Subhashini & Rameshkumar, 2019) explore the problems encountered by female employees of selected textile outlets in Coimbatore and to gauge their stress level and suggest remedial measures to minimise their hardship. Primary data were collected through direct interview and survey from 110 employees. There are many reasons and problems that forced Indian women to work in textile industry. As a result, women in India who were mostly known as homemakers are forced to take up employment and even full-time career that were considered the forte of men. Stress is a common phenomenon in life and is experienced both in private and public life and particularly in one’s work. The author states that stress in a moderate measure is good and acts as voluntary compulsion to perform, though excessive and sustained stress can lead to

physical and mental damages. As it directly affects the employee's performance, it is important that management responds to such tendencies in an effective way. Since all organisations depend upon manpower, it is one of the important issues to be taken care of, for the concern it raises in the modern times.

## **2.6 CONCLUSION**

The volume of reviewed literature dates back to the last decade of the 20<sup>th</sup> century when globalisation and liberalisation spread across the world blurring market boundaries and generating additional employment opportunities the world over. Notwithstanding the lateral reviews that afforded a wider perspective, few studies have been found to exist in textile retailing, providing inputs of direct relevance to the study. The absence of such relevant information is mostly found in the treatment of occupational stress, self-esteem, work life balance and job satisfaction among female sales employees in textile retailing, all of which happen to earn significant role in the work. Another observation of significance has been the misclassification of textile retail employees into the unorganised sector. In the legal interpretation as well as on the strength of definition, textile retailing is deemed to be part of the organised sector though much of their terms and conditions of employment remain similar to that of the unorganised sector so as to deserve an extensive examination of this sector. Though various stress managing techniques and strategies have been experimented, adopted, and recommended by the predecessors, mediating influence of work life balance on occupational stress and job satisfaction has not been considered in any of the reviewed literature. This mass of literature has however enabled a peep into the bygone decades to evaluate the evolutionary aspects of work environment, the very source of occupational stress and its allied dimensions, and it is observed that this phenomenon with its causes and consequences are prevalent globally, attracting numerous studies. With plentiful insights into the subtler areas of work environment, the studied volume of literature, though not of much direct relevance, has nevertheless been instrumental in expanding the researcher's scope of investigation onto the psychological dimensions of occupational stress, as the next Chapter on Theoretical Framework reveals.

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*Chapter 3*

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*Theoretical Framework*

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### **3.1 INTRODUCTION**

Review of literature has afforded a fair understanding of the work environment of female sales employees in textile retailing and has been of appreciable assistance in evolving a theoretical framework for the study. A close and careful examination of the works of predecessors has helped in discovering new avenues of investigation on the psycho-social aspects of occupational stress, eventually leading to a wider coverage that spans over topics such as self-esteem, work life balance and job satisfaction. Theoretical framework, in its rudimentary form, is a conceptual foundation that forms the basis of any research work. This chapter delineates the theoretical mapping of the work, taking into account the needs and demands of the study in its structuring, banking essentially on reviewed literature and time-tested conceptual theories. Stress being the core area of the study, a framework has been given shape to, taking into account occupational stress, categorised into three sub-sects; physical, emotional and job demands, work environment, self-esteem, work life balance and job satisfaction. It is proposed to discuss each of these factors to understand and assess its relevance to and association with occupational stress, based on the reviewed literature and the developed and established extant concepts. The succeeding pages are hoped to lend sufficient credence to the research plan and for further advancement of investigative efforts.

### **3.2 STRESS**

Originally a scientific terminology in the field of Physics, ‘Stress’ was re-imagined and hypothetically introduced into the medical lexicon as a risk factor by the Vienna-born Hans Selye, generally considered the Father of stress research, in his pioneering work where he described the ‘non-specific response of the body to any demand’ (CSHS, 2019). He propounded that stress was a non-specific strain on the body, which in reaction, produced stress hormones as a defence mechanism and confined this phenomenon to the physiological realm; a finding that was widely debated in the 1920s by contemporary physicians and psychologists. It was argued and eventually established that stress could as well find expression in the psychological mindscape with equal intensity. Biologically and medically, the term ‘stress’ refers to an internal process of adapting to changes, influences, demands and strain in contexts of daily work routine, for example, reprimand from the supervisor, diffidence in taking on new

assignments, and unexpected inter-personnel squabble, all of which carry a common characteristic in the manner in which the body tries to adapt, and that common phenomenon is called stress. Some level of stress or preparedness is always present in the body though manifestations can turn beneficial or detrimental, depending on subjective factors (ILO, 2011). According to WHO, stress is a reactionary consequence of demands and pressure that do not match one's knowledge and abilities and which challenges one's coping competence. Unmonitored and intense level of stress can prove detrimental to the physical and mental wellbeing and with its invasive nature, stress permeates into every realm of life (C.L.Cooper, P.J.Dewe, & Driscoll, 2001) generated through contexts both transient and lasting and factors both intrinsic and extrinsic. Stress in day-to day life is often a reality, many of us are not cognizant of, as the human mechanism copes with such contexts without deliberate effort. Moderate level of stress do us good and keeps our motivation and energy, functionally stable; a psychological state commonly called 'Eustress', though sustained exposure to elevated level can prove to be harmful and results in manifestation of physical and mental consequences that can spell all round instability (WHO, 2020); a diametrically opposite psychological state extensively causing what in effect, can be termed as 'Distress'. Robert M Yerkes and John D Dodson the researcher duo from Harvard, propounded through their Yerkes-Dodson Law in 1908 that stress and performance remain interrelated, and that performance keeps registering a continuous growth with mounting pressure, until it reaches a flash point from where it spirals down (Subhashini & Rameshkumar, 2019). Notwithstanding its permeation into every domain of activity, stress is notably detected and suffered on the occupational front where competence and occupational demands are at variance.

As Heron and his colleagues have exemplified, stress is not confined to situations with undesirable elements attached to an environment but can also arise from roles devoid of stimulation (Heron, 1954); (Doane & etal., 1959). According to (Welford, 1973) stress arises when there is a deviation from optimal conditions that cannot be easily corrected, causing an imbalance between demand and competence. The most widely accepted model to define this relationship is the "Inverted-U" hypothesis, which indicates that performance improves with increasing stress to a certain level beyond which, as stress continues to increase, performance declines. From a psychological perspective (Mackay, 1979) emphasises that stress or strain by its

present definition is a highly subjective phenomenon which is associated with negative emotional experience both on the physiological and psychological realms and job satisfaction may be viewed as part of a cognitive response and may also be part of the onset of alienation from work.

It is against this backdrop that occupational stress is further examined and studied in fulfilment of the main objective of the work.

### **3.3 OCCUPATIONAL STRESS**

Stress and occupation are so akin to one another that the former can be looked upon as a by-product of the latter, though for the wrong reasons, and remain hugely unchallenged despite the presence of perseverant research work behind, to control its malignant spread. Occupational stress can plainly be described as harmful physical and emotional manifestations that occur when the demands of the job question the capabilities, resources or needs of the employee. Pressure at work is understandable and unavoidable considering the demands of the contemporary work environment (WHO, 2020) and can be instrumental in improving performance and accountability among the workers until they reach a point where demands and expectations outweigh their knowledge and abilities.

Evolving market forces and inventive management concepts coupled with realignment needs at all organisational levels, growing competition, expanding market boundaries, increasing availability of dispensable cash, evolving consumer tastes and inclinations, and strengthening consumerism are some of the compulsions that induce changes in day-to-day functioning of organisations, the experience of which often run against the grain of existing management practices. This ongoing transition within the organisation or a group of organisations necessitate multi-layer repositioning and realignment bringing about a clear and undesirable departure from accustomed environment of work and the practices followed hitherto, leaving employees with insufficient adaptive skills and in a state of confusion leading to a perceived state of psychological anarchy with probable physical consequences too.

According to WHO, occupational stress is “the response people experience when presented with work demands and pressure that do not match with their knowledge and abilities and which challenge their coping competence” (Lekha & Griffiths,

2003). With varying demands on the work front, the sources of stress are manifold and are likely to be mis-aligned with the resources employees possess, and their inability to cope with such stress can place their physical and emotional wellbeing at risk.

Though occupational stress affects all ranks of the organisational hierarchy, in the context of the study, employees from the lower rungs are seen to suffer more, on account of their deficient education, poor family circumstances and lack of vocational skills that resultantly leads to employability constraints. Among them, female employees bear the harshest brunt in their capacity as home makers and independent earners with responsibilities and obligations often conflicting on the personal and occupational fronts. With its invasive nature and potential for destabilising day- to-day activities at work, this subject has been an obsessive topic of research across the world, generating various concepts and theories that have given shape to divergent schools of thought.

### **3.3.1 Definitions and Delineations**

Occupational stress is a broad concept that has been defined in a variety of ways in the popular and professional literature and some of the definitions found to be of relevance to the work are given below.

According to (Beehr & Newman, 1978) occupational stress is a condition arising from the interaction between employee and employment, characterised by internal changes different from normal functioning.

According to American Psychological Association's Dictionary of Psychology, occupational stress is a physiological and psychological response to events or conditions in the workplace that is detrimental to health and well-being of the employee.

(Weiman, 1977) describes occupational stress as a cumulative experience of various factors of work which affect the psychosocial and physiological homeostasis of the worker. The stress generating factors are termed as stressors and the individual reaction to such stressors is called stress.

(Rabin, Feldman, & Kaplan, 1999) sum up occupational stress as the discrepancy between the demands of the job and the ability to respond effectively.

(Luthans, 1995) states that stress is not anxiety, instead accompanied by anxiety, though not always.

(Lazarus & Raymond, 1971) observe that stress refers to physiological and psychological system response to a broad class of problems that tax the system.

(French, Rodgers, & Cobb., 1974) define stress as a natural result of a misfit between the environment and individual skills, abilities, and needs, threatening individual wellbeing.

According to (Cartwright & Cooper, 1997), stress is the consequence of a structural misfit between the needs and demands of an individual and his environment.

### **3.3.2 Theories and Models of Occupational Stress**

Work stress is popularly conceived in three ways; the Engineering approach where stress is seen as a stimulus or a peculiarity of an environment with a certain level of demand; the Physiological approach where stress is identified by the physiological or biological changes that manifest in a person in a state of stress and the Psychological approach that looks upon stress not as a stimulus or a response, instead as a dynamic process that happens in one's interaction with the environment (Cox & Griffiths, 1995).

Out of the many models of job stress, the ones of relevance to the work have been drawn upon to delineate the framework of this study.

#### **3.3.2.1 Person-Environment Fit Model**

When an individual's traits and personal characteristics engage with the work environment, stress and its consequences are possibilities. This concept was developed into the Person-Environment Fit Model (French J. J., 1973) and it propounds that harmony between a person and his work environment is key to health. An imperfect 'person-environment fit' generates stress when assessed objectively, subjectively, or both ways, both at work and outside its domain in interaction with genetic factors where environmental demands and personal competence do not match, or where environmental opportunities do not measure up to individual needs and expectations. The important situational factors that give rise to "misfit" can be categorized as: quantitative overload, qualitative underload, role conflicts, lack of



control over one's own situation and lack of social support. This lack of harmony leads to possible stress and consequent productivity impairment and health consequences (French, Caplan, & Harrison, 1982).

### **Relevance to Study**

Textile retailing, with what can be described as its inherent demerit, does not offer the best of work environments owing to some striking similarities with the unorganised sector and employee-organisation integration has been found to be challenging for various reasons discussed in detail in the appropriate contexts.

### **3.3.2.2 The Job Characteristics Model**

Job Characteristics Model of (Hackman & Oldham, 1980) focuses on skill variety, task identity, task significance, autonomy, and feedback. It is stated that characteristics of work can determine the experience of work and can evoke appropriate cognitive and behavioural reactions. This Model however suffers from a narrow adoption range in the core job characteristics and limited treatment of psychological states.

### **Relevance to Study**

Textile retailing is essentially selling and the characteristics peculiar to the role of an employee include rendering all-day on the toes service to customers against a targeted monthly volume of transactions. Largely guided and instructed by the supervisors, these women follow such mandates with little autonomy and scope for grievance redressal.

### **3.3.2.3 The Michigan Model**

This Model is based on the developmental efforts of French and Kahn in 1962. Similar to the Person-Environment Fit Model, the Michigan Model lays emphasis on the subjective perceptions of environmental stressors such as role ambiguity, conflict, lack of participation, job security, workload, lack of challenge etc. Personality variables, demographics and social support moderate the perceptions on health consequences (Kompier, 2003).

### **Relevance to Study**

Personal circumstances and other demographic factors are seen to hold sway over management of occupational stress, and it is with this conviction that such details

have been garnered in the context of the study. Largely representing an emerging middle-class segment of the society, these saleswomen are found to carry little education and skill sets that can influence their perception on the work front, often resulting in unpleasant experiences at work with attendant consequences.

#### **3.3.2.4 Demand Control Support Model**

The Demand Control Support Model (Karasek, 1979) is considered one of the widely followed models in workplace stress, originally focussed on the psychosocial aspects of work environment, involving job demands and job control (Kompier, 2003). Karasek's work states that sustained high demands and little or no job control can cause health consequences including fatigue, depression, and cardio-vascular disorders and even mortality. He thus holds forth that high level of job control can diminish the ill-effects of job demand. The Model is further expanded to encompass social support (Johnson & Hall, 1988) which is believed to mitigate consequences of demands of the job. Inherent to this Model however is the limitation of the number of job characteristics considered, which may not truly reflect the dynamic nature of today's workplace.

#### **Relevance to Study**

Largely following the unorganised way of management, job demands invariably outweigh job autonomy and with looming sales targets pending fulfilment by the month end, pressure of selling is often looked upon with a sense of helplessness, considering the absence of training these employees need to overcome with personal competence.

#### **3.3.2.5 Transactional Theories of Stress**

Transactional theories, essentially psychological models, are divided into two, Interactional or Structural Approach and Transactional or Process models. Interactional models emphasise on the structural processes, i.e. identifying the stressors, their consequences, and the influenced population. They are more dynamic and cognitive and focus on human interaction with their environment in terms of mental and emotional processes (Cox, A, Griffiths, & Rial-Gonzalez, 2000). Transactional views often lay emphasis on the subjective perceptions of the environment and are likely to consider variance in personality, coping ability, locus of

control and other elements of subjective nature. Some of the main models with these features are touched upon below.

#### **3.3.2.5.1 Effort-Reward Imbalance Model**

The ERI Model developed by (Siegrist, 1996) is a popular view of stress at workplace with emphasis on subjective perceptions of the environment. The key concept of ERI is the element of reciprocity of effort and reward, a mismatch of which, causes stressful experiences (Peter & Siegrist, 1999). Rewards are defined as money, self-esteem, career opportunities, and security, and any imbalance in the effort reward equation results in stress. The principles of ERI Model find wide adoption, and studies point out increased risks of heart disease in those in the ‘high effort-low reward’ category (Vegchel, Jonge, Baker, & Schaufeli, 2002). The relationship between effort and reward can be imagined in different ways including a ratio of efforts divided by rewards, multiplied by a correction factor (where zero indicates low efforts and high rewards, and values beyond 1 indicating high efforts not met by rewards).

#### **3.3.2.5.2 The Cognitive Theory of Psychological Stress and Coping**

Perhaps the most theoretically popular transactional postulate is the one propounded by Lazarus and Folkman. Also referred to as the Cognitive-Relational approach, the individual and the environment co-exist in a dynamic relationship where stress is a state of an internal phenomenon as part of a stressful transaction (Folkman, Lazarus, Gruen, & DeLongis, 1986). Appraisal and coping are the two important concepts in this process (Cox, Griffiths, & Rial-Gonzalez, 2000). Primary appraisal is stated to be the initial stage where situations are subjectively evaluated to assess potential personal risks (Perrewe & Zellars, 1999). Later works state that subjective assessments are founded on enduring beliefs and valued goals based on fundamental assumptions such as religion, self-worth, and life-experience.

If a situation is imagined to be potentially stressful, secondary appraisal kicks in where the individual considers options to avert such situations (Park & Folkman, 1997) through coping efforts based on past experience, personality, and personal resources. Coping efforts are mainly categorised into two; problem-focussed coping deploying more rational measures and emotion-dependent coping where emotions largely dictate coping measures. Once coping efforts are identified, the final stage of

the model occurs when such measures are implemented. Coping has been described as “cognitive and behavioural efforts to manage (reduce, minimise, master, or tolerate) the internal and external demands of the person-environment transaction that is appraised as taxing or exceeding the person’s resources” (Folkman, Lazarus, Gruen, & DeLongis, 1986). The Cognitive-Relational Model gives importance to job environment and subjective perceptions and Lazarus argues (Lazarus, 1991) that many stress management efforts fail because all people are treated alike.

### **3.3.2.5.3 Cox’s Transactional Model of Occupational Stress**

Cox’s Transactional Model of work stress (Cox & Mackay, 1981) is akin to the work of Lazarus and colleagues though the former carries a clearer structure and greater focus on occupational health and subjective differences (Cox. & Ferguson, 1991). Cox’s framework has five stages. The first stage represents the demands or job characteristics of the environment, and the second stage represents the subjective perceptions of these demands against the coping ability (Cox, A.Griffiths, & Rial-Gonzalez, 2000). The third stage of the Model relates to the changes an individual undergoes in stressful situations. The fourth stage is manifestation of the consequences of coping and the last stage is feedback which is expected to occur in relation to the preceding other stages (Cox, A.Griffiths, & Rial-Gonzalez, 2000).

### **Relevance to Study**

The transactional nature between an employee and the work environment comes to the fore in the preceding theories and models and besides the influence work environment exerts on an employee, personal traits and peculiarities are believed to modify perceptions and therefore experience of work can be as much a matter of subjective impressions as that of the environment of work. This perspective hence has significant bearing on the employees from textile retailing, who are essentially untrained for the job and largely survive the initial phase of employment on the strength of personal traits, instincts, and endurance.

### **3.3.2.6 Demand-Skill-Support Model**

This is a relatively new model that draws upon the earlier models, though in a scaled down fashion with minimum number of factors, that would still be able to predict stress in a wide variety of situations and occupations (M.Veldhoven, Van, & et.al,

2005). Their studies clarify that quantitative and qualitative demands tend to relate to health consequences and strain while skill utilisation and social support are likely to relate to attitudinal aspects and wellbeing. The four-factor solution is found to be a good fit for data over a range of occupational situations.

### **Relevance to Study**

With high physical, emotional and job demands, textile retailing is one domain that holds significant potential for occupational stress. Equipped with neither skill nor sufficient supervisory support, discharge of duties to employers' satisfaction throws up challenging contexts.

#### **3.3.2.7 Demand Induced Strain Compensation Model**

As observed by (Jonge & et.al, 2000) found that sub-factors of the Demands-Control Support and Effort-Reward-Imbalance Models have independent cumulative effects in the prediction of emotional exhaustion, job dissatisfaction, and psychosomatic and physical health complaints. An approach that combines aspects from these two models is the Demand-Induced-Strain-Compensation Model. The Model has been developed with a focus on stress in the service sector.

### **Relevance to Study**

The imbalance between effort and reward and demand and expectations is observed to be significantly high among female employees in textile retailing as has been described in the appropriate context, translating into dissatisfaction with work and remuneration disproportionate to employee contributions.

#### **3.3.2.8 The Job Demands-Resources Model**

Finally, an interesting, relatively new approach that attempts to develop and expand upon existing research is the Job Demands-Resources Model (E. Demerouti ; A.B. Bakker ; F. Nachreiner ; W.B. Schaufeli, 2001). This Model takes cues from several of the approaches described above and categorises psychosocial factors into the global categories of job demands and job resources to assess their influence on illness and organisational commitment. Demands are described as the physical or social aspects of a job that require efforts and thus have physical and mental costs, and resources as workplace or organisational aspects that help with the achievement of work goals reducing demands or stimulate growth and development. It is held forth by (Llorens & et.al, 2006) that the J-D-R is a heuristic, overarching model, the principles of which

can be applied to any occupational setting, regardless of the particular demands or resources involved.

### **Relevance to Study**

Demand resource imbalance is a common context among female sales employees, as selling, with its inherent demands is often not matched with the resources in terms of professional training offered and personal attributes of the employees, leading to likely job dissatisfaction and occupational stress.

The afore mentioned theories and models, by their intimate relationship with work environment and the psychosocial aspects thereto, are believed to carry significant relevance to the study on female sales employees in textile retailing.

### **3.4 WORK ENVIRONMENT**

Work environment largely defines the field of activity of an employee and comprises of various dimensions that are in some way, severally and jointly associated with occupational stress with manifest physical, mental, psychological, and social symptoms. It can be imagined as a setting with a concoction of these elements with the potential to influence employee productivity, performance, and motivation (Sharma, Dath, & Tyagi, 2016). Organisational structure and culture, to a great extent shape the psychological domain of work environment (Briner, 2000). Work environment includes the physical office settings, job characteristics, organisational history and culture and other external organisational aspects according to (Briner, 2000). General structure and ambience of the workplace can influence the wellbeing, job contentment, productivity and the character and degree of social interaction. Human environment, technical environment and organisational environment are the three dimensions attached to work scenario, opines Oppernan (2002). Inter- personnel exchanges with co-workers and supervisors are of considerable importance as they are considered determinants to a healthy work environment (Swanberg & Jennifer, 2011). Spending a major part of the day at workplace, work environment undeniably influences the output of an employee (Kamarulzaman, Saleh, & et.al, 2011). Unsatisfactory work environment can result in productivity loss, absenteeism, and stress-related illnesses, state (Cottini & Ghinetti, 2012) and can influence one's motivation as well (Bhatti K. , 2018).

Definitions of work environment range from the physical aspects of the workplace to the subtler dimensions of personal perceptions and work life balance and is described as a bridge between employee and the workplace. Some of those definitions are recaptured for a general comprehension of its implications on employees.

### **3.4.1 Definitions and Delineations**

(Nitisemito, 1992) states that work environment is a combination of internal and external condition that can influence working spirit, quality, and efficiency of work.

(Sedarmayanti, 2003) defines a decent work environment as a conducive condition to perform duties in a healthy, secure, and comfortable manner.

(Briner, 2000) refers to work environment as a broad category that includes the physical settings, characteristics of the job, organisational features, and even the aspects of extra organisational settings (local labour market conditions, industry sector, work-home relationships).

(Yusuf & Metiboba, 2012) quote Opperman (2002) in describing work environment as consisting of three sub-environments including technical, human, and organisational environment.

(R. & Raziq, 2015) define work environment as consisting of workplace safety, job security, work autonomy and inter-personnel relationship

### **3.4.2 Relevant Work Environment Theories**

Work environment essentially being an employee's activity hub, consisting of various interactive elements of social significance and occupational relevance, remains a widely researched topic as many offshoots arising from the work scenario, such as occupational stress, job satisfaction, self-esteem and work life balance are contexts of supreme importance both to the employee as well as the employer. It therefore looks relevant to pick up some of the popular theories that bear relevance to the study for a swift reference.

#### **3.4.2.1 Ecological Systems Theory**

This theory otherwise known as Person-in-Environment theory states that man is in constant intimate relationship with his environment both physically and socially

(Bronfenbrenner.U, 2005) and that both work and life are mutually related in terms of activities and time element (Grzywacz & Bass, 2003).

### **Relevance to Study**

Similar to the Transactional Theory of occupational stress, this theory harps on the significance of intimacy between employee and the environment, both on physical and psychosocial plane in work as well as life. The influence of life on work and work on life is presumed to be bidirectional. With deficient personal circumstances and demanding occupational characteristics, this theory assumes relevance in the context of the study.

#### **3.4.2.2 Social Exchange Theory**

This theory is founded on sociological and psychological aspects of relationships and studies social behaviour theorised by a few American social psychologists from the early 20th century (Roeckelein & Jon, 2018). According to George C. Homans, social interaction is activity-based, either tangible or intangible with reward and cost remaining variables. Social Exchange is envisaged as social behaviour with possible social and financial consequences.

### **Relevance to Study**

Work environment is essentially a social hub with multi directional interaction with colleagues, supervisors and customers forming a social network, and assumes huge significance in textile retailing, considering the strength of the sales force and customer density.

#### **3.4.2.3 Equity Theory**

Equity theory developed by John Stacey Adams in 1963 essentially dwells on fairness of social activities and states that an employee will respond either passively or actively in contexts of biased treatment. He also maintains that employees resort to comparisons with co-workers on the effort- reward ratio and that higher degree of fairness of treatment evokes higher degree of job satisfaction.

### **Relevance to Study**

This theory is of particular relevance to the study considering the discriminatory attitude of the management who do not always necessarily be supportive and encouraging giving rise to contexts of emotional labour and exhaustion.



### **3.4.3 Components of Work Environment**

Work Environment includes that physical aspects to it and includes office temperature, work tools, equipment, technology aids and the work process itself (Armstrong 2009)

Work environment in its totality is a closely knit platform comprising of various aspects that can directly or indirectly influence employee satisfaction at work, their work life balance and occupational stress. The major elements that are believed to constitute the work environment of female sales employees in textile retailing have been touched upon for a proper perspective.

#### **3.4.3.1 Terms of Employment**

Terms of employment refer to the conditions attached to appointment and will largely dictate the remuneration side of what can be imagined as a multi-faceted code of duties, responsibilities and entitlements set by the employers and include work hours, length of work week, leave eligibility, maternity benefits, Provident Fund, and medical insurance cover. These terms either documented or verbally communicated, shall be construed as an initial metric to job satisfaction and to some extent, perceived work life balance.

#### **3.4.3.1 Working Conditions**

Working conditions can be imagined as an amalgam of both physical and psychological factors that come into play at work and essentially include occupational posture, performance targets, appraisal and incentives, career prospects and workplace harassment. Conditions of work remain highly significant and sensitive, for this domain can prove to be the springboard for discontentment both at work and in life, notwithstanding subjective variations.

#### **3.4.3.2 Amenities**

Amenities at workplace serve to render experience of work more wholesome and less cumbersome, if not congenial. Access to these amenities carry more significance to female employees owing to their biological characteristics. The basic amenities that every workplace is expected to offer include access to clean drinking water, washroom, lunchroom, rest room, transport facility, hostel facility, facility for

disposal of sanitary napkins, spacious work area, and facility to sit. Amenities therefore remain an integral part of employee wellbeing.

### **3.4.3.3 Social Aspects**

Workplace is a social pool where employees from different rungs of the organisational hierarchy rub shoulders and social aspects therefore remain intimately integrated with any work environment. Aspects of common relevance to an office set-up include inter-personnel relations with peers and superiors, customer interaction, political affiliations, trade union activities, grievance redressal machinery and legal literacy. This complex maze of social exchanges can have a telling effect on the overall wellbeing of an employee with focus on job satisfaction, self-esteem, work life balance and occupational stress.

In progression of the study, self-esteem by its pervasive nature and the magnitude of scientific curiosity it arouses, is taken up for an investigative review. Literature is replete with divergent and conflicting views and interpretations on self-esteem, which are clearly suggestive of its relevance to work and work environment.

## **3.5 SELF-ESTEEM**

It would be contextual and interesting as well to look into the various perspectives on self-esteem that abound the scientific research, and the ones with relevance to the study have been picked up for ease of reference.

Self-esteem, for its relevance as one of the prime intrinsic stressors (Mensana, 1998) merits a significant place in the study of occupational stress. There are scholarly views that individuals tend to develop a self-concept around one's work and that their experience on the work front bear powerful influence in determining the level of self-esteem. Self-esteem which is essentially a psychological subjective state of mind sourced from factors both intrinsic and extrinsic, can play an influential role in a work environment where its manifestations can become both the cause and the result of occupational stress. Thus, self-esteem and stress are seen to share bidirectional influence and a person with low self-esteem has higher levels of vulnerability to stress, and exposure to sustained levels of high stress can erode ones sense of self-esteem over time. Poor assertion is one manifestation of low self-esteem and can

result in taking on more workload than can be effectively handled culminating in elevated stress levels (Hanson, 2021).

According to the American Psychological Association, high self-esteem is key to positive mental health and well-being and can influence one's coping skills and ability to handle adverse situations. High self-esteem is said to be the predictor of healthy work conditions and enhanced productivity while people with low self-esteem show dependence and indecision (Kuster, Orth, & Meier, 2012). High self-esteem can help in managing stressful situations and confers a positive and realistic self-image enabling one to understand and accept own merits and flaws. While some argue that high self-esteem is an essential attribute to meaningful functioning (Pyszczynski, Greenberg, & S. Solomon., 2004), some researchers feel that it is of insignificant value and a liability (Baumeister, Campbel, & et.al, 2003). People registering low levels of self-esteem, which can at times ensue from certain self-protective strategies, invariably manifest frequent negative emotions (Snyder, 1989); (Tice, 1993) that can result in missed opportunities or lack of spontaneity. On the contrary, high self-esteem according to (Baumeister R. S., 1996) can be associated with certain unwelcome behavioural peculiarities including egotism, narcissism and even violence, they termed as the 'dark side' of self-esteem (Baumeister, Smart, & Boden., 1996). It is observed that a higher level of self-esteem can lead to increased stress (Nakanda, 2019).

Self-esteem can exert significant bearing on one's performance and a degree of self-acceptance can stabilise and harmonise one's perceptions. A person's perception of different situations is as important as the situations themselves which can be perceived in different ways by different people. For example, an important work assignment can be looked upon either as a good opportunity to further one's career prospects or an insurmountable problem. This is one context of perception where self-esteem and stress interact. This interaction can either be beneficial or baneful depending on the level of self-esteem one possesses. It is also seen that self-esteem contributes to higher self-efficacy and subjective wellbeing or can adversely impact their socialising and job-related skills and coping competence. A short run through the history of Psychology reveals that self-esteem has been the one personality construct that attracted most attention and research efforts, state Heine and Lehman,

for more than 18,000 investigative studies have been published during the past 35 years amounting to more than one publication a day.

Self-esteem is a central construct in clinical, developmental, personality, and social psychology, and its role in psychological functioning has been studied for nearly a century (Greenier, Kernis, & Waschull, 1995). Historically, self-esteem, by its very concept, owing to the vastness of relevance, has attracted researchers' attention worldwide (Baumeister, p. 1998). If historical trail is an indication of the significance of a phenomenon, the subject of self-esteem then merits it hands down owing to its irrefutable and pervasive relevance to human wellbeing with dependence on various activity domains spread across both temporal and psychological realms of human existence. The earliest introduction to self-esteem was given by the American Philosopher William James who is considered the pioneer in this field and the phenomenon has since been considered one of the oldest themes of social sciences in the behavioural dimension when he recorded his popular definition in 1898. Backed by a history of more than a century, the phenomenon still preserves its vitality and relevance to a swelling fraternity of scholars, researchers, scientists, and psychologists alike.

### **3.5.1 Historical Overview**

Despite a history of more than a century, the subject of self-esteem remained low key after the study conducted by James as early as 1890, until the late 50s and early 60s when theorists and clinicians, most notably Alfred Alder (Alfred, 1927) and Karn Horney (Karn, 1937) took it forward. Stanley Coopersmith was another outstanding proponent during this phase who viewed self-esteem from the learning theory perspective. He went on to develop the Coopersmith Self-Esteem Inventory scale originally intended to measure self-esteem among children. Carl Rogers approached self-esteem from a humanistic perspective and stirred considerable interest in its therapeutic possibilities while emphasising its importance in leading a healthy life. Contemporaneously, Morris Rosenberg, another sociologist developed a 10-point scale to measure self-esteem which eventually became a widely accepted standard in its study. And finally, another name of stature that produced some meaningful work through his book 'The Psychology of Self-esteem' during this glorious era was Nathaniel Branden. Vigorous studies over a span of a decade generated such level of

curiosity that a group of academicians and politicians from California propounded the possibility of a link between individual self-esteem and major social issues such as drug abuse, welfare, and teenage pregnancy. As Mecca, Smelser, and Vasconcellos opined, the wellbeing of a society is hinged on the wellbeing of its citizenry and that many of the problems society confronts, are rooted in the low level of self-esteem of as many, who form part of the society (Mecca, Smelser, & Vasconcellos, 1989). Perhaps owing to the spirit of the age or to the rationality of the conclusion, there was enough political, social, and financial support for studies on self-esteem which soon spread into other domains of the society thereby creating a new awareness which sets in motion various self-esteem developmental programs and research initiatives in the form of books and other publications.

### **3.5.2 Definitions and Delineations**

Self-esteem in common parlance is not an unknown terminology to many and we have a fair understanding of it in its abstract sense, though putting it in words would prove challenging (Smelser N. J., 1989). Each definition encompasses and suggests an important element of the phenomenon such as the affective side, cognitive attributes, and other attitudinal and behavioural aspects. Constructing a definition in its totality of sense is a near impossibility, for self-esteem is essentially a subjective phenomenon and perceptions differ from individual to individual. Definitions nevertheless do carry power and help us shape what we see and what we do not see, the methods we accept and decline and the norms we apply to accept or reject evidence or conclusions. They throw open avenues of understanding partly because they name things and naming helps perception. In this sense, each definition carries a view which can only be understood in the sense intended by the author. Thus, definitions confront limitations too by following one line of perception while remaining blind to other views and opinions which would otherwise have led to different insights and understanding, creating a definitional maze as (Smelser N. , 1989) termed it.

(Morrison & et.al, 1973) state that self-esteem is a personality variable that is expected to influence a person's evaluation of his work. It is a notional perception and depends on how favourably one considers the self (Tourban & Dougherty, 1994).

(Coopersmith S. , 1967) explains self-esteem in terms of evaluative attitudes towards the self. By self-esteem, he refers to the evaluation which the individual does and customarily maintains in regard to himself, it expresses an attitude of approval or disapproval and indicates the extent to which the individual believes himself to be capable, significant, successful, and worthy.

Gelfond defined self-esteem as a person's characteristic evaluation of himself and what he thinks of himself as an individual (Gelfond, 1962).

(Elder., 1968) defines self-esteem as a notion of personal worth influenced by performance, abilities, appearance, and judgement of significant others.

Morval and Morval view self-esteem as value that an individual attributes to himself (Morval, 1972).

Elkind and Weiner viewed self-esteem as the value people place on themselves and the extent to which they anticipate success upon what they do (Weiner, 1978).

According to Sueann (Ann, 1978) self-esteem is essentially self-judgment of a person's own abilities, influences, and popularity.

Self-esteem is often operationalized in terms of relatively unidimensional scale comprising of generalized characteristics such as self-confidence, self-competence and self-worth that are superordinate to, but not specific to, a particular domain.

(Brissett D. , 1990) considers self-esteem as encompassing two different socio-psychological processes: self-evaluation and self-worth. "Self-evaluation is the process of making a conscious judgment regarding the social importance or significance of the self; whereas self-worth is the feeling of self which refers to a sense of personal competence and security".

(Chrzonowski, 1981) describes self-esteem as a positive self-image hinging on fair appraisal of one's assets and liabilities.

(Reidle, 1983) revealed that self-esteem may be understood as an attitude towards the self with positive or negative dimensions of evaluation.

(Bridle, 1985) states self-esteem as the product of one's evaluation process that involves judgment about the self.

Zervas and Sherman referred to self-esteem as the affective or valuative component of self-perception, and positive self-esteem is considered crucial to psychological and emotional wellbeing (Linda & Sherman, 1993).

(Corsini, 1994) in the Encyclopaedia of Psychology used the term self-esteem to refer to some hypothetical overall or global level of self-evaluation, the common assumption that global self-esteem represents.

(Stratton & Hayes, 1996) describe self-esteem as the personal evaluation, which an individual makes of herself or himself, the sense of one's own worth, or capabilities.

Self-esteem simply refers to the feeling of being satisfied with oneself and the firm belief in one's worth (Carmines, 1978) .

Psychologists' perception of self-esteem, though divergent in linguistic expression, agree on fundamental aspects of subjective and multifaceted evaluation of a person's perception of self-worth. Irrespective of the style of definition, self-esteem is generally comprehended as a meaningful nutrient to human personality and therefore distinctly personal and representative and active both in adverse and favourable experiences and states of being. A right understanding of self-esteem helps us understand ourselves, who we are, and how we live our lives and is therefore considered an intimately personal experience. Smelser notes that the definitional focus on self-esteem varies between global and situational phenomena in the sense that some definitions view self-esteem as being reasonably stable over a period of time while some regard self-esteem as vulnerable to situations and contexts and hence unstable. Today self-esteem is described in phrases such as 'trait versus state' (Leary, Tambor, & et.al, 1995), 'stable versus unstable' (Greenier, Kernis, & Waschull, 1995) or 'global versus situational' (Harter S. , 1999).

### **3.5.2.1 Classification of Definitions**

As evident from the foregoing divergent theories and delineations attempting to interpret self-esteem in many of its hues and colours, quite a few of its definitions remain punctuated by reference to competence and self-worthiness. With intrinsic deficiencies observed in both the concepts as stand-alone theories, a third perspective ensued in the late 60s citing the interplay of competence and worthiness as necessary attributes to a healthy level of self-esteem through a two-factor analytical approach.

For reasons of better and easier comprehension, these terminological variants as revealed by the definitions, have been grouped apart into three categories on the basis of focus and emphasis each definition carries. A quick run through these three approaches would help understand the concepts in greater detail.

#### **3.5.2.1.1 Self-Esteem as Competence**

A look back into the array of definitions that arguably enriched the phenomenon of self-esteem with a flurry of insightful works, should reckon with the elements of time and history and as such, it looks appropriate to begin from the oldest definition of import and significance which was developed by William James more than a century ago. According to him, success divided by pretensions quantify an individual's measure of self-esteem; alternatively, it is a ratio of one's achievements to one's potentialities, where achievements are pretensions or desires, hopes, aspirations and potentiality, one's success or competence. Self-esteem which emerged as an important theme in the field of psychology, found new protagonists in (Alfred, 1927) who laid emphasis on success in developing a positive sense of self, particularly in contexts of overcoming the basic feeling of inferiority that often goes on to determine human behaviour. Psychoanalytic theorist (Karn, 1937) dwelled on the real and the ideal self and considered it the core variable in developing and maintaining self-esteem. Robert White, an American Psychologist came out with one of the most articulate works on the psychodynamic expressions of self-esteem with unambiguous emphasis on competence. By comprehending self-esteem in relation to success and failure, the relevance of human motivation comes to the fore.

Competence based approach to self-esteem carries some intrinsic limitations in its scope of the definition and would therefore remain dependent on success and failure and the whole construct called self-esteem would have a weak and fragile foundation to build an individual's identity upon. This perception of self-esteem would then drive one in a constricted, more predictable, and 'dark' direction unworthy of further pursuit as (Park & Crocker, 2003; 2004) strongly suggest.

#### **3.5.2.1.2 Self-Esteem as Worthiness**

The definition of self-esteem as put forth by (Rosenberg, 1965) was instrumental in developing a new school of thought altogether, which laid emphasis on certain



attitudes founded on the perceptions of one's self-worth. These attitudes can either be positive or negative and high self-esteem encourages a notion of feeling good of oneself, applying the cognitive faculties more than the emotional aspects. Self-esteem therefore is essentially cognitive-driven and places little importance on the emotional aspects in the process of self-assessment. Self-esteem being an attitude as perceived in this context, can therefore be measured, as the popularity of Rosenberg's scale proves, for more than a quarter of the studies on self-esteem relied upon his scale between 1967 and 1995.

A more contemporary example of self-esteem based on worth, and worthiness can be seen in the works of theorists and researchers such as Seymour Epstein's Cognitive-Experiential Self-Theory (CEST) which states that self-assessment takes place at conscious levels of awareness and also in states of non-consciousness, thus making self-esteem a fundamental phenomenon in relation to human perception, experience and motivation at both levels and an important dimension of human behaviour. The positive manifestation of self-esteem comes out in the form of honour, dignity and conscientiousness and the negative aspects appear as egotism, narcissism, or aggression, leading to the assumption that self-esteem is not a significant predictor or the cause of almost anything. This line of work leaves us with different options; self-esteem is not a significant phenomenon and thus the discussions are not worthy of further investigative efforts. Another possibility is that self-esteem, despite its significance and relevance to human wellness, its relationship to human behaviour cannot be easily identified and established. If this assumption be correct, new methodological approaches have to emerge as Smelser or Wells and Marlow recommend. As some conclude, self-esteem is more of a result than a cause (Seligman, 1995). In this case we should investigate into the variables that influence self-esteem than focussing on self-esteem itself. If either of the two assumptions is correct, work on self-esteem, which embodies the largest mass of human industry on any of the realms of social sciences, has been an exercise in futility, by a modest estimate.

#### **3.5.2.1.3 Self-Esteem as Competence and Worthiness**

The Canadian American Psychotherapist and writer Nathaniel Branden, known for his works on self-esteem, defined it in 1969 as comprising of personal efficacy and self-worth, as two highly cohesive and inter-related aspects that lend an individual the

conviction that one is competent to live and worthy of living. Branden based his theory on the philosophical foundation of objectivism rather than empirical study and propounded that human beings have a fundamental need to feel worthy, which only competence and rationality can fetch. Marrying competence to worthiness affords a singular view of self-esteem where competence will reflect in amiable behaviour that in some way represents worthiness indicative of healthy self-esteem. Worthiness ensues from healthy actions that defy association of self-esteem with its negative manifestations such as narcissism or other dark phenomena. This perspective of self-esteem which is called the dual mode (Marolla & Franks, 1976), a 'Two-factor theory' (Tafarodi & Swann, 1995) or a 'multi-dimensional approach' (S.Harter & S.Epstein, 1999, 1983, 1988) achieved a level of credibility that equates it well with other traditions. Work on this concept of Two-factor Approach began in 1971 with Victor Gecas, while researching factors that affected self-esteem among adolescents. It was his conviction after ruling out other possibilities that the Two-factor analysis yielded justifications for the variables where competence amounted to performance and worthiness equated with grounded values and that they remain meshed with each other. It is their bi-directional engagement that creates self-esteem. Modern researchers tend to apply this theory and underscore the need for an individual to possess both competence and worthiness for robustness of self-esteem. Though Susan Harter chooses to interchangeably apply the terms 'self-esteem' and 'self-worth', competence and worth are two primary components in her multidimensional approach to self-esteem. Similarly, modern methods of measuring self-esteem resort to multidimensional approach in preference to the unidimensional concept. The Two-factor approach to self-esteem and its measurement is more cumbersome as it involves the interplay of variables which require consideration. Competence for example is based partly on the degree of one's achievement of the set goals and one's resolution skills, and takes into account motivation, self-efficacy, and other cognitive faculties, all of which are largely interpersonal psychological processes. On the contrary, worthiness or worth relates more with one's emotions and evaluations and always involves subjective assessment of values. Terms such as 'good', 'bad', 'right', 'wrong' imply interpersonal influences and social foundations. A Three-factor model would be a more accurate description for such assessments as it involves competence,

worthiness, and their dynamic interplay. Essentially it is the relationship between competence and worthiness that generates self-esteem.

Defining self-esteem largely on competence would require an individual to live in a state of constant alert, while sensitive to perceived threats and remain ready and willing to defend. Competence and worthiness together define the space called self-esteem (Tafarodi & Vu, 1997). Defining it on the basis of competence and worthiness would offer a more complete view than considering these two components in isolation. (Epstein, 1979), considered a pioneer in empirically rigorous experiential work on the Two-factor perception of self-esteem, seeks through his work titled 'A Study of Emotions in Everyday Life' the daily logging of one's experience that generates both positive and negative feelings of self-esteem, and the result thus obtained depicts two common contexts of perceptible variation in self-esteem based on day-to-day experiences. One type of experience influences self-esteem in response to moments of success or failure encountered in areas considered important to an individual through fleeting moments and the other type of experience is generated from moments involving acceptance or rejection by others of importance. Epstein calls these transient experiences 'self-esteem moments'. To sum up, the inter-play of competence and self-worth determine the level of self-esteem as evident from the foregoing three approaches.

### **3.5.3 Theoretical Approaches to Self Esteem**

Theories often introduce new perspectives hinged on observation, experience, academic industry, investigative vigour, and grit, and assumes importance as a precursor to further expansion and development of the original concept, as it occurred to the theorists.

#### **3.5.3.1 Traditional Theoretical Approaches to Self Esteem**

The term self-esteem and its role in human life largely remained oblivious until 1890 when William James introduced his theory of self-esteem. With its relevance and emotional intimacy, self-esteem since then attracted many researchers and psychologists who invested upon James' theory and expanded its terminological breadth as we see below.

##### **(i) The Jamesian Tradition**

James' theory of self-esteem finds expression in a simple formula which states that self-esteem equals success divided by our pretensions. Pretensions refer to goals and

values and own assessment of our potential. The degree of achievement against our goals and assumed potential could determine our degree of self-esteem. According to him, each person is cast into a set of possible social roles or identities created by factors such as history, culture, family, interests, and circumstances and over time, we find ourselves pronouncedly invested in some of these 'selves' creating certain priorities. We also tend to develop a sense of overall fulfilment or lack thereof in terms of expectations and a level of self-esteem and an 'average feeling tone' (W.James, 1890; 1983). Self-esteem thus is the degree of success one achieves in areas of life, considered important to each individual.

## **(ii) The Social Learning Tradition**

In psychological parlance, social learning is a theory of learning process and social behaviour shaped and modified by environmental influences rather than by innate qualities and traits (Albert, 1971). According to a prominent votary of this concept, the Canadian-born American Psychologist Albert Bandura born in 1925, children imbibe behavioural peculiarities of adults through observation. Learning is a cognitive exercise happening in social contexts through observation or direct instruction (Bandura & Richard, 1963). This theory was adopted and applied in social sciences carrying the inter-personal character of self-esteem and saw significant development in the mid-1960s through the works of Morris Rosenberg and Stanley Coopersmith.

### **a) Morris Rosenberg**

The Sociological perspective of self-esteem prescribes social support to increase self-esteem of those who are vulnerable to emotional imbalances while psychological perspective aims to modify or change altogether, individual perceptions through counselling or psychotherapy, where the focus is essentially on the individual, intrapsychic developmental processes and one's role in the creation of self, characterised by decision making ability and behavioural peculiarities that beckon success and growth. While the Psychological approach to self-esteem was still in vogue, almost parallelly, the Sociological approach to self-esteem was gaining ground through the efforts of what is commonly referred to as Cooley-Mead tradition (Cooley & Head, 1909; 1934) which considers 'Self' as an interpsychic phenomenon that develops in social contexts that focuses on external reactions and how we respond to such reactions and how these social transactions help to develop our self and worth in social scenarios. Notwithstanding the conceptual variance in the perception of self-

esteem, self or self-esteem can primarily be looked at from the Psychological or the Sociological perspective (Bhatti, Derezotes, & et.al, 1989). It would appear that the Sociologist Morris Rosenberg who was significantly influenced by the Sociological approach to self-esteem emphasised on its interpersonal character, as his frequent endorsements of the social view of self-esteem prove. He is presumed to consider this Social approach, a forerunner to his own work, which laid emphasis on the element of worthiness of self-esteem and went on to study its influence on socially significant attitudes and behaviour. In the mid-1960s, he embarked upon a mammoth investigation involving 5000 individuals with focus on “the bearing of certain social factors on self-esteem and to indicate the influence of self-esteem on socially significant attitudes and behaviour” followed by introduction of his own definition of self-esteem in 1965 which revolved around a particular attitude assumed to have its basis on a perceived feeling of self-worth or value as an individual. Self-esteem is thus considered a positive or a negative attitude towards oneself and high self-esteem generates a good feeling of the self and confers upon oneself a feeling of worthiness (Rosenberg M. , 1979). Another important dimension in Rosenberg’s perception of self-esteem is that the attitude towards one’s worthiness is seen as a ‘pivotal variable’ (Rosenberg, 1965) in behaviour as it can work for or against us in a situation. To sum it up, quality of perceived worthiness can generate experiences and behaviour either positive or negative.

Rosenberg’s Self-Esteem Scale (RSES), a popular quantitative self-assessment tool widely used in social science research, was developed, and first deployed in his own investigative study consisting of 5024 American adolescent schoolers with a view to measuring their positive and negative feelings about the ‘self’ applying a scale with a value range of 0-30. A score of less than 15 is indicative of a low level of self-esteem with possible ramifications. The design of the RSES is similar to a social survey questionnaire consisting of 10 statements, five of which are positive and the other five, negative, answerable on a four-point scale from- ‘strongly agree’ to ‘strongly disagree’.

#### **b) Stanley Coopersmith**

As a contemporary of Rosenberg, Coopersmith conducted his own studies on self-esteem centred around worthiness and social learning and concluded that self-esteem

is of great significance to all; personally, psychologically, and socially (S.Coopersmith, 1967). Contrary to the general belief that self-esteem is rooted in one's early childhood on convictions of unconditional love, security and trust that get influenced and modified as life advances, by evaluations both positive and negative; Stanley Coopersmith's evaluation scale measured self-esteem of children and went on to assess their parents' child-rearing practices, concluding that children of high self-esteem went through strict and boundary-defined parenting. Originally conceptualised in 1967 as an instrument to measure self-esteem in children between 8 and 15 years of age, Coopersmith Self-Esteem Inventory (CSEI) was later adapted to include adult population as well and remains widely accepted as a reliable tool in Professional Psychology. Notably, CSEI was developed as an aid to his research efforts on self-esteem and proved handy to later researchers for expanding its scale and scope so as to include other assessment domains (Kajo, 2020).

### **(iii) The Humanistic Tradition**

The Humanistic approach from its very beginning considered self-esteem as the central theme as perceived by both Abraham Maslow and Carl Rogers who considered self-esteem as a basic human need playing a pivotal role in human development and behavioural evolution. This tradition holds that self-esteem is a natural development as life progresses provided one receives “unconditional positive regard” (Rogers, 1951). Rogers also refers to the importance of self-esteem in the humanistic approach by its absence when self-esteem becomes contingent on others for its development. Maslow observed that if an individual does not develop adequate self-esteem, he gets stuck at that stage in the hierarchy. Humanistic Psychology thus sees self-esteem as a necessary element for self-actualisation, considered the highest ‘good’ in this approach.

#### **a) Maslow's Need Hierarchy Theory**

Many theorists of yore held self-esteem as a basic human need and a source of motivation and American Psychologist Abraham Maslow built self-esteem into his Hierarchy of Needs, a theory of psychological health, hinged on fulfilment of basic and innate needs of the man leading to self-actualisation. Esteem, according to him, can arise from two different needs; the need to be respected through recognition, admiration and success and the need of self-respect in the form of self-love, self-

confidence, skill, or aptitude without which, one will not be able to grow and achieve self-actualisation (Maslow A. , 1987). He also states that the healthiest expression of self-esteem is when we receive the deserving respect from others, more than glory, fame, and flattery.

### **b) Carl Roger's Person-Centred Approach**

Another American 20th century Psychologist, Carl Rogers, a proponent of Humanistic Psychology (Person-centred approach) propounds that many of human discontentment can be traced down to low personal evaluation, which he had often tried to lift through unconditional acceptance of his clients during the therapy sessions, which in turn elevated their level of self-esteem; a personal exercise that validated his own theory (Carl, 1941). The concept of self-esteem has since been approached in Humanistic Psychology as a natural right, cutting across cultural and administrative diversity, thereby establishing it as fundamental, universal, and inalienable.

### **3.5.3.2 Contemporary Empirical Approaches**

#### **3.5.3.2.1 Seymour Epstein's Cognitive Experiential Self-Theory**

Seymour Epstein was one of the pioneers in introducing Cognitive Theories of self-esteem and his Cognitive Experiential Self -Theory (CEST) still receives considerable attention. The theory bases on notions of information (experience), organisation (conceptualisation), representation (hierarchical arrangement) and developmental process. This view finds that human beings organise information and experience of the world, self, and others into what Epstein called 'Personal Theories of Reality'. These Personal Theories of Reality include both an understanding of the world and of others (what Epstein called a "world theory") and an understanding of who we are in relation to them (a "self-theory").

#### **3.5.3.2.2 Susan Harter's Developmental Approach**

Susan Harter, in her theory, brings in a two-factor approach of simultaneously considering behavioural competence and social approval in determining self-esteem or self-worth. These two factors of competence and sources of worth vary with age, and self-esteem or self-worth is always a sum of these two components. Self-esteem therefore is evoked in relation to different domains and starts manifesting in those domains considered important at a given age. Social approval too pursues a similar

developmental course. Thus, the vicissitudes of behavioural competence and social feedback gain importance to the self, cognitively and affectively making the model multidimensional. Domain-dependent and relationship-dependent events affect self-esteem and vice-versa and Harter calls this state 'directionality' and is seen as a 'phenomenological mediator' (Harter S. , 1993). What is characteristic of this approach is the way competence and social support mesh with cognitive development and social evolution making it clearly developmental. With emphasis on both psychological and social aspects, Harter has been able to trace the evolution of self-esteem through an entire life cycle rendering it an extraordinary achievement. This highly adaptable approach which finds application in various stages of life bears testimony to its range and possibilities.

**3.5.3.2.3 Terror Management Theory (TMT)** is a social and evolutionary psychological concept originally proposed by Jeff Greenberg, Sheldon Solomon, and Tom Pyszczynski (J.Greenberg, Pyszczynski, & Solomon, 1986) which presupposes that man suffers distress and anxiety in fear of finality based on the awareness of mortality and manifests itself in behavioural changes, distorted perceptions, and cognitive dissonance. This psychological phobia stands diminished through acceptance of cultural beliefs and world views and helps improve level of self-esteem. TMT is a derivation from American Anthropologist Ernest Becker's work (1973) 'The Denial of Death', in which Becker argues that most human action is taken to ignore or avoid the inevitability of death. The terror of absolute annihilation creates such a profound – albeit subconscious – anxiety in people that they spend their lives attempting to make sense of it. According to him, self-esteem is sandwiched between two basic human motivations - the one to live, expand and flourish, if circumstances permit and the one to live with the awareness of the mortal nature of man. These experiences are generally lived out, through the development of consciousness, exclusive to the homosapiens. If left unattended to, the spectre of mortality could result in paralytic fear. The one element that can act as a deterrent to this obsessive phobia of death is self-esteem. His view therefore assumes that human faculties that try to manage this terror, themselves created this fear through our ability to think, organise, communicate, and carry out all activities social in nature. Cultural involvement and influence brought about systems of meanings and interpretations to see beyond death thereby averting what would otherwise have been a life-long fear.



Cultural belief systems such as religion and religious practices evolved so as to gain over mortality and gave new meanings to organised behaviour when confronted with the reality of death. This sense of social connection and protection in shared communities provide a 'Sacred Canopy' and help people look beyond the terror of death and give the world an appearance of being comprehensible, orderly, and meaningful (Berger, 1967). Self-esteem is thus at the heart of TMT and is a fundamental aspect of its core paradigms. TMT describes self-esteem as a subjective measure of how well one lives up to one's cultural values (Solomon., Greenberg, & Pyszczynski, 1991).

#### **3.5.3.2.4 The Evolutionary Approach: Sociometer Theory**

Self-esteem is a gauge or a sociometer reflective of one's interpersonal relationships and was first propounded by Mark Richard Leary, Professor of Psychology and Neurosciences and his colleagues in 1995 (Mark & Downs, 1995). Sociometer theory hinges on the assumption that human beings "have a fundamental need to belong that is rooted in our evolutionary history" (Wyland & Heatherton, 2003). Ill-equipped for survival, biologically, unlike animals, man lacks canines, sharp claws, sharp sense of smell or night vision, but possesses a general instinct of living in communities that facilitated linguistic and cultural development, invention of tools and technologies and development of collective knowledge. Isolation from the group is one of the most threatening prospects for a man and therefore groups are essential for human survival and preservation of the race and their significance far outweighs that of an individual. Sociometer theory attaches considerable significance to the evolutionary survival value in the face of threat of social exclusion and in order to adapt to such situations, ways and means evolved to regulate behavioural anomalies. Thus, social acceptance assumes huge importance and as a deterrent to social rejection and to maintain healthy inter-personal relationship, a psychological monitoring and measuring system was developed (Leary M. , 2004). This psychological evolutionary system which takes into account one's social status, social relationship and other signifiers of social behaviour that may foretell possible rejection or exclusion is called Sociometer. This theory pre-supposes that self-esteem is a measure of effectiveness in social relations and transactions, sensitive to acceptance and/or rejection from the social circle one is part of. It essentially lays emphasis on relational value which is a reflection of the degree to which one associates oneself with another from the perspective of a

relationship and how that relationship influences one's day-to-day life. Research and studies confirm that relational value enhances one's self-esteem.

**3.5.3.2.5 Self-Determination Theory** is a macro theory that essentially deals with human motivation intrinsic to individuals developed from the work of Psychologists Edward Deci and Richard Ryan who first introduced their ideas in 1985 in their book 'Self-Determination and Intrinsic Motivation in Human Behaviour'. The work propounded that, when man's basic psychological needs of relatedness, competency and autonomy are in a state of balance, high self-esteem is the consequence, as man is driven by an innate motivation to explore, absorb and master his surroundings (Ryan & Deci, 2004). Autonomy is the ability to feel independent and be able to act in the world in a way that matches one's desires. If the individual lacks autonomy, he or she feels controlled by forces that are not in line with who they are, whether those forces are internal or external. Competence is the ability to feel effective in what one does. When an individual feels competent, one gains a sense of mastery over environment and feels confident in one's capabilities. Competence is enhanced when one is given opportunities to exercise one's skills in challenges that are optimally matched with one's abilities. Relatedness is the ability to feel connected with others and a sense of belonging. In order to have one's relatedness needs met, one must feel important to the other individual in the respective orbit, and this may be achieved through expressions of mutual care. When social conditions favour fulfilment of these basic needs, personal enhancement of growth, vitality and wellbeing happens (Chirkov, Kim, & et.al, 2003). In other words, SDT rests on the notion that the individual is involved continuously in a dynamic interaction with the social world – at once striving for satisfaction of needs and also responding to the conditions of the environment that either support or thwart needs. As a consequence of this person-environment interplay, people become either engaged, curious, connected, and whole, or demotivated, ineffective, and detached (Lisa, 2017).

Available literature on self-esteem which can be traced back to the late 19th century, offers fragmented nuggets of data considered to be of high relevance to this study as none of the propounded theories has in itself, been found to be complete in capturing the true vastness of the term, resulting in a plethora of definitions replete with perceptions and observations developed over time with relevance to various contexts in life.

### 3.5.3.3 Theories of Relevance to the Study

In consideration of the needs of the study which focuses on female sales employees in textile retailing, the following theories identified to impart partial relevance and therefore, found helpful in taking the work forward, include the Social Learning Theory, The Humanistic Tradition, Sociometer Theory and Self-Determination Theory.

**Social Learning Theory** lays emphasis on cognitive learning, often happening in social contexts through observation and instruction. It also happens through observation of rewards and punishments. Stanley Coopersmith considers self-worth and self-learning as central themes of self-esteem. In an organisational set-up and particularly in the marketing sphere, inter-personal and social interactions assume huge significance and therefore considered of direct relevance to the study.

**The Humanistic Tradition** from the very beginning considered self-esteem as a central theme and a basic human need, playing a pivotal role in human development and behavioural evolution. Carl Roger holds that self-esteem is a natural development along with progression in life as long as one keeps getting ‘unconditional positive regard’. He also refers to the importance of self-esteem by its absence when self-esteem becomes contingent on others for its development. Self-respect and respect from others, being the two basic needs, recognition, admiration, and success are key factors of consideration and have been taken into account to validate some of the configured variables in the work environment of the female sales employees.

**Sociometer Theory** of self-esteem acts as a gauge of inter-personal relationship and measures one’s effectiveness in social transactions. Social acceptance and relational value assume great significance and are reflective of closeness in relationships and how such relationships influence one’s day-to-day life. With so much bearing on social interaction, this theory finds much application in the study on the work environment front of female sales employees in textile retailing.

**Self-Determination Theory** which primarily deals with human motivation and personality, takes into account three important aspects of competence, relatedness and autonomy which have direct bearing on some of the variables identified in this study to measure self-esteem in terms of overall efficiency in domains of importance,

socialising abilities and mutual care and concern for peers and the intrinsic abilities to look after oneself.

### **3.5.4 Self-esteem of Female Sales Employees in Textile Retailing**

Self-esteem as a psychological phenomenon has been understood to play an important mediation role in the study of occupational stress and hence accorded a stand-alone status as a construct among others. Self-esteem in the work environment can be conceptualised as self-evaluation of ones' worth, strengths, weaknesses, and values pitted against the demands of the job and expectations arising therefrom, and the occupational competence and attitude that go with the demands of the job can help build a high level of self-esteem. Scholars in Social Psychology share the general belief that more than men, women perceive themselves to be less competent, and thus less confident (Eccles, 1987) (Frieze, 1975); have lower performance expectations (Lenney E. , 1977); (Lenney E. B., 1980); and have lower expectations of success (Eccles, 1987); (Parsons, Adler, & Kaczala, 1982). It is also stated by (Swan, Futrell, & Todd, 1978) that women in sales are less confident than men in various job iterations.

Owing to the wide relevance of self-esteem, particularly in the work environment, this construct has been treated and assessed on the strength of 13 variables picked mainly from the studied literature and partly from the discretionary intelligence gathered through the course of the preparatory groundwork. Each of these chosen variables is given a quick reference justifying its relevance to the work by pulling out excerpts from the reviewed literature.

**1. Self-worth:** Essentially a notional conviction of one's values, attributes, and competence, intertwined with the term self-esteem, this variable is believed to form an integral component of self-esteem and remain mutually complimentary from the perspective of general wellbeing (Woolfe, 2018). Self-esteem is delineated as an affirmative impression of oneself appraised basically on one's assets and liabilities (G.Chrzonowski, 1981).

**2. Personal Qualities:** Self-esteem remains rooted in the 'self', and personal qualities form an integral part of the self and hence considered an important variable to evaluate self-esteem. James, an American Philosopher and Psychologist (James W. ,

1890) considers self as the core of personality and a total representation of all that one can claim to be his own body, traits and abilities. (Lecky.P, 1945) and (Snygg & Combs, 1949) treat the concept of self as the nucleus of personality, an individual's canvas of qualities and values. (McCandless, 1970) identifies personal quality as one of the three components of self-concept. (Maddox, 1987) states that self-concept is primarily a descriptive phenomenon. (Elder., 1968) describes self-esteem as a notion of personal worth reflective of one's personal abilities further re-enforced by (Stratton & Hayes, 1996). Personal qualities can colour one's perceptions and activities and find reflection in various areas of life with social endorsements of credibility and trust that can accelerate one's growth in the occupational context.

**3. Competence:** (Stratton & Hayes, 1996) look upon self-esteem as a personal subjective evaluation of one's capabilities. According to (Marsh W. , 1990) self-competence is one of the characteristics of self-esteem. (White, 1972) holds competence as an internal resource of self-esteem in dealing with one's surroundings. One of the four factors that contributes to the growth of self-esteem is personal competence in areas one considers important, according to (Magill, 1996). Incompetence is considered one source of stress as stated by (Mensana, 1998). (Coopersmith., 1967) is of the view that personal capability is one of the evaluative indices of self-esteem. Personal competence, as stated by (Brissett D. , 1972) forms part of self-worth, an important aspect of self-esteem as endorsed by (Sueann, 1978). (Walker, Ford, & Churchill, 1977) posit that two variables which influence sales employees' expectancy estimates are feelings of self-esteem and perceived ability to execute job related tasks. Expectancy is a sales personnel's estimate of the probability that increased effort on some job activity will lead to higher level of performance; in essence, it is a salesperson's perception of the linkage between effort and performance.

**4. Self-contentment:** Self-contentment is a manifestation of self-esteem where one feels satisfied with the self (Elkind & Weiner, 1978). Self-esteem and other noncognitive traits developed through education are important factors for job satisfaction, performance, and employability (Bowles & Gintis, 1976) ; (S.Bowles, H.Gintis, & et.al, 2001). It has been stated by Wylie that people of high self-esteem usually possess a high degree of self-regard too (Wylie R. , 74) (Wylie R. , 79).

**5. Optimism:** The term optimism is supported by positive expectations concerning future and it is presumed that when the goal in front is considered important, the person will act to achieve the goal hoping for positive results (Scheier & Carver, 1985; 1993). Optimism is an important personality trait that is conceptually linked to self-esteem (Smith, Pope, & et.al, 1989). Optimism in one sense would encourage looking at problems in life as just situations that call for tactful handling with an inclination to remain part of the solution than the problem. More akin to attitude, optimism facilitates resolutions to day-to-day problems both in private and occupational contexts.

**6. Self-appeal:** The importance of perceived physical attractiveness consistently emerges as a predictor of stable self-esteem in studies conducted by (Kernis, Cornell, & et.al, 1993). Physical attractiveness is positively related to individual self-esteem as established by some research works which state that human beings are inclined to evaluate and examine themselves on standards of physical appearance and beauty and upon realisation of perceived deficiencies whatsoever. They strive to make good the inadequacies elsewhere in their persona and secure a sense of fullness and satisfaction (Schouten, 1991).

**7. Satisfying Personality:** Research works have convincingly established that self-esteem has firm rooting in the basic dimensions of personality (D.Watson, J.Suls, & J.Haig, 2002).

**8. Personal Dignity:** It has been argued that social worth is an important aspect of self-evaluation and that there is a common desire for communion and inter-personal connection (B. Swann & Bosson, 2010). Esteem functions as a sociometer that can warn individuals of the risk of exclusion by other connections (R. Leary & Baumeister, 2000). When the sense of belonging is threatened, it evokes emotional distress as an alarm and this alarm in turn motivates and elicits correct behaviour that can gain and maintain acceptance from others. Self-esteem therefore fluctuates according to the level of approval one receives from others.

**9. Self-reliance:** Global self-esteem can be conceived as consisting of two correlated but distinct attitudinal dimensions, self-competence, and self-liking (Tafarodi & Swann, 1995).

**10. Sense of Responsibility:** One of the foundations of self-esteem is the practice of self-responsibility (Branden, 1994). Personal responsibility has been defined as being accountable to oneself and the needs and well-being of others (Ruyter, 2002). Piltz argued that personal responsibility is something that is valued in our society, the development of which may lead to increased self-esteem (Piltz, 1998).

**11. Self-confidence:** Kirchhoffer considers that human dignity refers not only to one's sense of self-worth that validates the meaning of existence, but also their potential to realise this sense of self-worth for themselves and others (Kirchhoffer, 2013).

**12. Helping Mentality:** Self-esteem is considered a consequence of interpersonal experiences (Downs, 1995) and a driving force behind interpersonal behaviours (Swann, 1983) and contributor to relationship quality and success (Murray, Holmes, & Collins, 2006). People with lower self-esteem see themselves as less accepted by others (Leary, Tambor, & et.al, 1995) and as possessing fewer interpersonal skills and fewer positive interpersonal traits than their higher self-esteem counterparts (Anthony, Wood, & et.al, 2007; 1998).

**13. Occupational Competence:** Studies show that self-esteem has significant influence on individual's job performance and overall success (Baumeister, Campbell, & et.al, 2003). Social skills and social intelligence can be considered of huge relevance to marketing as socially skilled individuals are presumably effective in social interactions and therefore has direct bearing on this study. Social intelligence has been defined as one's ability to act wisely in human relations (Thorndike, 1920). Possession of social skills leads to a form of social self-efficacy - a belief in one's ability to master diverse social situations (Bandura, Stapp, & Zeiss, 1977: 1974; 1982) which enhances oral communication and social skills (Verba, Nie, & et.al, 1972; 1995).

### **3.6 WORK LIFE BALANCE**

Work life balance is an evolutionary consequence of the industrial revolution of the 18th century which witnessed radical changes in the domain of manufacturing with attendant far reaching changes on many facets of human life.

Though the term work life balance was invented in the mid-1800 by Paul Krasner, it formally appeared in the literature in 1986, remaining sparsely used or applied for many more years. Interestingly, work life programmes existed as early as 1930 when flexible work hours were tried on the employees of Kellogg company to encouraging results. It was in the 1980s that the subject started receiving informed attention and initial programmes were focussed on working mothers (Brough, 2008). Work is normally treated as a paid activity while life often includes unrewarded activities outside of the realm of work. Work life balance is essentially a self-defined, self-determined state of wellbeing a person can attain or set as a target for attainment where one possesses the ability and stability to manage effectively multiple roles both at work and in life. It promotes physical, emotional, familial, and social health and sets direction to life in general, particularly among working women who juggle their occupational and personal commitments and obligations.

Women empowerment to a large extent happens through their employment and with their increasing footprint in the employment scenario, one basic factor of empowerment is fulfilled though with seemingly insignificant consequences on the occupational front and their personal lives as well. Women with the additional responsibility as an independent earner, take upon themselves, often without choice, the role of a homemaker and caregiver as well, often with conflicting characteristics, one aggravating the other. Increasing demands on human capital; work over-load, stretched out work hours, all-day work week and absence of an agreeable leave structure, emerge as catalysts with potential to obliterate the perceived delicate balance of their duties and responsibilities both on the domestic front, as well as on the occupational front, leading to an imbalance, with established consequences both physical and mental. This distorted work life equation is so rampant that the phenomenon has attracted investigative curiosity of many scholars who have propounded theories and models as part of their approach to the study, all converging on the essential balance or stability that can assure a sense of wellbeing. These theories essentially seek to establish the relationship between work and life, and their nature and consequence of interplay and those that have a bearing on the study have been considered here for a brief review.



### **3.6.1 Definitions and Delineations**

Work life can be imagined as an individual's orientation across different roles in life and their inter-relationship. Definitions and perceptions vary across scholars and some of them are made a mention of in the succeeding lines. According to Kofodimos, work life balance offers a healthy and productive life that includes work, play and love, integrating a range of life activities with the self and into personal and spiritual development, which in turn expresses a person's wishes, interests, and values (Valk & Srinivasan, 2011). According to (McAuley, 2003), work life is a competition between time and energy in the domain roles represented by an individual. Work life conflict as defined by (Duxbrury, Lyons, & Higgins, 2001) is a form of inter-role conflict in which work, and family roles are incompatible, making it difficult to harmonise demands of both the roles. (Parkes & Langford, 2008) defined work life balance as one's ability to meet work and family commitments as well as other non-work activities and responsibilities.

### **3.6.2 Theories and Models on Work Life Balance**

The phenomenon of work life balance, owing to its permeative nature, has attracted numerous studies and the succeeding pages lend credence to certain perspectives that find meaning and relevance in the study of female employees from textile retailing, whose prime responsibility is selling, an occupational function most of them are ill-equipped to handle efficiently for want of healthy family circumstances, sufficient education, and formal training. These theories essentially hinge on the disharmonious functional role that exists on their work and life domain, often conflicting and spilling over from one domain to the other through the medium of a weak social interaction within and outside of the organisation.

#### **3.6.2.1 Conflict Theory**

This theory envisages the conflicting and incompatible roles of work and personal life in fulfilment of the demands and expectations of each role (Greenhaus & Beutell, 1985). Originally thought of as a unidimensional phenomenon, work life interface in subsequent years came to be perceived as bi-directional, one influencing the other (Shiyamala, 2013). Greenhaus and Beutel classified these conflicts into three: time-based, strain-based, and behaviour-based. When time demands of one role, conflict

with that of the other, inevitably there is an overlapping of functional obligations leading to disruption of work life equilibrium. Availability of time at one's disposal has been the most cited obstacle to a balanced work life (Staines & O'Connor, 1980), though Greenhaus and Beutell state that physical presence in itself does not necessarily fulfil one's obligations, unless mentally free of responsibilities in the counter role. The second type of conflict arises when psychological aspects of stress and strain are carried forward from one role to the other and manifested out of context, impairing efficiency. Both time-based and strain-based conflicts can emanate from the same sources though conceptually different (Greenhaus & Beutell, 1985).

Behaviour-based conflicts arise when an expected behaviour or one that is deemed appropriate to one role may look inappropriate or inefficient in the other role and often happens through a negative spill-over from one domain to the other resulting in inhibition of role responsibility (Edwards, Rothbard, & et.al, 2000; 1990; 1980). However, the most enduring predictor of work life conflicts is the element of time which often arises from lengthy and unpredictable work hours with consequences on work, life, and health.

**Relevance to Study:** Considering the observed pattern of working of female sales employees in textile retail showrooms where, by a modest estimate they are likely to log 10 hours of work a day presumably all week, it is highly likely that time constraints owing to excessive occupational demands can intervene in their personal life. Such long work hours can generate sufficient strain and stress including health consequences so as to interfere with the quality of their personal life at least on grounds of time factor alone. Being essentially customer-interactive, behavioural stability assumes huge significance and can come into play in the overall experience of selling.

### **3.6.2.2 Enrichment Theory**

Enrichment theory emphasizes on the beneficial aspects of work life correlation through application of experience gained in one role complimenting and enriching contexts in the other role by way of special skills, healthy self-esteem etc. (Wayne, Musisca, & Feelson, 2004). In other words, it combines the positive attributes of work and family which can be individual traits like behaviour, mood and values acquired from one role that come in handy in the other role. Work Family enrichment is

defined as the measure of positive experience in one role that qualitatively improves experience of life in another role (Greenhaus & G.N.Powell., 2006) and is generally positively associated with job resources such as autonomy and social support (Demerouti., Geurts, & Kompier., 2004). Different terms such as facilitation, enhancement and spill-over are interchangeably used in lieu of enrichment. Role performance is said to bring in status enhancement, security, and personality enrichment (Sieber, 1974). Transmission of an emotional status from one domain to the other is called mood spill over and value spill over is said to happen when values acquired from one domain is called for in the other domain. When skills acquired from one domain are demanded in the other domain, it is referred to as affective enrichment. For example, conflict solving skills gained from workplace can be put to effective use in family situations. Flexibility, psychological, physical, and social capital, and material resources are considered as other instrumental benefits (Kirchmeyer, 1993). To further understand family-to-work and work-to-family enrichment, a scale was developed and validated by Carlson et al (2006) where he points out that there are two ways in which work family enrichment happens. One way is a direct transfer of resources gained from one domain to the other while the other is affective, where work family enrichment happens indirectly through positive vibes. Studies support the notion that experiences gained in one domain can enrich the other in family life interface through a positive relationship. This perspective stands in stark contradiction to the Conflict theory where unhealthy traits and trends spill over from one domain to the other (Greenhaus. & Powell, 2006).

**Relevance to Study:** Largely hailing from deficient socio-economic circumstances with little exposure either to mainstream life or to contemporary occupational culture, young female sales employees who almost lock out the sales counters of textile retail outlets, go through experiences that can enrich their self-reliance, self-esteem and personal competence rendering them more functional, effective and productive on the home front as well, though, not without the challenges that beset their work family balance.

### **3.6.2.3 Spill-over and Cross-over theory**

Another perspective that explains the relationship between work and life is described as Spill-over theory, where one domain impacts the other in the same nature despite

clear boundaries (Edwards, N.P.Rothbard, & S.Zedeck, 2000; 1992). Disturbances at work can get carried over to family domain and vice versa. It is a process by which work, and family remain mutually affected creating similarities between the two, one domain contaminating the other (Edwards & Rothbard, 2000). Spill-over is classified as 'affective' and 'instrumental', the former largely psychological in nature characterised by moods and attitudes generated at work or in family and carried over to the other domain, the latter, skill-based and behaviour dependant where skills and behaviour employed in one domain are transmitted to the other domain, the influence of either of which can disrupt or stabilise work life balance. Spill over can be bi-directional though initial notion of the direction of spill-over of disruption hinges on the importance of the role to the concerned individual and the impact of non-compliance of role obligations, uni-directional in nature (Greenhaus & Beutell, 1985). The notion of crossover is a construct similar to spill over. Crossover is defined as the experience of job stress occurring over a period through regular interaction with fellow employees (Westman M. , 2001). It is also described as a bi-directional transmission of affirmative or negative feelings between close associations in the personal and occupational domains. Crossover transmission essentially happens in three ways according to the literature. One instance is when stress experienced by an individual evokes an empathetic reaction in the other partner causing a spike in the partner's own stress (Westman M. , 2001). The second instance happens when one partner experiences heavy demands that eat into the leisure time of the couple leading to emotional exhaustion and stress (Demerouti & et.al, 2001). The third instance occurs when stress and time-based pressure causes a partner to resort to negative behaviour towards the other which creates stress in the other partner (Bakker & Schaufeli, 2008). Thus, Spill over is what happens within a person in relation to one domain and its transmission to the other domain (Eby, Casper, & et.al, 2005). In contrast, crossover is transmission across individuals where demands and accompanying strain are passed over to intimate relatives (Westman M. , 2001). Research asserts that association with a burnt-out individual can result in increased experience of strain within oneself (Demerouti, Bakker, & et.al, 2005; 2001). While spill over is intra-individual, crossover is inter-individual transmission of stress and strain.

**Relevance to Study:** It is highly probable that weeklong work with lengthy work hours can exert a spill over effect on the personal life of the female sales employee under study owing to long and regular absence from home in interference with their domestic duties and responsibilities.

#### **3.6.2.4 Congruence, Integration and Ecology Theory**

**Congruence theory** is based on identification of a third variable, that can influence the balance of the various roles not directly associated either with work or family such as intelligence, genetic peculiarities, personality, behavioural traits, and socio-cultural elements. Intelligence and education can exert a helpful influence on work and family life, according to this theory (Edwards, N.P.Rothbard, & S.Zedeck, 2000; 1992). Integration theory refers to the inter-play of work-life and community-life domains emphasising on flexible and amenable boundaries (Clark, 2000) and facilitates unhindered interaction between work-life and community domains with employers, employees and communities sharing equal voice in the formation of a holistic model of work life balance (Morris & Madsen, 2007). An inclusive approach yields better results in work and life than isolated solutions.

**Ecology theory** envisages a symptomatic relationship between work and life where events in both domains afford an affective effect and experience created by a joint function of process, person, time, and contextual characteristics. This theory has however been renamed as Person-in-Environment theory (Grzywacz & Marks, 2000) and acknowledges a vibrant relationship between individuals and groups.

**Relevance to Study:** Presumed inadequacies on the socio-economic front of the female sales employees in textile retail outlets could have widespread ramifications shadowing both their personal and occupational roles and inter-role transactions in the form of factors outside of day-to-day activities and possibly immutable in nature.

#### **3.6.2.5 Compensation Theory**

This theory describes one of the relationships within work family literature and denotes use of resources from one domain to fulfil needs of the other domain (Edwards, Rothbard, & et.al, 2000; 1990; 1980). Edwards and Rothbard discuss two types of compensation: supplemental and reactive compensation, the former denoting contexts where reward due from one domain fails to happen compelling one to seek it

from the other domain (J.R.Edwards & Rothbard, 2000). Reactive compensation refers to unpleasant experiences in one domain and pursuit of opposite experiences in the other.

**Relevance to Study:** Supposedly coming from the peripheries of want, occupation brings in additional income and better standards of living in addition to psychological rewards of increased social status, self-esteem and self-reliance that can to some extent, make good the deficiencies on the personal front. This is an instance of deploying resources acquired from one domain in the other.

### **3.6.2.6 Boundary and Border Theory**

Boundary theory has been defined as the way in which individuals create and maintain boundaries as a means of simplifying and structuring the environment (Ashforth, 2000). This theory focuses on ‘boundaries’ and ‘borders’ with a view to distinguishing the domains of work and family, further refined by Border theory which identifies three borders that people maintain between their work and life: temporal, physical and psychological. Temporal border refers to a timeframe within which activities confined to that domain need to be completed so as to fulfil obligations on the other domain. For example, office work is scheduled to be over at a specified time after which child from the day care needs to be picked up (Clark, 2000). Physical boundary denotes the actual place or location of work and personal activities and can be office and home or spaces within such domains. Psychological boundaries are perception based and associated with work and home roles where one role is seen as an extension of the other, such as an official evening get-together with colleagues (Ashforth, 2000). Boundary and Border theories state that work life will be less tedious when treated as separate domains. However, the changeover of domain becomes less cumbersome when they remain integrated with each other. In addition, based on the peculiarities of an individual and the environment, the Boundary and Border theory suggests that partitioning and integration of work and home can yield positive results, such as their preferred areas of integration and contextual factors like work environment which allows working conditions to match or fail employee preferences, a contention that is supported by research.

**Relevance to Study:** Most of the female sales employees, apparently commuters hailing from the city borders or beyond, have travel as an integral part of their

occupation, and work schedule contextually, assumes huge significance to ensure their presence, both at work and home, where they have responsibilities to discharge, one paid for and the other, bereft of exchange value. This pattern of work understandably interferes with both domains of their life and holds potential for an imbalanced work life equation.

### **3.6.2.7 Separate Sphere Theory**

This theory imagines work and life as two separate systems where family is the domicile of women, and work, the public arena for men. It insists on system independence though with fundamental association between the two domains. A family is imagined to possess gender-typed traits and is shaped by different domains. (E.H.Erikson, 1965) identifies an inner circle for women in their capacity as wives and homemakers and an outer circle for men as decision makers and breadwinners in Psychoanalytic theory while, distinct gender-based roles (instrumental and expressive) have been assigned in Sociology by (Parsons T. , 1970). He considers work as belonging to the public sphere, mainly for men who are looked upon to fulfil instrumental and materialistic needs, and family as a private circle for women who are expected to offer emotional support. This gender-based division of labour creates gender-typed labour markets where women remain confined to low-paying jobs considered as an extension of their domestic duties without significant exchange value. Society attaches high value to productive work performed in public sphere in dismissal of domestic work performed by women (Zaretsky, 1976). Thus, male predominance and female subordination ensue from unequal allocation of rewards, resources, and opportunities. In addition, social structure is characterised by the primacy of instrumental roles over expressive roles, of producer over reproducer and men over women. This theory therefore asserts that work and family domains should stand apart for stability reasons.

**Relevance to Study:** It is discernible even to a casual observer that most of the administrative responsibilities in textile retail outlets are assigned to men while women in their sensitive capacity as sales personnel, bear the daily brunt of handling the customers, bringing revenue to the establishment. The culture and custom ingrained notion of patriarchy leading to division of labour leaves its footprint in almost every realm of life and textile retailing is no exception. It can be safely

assumed that these sales personnel, after putting in long hours of work seven days a week, hardly get time to attend to the domestic chores and other social commitments that their personal life demands. Dearth of time for activities outside of work could well be a probability considering their work schedule.

### **3.6.2.8 Interactive Theory**

This theory integrates studies on work and family to understand the intimacy of relationship between the two. This interdependence has been highlighted considering the reciprocal influence between them and the effects on the social and psychological aspects of an individual either directly or indirectly. The interactive model of work and family have been divided into two types, descriptive of system independence of both, and are called Marxist and Non-Marxist. According to the Marxist perspective, work and family are looked upon as two economic activity hubs and it studies the link between them in relation to the larger economy. The Non-Marxist approach sees family and work as two separate units and investigates circumstances that have a cross-border behaviour. Kanter (1977) mentions the five aspects of occupational structure and work-life-organisations that influence family setup in a pronounced way. These aspects are job absorption, rewards and resources, time and timings, emotional climate, and cultural realm of work. It has been suggested that work orientation, motivation, emotional energy, ability, and the demands carried to work by the employees can have a basis on their family situation.

**Relevance to Study:** Financial remuneration is one of the most compelling incentives to employment and it largely remains so with the female sales employees from textile retailing. Income augmentation would appear to be the prime objective for this fraternity considering their apparent social, demographic, and economic state of affairs. Textile retailing is one domain that is undemanding on both education and skill alike and therefore the best fit for them. Hailing mostly from the lower echelons of the middleclass social segment, occupational aspirations driven more by need, form the basis of employment. In other words, employment to them is more of an economic activity than of vocational relevance as income accretion is a primary need for stability in life.



### 3.6.2.9 Conservation of Resources Theory

Conservation of Resources Model is another theoretical model applied by (Grandey & Cropanzano, 1999) where intellectual and social resources subjectively considered as important to attainment of objectives in life, are conserved and applied. These resources are means of achieving the objectives and include autonomy, social support, contingencies, established behavioural consequences etc. Experience of stress is a possibility when such resources confront threat of loss or when there is no resource gain. Depleted resources can result in negative consequences and can diminish job satisfaction and work life balance. Resources such as job autonomy, family support and proximity to spouse can ensure better work life balance. Responsibility of care of children and the elderly are considered drain on one's resources raising possibilities of work life conflict (Premeaux, Adkinf, & Mossholder, 2007).

**Relevance to Study:** Hailing mostly from the lower middle-class segment with insufficient education, vocational skills and resultant employability handicaps, women from textile retailing face heavy dependence on limited personal resources to manage the multiplicity of roles they are called upon to play. The unregulated work regimen followed by the textile retail showrooms and the pressure of selling are likely to drain out both the physical and mental reserves an employee normally possesses.

### 3.6.2.10 Work Life Management Theory

Work life management model, which is essentially based on self-determination theory, hinges on proactive management of life (Freund & Baltes, 2002; ) (J.Smith, 1999). Environmental, developmental, intrapersonal, and other similar issues are recognised by this theory where an individual living in a changing environment develops himself through interaction with the environment over a period of time. Workplace and home are considered the environment. This is a work life model used as an organising framework primarily for training, and deliberately structured around the acronym MANAGER, each letter of which represents one of the seven domains consisting of a set of techniques considered important in coaching. This model helps practitioners employ techniques based on behavioural science and is designed to remain coherent conceptually giving more importance to environment. The seven domains of work-life-management model are M - manager, A - acceptance, N - nurturing needs, A - authenticity, G - goals, actions and time-management, E -

environmental opportunities and threats and R - responsibility (Oades, Caputi, Robinson, & Patridge, 2005). The M in the acronym denotes mindfulness through which one is able to evaluate one's own thinking, emotions, and behaviour. In concept, it is related to the inter-personal aspect of emotional intelligence and is helpful in warding off unhealthy habits and thoughts. The letter A stands for acceptance of oneself and the situations one encounter. N relates to nurturing needs and competence; autonomy and relatedness are considered the three psychological needs. The second A of the acronym refers to authenticity emphasising the need to be authentic to one's personal values. The letter G refers to the goals of an individual which have relevance to minor actions and the ability to manage time and achieve these actions. The letter E denotes environmental opportunities and threats one faces in the environment which is consistent with the Self-Determination theory and helps understand how one handles external challenges or threats. The final letter R denotes responsibility and how one handles personal responsibility, as well as that of others, and understand the importance of remaining self-determined. Responsibility levels can vary depending on the level of stress in one's life. Thus, the MANAGER Model of Work Management theory is considered a basic attempt to develop a fertile ground for a theoretically comprehensible and empirical coaching (Oades & al, 2005).

**Relevance to Study:** Frugal home environment, in all probability, would be the compulsion or the catalyst for these female sales employees to take to employment as they mostly represent the emerging middleclass segment of the social hierarchy. Evolving social fabric and growing demands on all conceivable fronts add more meaning to additional income, aspirations are largely built upon. In other words, environmental compulsions play an important role in their employment.

### **3.6.2.11 Gender Inequality Theory**

The theory of gender inequality assumes significance as it provides insights into the work life dynamics of female professionals punctuated by unequal participation of women in labour market as compared to men (Thomas, 2007). This theory has different layers to it and argues that men and women are unfairly placed in society with inadequate access to material resources, power, social status, and opportunities for self-actualisation as compared to men and that inequality is a result of poor social organisation and not dependent on biological or psychological factors though not

without a possibility of acceptance of an egalitarian social state by both men and women. The theory argues that the variation in traits and competence between men and women is not a biological pattern and does not justify differentiation. Liberal feminists argue that gender inequality arises from the limited access women have to public spheres in the social system. Marxist feminism contends that patriarchal notion is the root cause of women's subordination confining them to homes without economic independence or occupational freedom. Another reason pointed out by them is the legitimisation of patriarchy and the emergence of private property that invariably goes to male members of a family. Women therefore suffer subordination because of class oppression, inequality in property inheritance, labour exploitation and alienation and not owing to a direct conflict of interest between men and women (Thomas, 2007).

**Relevance to Study:** Though belonging to the organised sector, textile retail showrooms are seen to run more in tow with the unorganised style of management and gender leanings are pronouncedly prevalent in these establishments where nearly all managerial posts are occupied by men while female sales employees remain at the grassroots level performing the economic activity of the organisation. The theory that forms the basis of gender inclinations states that varying measure of competence and personality traits do not form a biological ground for discrimination and female subordination.

#### **3.6.2.12 Expansionist Theory**

In order to understand the social reality of the day, the Expansionist Theory serves to fill this theoretical lacuna by propounding an inductive theory of gender, work, and family (Barnett, 2001). This theory includes four basic principles that are empirically tested and addresses the issues of gender, border, work, and family. The first principle states that multiple roles covering both work and home benefit men and women. The second principle suggests that buffering, additional income, similarity of experiences, enlarged frames of reference and gender-role ideology adds to the benefits of multiple role functionality. The third theory states that the benefits of multiple roles is conditional depending on the frequency and time demands the roles impose as overload and distress are likely consequences. Quality of the role is considered a determining factor of health and multiplicity of roles increase incidence rate of failure

or frustration. The fourth principle states that psychological notions of gender differences are not unchangeable, and that personality of men and women do not necessarily cast them in stereotyped roles. However, a change of perception in terms of experience, expectations and context can bring about necessary changes in abilities and personality characteristics certain roles call for, which in turn can relate to cultural definitions and age (Barnett & Hyde, 2001).

**Relevance to Study:** Often coming from closed environments with little education and little exposure to mainstream life, their personal circumstances impose on them, occupation in textile retailing can be the right context to expand their social and occupational horizons and the experience thus gained might address many of their personal or family conflicts through multiple role exposure, expanded perceptions and additional income. Nevertheless quality of work and exposure to risks of failure and subsequent sense of frustration can adversely affect the chemistry of work life as the theory states.

Studies on work life essentially started gathering attention and pace of research with parallel studies on women and the multiple roles they perform. Initially termed as work family conflict, (Kahn, D.M.Wolfe, & et.al, 1964) describe it as a conflict of role pressure from the two domains of equal importance. The concept of work life focussed on the impact of family demands on work, and it now observes the impact work bears on an individual's stress, social relations, and family wellbeing (Russell & Bowman, 2000). Work life balance, according to Clark is a state with minimal role conflict promising better efficiency and satisfaction at work and home (S.C. Clark, 2000). Literature review brings forth several work life models and a few that are seen to be pertinent to the study have been picked up for a brief delineation.

### **3.6.2.13 Working Hours Model**

This Model conceived of by (Alam, Biswas, & Hassan, 2009) refers to the long work hours and the impact on work family balance causing emotional turbulence at the personal level and potential loss of female talent at the organisational level. Uncompromising work schedule, work stressors and unpredictably long work hours are linked to work family conflict leading to an imbalance.

## **Relevance to Study**

Seven-day work week and work hours far exceeding the government stipulated limits, in unison with late commute by public transport, leave the employees from textile retailing with insufficient time or leisure for fulfilment of their domestic and personal chores besides inflicting physical and mental stress.

There are sufficient scientific studies that bring out the significance of the time factor and how time deficits can affect employees. (Hanglberger, 2010) observes that there is a positive relationship between work life balance and job satisfaction and that duration of work has significant influence on job satisfaction, a finding that has further been analysed and endorsed by (Gash, 1996) in their study on working women in the UK and Germany where they conclude that reduced work hours can generate an overall satisfaction in life. More than 50 per cent of the workers admit to suffering health consequences (Hsu, Yang, & etal, 2019). Past investigations also prove that working overtime could affect an employees work life balance and job satisfaction. (Nadeem & Abbas, 2009) affirm the positive bidirectional relationship between work life balance and job satisfaction.

### **3.6.2.14 Career Progression Model**

This Model has been assumed by (Appia, O.Aduse-Poku, & Acheampong, 2014) and suggests custom-designed organisational practices where women are employed in large numbers so as to avoid imbalances in work life equilibrium. This Model is essentially an advocacy to the employers for assuring decent work.

## **Relevance to Study**

Textile retailing remaining largely unorganised and unregulated, experience at workplace leaves much to be desired. All day standing, lengthy work hours, all week work, unstructured leave entitlement and often unfair promotion norms result in job dissatisfaction and elevated level of stress.

### **3.6.2.15 Work Commitment Model**

This model is a proposition from (Azeem & N.Akhtar, 2014) who state that work life balance and job satisfaction are essential to developing and enhancing organisational commitment. Meyer and Allen's three-factor model of commitment contends that

commitment consists of three components that correspond with one's psychological states otherwise called mindsets which characterise one's commitment to an organisation. 1. Affective commitment which denotes an employee's positive emotional attachment to the organisation. 2. Continuance commitment which emphasises one's need to be with an organisation on the strength of perceived gains or losses in terms of pension prospects, social ties with co-workers etc. 3. Normative commitment is an obligatory feeling an employee holds towards an organisation for continued service and is seen to be higher in organisations with more employee commitment.

#### **3.6.2.16 Job Satisfaction Model**

Job satisfaction Model as envisaged by (Nikkhah, Ajirloo, & KhodaBakhshi, 2013) suggests a strong relationship with employees' work life balance, their working conditions, and organisational aspects of employment.

#### **3.6.2.17 Emotional Exhaustion Model**

This Model proposed by (Yavas, Babakus, & Karatepe, 2008) suggests emotional exhaustion as a consequence of inter-role conflict and work life imbalance, where gender acts as a moderator between emotional exhaustion and job outcome. A more female centric approach in the organisation can do away with the adverse effects of emotional exhaustion.

Work family interface has gained significant attention in the field of research with increasing strength of female participation in the labour market coupled with changing work scenarios and new employment avenues. Consumerism and evolving trends and influences rebounding from the Western world lead to conceptual and structural transformations in textile retailing, replacing the traditional concepts of business with time-relevant processes and practices that prove demanding on human capital. Work life balance, therefore assumes considerable significance in the day-to day conduct of life in general, now increasingly dichotomised into occupation and personal life, often on uneven terms.

### **3.7 JOB SATISFACTION**

Job satisfaction is one domain of vigorous research in workplace psychology (Lu, Barriball, Zhang, & A.E, 2012) and remains associated with numerous psychosocial problems (Spector, 1997).

It is a measure of employee's contentment in job and can be assessed in cognitive (evaluative), affective (emotional), and behavioural plane (Hulin, 2003). It is assessed both at the global level (overall satisfaction of job) or at the facet level (satisfaction with certain aspects of the job) (P.Spector, 1997) and is broken down into facets representing appreciation, communication, co-workers, fringe benefits, job conditions, nature of the work, organization, personal growth, policies and procedures, promotion opportunities, recognition, security, and supervision. These aspects have been taken into account in the study and form a major source of data for evaluation of job satisfaction of female sales force in textile retailing in Kerala.

Interpreted in a different way, job satisfaction is essentially a subtle sense of fulfilment derived out of the perceived benefits of work vis-à-vis cost, measured subjectively by a margin deemed to be reasonable in a given circumstance. It is dynamic in nature and subject to influences from forces within and outside of the immediate work environment. With multiple facets to work and work environment, some could be more satisfying or acceptable and others less, and job satisfaction in comparative terms therefore at best describes an integrated mean of that state in a given context (ILO, 1984).

Research efforts on job satisfaction date back to the mid-1930s when Robert Hoppock produced his path-breaking work on the subject, followed by an article in 1937 and can justifiably be honoured as the pioneer in research work on job satisfaction. Another early contemporary researcher who can be recalled is Donald E. Super (1939) who examined the association of job satisfaction with occupational dignity of 273 members of vocational groups in New York City and the deductions drawn thereupon assisted and set the direction of future research endeavours on job satisfaction.

#### **3.7.1 Perspectives on Job Satisfaction**

Job satisfaction and motivation are at times synonymously used and theories pertaining to either manifest overlapping characteristics of the other. Motivation is the

driving force that fuels performance culminating in job satisfaction. Job satisfaction is an internal state punctuated by attitudinal peculiarities and could for example be associated with a sense of personal achievement either quantitative or qualitative (Mullins, 2005).

Numerous assumptions are extant in regard to characteristics considered helpful in gaining satisfaction at work though much of those views owe their source to the works of Maslow and Herzberg, despite the fact that those theories themselves suffer from limited data base, confined only to some strata of the society. Maslow's theoretical model postulates the existence of man possessed of primary and secondary drives (Maslow, 1943; 1954), where the former is inherited and is essentially a survival tool that represents basic appetites such as hunger, thirst, and sex. The secondary drive is learned and acquired and to some extent culturally determined and includes need of security, organised structure and law and order. A need of love, affection and a sense of group identity or belonging also form part of this drive. Another set of needs include self-esteem represented by a desire for self-assurance, confidence, and mastery along with feelings of achievement and the need for establishment of reputation and prestige. Maslow also portrays a concept of self-actualisation or the need to become fully developed and to realise one's ideals. The lower order needs or the primary needs are often met in today's work world, though the higher order needs are not.

(Herzberg, 1966) in his work mentions that the main factors that go into job satisfaction are advancement, recognition, responsibility, growth, and the job itself, all of which termed as 'satisfiers' will count towards performance gains, reduced worker turnover, tolerance at workplace and general mental health. Herzberg also refers to 'dissatisfiers' which act against the interest of an employee in the form of poor conditions of work and amenities, administrative policies, relationship with supervisors and their competence, pay, job security and relationship with peers. (Schemerhorn, 1993) therefore sums up that Herzberg's two factor theory of job content and job context are useful reminders of what an employee does in his occupational role and against what settings such roles are performed.

Vroom adds another perspective to the job satisfaction theory where he argues that choice of employment initially hinges on 'first-level outcome' otherwise commonly



called remuneration, behind which, perceived by the employee with varying level of clarity, lies second-level outcome perhaps inherent to the job as power and prestige or something attainable by the pay, first level offers. The intensity of effort an employee is willing to put in, and the satisfaction so derived are directly related to the strength of the second-level goals and the clarity of relationship between the primary and the secondary goals. Expectancy is the third factor and the higher it is in regard to the secondary goal as perceived by the employee, the greater will be the perceived worth of the primary goal.

Another perspective on job satisfaction expounded by (Fox, 1971) identifies three fields of concern and they are job content (essentially skills), context of the job (structure and reward within work environment) and the needs of the employee. Desirable job content involves skills that require quality of perception, motor coordination, intellect, education, and opportunities for creative expression. Structural context of the job includes remuneration aspects, location of work and nature of work. The intangible factors are job security, prospects and fairness of promotion and organisational attitude. In the sphere of social contacts within the organisation, cooperation and effective communication through the hierarchy remains important, he states. Needs of an employee are defined in personal and social terms similar to Maslow's higher order drives or the 'satisfiers' of Herzberg such as requirement of recognition and the need for creative fulfilment. According to (Ling, 1954), based on his observation and experience, money, prestige and status, security, approval, a sense of belonging, and creativeness are six goals, the attainment of which can lead to potential job satisfaction (Ling, 1954). Herzberg as cited by (Gilmer, 1961) subscribes to this view though with a different set of priorities and lists them as job security, career prospects, employee's perception of the organisation and its management, salary, the intrinsic aspects of the job, social aspects of the job, communication channels, physical conditions of work, work hours and the extent of benefits.

The different perspectives have imagined divergent clusters of factors as yielding job satisfaction and absence of these envisaged satisfiers would inevitably cause stressful contexts on the work front.

### **3.7.2 Definitions and Delineations**

The earliest definition of job satisfaction presented by (Hoppock, 1935) describes the concept as instances of psychological, physiological, and environmental circumstances that evoke expressions of satisfaction with one's job.

Job satisfaction is a measure of employee contentment in one's occupation, characterised by different facets of the job role (Spector, 1997). According to the American Psychologist and a pioneer in Goalsetting Theory, Edwin A. Locke defined job satisfaction as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences". (Judge, Hulin, & et.al, 2003) state that job satisfaction comprises of multidimensional psychological responses to an individual's job that possess cognitive (evaluative), affective (emotional) and behavioural components. Job satisfaction is the key ingredient that leads to recognition, income, promotion, and achievement of other goals that lead to a feeling of fulfilment (Kaliski, 2007). Job satisfaction can be defined also as the extent to which a worker is content with the rewards of the job particularly in terms of intrinsic motivation (Statt, 2004). Job satisfaction is a cumulative notion consisting of emotions and beliefs about the current job that can stretch from the extremes of satisfaction to dissatisfaction (George & Jones, 2008)

### **3.7.3 Theories**

Perspectives are observations not committed to established personal research efforts and can well be considered the forerunner to theories which are studied, evaluated, and assessed on their range of application and often developed further for wider deployment by succeeding researchers.

#### **3.7.3.1 Affective Theory**

Edwin A. Locke's Affect Theory is perhaps the most popular job satisfaction model which premises that satisfaction is governed by the balance between expectations from one's job and what the job, in reality offers. The theory continues to state that satisfaction or dissatisfaction is moderated by the extent of value one attaches to each element of the job.

In direct reference to the universe of this study comprising of female sales personnel, mostly hailing from the weaker strata of the society, their sense of satisfaction and

dissatisfaction largely depend on the importance they attach to certain aspects of their job, generally considered cumbersome and physically demanding to many. Mostly belonging to the lower rungs of the social structure, the physical rigours of growing up and rearing could be accustomed practices, and many of the physically demanding domains of retail selling may therefore not appear as challenging.

### **3.7.3.2 Equity Theory**

Equity theory describes the level of fairness one sees in official interaction with superiors and employers and the ratio of benefit to effort in comparison to what co-workers experience. Any inequality thus observed can lead to employee distress (Walster, 1973). Effort-reward imbalance could leave workers dissatisfied and emotionally disturbed (O.Janssen, 2001). Some Psychologists stretch this theory by envisaging three types of behavioural response to equity/inequity situations: 1. Benevolent in the face of inequitable remuneration 2. Equity-sensitive to fairness and equality of treatment 3. Entitlement-sensitive when everything received is seen as their legitimate due (Huseman, 1987).

In the context of this study, it could be inferred that despite inequitable experiences all around their work environment, voices of dissent or anti-management expressions of dissatisfaction have been rare, casting them into the first category of the above-described theory.

### **3.7.3.3 Dispositional Approach**

Dispositional approach suggests that job satisfaction is a subjective experience, to some extent guided by personal traits (Staw B. M., 1986) emphasising the role of an individual and his attitudes. Theories on attitude to work have been one of the most debated subjects in organisational research considering the importance of job satisfaction and human welfare and attendant consequences and this approach argues that job satisfaction tends to be stable over time and across careers and jobs (Staw B. M.-C., 2005). This theory asserts that inadequacies and deprivations on the work front are purely subjective perceptions that can swing both ways depending on the personality of the subject.

### **3.7.3.4 Discrepancy Theory**

This theory traces the source of anxiety and dejection to unfulfilled responsibilities and imagines every individual to realise one's obligations and responsibilities in relation to a particular function. Over a period of time, these duties, and

responsibilities crystallise to form an abstract set of self-guiding principles, the fulfilment of which can attract praise, approval, or love (Higgins, 1987).

Undefined and uncertain work hours seven days a week inevitably leave these employees with a backlog of unfinished obligations, particularly on the domestic front, many would find challenging.

#### **3.7.3.5 Two-Factor Theory (Motivator-Hygiene Theory)**

Propounded by the American Psychologist of repute Frederick Herzberg, this theory attempts to explain that satisfaction and dissatisfaction at workplace are driven by different factors - motivation and hygiene and that an employee's motivation is continually associated with job satisfaction. Motivating factors are those that spur people to perform for occupational gains such as recognition and career growth and are considered to be intrinsic to the job (Hackman & Oldham, 1976). Hygiene factors refer to the environment of work and includes pay, company policies, supervisory practices, and other working conditions. This model has however been denounced in the absence of sufficient measurement options to analyse motivation/hygiene factors.

Mirroring the work culture of unorganised sector, most of these textile retail outlets do not offer motivating stimuli as the theory suggests, though the general ambience of the large textile showrooms helps remove elements of dissatisfaction to some extent.

#### **3.7.3.6 Job Characteristics Model**

This Model that has been proposed by Hackman & Oldham is widely used as a framework to study how the peculiarities of a certain job can influence job satisfaction. It explains that job satisfaction occurs when the work environment encourages intrinsically motivating characteristics. The five core job characteristics, skill variety, task identity, task significance, autonomy, and feedback, form a Motivating Potential Score (MPS), an index to evaluate the extent of influence of a job on the attitude and behaviour of an employee. MPS affects employees with growth needs more, as job characteristics are of more significance to them. Unlike Maslow's or Herzberg's theories, Job Characteristics Model has received more empirical support though it has also drawn criticism as many studies utilising this Model investigate the direct impact, core job dimensions have on personal and work outcome, completely disregarding the critical psychological states.

None of the five core job characteristics listed in this theory can be claimed to be of consequence and job satisfaction of female sales employees in textile retailing cannot therefore be expected to remain high. Subjective motivation arising out of acute need of employment is seen to supersede all their inadequacies and deprivations which would otherwise have resulted in abnormally high occupational stress, absenteeism, and employee turnover.

### **3.7.3.7 Fulfillment Theory**

This theory propounded by the American, Robert H Schaffer in 1953, states that the overall job satisfaction of an employee is dependant on the extent of fulfilment of one's needs from the occupation. Satisfaction is not limited to what one actually receives from the job but can also depend on what one thinks worthy of.

### **3.7.4 Factors Influencing Job Satisfaction**

Job satisfaction being a subjective notion dependant on many factors that are job evoked, personality driven and society and family dependant, this phenomenon can have different subjective connotations.

#### **3.7.4.1 Work Related Factors Influencing Job Satisfaction**

Job related causes of contentment at work can depend on work environment, remuneration, communication, inter-personal relationship, work stress and career prospects.

##### **(i) Work Environment**

Work environment comprises of two dimensions, work, and context. 'Work' includes job security, good inter-personal relations, recognition, motivation, role in decision making and a sense of belonging and 'Context' is referred to the physical and social conditions of work (A.Sousa-Poza, 2000); (Tanselb, 2006); (A.Skalli, I.Theodossiou, & E.Vasileiou, 2008). According to (P.Spector, 1997) working conditions are found to have a direct influence on job satisfaction and remuneration, working hours, employee autonomy, organisational structure and employee-management communication can influence job satisfaction (K.Lane, J.Esser, & et.al, 2010). A healthy work environment in itself is an incentive to work and a stable source of motivation claims (Abugre, 2012). Poor and unfriendly work environment can result in job dissatisfaction, occupational stress, and high employee turnover

(Ashe-Edmunds, 2014). Moving over to the other aspects of work environment with potential for job dissatisfaction, communication, remuneration and occupational stress remain closely associated.

### **(ii) Superior Subordinate Relationship**

Supervisors play an important role in determining employee's job satisfaction as they can help foster a congenial work environment which heavily counts towards occupational contentment. Supervisors can extract the best out of an employee by identifying areas of deficiency and organising training programs (Rhoades & Eisenberger, 2002). Effective communication and transfer of expertise can be achieved by efficient monitoring and supervision (Bhatti & et.al, 2013). Supervisory support can be emotional and instrumental and training related (Putter, 2013) while performance feedback returned to the employees help them identify their weak areas for improvement and enhancement (Klink & et.al). Good supervisors should be able to chalk out achievable sales targets, infuse positive attitude and enhance employee awareness on the significance of training. Effectiveness of supervisors is defined by the extent of support offered to employees (Baldwin & Ford, 1988). According (Journal, 2011), peer-to-peer and employee supervisor relationship can largely influence employee welfare, work involvement and their attrition rate.

### **(iii) Superior-subordinate Communication**

Inter-personnel relationship is an important factor in deriving job satisfaction and the perceptions of a subordinate on the supervisor can exert a positive or negative influence. More than verbal communication, non-verbal communication in the form of expressions, eye-contact and mannerisms contribute to formation of impressions (Teven, 2017) about supervisors and can be a determinant to work satisfaction. Communication can act as a social glue tying together employees within an organisation (Steingrimsdóttir, 2011) and lack thereof can result in a sense of alienation dampening job satisfaction (Gregory, 2011). Only through proper communication can an employee be aware of management expectations and their role in achievement of organisational goals. (Gregory, 2011); (B.Arnetz, 1999) contendsthat inter-personal problems particularly with supervisors, is commonly seen in many organisations and job roles of the employees are limited by the management eventually leading to dissatisfaction in work and dilution of identity.

#### **(iv) Remuneration**

Remuneration has always been the primary driving force in any occupation and has been established to be an important incentive to performance. It is imagined that a good level of job satisfaction and employee retention can be achieved together through a fair remuneration structure. On the contrary, pay inequity can lead to a high degree of job dissatisfaction (The Chicago School of Professional Psychology, 2012).

#### **(v) Occupational Stress**

Occupational Stress is widely believed to adversely impact job satisfaction across literature and is considered a common workplace phenomenon (Archive, 2008). It has been theorised and validated by findings that the nature of work environment is crucial in shaping employee attitudes in stress management and job satisfaction and that work stress can undermine job satisfaction. Consistently high degree of work stress is associated with poor job satisfaction and job stressors can be precursors to job dissatisfaction and employee attrition (K.Fairbrother & J.Warn, 2003).

#### **(vi) Career Prospects**

Extant literature widely acknowledges the significance of career development activities and programs (Gutteridge & Otte, 1983). Employee satisfaction can be nourished by putting in place an effective career development system (McCracken, 2000). It is of supreme importance that organisations design effective career development processes, for, survival in the competitive business world cannot happen without active engagement with the employees who are the human capital (Adeniji, Salau, & et.al, 2018). The purpose of career development programs is to match employees' aspirations with organisational challenges and resultant performance gains. Employee development leads to organisational development and human resource assets cannot be squandered (Abdelnour & Hall, 1980). Career psychology is in need of revitalisation to respond to the rapidly evolving business environment (Savickas & Baker, 2005). Investment in training programs adds to the readiness of the employees to take on and manage the evolving market needs which proves reciprocally beneficial (Saeed, R.N., & et.al, 2013). It will enhance their knowledge, skills and abilities and improve performance adding value to current and future jobs accompanied by a sense of fulfilment. Tziner describes job satisfaction as the extent to which an employee's need are met in the work environment (Tziner, 2006).

Textile retail industry, particularly in Kerala, is predominantly manned by women, mostly from the lower layers of the social strata with little of all the essential qualifications that pave the way to a successful career. It therefore becomes imperative that sufficient training, support, and motivation are offered to these employees for performance optimisation that both the employee and the employer benefit from; failing which, job dissatisfaction is a distinct possibility.

#### **3.7.4.2 Individual Factors Influencing Job Satisfaction**

Moods and emotions at work have a bearing on job satisfaction, the former lasting longer though subtler in experience and the latter more perceptible though brief with clear causes (Weiss & Cropanzano, 1996). Frequency of positive emotional experience will be a better predictor of job satisfaction than intensity of such emotions states (Fisher, 2000). It is observed that suppression of unpleasant emotions can dampen job satisfaction while expression of pleasant emotions improves it (Cote & Morgan, 2002). Emotional dissonance or emotional labour is a false display of emotions with contrasting inner experiences that can lead to emotional exhaustion, low organisational commitment, and low job satisfaction (Morris & Feldman, 1997). From the social interaction perspective, employees' emotional regulation can fetch positive response contributing to job satisfaction (Cote & Morgan, 2002). Other personal factors that come into play in determining job satisfaction include personality, genetics, demographics, and psychological wellbeing.

##### **(i) Genetics**

Genetical influence has been seen to play modifying roles in job satisfaction according to the studies conducted by (Rowe, 1987) though much of the variance in work satisfaction can be attributed to environmental factors.

##### **(ii) Personality**

Research suggests an association between personality and job satisfaction and cites negative affectivity and positive affectivity as two traits with strong relationship with work satisfaction. Variance in affectivity will influence one's objective perception of job circumstances including pay and working conditions and can affect one's satisfaction in work (Judge, Heller, & Mount, 2015).

There are two personality related factors associated with job satisfaction; alienation, and locus of control. Locus of control is a subjective notion that one has more control of events in one's life than external factors. Employees with an internal locus of



control and lesser sense of alienation tend to experience job satisfaction, involvement, and organisational commitment. Studies conclude that high satisfaction is positively associated with internal locus of control. Alienation refers to estrangement from the job on grounds of insufficient scope for growth either due to one's own limitations or as a result of employer perception and expectations that run against the perceived interests of the employee.

### **(iii) Psychological Well-being**

Psychological well-being is defined as the overall effectiveness of an individual's psychological functioning in relation to the primary aspects of work, family, and community (Wright & Cropanzano, 2000). The three defining characteristics of psychological well-being are 1. Subjective experience of satisfaction or dissatisfaction 2. Emotional conditions attached to wellbeing (psychologically sound people are bound to experience positive emotions) 3. Sense of well-being which refers to one's life in its entirety. Psychological well-being at workplace has assumed significant attention owing to its relevance to job satisfaction and performance (Baptiste, 2008). Initial studies on job satisfaction centred only on work environment in exclusion of external factors though a precise comprehension can be possible only when the overall psychological wellbeing of an individual is considered (Wright & Cropanzano, 2000). One common research finding establishes reciprocal correlation between job satisfaction and life satisfaction (Rain, Lane, & Steiner, 1991) and satisfaction in life can bring about satisfaction at work and vice versa.

### **(iv) Family and Societal Factors Influencing Job Satisfaction**

Family and social aspects include domestic management, caregiving, and social upkeep that can be significantly important in the assessment of job satisfaction. The extent of support one gets on these fronts, particularly women, would to a considerable measure, determine one's job satisfaction as both work and life remain closely associated and mutually dependent. Job satisfaction is the cumulative effect of a concoction of various elements ensuing from work and outside of the domain of work, carrying diverse subjective manifestations which have been dwelt upon in the preceding pages on the strength of theories and models that are found to have relevance to the study.

### **3.8 CONCLUSION**

This chapter has therefore picked up those theories that are found to be both relevant and helpful in taking the work forward. Wherever available, all latent constructs that feature in the work have been explored in sufficient detail with historical snippets and successive modifications by later researchers. Starting with occupational stress, the study progressively treats work environment self-esteem, work life balance and job satisfaction in all their meaningful dimensions, enveloping all relevant aspects that would help set the stage for a composite and validated analysis. This chapter in its essence, authenticates the approach and treatment of various constituents that make up the study and the succeeding analytical chapters delineate each of the major constructs that has been considered, studied, analysed, and interpreted in a manner that best suites the needs of the work.

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*Chapter 4*

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*Work Environment of Female Sales Employees in Textile  
Retailing in Kerala*

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## 4.1 INTRODUCTION

An exhaustive study of the extant literature on textile retailing, meagre though, and the associated areas have enabled a fair understanding of the prevailing conditions of work in textile retailing. Based on the needs of the study on occupational stress, the theoretical framework has been structured by considering various theories propounded by earlier scholars and researchers, as the previous two chapters endeavour to portray. In view of an inter-relationship among socio-economic factors, work environment and occupational stress, as widely echoed in these studies, the current chapter, as a sequel, attempts to assess and analyse their work environment against the backdrop of their socio-economic profile with the ultimate objective of figuring out contexts of occupational stress which is said to share association with both demographics and socio-economic factors. Occupational stress therefore cannot be perceived in territorial isolation and has strong bearing on factors external to their work environment and exclusive to the employees and their background.

Socio-economic factors are generally looked upon as a landscape consisting of various social and economic metrics that are indicative of some fundamental aspects in one's personal circumstances such as age, religion, education, income, marital status, family size and location of residence, believed to be of high relevance to the general wellness and occupational aspirations of female sales employees from textile retailing. With the widely claimed influence of socio-economic factors on occupational stress, the study of work environment sets forth on an explorative spirit, taking into account all such variable aspects of socio-economic domain listed above.

Work environment constitutes the surroundings in which an employee works and shall comprise of physical, mental, and emotional dimensions, the sum of which determines their extent of productivity, job satisfaction and occupational stress. Work environment and occupational stress being intimately associated with each other (Holt, 1982), a thorough examination of the former is an essential requisite for a meaningful assessment of the latter and the succeeding pages in this section are intended to expose the vulnerable areas, for a fairly representative notion of the determining factors of stress at workplace. It therefore looks appropriate to render a fair delineation of the work environment these female sales employees are cast into for a more composite picture. This chapter therefore commences with an examination

of the socio-economic profile of female sales personnel employed in textile retail units in Kerala followed by their work environment by virtue of their close association and mutual dependence. Their employment history has also been traced back with sufficient attention, so as to unravel causes and consequences of such migration, forming an independent section within the chapter. The study has been conducted on a respondent strength of 391 female employees from Big textile retail showrooms located in the cities of Thiruvananthapuram, Kochi and Kozhikode that are expected to fairly represent the social and cultural variance across the State.

## 4.2 SOCIO-ECONOMIC PROFILE OF THE FEMALE SALES EMPLOYEES

Socio economic profile of female sales employees have been studied in great detail for an authentic imagery of their demographic makeup that the various factors considered below hold potential to influence.

### 4.2.1 Age Profile of the Respondents

Age is a factor that cannot escape consideration in any realm of activity and contextually it is considered of significance to the study, as stress levels may differ in relation to age, carrying with it increasing responsibilities, encumbrances, and modifications to physical and mental wellness with risk exposure to occupational stress. A complex and intricate association is found to exist between age and occupational stress, where the latter is seen to vary in intensity with different stressors (Laughlin, 1984).

Table 4.1 Age of the Respondents

Age of the Respondents	Frequency	Percent
Up to 25	184	47.06
26-35	103	26.34
36-45	104	26.60
Total	391	100.00

*Source: Primary Data*

It is seen from the above Table that 47 percent of the respondents belong to the age group of twenty-five years or below. This age bracket favours the employers, as female sales employees from this cluster would, to a great extent be free of own family commitments and encumbrances, and therefore be more flexible and willing to work for extended hours with lesser incidence rate of absenteeism. Their young age would also be an ideal factor for promoting showroom sales, and these factors put

together, promise to lend a longer stint of employment, often at entry level remuneration. Nevertheless, stress absorption and resilience are found to be relatively low among them as stress endurance and tolerance are seen to improve with age through exposure to life events. Thus, vulnerability to stress is seen to vary with age and is a factor of significance (Yang & Matthews). It is noteworthy that respondents belonging to the age group of 26-35 and 36-45, both record as low as 26 and 27 per cent respectively, indicative of declining demand with advancing age, in stark contrast to their counterparts in other organized sectors where age and experience are considered a selling proposition.

#### 4.2.2 Locational Classification of Residence

Location of residence of an employee assumes relevance to the study as this data help to gain insights into their daily commute, geographical dichotomy, and its possible influence on the employee. Seven-day work week understandably necessitates daily commute mostly by public transport and irregular work hours hold potential for stress and work life disequilibrium. This information also helps understand in detail, alternatives to daily travel offered by employers and concerns that can emerge therefrom.

Table 4.2 Locational Classification of Residence

Locational Classification of Residence	Frequency	Percent
Rural	66	16.88
Urban	168	42.97
Semi urban	157	40.15
Total	391	100.00

*Source: Primary Data*

With growing urbanisation, the State of Kerala sees an exponential growth of urban population and according to the 2011 State Census Report, a decadal growth of 92.96 per cent was registered in urban population (Kerala Government, 2011). This could be the main reason for the significant spread of the respondents over urban and semi urban areas of the Districts in focus. Urban influence, convenience of commute and vocational aspirations could be the additional driving forces behind this predominantly urban distribution pattern. Rural representation of a low 17 per cent could be ascribed to their rustic culture, unfamiliarity with and inadaptability to the changing environment, rendering them a poor choice in the job market.

### 4.2.3 Duration of Residence

The importance of duration of residence lies in its subtleties and can be an indicator to general stability in life and financial soundness, both of which could influence the mindscape of an employee with possible ramifications of significance to the study.

Table 4.3 Duration of Residence in the Area

Duration of residence in the area	Frequency	Percent
1-5	67	17.14
6-10	106	27.11
11-20	175	44.77
21-30	28	7.15
Above 30	15	3.83
Total	391	100.00

*Source: Primary Data*

The above analysis which points towards a high ratio of stability of residence with a percentage as high as 45 residing in one location for up to two decades, could have a bearing on their moderate monthly family income of between Rs 25,000 and Rs 35,000 as recorded by 45 percent of the respondents in Table No. 4.14 below. Urban and semi urban dwelling as confirmed by 43 per cent and 40 per cent of the respondents respectively, with all accompanying advantages could be another reason for reasonable permanency of residence. With 91 per cent of them being local dwellers, the cultural, social, and religious ethos of their land effectively interplay with native customer tastes and inclinations, resulting in increased sales, indicative of the patrilineal form of descent the OBC who constitute 66 per cent of the respondent base follow as seen in Table No. 4.9. Patrilineal form of descent bestows property rights to the male members of the family (father/husband), and they are seen to retain such holdings, resulting in stability of residence. Besides indicating an overall socio-economic balance, it also suggests stability on the employment front, many employers consider an important factor in the interview and selection process. Short span of residence could be attributed to weak socio-economic background and change of location necessitated through marriage and other major events in life.

### 4.2.4 Migration History and Reasons

Migration history of the female sales employees was probed into to ascertain their extent of familiarity with the local customs and practices which do have a bearing on

customer servicing and also to gauge availability of local hands, which can throw light on employment opportunities and employability as well.

Table 4.4 Migration History and Reasons

Migration History and Reasons	Frequency	Percent
Change of Residence	2	0.51
Educational purpose	2	0.51
Employment	4	1.02
Marriage	20	5.12
NA	355	90.79
Partition of property	8	2.05
Total	391	100.00

*Source: Primary Data*

This Table No. 4.4, attempts to investigate the reasons of residential instability to gain further insights into the socio-economic catalysts that trigger migration. Here we see a whopping percentage of respondents not falling into any of the migrant categories mentioned in the above Table. Ninety-one per cent of the employees are seen to be from the same District and 83 per cent live in urban and semi urban areas (Table No.4.2) providing a fair flavour of the cultural and social ethos of their locale. This stability also indicates abundance of human capital reserves which could discourage migrant invasion into the domain of textile retailing. It is noteworthy that Kerala textile retail market is predominantly manned by the local population unlike other service sectors where the presence of ‘out of State’ work force is rampant.

#### **4.2.5 Distance to Workplace**

Proximity to workplace is a matter of importance considering their seven-day work schedule with irregular timings. Daily travel back and forth, particularly the return leg of travel can be a stressful experience as most of the saleswomen come from the semi-urban or rural locations, often without reliable transport support at night. Travel experience in itself can contribute to stress as modesty threats might not turn out to be ill-founded apprehensions. Dependence on public transport confers a fair share of uncertainty of timely attendance at work and can become an incremental factor to stress at workplace.



Table 4.5 Distance to Workplace

Distance to Workplace	Frequency	Percent
1-10	76	19.44
11-20	181	46.29
21-30	107	27.37
31-40	22	5.63
Above 40	5	1.27
Total	391	100.00

*Source: Primary Data*

As revealed in Table No. 4.5, 65 per cent of the respondents live within 20 kms of workplace and 27 per cent within 30 kms, which are in agreement with the results shown in Table No. 4.2 where 83 per cent are seen to reside in urban and semi urban areas of their respective Districts. Distance to workplace has direct bearing on travel discomforts and inconveniences (including modesty threats), timely attendance, time adequacy for domestic management and cost of commuting. It is however observed that some of the big establishments offer free transport and hostel facility for distant dwellers. Considering the distance of commute, majority of the workforce depend on employer accommodation as seen in Table No. 4.6. Incidentally, through a recent Amendment to the KSCEA 1960, all employers of big establishments are obliged to provide safe accommodation and free transfers to the employees who work 25 kms or more away from residence (Kerala Government, 2019).

#### **4.2.6 Nature of Residence**

Employer-run accommodation facility would become necessary to many of these female sales employees on grounds of impracticality of daily commute and thus free of daily travel rigours, while they would inevitably be required to work longer with possible consequential manifestation of physical and mental fatigue and stress.

Table 4.6 Employee Accommodation

Employee Accommodation	Frequency	Percent
Home	168	42.97
Paying guest	9	2.30
Employer accommodation	214	54.73
Total	391	100.00

*Source: Primary Data*

In direct relation to Table No. 4.5, considering the fact that 81 per cent of the respondents live more than ten kms away from workplace, need of an alternate accommodation appears meaningful and practical. Daily commute carries its own

attendant inconveniences besides the cost involved. From employers' perspective, this is a desired arrangement to have these inmates available for extra work hours during wedding and festive seasons particularly.

#### 4.2.7 Mode of Transport to Workplace

Mode of transport to workplace is of importance for reasons already described and helps ascertain further layers of information of possible relevance to the work.

Table 4.7 Mode of Transport to Workplace

Mode of Transport to Workplace	Frequency	Percent
Public transport	151	38.62
Employer transport	214	54.73
Own vehicle	26	6.65
Total	391	100.00

*Source: Primary Data*

With 55 percent of the total workforce depending on employer accommodation as shown in Table No. 4.6, dependence on employer transport remains at the same level. It is however noteworthy that more than one third of the respondents resort to public transport and go through the ordeal of untimely travel, their job often demands. This dependence on external modes of transport can often be challenging, tiring and stressful as timely attendance and return travel are largely influenced by public transport facilities.

#### 4.2.8 Religion of the Respondents

Religiosity in the workplace may act as a resource, making people more resilient to cope with the multiple challenges of work life. Religious tolerance is an essential quality in any inter-personal relationship, particularly on the work front. Religious people are found to be less vulnerable to anxiety, depression, and fatigue; three factors that affect life in all manifestations according to (Roxane, 2014).

Table 4.8 Religion of the Respondents

Religion of the Respondents	Frequency	Percent
Hinduism	214	54.73
Christianity	108	27.62
Islam	69	17.65
Total	391	100.00

*Source: Primary Data*

India being a Hindu predominant Nation, the same predominance is observed among the respondent base with 54.73 per cent Hindus, 27.62 per cent Christians and 17.65 per cent Muslims. Religion of the respondents can reveal perceptual peculiarities as markets generally carry the stamp and characteristics of the dominant religion with marked proclivities and tastes.

#### 4.2.9 Caste of the Respondents

Broken down data based on religion and social order form the basis of caste system particularly among the Hindus, and societies are largely dictated by the prevalent dogmas that to a great extent delineate one's lifestyle, occupation, and social status. Economic inequality and discrimination arising from such divisions are other areas of relevance to the study.

Table 4.9 Caste of the Respondents

Caste of the Respondents	Frequency	Percent
General	93	23.79
SC	30	7.67
ST	11	2.81
OBC	257	65.73
Total	391	100.00

*Source: Primary Data*

The predominant presence of backward community could be indicative of their low level of employability in more demanding work environments owing to absence of vocational skills and poor education, both of which are seen to be of little relevance in their current environment.

#### 4.2.10 Marital Status of the Respondents

Marital status of the respondents is a crucial aspect with possible reflections on work life balance of the employees. With lengthy work hours and all week work, married women, with relatively more commitments and encumbrances would find the routine inconvenient and too demanding. It is also suggestive of the socio-economic conditions of the employees in terms of family income and financial commitments, all of which have relevance to the study by a holistic take.

Table 4.10 Marital Status of the Respondents

Marital Status	Frequency	Percent
Unmarried	204	52.17
Married	145	37.08
Divorced	17	4.35
Widowed	25	6.40
Total	391	100.00

*Source: Primary Data*

The above Table shows a pronounced leaning towards unmarried workers for reasons already stated against Table No. 4.1 which clearly depicts that a sizable portion of the workforce is below the age of 25 and can in itself be the reason for their predominance. Married and unmarried women are seen to handle important life events with varying degree of tolerance and endurance, as marriage is believed to bring about additional emotional support through stability of relationship with their partners, which in turn helps them to endure undesirable events more than the unmarried (Kessler & Essex, 1982); (Mirowsky & Ross, 1989); (Turner & Marino, 1994). The widowed and the divorced who tend to confront more life events remain more susceptible to stress. In the light of these studies, marital status is seen to be reflective of mental and psychological health and hence relevant to this work. It is also of significance that marital status has a bearing on family income, and this is more likely to reflect among the separated and the widowed.

#### **4.2.11 Educational Qualification of the Respondents**

Education is a factor of serious relevance to the work as it can act as a limiting factor on employment and even employability, particularly in the case of these saleswomen who hail from the weaker segments of the society. Educational inadequacies stunt career growth and evolution and can be a factor of frequent intervention among this fraternity in their work. Education is empowerment and deficiencies thereupon can lead to exploitative experiences and social predation.

Table 4.11 Educational Qualification of the Respondents

Educational Qualification	Frequency	Percent
Below SSLC	83	21.23
SSLC	156	39.90
Plus two	121	30.95
Graduation	31	7.92
Total	391	100.00

*Source: Primary Data*

The above Table indicates deficient education with direct relevance to their socio-economic conditions. Employability options remain meagre with such low level of education, and consequent inadequacies loom large on their lives compounding stress exposure. Despite the honour of being the most literate State in the Country, vocational competence is appallingly low creating a pool of unskilled human capital who come under compulsion to settle for jobs undemanding on vocational skill. It has been learnt from the one-to-one interview that for many, employment is a necessity rather than a choice and the driving forces behind are rising needs, quest for better living conditions and an engaging occupational diversion from the rigors of domestic monotony. Sales are contingent upon the attitude of these sales employees and without sufficient education, attitudinal efficacy could be at stake resulting in stressful consequences. Attitude plays a determining role in sales, and education is one aspect that can induce healthy outlook conducive to efficient sales and marketing, the core responsibility of these saleswomen. Attitudinal deficiency on the other hand can be instrumental in botched sales and disharmonious interpersonal relationship, the consequences of which could lead to stressful situations.

#### **4.2.12 Fixed Monthly Income from Employment**

Economic remuneration being the prime incentive to working, forms integral to the work, as close to one hundred percent of the female sales personnel employed in textile retailing look upon their job as a major source of income they cannot afford without. Amount and avenues of remuneration and inequality of pay if prevalent, offer information considered of significance to the study.

Table 4.12 Fixed Monthly Income from Employment

Fixed Monthly Income from Employment (Rs)	Frequency	Percent
8000-10000	206	52.69
10001-12000	163	41.69
12001-14000	22	5.62
Total	391	100.00

*Source: Primary Data*

Insufficient education attracts low salaries as the above Table indicates. About 94 per cent of the female sales employees draw a monthly salary of between Rs.8000 and Rs.12000. The above Table No.4.12 indicates deficient education which has direct relevance to their socio-economic conditions. Employability options remain meagre

with such low level of education, and consequent inadequacies loom large on their lives compounding stress exposure. Considering their poor vocational skills and limited employment opportunities, they are forced to accept terms that fall short of their modest expectations in violation of the basic norms prescribed by law.

Kerala State known for her literacy, however, is poor on vocational wealth resulting in generation of a large population of unskilled labour force with severe employability concerns. Interaction with the respondents revealed that employment proved to be a dire need, notwithstanding the inadequacies and deprivations they encountered on the work front.

#### **4.2.13 Family Size of the Respondents**

Family constitution of the employees help understand the stability of family support they receive and the gravity of their need of employment considering their personal background. Effective support system on the domestic front helps build a healthy level of self-esteem and contributes to their sense of wellbeing which will reflect on their workplace perceptions and stress tolerance.

Table 4.13 Family Size of the Respondents

Family Size of the Respondents	Frequency	Percent
Up to 3	22	5.63
4-6	309	79.03
Above 6	60	15.34
Total	391	100.00

*Source: Primary Data*

Work and family are the two important aspects in people's lives and, contrary to the initial belief that they are distinct parts of life; these domains are closely related (Ford, Heinen, & K.L. Langkamer). Family size assumes relevance to infer the extent of support, additional income possibilities and expenditure magnitude, all of which can influence personal and emotional wellbeing and 'work-family spill over' (Younkin, 2010). According to Table No. 4.13, 79 per cent of the respondents are seen to come from families with four to six members.

#### **4.2.14 Family Income of the Respondents**

Largely coming from an environment punctuated by want, and ill-equipped for jobs that demand either education or skill, their earning capacity remains limited and for the same reason, their monthly family income literally dictates their lifestyle and

standard of living. Family income is therefore expected to influence their work output, self-esteem, work life balance, job satisfaction and social status; factors that severally and jointly influence occupational stress.

Table 4.14 Family Income of the Respondents

Family Income of the Respondents	Frequency	Percent
Up to 15000	15	3.84
15001-25000	140	35.81
25001-35000	176	45.01
35001-45000	54	13.81
Above 45000	6	1.53
Total	391	100.00

*Source: Primary Data*

Table No. 4.14 shows 45 per cent of employees falling within the bracket of Rs.25,000 to Rs.35,000, and points towards a personal contribution of around one third of the family monthly income. Family income, its size and consumption pattern can influence quality of life and hence bear modifying effect on general level of stress.

#### **4.2.15 Major Earner in the Family**

In order to gain further insights into their financial stability, it becomes necessary that their ratio of contribution to the family income be looked into. Acute need of employment can herald newfound tolerance and endurance to put up with day-to-day aberrations at workplace where job satisfaction recedes to mythical status in the light of a compelling need of employment.

Table 4. 15 Major Earner in the Family

Major Earner in the Family	Frequency	Percent
Major Earner	88	22.51
Not the Major Earner	303	77.49
Total	391	100.00

*Source: Primary Data*

Despite a high percentage admitting to the status of secondary breadwinners, personal income as an additional source could come in handy for expenditure of personal nature and as income supplement for daily needs and unforeseen contingencies. As an independent earner, employment helps strengthen their self-esteem as well as social status (Mary & Good, 2005).

#### 4.2.16 Income Consumption Pattern

With pronounced susceptibilities to spending the State of Kerala is known for, their spending patterns and hierarchy of needs are self-revealing and supportive of the scheme of the study.

Table 4.16 Income Utilisation Heads

Income Utilisation Heads	Frequency	Percent
Household expenses	342	87.47
Repayment of loan/debt	16	4.09
Personal use	9	2.30
Household expense and loan repayment	7	1.79
Household expense and personal use	6	1.53
Household expenses and education of children	11	2.82
Total	391	100.00

*Source: Primary Data*

The above Table indicates that income from employment is consumed for running domestic establishment by a huge majority of 87 per cent, which goes on to prove their dependence on employment for daily sustenance. It is also suggestive of their need to fund themselves for important personal events in life, as the percentage of unmarried women and their monthly income indicate.

#### 4.2.17 Discretionary Saving

Monthly family income can largely be considered an index to one's saving capability, foresight, and fiscal planning as explored below. Despite a seemingly inadequate monthly salary, 61 per cent of the respondents confirms a monthly family income of above Rs. 25000 (Table No. 4.14) encouraging discretionary saving, frugal though, by a meagre 30 per cent of the respondents.

Table 4.17 Discretionary Saving of the Respondents

Discretionary Saving	Frequency	Percent
Saving	119	30.43
No saving	272	69.57
Total	391	100.00

*Source: Primary Data*

Table No 4.17 indicates a hand-to-mouth existence for as much as 70 percent and therefore their need to remain employed is reinforced, despite apparently unfavourable work environment.



#### 4.2.18 Investment of Discretionary Saving

Financial stability and security to a large extent, entail investment and the following Table offers an anatomised perspective of such investments undertaken by female employees from textile retailing.

Table 4.18 Investment of Discretionary Saving

Avenues of Investment	Frequency	Percent
Gold	28	23.53
Bank Deposits	40	33.61
Chit funds	49	41.18
Others	2	1.68
Total	119	100.00

*Source: Primary Data*

It can be observed from the above Table that 41 percent of the respondents prefer chit funds to any other investment option, considering the ease of payment and liquidity. Nevertheless, investment in gold and bank deposits are also recorded at 24 per cent and 34 per cent respectively. This also reinforces their saving mentality for marriage and other needs in later stages of life.

Having touched upon all the aspects of socio-economic and demographic background required for this study, the next logical step would be to move on to their work environment where they spend most of the day, often seven days a week and it is expected that a proper understanding of their conditions of work, in conjunction with their personal background already collected, preceded by a look back into their employment history, would help the researcher with certain meaningful perspectives on stress and their probable causes.

#### 4.3 EMPLOYMENT PROFILE OF FEMALE SALES EMPLOYEES

Having explored threadbare, the socio-economic background of these saleswomen from textile retailing in Kerala, their employment history is retraced in preparation for a general examination of the current employment and employee perceptions thereof. Employment history is expected to yield insights into various aspects of past employment, eventually leading to a migration to their present occupation while affording a comparative evaluation of such occupational experiences.

### 4.3.1 Work Experience in Textile Retailing

Work experience is generally considered an additional qualification of significant importance as the process of integration into regular work stream will be faster and more efficient, and a less cumbersome experience of migration to the employee as well. However, in textile retailing where youth and personal charm play a vital role in gravitating customers, age and experience paradoxically turn against the employee leading to premature redundancy.

Table 4.19 Work Experience in Textile Retailing

Work Experience in Textile Retailing	Frequency	Percent
Similar work experience	171	43.73
No similar work experience	220	56.27
Total	391	100.00

*Source: Primary Data*

It is revealed that 56 per cent of the workforce has not had previous experience in this field possibly because 47 per cent of the respondents fall below 25 years of age (Table No. 4.1) increasing the likelihood of this being their first job. It is noteworthy that fresh hands generally attract lower remuneration and are considered safer in all respects and therefore favoured by the employers. Absence of previous similar experience coupled with lack of formal training are likely to induce work stress in them.

### 4.3.2 Duration of Previous Employment

As much as previous experience, duration of such work spell can be indicative of the extent of such experience, employment stability and attitude to employment, all of which would afford glimpses into their approach to work and personal competence.

Table 4.20 Duration of Previous Employment

Duration of Previous Employment (Years)	Frequency	Percent
Up to 5	122	71.35
6-10	47	27.49
11-15	2	1.16
Total	171	100.00

*Source: Primary Data*

This Table No.4.20 shows that 71 per cent of employees have had less than five years of previous experience. It is probable that unhealthy and unfriendly work environment

and reluctance by the employers to retain them on the payroll generate discontentment and job insecurity prompting them to shift jobs in search of employment stability.

### 4.3.3 Monetary Benefits of Work Experience

Work experience is generally considered an advantage both to the employer and to the employee as integration into the organisation becomes seamless, saving the employer training expenses and productivity lag which would otherwise be distinct possibilities. Remuneration hike is one of the explicit benefits that experience brings along to an employee, though textile retail industry could appear to be indifferent and insensitive to experience, only age can bring.

Table 4.21 Monetary Benefits of Work Experience

Monetary Benefits of Work Experience	Frequency	Percent
Beneficial	70	40.94
Not Beneficial	101	59.06
Total	171	100.00

*Source: Primary Data*

Fifty-nine per cent of the respondents admit that their previous employment has not helped them in their current job, and it goes on to establish their dire necessity of employment against weak bargaining power. Poor marketability on account of insufficient personal competence could be another contributing factor to the stagnant career of much of this fraternity.

### 4.3.4 Previous Experience in Areas other than Textile Retailing

Work experience, irrespective of the field or domain, brings along a certain degree of self-reliance, self-confidence, self-esteem, adaptability, and socialising skills, all leading to verifiable inferences of their tolerance to occupational stress.

Table 4.22 Previous Experience in Areas other than Textile Retailing

Previous Experience in Areas other than Textile Retailing	Frequency	Percent
Possess Previous experience	115	29.41
No previous experience	276	70.59
Total	391	100.00

*Source: Primary Data*

71 per cent of the employees state that they have not worked in similar role despite possessing work experience. They basically come from significantly inferior occupational roles in the unorganised sector and the perceived status of working in an

organized sector would be nothing short of a dream come true with heightened self-esteem and social status. Being an unfamiliar terrain, this job migration could also generate stress.

#### 4.3.5 Nature of Previous Employment

Previous employment details besides throwing light on employee work experience, also offer valuable insights to gauge their skills, expertise, knowledge, confidence, and the extent of training to be imparted before inducting them into the workflow. It also helps to evaluate their suitability in their current job role with implications on stress tolerance.

Table 4.23 Nature of Previous Employment

Nature of Previous Employment	Frequency	Percent
Accounting and Billing	6	5.22
Shop Sales	53	46.09
Housekeeping & Catering	24	20.87
Photocopying	10	8.70
Child & Patient Care	6	5.22
Self-Employment	16	13.90
Total	115	100.00

*Source: Primary Data*

It is seen from the above Table that those who have had previous experience come from divergent job fronts, mostly confined to unorganised sector with all its disadvantages. The various employment profile listed in Table No. 4.23 are obvious by their inferior nature of work and its scope, and the prospect of finding employment in textile retail showrooms would only be a natural inclination.

#### 4.3.6 Reasons for Change of Job

Job shift generally happens in contexts of job dissatisfaction or career growth though in the case of saleswomen in textile retailing, migration is resorted to in pursuit of better work environment and a more organised work setup, as most of such migrants come from the unorganised sector infamously known for unregulated business practices that offer neither scope for career growth nor employment stability.

Table 4.24 Reasons for Change of Job

Reasons for Change of Job	Frequency	Percent
Poor pay	27	15.79
Heavy workload	19	11.11
Denial of leave	4	2.34
Improper behaviour of Management	37	21.64
Disciplinary action	3	1.75
Marriage	12	7.02
Motherhood	38	22.22
Closure of shop	29	16.96
Others	2	1.17
Total	171	100.00

*Source: Primary Data*

Cited reasons for quitting previous employment are unfriendly employee-employer relationship, heavy work, relocation due to marriage, maternity, and closure of shops. This is indicative of disharmonious interpersonal relationship, excessive and debilitating workload, denial of maternity leave and loss of job.

#### 4.3.7 Current Employment Tenure

Service longevity with an organisation is of significance as it can be an indicator of the terms and conditions of employment with spill-over effects on job satisfaction and occupational stress. Job tenure is a consistently stable predictor of job satisfaction according to (Bedeian & et.al, 1992). Job tenure curtailment can also be due to migration and voluntary termination for personal reasons.

Table 4.25 Current Employment Tenure

Current Employment Tenure	Frequency	Percent
Up to 5	294	75.19
6-10	57	14.58
11-15	37	9.46
Above 15	3	0.77
Total	391	100.00

*Source: Primary Data*

It has been stated by 75 per cent of the respondents that the tenure of employment with their current employer falls below five years. It is also noteworthy that a sizable portion of the workforce belongs to the below 25 age group and hence their current

employment could, in all probability, be their maiden occupational foray. Employers' interest in short-term engagement of these workers on a casual basis could be another reason for such a high percentage of workers in the 'under-5-year' bracket, as continued unbroken service record would entail additional financial burden and legal implications to the employer.

#### 4.3.8 Job Entry Mode

Mode of employment can to some extent capture employees' personal circumstances and the degree to which they consider employment essential to them. It can also be representative of the employers magnitude of operations and the importance that they attach to the quality of human capital through selection process. This can also be a factor that determines the currency of service with an organisation, as those who join, in response to commercial advertisements, are likely to serve shorter stints than those inducted through reference.

Table 4.26 Job Entry Mode

Job Entry Mode	Frequency	Percent
Advertisement	235	60.10
References of friends/relatives	140	35.81
Recruitment Agencies	13	3.32
Direct Approach	3	0.77
Total	391	100.00

*Source: Primary Data*

According to the above Table No.4.26, 60 percent of the respondents applied for and procured the job in response to mass media advertisements indicating employers' astute choice for maximum reach. It is worthy of notice that 36 per cent of the respondents procured employment through referrals, an option that helps the employer gather essential information about the candidate prior to the interview.

#### 4.3.9 Job Interview

Any formal engagement of services of an employee is invariably preceded by a personal interview conducted either by the employer or his authorized representative with the objective of selecting the candidates who best suit their needs.

Table 4.27 Job Interview

Job Interview	Frequency	Percent
Interviewed	370	94.63
Not Interviewed	21	5.37
Total	391	100.00

*Source: Primary Data*

Table No. 4.27 shows that 95 per cent of the respondents were interviewed prior to employment. This is essentially more in the interest of the employer as they need to assess employee attitude, inclinations, and overall competence before offering employment in their organisation.

#### 4.3.10 Justifications for the Current Occupational Role

Notwithstanding the primary incentive of economic remuneration, there can be factors of lesser importance which can determine choice of employment. In the context of the study, textile retailing carries certain peculiarities that seem to align well with the inadequacies seemingly inherent to this fraternity.

Table 4.28 Justifications for the Current Occupational Role

Justifications for the Current Job Role	Frequency	Percent
Non requirement of professional/vocational skill	123	31.46
Inherent social skills	8	2.05
Lack of employability in other fields	122	31.20
Non cumbersome	7	1.79
Poor socio-economic background	128	32.74
Liking for this job	3	0.78
Total	391	100.00

*Source: Primary Data*

Table No. 4.28 reveals that the three primary reasons for selecting the role of a sales employee are: a) poor socio-economic background b) non-requirement of professional skills and c) poor employability options. Often coming from deficient family background with insufficient education and little or no vocational skill, their employability invariably takes a beating, and choice of employment therefore remains limited. Considering the nature of textile retail showrooms, an inclination to become part of their workforce would be understandable particularly with their affinity to textile and clothing.

#### 4.3.11 Perceived Merits of the Current Employment

Certain characteristics that are peculiar to textile retailing exert gravitating influence on these saleswomen as neither education nor vocational skill acts as limiting factors. Considering the general ambience of the large textile retail outlets the study centres on, apparent job security and non-cumbersome nature of work offer what they are otherwise unlikely to attain, owing to their weak employability.

Table 4.29 Perceived Merits of the Current Employment

Perceived Merits of the Current Employment	Frequency	Percent
Non cumbersome	101	25.83
Congenial work environment	34	8.70
Chance to socialize	14	3.58
Comparatively better social status	230	58.82
Comparatively better pay	12	3.07
Total	391	100.00

*Source: Primary Data*

Two interesting responses in the above Table are the non-cumbersome nature of the job and better social acceptance which are indicative of their sensitivity to social status and their sense of self-esteem, both of which presumably remain addressed in a textile and garment showroom. Change of ambience, improved comforts and relatively more organized work culture could be reasons tempting enough for this shift in employment from what can be imagined to be a typically unorganised work environment bereft of all the components mentioned above.

#### **4.3.12 Perceived Demerits of the Current Employment**

Though by definition these textile retail outlets fall under the organised sector, for all intents and purposes, their manner and method of functioning is analogous to and reminiscent of unorganised trading that remains free from the regulations that would otherwise govern their conduct of business.

Table 4.30 Perceived Demerits of the Current Employment

Perceived Demerits of the Current Employment	Frequency	Percent
Pay not commensurate with cost of living and workload	25	6.39
Job insecurity	41	10.49
Lack of other monetary benefits	12	3.07
Prolonged standing	302	77.24
Dust	4	1.02
Job insecurity and long working hours	4	1.02
Long working hours and too much standing	3	0.77
Total	391	100.00

*Source: Primary Data*



Two major drawbacks that are stated to be a part of this job are a) day long standing and b) job insecurity. Day long standing has been established to carry health impacts and remained a bone of contention for a long time until the State Government brought out a legislative Amendment to the KSCE Act in the year 2018 giving this beleaguered community the right to sit while at work, after a protracted agitation led by their All-woman-led Trade Union, AMTU. Prolonged standing has the potential for serious health issues as established in many preceding studies (Thomas & Robert, 2015).

#### **4.4 WORK ENVIRONMENT OF FEMALE SALES EMPLOYEES**

Textile retailing is one commercial sector that is thriving by leaps and bounds, particularly in the State of Kerala, which by definition, categorically falls into the organised sector, but for all practical and administrative purposes, takes on the hue, colour and character of the unorganised sector, paving the way for an influx of this beleaguered community, whose conditions of work and the work environment itself have been anatomised for sharper perspectives and richer investigative yield. The major components that come into play in this section of the study are a) terms of employment that include eligibility to the rights and privileges laid out in the KSCE Act 1960, government welfare schemes and other conditions of employment b) their conditions of work that include physical demands of unregulated work hours, taxing occupational posture leading to day long standing and walking c) the physical infrastructural facilities of the showroom which refer to the amenities available d) social aspects including degree of access to superiors and management, inter-personnel interaction, managerial attitudes and grievance redressal options. All such factors that are taken into account are analysed and interpreted in the following pages. This section on occupational stress thus draws heavily on the environment of work of saleswomen, to explore and unearth causes both tangible and obscure to investigative endeavours.

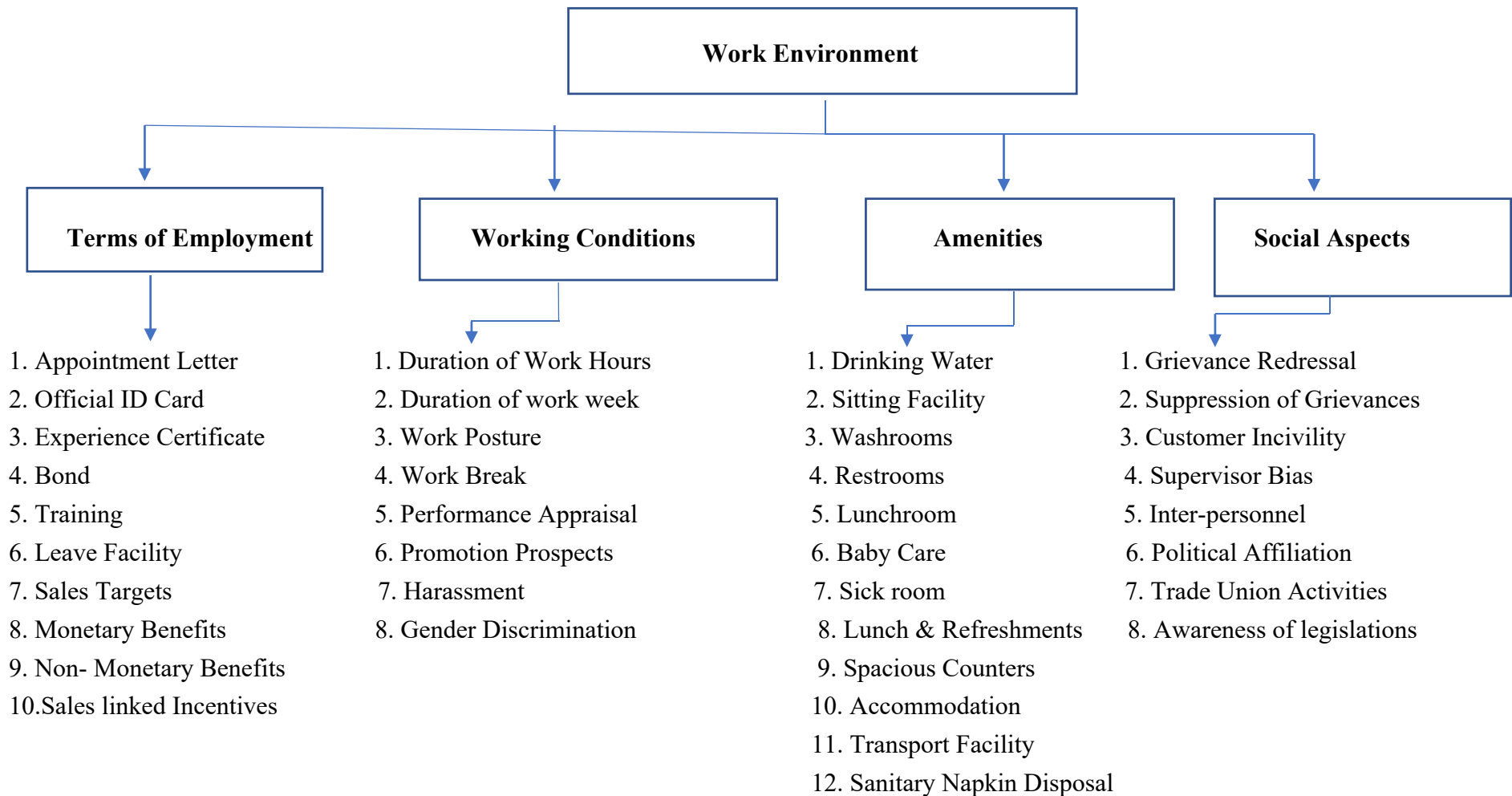


Figure 4.1

Components of Work Environment in Textile Retailing

#### 4.4.1 Terms of Employment

In the effort to break down work environment for a dissectional comprehension, the aspect of employment terms is examined by looking into the KSCEA 1960, for conformity and compliance. The KSCE Act 1960 is often considered the Rulebook, reference manual and the apex body for all administrative matters for shops and commercial establishments in the State of Kerala and has therefore been heavily drawn upon contextually for matters of relevance to the study. Excerpts from this Act thus form the framework of the following section on employment terms.

##### 4.4.1.1 Appointment Order

Appointment Order is essentially a documented proof of employment subject to terms and conditions, to be issued to all employees as prescribed by Kerala Shops and Commercial Establishments Act 1960. The terms and conditions generally carry monthly remuneration, leave structure, social security provisions, additional perks, and non-standardised benefits specific to organisations.

Table 4.31 Appointment Order

Appointment Order	Frequency	Percent
Issued Appointment Order	5	1.28
Not Issued Appointment Order	386	98.72
Total	391	100.00

*Source: Primary Data*

It is noteworthy that 99 percent of the respondents claim not to have been officially appointed and can in itself be a reason of concern of job instability, leading to short stints of work as seen in the previous Table No. 4.25. Issuance of Appointment Order will have both financial and legal implications and obligations on the employer on account of Provident Fund and Gratuity commitments to the employees and are therefore seen not to be complied with in many of the establishments. This is in contravention of the KSCE Act 1960 which decrees that all employees in medium or big establishments be issued Appointment Letters upon joining. Manpower outsourcing is an emerging managerial trend in textile retailing and could well be another reason for denial of Appointment Order. Issuance of Appointment Order to all officially inducted employees is expected to afford a psychological proofing against job insecurity, which can potentially be stress generating. It shall therefore be considered by the employers as an area of uncompromising importance to be violated.

#### 4.4.1.2 Official Identity Card

Official identification tags are essentially issued for purpose of instant identification of an employee for matters, both administrative and commercial, and are of more relevance to the customers in the event of unsatisfactory shopping experience.

Table 4.32 Official Identity Card

Official Identity Card	Frequency	Percent
Issued Identity card	370	94.63
Not Issued identity card	21	5.37
Total	391	100.00

*Source: Primary Data*

According to Table No. 4.32 majority of the respondents have been issued official ID cards which do not necessarily form them part of the organization. Contracted labour is at times an option to the employers in lieu of regular employment for reasons of unencumbered management.

#### 4.4.1.3 Experience Certificate

Experience Certificate is an official document issued by the employer to an employee in confirmation of the duration of service put in while in employment with the respective employer. It is mandatory according to the terms laid out in the KSCE Act 1960 that every employee who seeks an Experience Certificate be issued such a document by the employer within seven days upon receipt of such request.

Table 4.33 Experience Certificate

Experience Certificate	Frequency	Percent
No Experience Certificate	391	100.00

*Source: Primary Data*

The revelation Table No 4.33 affords is an explicit case of violation of the KSCE Act stipulation, needing the employers to issue Certificates of Experience to the seekers on receipt of such requests, denial of which would absolve them of the unfulfilled financial and legal obligations. Certificate of Experience being an important document unto itself with high probability rate of fetching more attractive job opportunities, shall not under any circumstance be denied to a legitimate employee as decreed by the KSCE Act 1960.

#### 4.4.1.4 Employment Bond

Employment Bond is an undertaking entered into between the employer and the employee governed by conditions agreeing to employ and remain employed for a specified period of time with provision for premature termination on either side, subject to further conditions.

Table 4.34 Employment Bond

Employment Bond	Frequency	Percent
No employment Bond	391	100.00

*Source: Primary Data*

As evident from Table No. 4.34, none of the respondents reports to have entered into a bond with the employer and thus enjoy the freedom to quit anytime. In contexts of resignation or retrenchment both the employee and the employer stand to benefit in the absence of any mutual contractual commitments. It is also worthy of notice that insistence on employment bonds will not be in the interest of the employer as it validates employee services with likely legal implications, entailing additional financial commitments.

#### 4.4.1.5 Employee Training

Training is an occupational tool intended to enhance the fitness of the employee into the envisaged job role. A well-trained employee can be an asset to the organisation as training not only imparts functional knowledge, but also familiarises the employee with the culture and perceptions of the organisation.

Table 4.35 Employee Training

Employee Training	Frequency	Percent
Training received	38	9.72
No Training received	353	90.28
Total	391	100.00

*Source: Primary Data*

Orientation programs and training look almost absent according to Table No. 4.35. This approach to induction of new recruits who are mostly fresh hands to a virtually alien domain could adversely impact their productivity, not foreseen either by the employee or the employer, possibly generating stress that can dent employee

confidence. Training is arming an employee to deliver to the expectations of the employer and shall not be compromised in mutual interest.

#### 4.4.1.6 Type of Training

Expediency suggests that every organisation based on its line of activity, often broken down to smaller more specialised functional roles, offers training to its employees with the best intention of harnessing their talent and imparting new concepts so as to align with the larger vision and objectives of the company. From the employee's perspective, official training helps them understand the needs of their organisation and improves their functional efficiency resultantly infusing enhanced self-esteem, self-reliance, job satisfaction and job resilience.

Table 4.36 Type of Training

Type of Training	Frequency	Percent
On the job	28	73.68
Off the job	10	26.32
Total	38	100.00

*Source: Primary Data*

No formal training is indicated according to Table No. 4.35, and 74 per cent of the employees have been inducted straight into their job roles while 26 per cent report acquisition of offsite training. It is however worthy of notice that the 26 per cent of the trained employees is from the paltry total of ten per cent who have received training (Table No. 4.35). Computed on head count, absence of formal training is glaringly evident.

#### 4.4.1.7 Duration of Training

Duration of training assumes significance in the context of assessing their familiarity with their current line of activity which has a significant bearing on personal competence, the absence of which can lead to job dissatisfaction, poor self-esteem, and increased vulnerability to occupational stress.

Table 4.37 Duration of Training

Duration of Training (days)	Frequency	Percent
2.00	4	10.53
3.00	8	21.05
5.00	10	26.32
7.00	16	42.10
Total	38	100.00

*Source: Primary Data*

Table No. 4.37 shows that the training imparted to new recruits ranges from 2 to 7 days in an atmosphere of informality and without a notion of its relevance or required resources, as learnt through personal interactions with some of the respondents.

#### 4.4.1.8 Monthly Salary of the Respondents

Monetary remuneration being the most compelling incentive to employment, salary structure is of significance with rational bearing on job satisfaction. In the absence of sufficient education and vocational skill, employment options remain bleak with weak bargaining prowess further diminished by acute need of employment.

Table 4.38 Monthly Salary of the Respondents

Monthly Salary (Rs)	Frequency	Percent
8000-10000	206	52.69
10001-12000	163	41.69
12001-14000	22	5.62
Total	391	100.00

*Source: Primary Data*

Insufficient education attracts low salaries as the above Table emphatically indicates. About 94 per cent of the saleswomen draw a monthly salary of between Rs.8000 and Rs.12000. Considering their poor vocational skills and limited employment opportunities, they are forced to accept terms that fall short of their modest expectations in violation of the basic norms prescribed by law. Salary forming an important component of an employee's rights and entitlements, happens to be the primary source of motivation to employment, and for the same reason, shall be in strict conformity with Government norms, considering the inflationary trends and attendant escalation to cost of living.

#### 4.4.1.9 Salary Payment Mode

With rapid digitisation, salary disbursement largely occurs through wire-transfer. It is also an incontrovertible evidence of payment of monthly salary making such transactions transparent.

Table 4.39 Salary Payment Mode

Salary Payment Mode	Frequency	Percent
Bank Credit of Salary	386	98.72
Cash Payment	5	1.28
Total	391	100.00

*Source: Primary Data*

Ninety-nine per cent of the employees have their salary credited to their account in accordance with KSCE Act provisions. This mode of payment reduces cash transactions and attendant risks of handling cash. However a paltry one per cent of the respondents confirm cash settlement presumably because both their services and remuneration are off official records.

#### **4.4.1.10 Legality of Salary**

Bound by the rules and regulations of KSCE Act 1960 and other State and Central Government welfare schemes including The Minimum Wages Act, clear stipulations are in place to ensure uniformity of pay, though widespread violations confront the female sales force in textile retailing, partly due to poor legal literacy and partly due to weak collective bargaining power.

Table 4.40 Legality of Salary

Legality of Salary	Frequency	Percent
Non-compliant with KSCE Act	212	54.22
Do not know	179	45.78
Total	391	100.00

*Source: Primary Data*

Table 4.40 indicates ignorance of employee welfare schemes including minimum wages stipulation, largely emanating from insufficient education and poor family background. 54 percent admit to non-compliance of remuneration norms laid out in the KSCE Act and lack of unionization is leaving their collective interests unrepresented and unprotected. Lack of awareness of many of the Government welfare schemes, particularly the minimum wages stipulation, invariably plays into the hands of the employers, resulting in rampant and unlawfully underpaid employment.

#### **4.4.1.11 Additional Monetary Benefits**

In addition to payment of monthly salary which often falls short of the minimum prescribed threshold, Provident Fund and Employee State Insurance are two of the mandatory obligations that seek employer compliance, though reality might speak differently. In view of the additional financial liability that is incurred on fresh appointments, many are retained on casual basis for lengthy periods of time before absorption into the establishment, when PF and Gratuity become obligatory for the employers.



Table 4.41 Additional Monetary Benefits

Additional Monetary Benefits	Frequency	Percent
None	171	43.73
PF	197	50.38
ESI	8	2.05
Bonus	1	0.26
PF/ESI	14	3.58
Total	391	100.00

*Source: Primary Data*

This Table points towards blatant denial of employee welfare measures as confirmed by 44 percent, who do not enjoy any monetary benefits other than monthly salary, while 50 per cent admit to receiving Provident Fund benefits. Though issuance of appointment letter is not in common prevalence in this industry, Provident Fund benefits are offered on absorption, which generally happens after years of their service as casual workers, as determined by the management. Other basic essential entitlements such as ESI and Maternity Benefits are seen to be disregarded by most of the employers in flagrant violation of the KSCE and other related Acts. Considering the significance and the need of these additional monetary benefits, implementation by the employers and in the absence thereof, enforcement by the authorities will go a long way in ensuring employee wellbeing and financial stability of the deprived lot.

#### 4.4.1.12 Non-monetary Benefits

Non-monetary incentives are generally acts of recognition of personal achievement, expressed by employers in kind, though occasion dependent, and conferred across the workforce.

Table 4.42 Non-monetary Benefits

Non-monetary Benefits	Frequency	Percent
None	391	100.00
Total	391	100.00

*Source: Primary Data*

In terms of non-monetary benefits, Table No. 4.42 shows total absence, undermining employee motivation. No supplementary giveaways like make up articles, sarees or other cosmetic accessories are gifted to the sales staff. It is also found that the cost of the uniform provided to them is recovered from their salaries.

#### 4.4.1.13 Sales Targets

Sales targets are sales volume fixed for the sales personnel, usually on a monthly basis, the achievement of which would attract income, in addition to monthly salary. In large textile retail outlets, these targets carry covert coercion, nonachievement of which can be detrimental to the interest of the employee. While targets are invariably conferred on the sales force, promise of reward often elude them as the following two Table Nos. 4.43 and 4.44 reveal.

Table 4.43 Sales Targets

Sales Targets	Frequency	Percent
Sales targets assigned	389	100
No sales targets assigned	0	0
Total	391	100.00

*Source: Primary Data*

Hundred per cent of the respondents confirm prevalence of sales targets as the above Table reveals. The targets are often reported to be unattainable and hence could be a source of stress. As remuneration is not seen to be commensurate with responsibilities and excessive workload, the degree of motivation to attain the targets is often found lacking.

#### 4.4.1.14 Sales Linked Incentives

Sales-linked incentives are intended to motivate employees for better functional results. This added measure of motivation translates into improved all round customer interaction, resulting in higher volume of sale for the organisation.

Table 4.44 Sales Linked Incentives

Sales Linked Incentives	Frequency	Percent
Granted	263	67.26
Not granted	128	32.74
Total	391	100.00

*Source: Primary Data*

It is seen above that close to 70 per cent of the employees receive incentives upon achieving their sales targets. Salaries are generally learnt to be fixed low making sales linked incentives appear more attractive. Sales incentives being a variable remunerative factor among the work force, this strategy, creates unhealthy competition and disharmony among them, which shall best be avoided by refixing the

monthly salary to Government stipulated level, as personal competence is a variable, particularly in the absence of formal training imparted to the employees.

#### 4.4.1.15 Special Incentives on Wedding and Festive Purchases

It is very much in vogue to encourage and woo sales personnel with ex-gratia payments to step up sale efforts during festival seasons when customer footfall increases manifold with inevitable physical and mental strain and lengthier workdays.

Table 4.45 Special Incentives on Wedding and Festive Purchases

Special Incentives on Wedding and Festive Purchases	Frequency	Percent
Prevalent	297	75.96
Not prevalent	94	24.04
Total	391	100.00

*Source: Primary Data*

The Table shows that 76 per cent of the employees receive special incentive to promoting large volume sale in contexts of wedding and festive shopping, which understandably generates high revenue for the employer. It has been observed that saleswomen manning wedding section absorb more stress on account of increased pressure from employers to take best advantage of seasonal bounty.

#### 4.4.1.16 Paid Leave of Absence

KSCE Act 1960 has clearly laid out leave entitlements of the shop employees though these mandates are not found to be followed by many of the employers in textile retailing, either in letter or in spirit, resulting in stray cases of employment abdication on grounds of impractical management of conflicting needs and responsibilities as the following two Tables establish.

Table 4.46 Paid Leave of Absence

Paid Leave of Absence	Frequency	Percent
Exists	141	36.06
Do not exist	250	63.94
Total	391	100.00

*Source: Primary Data*

Despite clear rules governing leave structure in the KSCE Act, close to 64 per cent of the shops do not honour these directives, often resulting in employees losing a day's pay and earning employer displeasure. With a high percentage confirming total absence of paid leave and considering their lengthy work hours, mostly seven days a

week, domestic and social commitments are likely to remain unaddressed unless they are permitted paid leave of absence in situations of need.

#### 4.4.1.17 Classification of Employee Leave

Leave benefits allow employees to take time off work for various reasons. Saleswomen in textile retail outlets by virtue of the provisions of the KSCE Act 1960, are eligible to paid annual leave, sick leave, and maternity leave.

Table 4.47 Classification of Leave

Classification of Leave	Yes		No		Do not know	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Casual leave	127	32.48	188	48.08	76	19.44
Sick leave	0	0.00	391	100.00	0	0.00
Maternity leave	0	0.00	377	96.42	14	3.58
Any other (specify)	0	0.00	388	99.23	3	0.77

*Source: Primary Data*

The above Table however shows that only 32 percent of the respondents enjoy casual leave spanning eight to ten days annually . KSCE Act stipulates 12 days of casual leave and equal number of sick leave after completion of 12 months of continuous service. Maternity Leave, the exclusive privilege of expectant women offers them 26 weeks of leave with pay on the condition that it does not overlap with ESI. Both of these entitlements are found not to be honoured by most of the employers, and employees are thus seen to suffer loss of job owing to long absence from work.

#### 4.4.2 Conditions of Work in Textile Retail Outlets

With a view to delivering regulated conditions of work on principles of fair play, KSCE Act has laid out a set of parameters all employers remain duty-bound to honour. This area has been meticulously explored and analysed and the following analytical delineation brings out contexts vulnerable to occupational stress.

##### 4.4.2.1 Fixed Hours of Work

Every organisation coming under the ambit of the KSCEA 1960 is bound by regulated work hours essentially in the interest of the employees, denial of which can be reason in itself for job dissatisfaction and vulnerability to occupational stress.

Table 4.48 Fixed Hours of Work

Fixed Hours of Work	Frequency	Percent
Fixed work hours	177	45.27
No fixed work hours	214	54.73
Total	391	100.00

*Source: Primary Data*

Forty-five per cent of the respondents state that they work to an official fixed schedule, the details of which would emerge from the next Table No. 4.49. The fixed hours being referred to do not in any way construe the Government stipulated hours of daily work, instead are the hours of work officially fixed by the employers. It is seen to be very common among large textile retail outlets that closure of business hours happens beyond 7.30 pm depending upon the rush of the day, particularly during festival seasons, despite clear decree in the KSCE Act 1960 limiting work duration to 8 hours a day. Undefined work hours mainly affect those employees who avail employer accommodation and such after-work hours are devoted to reorganising the showroom after the day's business.

#### 4.4.2.2 Duration of Work Hours

One of the pertinent and sensitive features of regulated work environment that KSCEA 1960 propounds is duration of work hours as it hinges heavily on employee wellness with consequential impact on physical and emotional aspects potentially leading to distorted work life balance, occupational stress, and overall dissatisfaction on the job front.

Table 4.49 Duration of Work Hours

Duration of Work Hours	Frequency	Percent
8.00	0	0.00
9.00	45	11.51
9.50	118	30.18
10.00	14	3.58
10.50	2	0.51
11.00	66	16.88
12.00	146	37.34
Total	391	100.00

*Source: Primary Data*

Hundred per cent of the workforce state that they need to work for 9 to 12 hours a day on their feet, without being able to sit, which is in violation of KSCE Act 1960 which clearly prescribes 8 hours of work a day with one hour of compulsory rest after every four hours of continuous work. This unlawful and deplorable attitude of the employers is facilitated by the absence of active trade unions to protect their interests and the weak socio-economic parameters of the employees that deem employment essential under any circumstance. Preceding studies have established that prolonged work hours adversely affect both job satisfaction and work life integration (Nakata, T.Ikeda, & M.Takahashi, 2006). According to an ILO/WHO global analysis, long work hours above fifty-five hours a week can result in stroke and ischemic heart diseases which registered an increase in the incidence rate by 29 per cent between 2000 and 2016 (WHO, May, 2021). With proven health consequences, work hours shall be truncated to conform with Government norms for the wellbeing of the employees in general and for improved productivity in particular, essentially in the interest of the employer.

#### 4.4.2.3 Duration of Work Week

Duration of work week is of considerable importance to the overall wellbeing of an employee with pronounced bearing on their work life balance, job satisfaction and occupational stress. In their capacity as dual role performers, length of a work week carries more implications than one would normally imagine. Work week with the mandatory one day off, owes much to an employee's overall sense of wellbeing as it offers a break from the monotony of employment while placing at one's disposal, time to attend to domestic duties and responsibilities that form as much a part of their dual role profile as a home maker and an independent earner.

Table 4.50 Duration of Work Week

Duration of Work Week	Frequency	Percent
Six	4	1.02
Seven	387	98.98
Total	391	100.00

*Source: Primary Data*

Ninety-nine per cent of the entire respondent base confirms a seven-day work week when KSCE Act decrees one compulsory holiday every week. All week-work leaves

an employee with little time for domestic and social commitments and engagements with high probability of work life imbalance.

Weekly holidays are of huge significance to an employee, primarily as a restorative break from the daily grind, besides affording a weekly window to tie up loose ends on the domestic front. With rising domestic demands on time and action, as one advances in age, with attendant changes to personal circumstances, weekly break is considered an essential antidote to physical and emotional corrosion that would otherwise befall an employee, in addition to other psychosocial consequences that form part of employment.

#### 4.4.2.4 Work Break

Work break is imagined to possess a therapeutic effect that would help mitigate and to some extent keep a check on the pressures of daily work responsibilities. It acts as a pressure vent and helps recompose oneself for the next stint of duty and other functional obligations.

Table 4.51 Work Break

Work Break	Frequency	Percent
Two	15	3.84
Three	376	96.16
Total	391	100.00

*Source: Primary Data*

The above Table shows a vast majority getting three breaks a day mostly for lunch and refreshments. Though KSCE Act mandates one hour of compulsory rest after four hours of continuous work, it is reported that the three breaks permitted are mostly brief and restricted to meal and snacks. These breaks are not defined by duration, instead are permitted based on customer rush of the day.

#### 4.4.2.5 Performance Appraisal

Performance appraisal is essentially an auditing carried out either by the employer directly or by trusted supervisors at specified intervals to evaluate and assess personnel competence and productivity against the declared needs and targets of an organisation, while identifying areas of performance deficit and spelling out prescriptive measures. The following three Tables get into the specifics.

Table 4.52 Performance Appraisal

Performance Appraisal	Frequency	Percent
Prevalent	373	95.40
Not prevalent	18	4.60
Total	391	100.00

*Source: Primary Data*

Performance appraisal is seen to be in practice with most of the employers though in isolated instances, such evaluation is seen not to be carried out, in contexts of appointments made through important referrals and when the employee is in some way related to the employer. It is generally observed that employees are assigned an alpha-numeral code which serves the purpose of identifying each employee and these codes help management monitor employee's work output, providing some important inputs that come in handy during periodic appraisal. Other areas of performance, including customer interaction and peer to peer exchanges are monitored by the Floor Supervisor, not always a genuine representation, taking into account their personal inclinations and prejudices. Thus, their qualitative and quantitative performance is evaluated, and it is during these evaluation exercises that selling incompetence is taken up for remedial measures with a view to improving productivity, often without proportionate remuneration hike. It is thus the primary metric employed by most of the employers in the evaluation of employees' output and contributions and therefore considered an important managerial function, generally held annually.

#### **4.4.2.6 Performance Appraiser**

Performance Appraiser can be a sensitive personnel in terms of employment progression and growth that can either be conferred on or taken away from an employee and is generally representative of inter personnel interactive skills. Considering the importance of such social exchanges in a colonial work environment that large textile retailing represents, appraiser can play an important role in the overall job satisfaction and self-esteem of an employee.

Table 4.53 Performance Appraiser

Performance Appraiser	Frequency	Percent
Not applicable	18	4.60
Supervisor	123	31.46
Management	250	63.94
Total	391	100.00

*Source: Primary Data*



Table No. 4.53 reveals that performance appraisal is mostly carried out by the management for first-hand feel of employee performance, often dispensing with the intermediary, the supervisor embodies.

Partial digitalisation of performance appraisal restricted to functional metrics and figures can prove to be a fairer and more objective assessment method that can, to a considerable extent do away with personal prejudices and bias many supervisors or even employers tend to hold against employees. This approach with minimal human intervention can in itself be an inspiration to the employees to give their best with the conviction that good performance stands in record irrespective of their personal equations with colleagues.

#### 4.4.2.7 Post-appraisal Corrective Measures

Performance appraisal is also a periodic situational stock taking where employers or their trusted representatives are expected to lend a listening ear to the employees for their take of the inhouse affairs and offer resolutions thereto with the larger view to improving productivity and employee welfare. Course correction is therefore of significance in determining performance gain and job satisfaction of the employees.

Table 4.54 Post-appraisal Corrective Measures

Post-appraisal Corrective Measures	Frequency	Percent
Not applicable	18	4.60
Prevail	357	91.30
Does not prevail	16	4.10
Total	391	100.00

*Source: Primary Data*

A significant majority confirms that post-appraisal action has been taken to strengthen the identified areas of weakness to improve employee productivity through counselling, more helpful overall support system or even reprimand. Performance appraisal is also a communication tool whereby employees are apprised of their inadequacies and shortfall on the work domain, seeking stepped up efforts to improve.

#### 4.4.2.8 Promotion Eligibility

Promotion in work is mostly a token of recognition of good work and healthy attitudes, and the element of trust the employer confers on the employee. While status elevation brings in more income and responsibilities, there are certain general criteria the employees have to fulfil in order to qualify for such promotions.

Table 4.55 Promotion Eligibility

Promotion Eligibility	Frequency	Percent
Eligible	355	90.79
Not eligible	14	3.58
Do not know	22	5.63
Total	391	100.00

*Source: Primary Data*

Table No. 4.55 reveals that 91 per cent of the respondents confirm eligibility for promotion in their jobs, subject to management terms and conditions. Potential for career growth is a natural aspiration and can play a significant role in employees' perceptions and attitude to employment with spill over consequences on their wellbeing and job satisfaction. This is another area where technology can be deployed for system analysis of an employee's performance and qualification for job escalation. Artificial intelligence can play a significant role in this exercise.

#### **4.4.2.9 Promotion Criteria**

Promotional prospects mostly depend on experience and competence and hold key to employee motivation and loyalty.

Table 4.56 Promotion Criteria

Promotion Criteria	Frequency	Percent
Not applicable	31	7.93
Experience in the job	4	1.02
High performance	8	2.05
Both	345	88.24
Do not know	3	0.76
Total	391	100.00

*Source: Primary Data*

Table 4.56 shows that performance and job experience are the main determining factors for promotion, though senior supervisory positions are seen to be occupied by men reflective of gender bias.

#### **4.4.2.10 Harassment at Workplace**

Harassment at workplace is becoming a source of increasing concern particularly in textile retail shops where there is an overwhelming presence of female staff; the consequences of which can dent their self-esteem, self-confidence, and job satisfaction. It can take the form of gender-based discriminations, verbal spats between employees, verbal abuse by the supervisors or the employers, retaliatory experiences including punitive transfers to other locations or godowns, and sexual harassment. Studies establish that such ill treatment can result in diminished

organizational commitment, job satisfaction and increasing instances of employee turnover (Swarnalatha & G.Sureshkrishna, 2012).

Table 4.57 Harassment at Workplace

Harassment at Workplace	Frequency	Percent
Exists	298	76.21
Does not exist	93	23.79
Total	391	100.00

*Source: Primary Data*

More than two thirds of the respondents confirm harassment at workplace with possible impacts on mental health and self-esteem. Inter-personnel disharmony and rivalry also can be causes of harassment besides supervisors' biased approach to employees. Harassment at workplace in any of its manifestations can exert a negating influence on employee wellbeing, emotional health, job satisfaction, occupational stress, self-esteem, and productivity. Employee wellness and welfare are therefore of prime concern and importance for a mutually beneficial association in any organisation.

#### 4.4.2.11 Gender Discrimination at Workplace

Discrimination on grounds of gender that is rampant on all faces of life globally, can disarm an employee, stunting one's competence and motivation to improve. Such discriminatory and preferential treatment of employees remain one of the seemingly permanent fixtures in any work environment, with ripple effects on the deprived leading to inevitable disgruntlement.

Table 4.58 Gender Discrimination at Workplace

Gender Discrimination at Workplace	Frequency	Percent
Prevalent	333	85.17
Not prevalent	58	14.83
Total	391	100.00

*Source: Primary Data*

Table No. 4.58 confirms that 85 per cent of the respondents suffer gender discrimination. Disparity is reported in areas of remuneration and promotional prospects that lead to discontentment, diminished productivity, and motivation. Women forming a commanding predominance in textile retailing to the point of sustaining the enterprises, shall be considered organisational assets, and be conferred

a fair and equitable treatment so as to rub shoulders with men who invariably occupy senior positions of authority.

#### 4.4.3 Amenities in Textile Retail Outlets

Amenities at workplace form an integral part of work environment and primarily take care of the basic needs of an employee through the workday and are interpreted by the National Human Rights Commission (NHRC) as fundamental human rights. Most of the amenities these showrooms need to provide in compliance with the KSCE Act are listed below with corresponding response from the employees.

##### 4.4.3.1 Amenities – A Dissectional View

Amenities at workplace form a significant component to work environment and can be a determining factor to a congenial work atmosphere that is essential to employee wellbeing. Comfort level of an employee goes a long way in shaping one's perceptions and performance and therefore considered of significance.

Table 4.59 Amenities in Textile Retail Showrooms

Amenities	Yes	No	Does the gap need to be addressed?	
			Yes	No
Drinking water	391(100.0)	0(0.0)	0(0.0)	391(100.0)
Sitting facilities	0(0.0)	391(100.0)	391(100.0)	0(0.0)
Washrooms	391(100.0)	0(0.0)	0(0.0)	391(100.0)
Restrooms with chairs	0(0.0)	391(100.0)	267(68.29)	124(31.71)
Lunchroom with table	380(97.19)	11(2.81)	11(100)	0(0.0)
Spacious counters facilitating free movement	204(52.17)	187(47.83)	187(100)	0(0.0)
Hygienic disposal of sanitary napkins	391 (100.0)	0 (0.0)	0(0.0)	0(0.0)
Lunch	262(67.01)	129(32.99)	125(96.9)	4(3.1)
Tea/ coffee	391(100.0)	0(0.0)	0(0.0)	391(100.0)
Snacks	370(94.63)	21(5.37)	21(5.37)	0(0.0)
Sick room	0(0.0)	391(100.0)	273(69.82)	118(30.18)
First aid facility	247(63.17)	144(36.83)	44(30.56)	100(69.44)
Baby care facilities	0(0.0)	391(100.0)	333(85.17)	58(14.83)
Grievance Redressal facility	0(0.0)	391(100.0)	391(100.0)	0(0.0)
Advance salary/ loan facility	85(21.74)	306(78.26)	299(97.71)	7(2.29)
Manpower for handling sales surge	107(27.37)	284(72.63)	257(90.49)	27(9.51)
Health check-ups	0(0.0)	391(100.0)	192(49.1)	199(50.90)
Permission to use mobile phones	0(0.0)	391(100.0)	193(49.36)	198(50.64)

Source: Primary Data

Table No. 4.59 fairly covers the essential amenities required to be available in big retail outlets and compliance is seen to be wanting in areas other than the basic needs. It is noteworthy that many of the inadequacies pronouncedly pointed out by the respondents such as facilities for sitting behind the counter, baby care and restrooms are stipulations already laid down in the KSCE Act, though still remaining unfulfilled. KSCE Act mandates that employers of every big or medium establishment are required to provide spacious restrooms for employees where they can have their food and take rest and every establishment employing twenty or more female employees should provide creche facility free of cost for children of the employees below the age of six. First aid, health check-up, and grievance redressal are the other highly demanded amenities in addition to freedom to use mobile phones as pointed out in the above Table No. 4.59.

#### 4.4.3.2 Employee Accommodation

Employer accommodation in compliance with the KSCE Act 1960, is seen to be offered by many large textile retail establishments as an alternative to daily commute most of the female sales personnel need to resort to. As part of the exponential growth of textile retailing which attracts female sales employees in hordes, many of the large retail outlets offer free board and lodging to those employees who reside far away from their workplace. As revealed from the study, a vast majority of these female sales employees reside within a radius of twenty kilometres and daily commute would prove to be cumbersome, time consuming and costly, eventually settling for employer provided accommodation.

Table 4.60 Employee Accommodation

Employee Accommodation	Frequency	Percent
Home	168	42.97
Paying guest	9	2.30
Employer accommodation	214	54.73
Total	391	100.00

*Source: Primary Data*

KSCE Act mandates that employers of all 'big' establishments with more than 50 employees should provide accommodation facility and free transport back and forth. As seen above, almost 55 per cent of the employees make use of employer accommodation. Majority of employees being distant dwellers (Table No. 4.3), they opt for employer accommodation to avoid problems attendant to commuting.

Additionally, considering the prolonged workday with 10 to 12 hours of work, daily commute proves to be an unrealistic proposition. From employers' perspective, this is a desired arrangement to have these inmates available for extra work hours during festive seasons particularly.

#### 4.4.3.3 Accommodation Housing

All big textile retail outlets by virtue of their prime location in bustling city space, look for hostel facility preferably close to their showrooms and might end up hiring flats and portions of commercial buildings. Some employers acquire properties and prefer to run such establishments on their own with owned transport facilities. Room occupancy rate is found to be four or more depending on the strength of hostellers and size of the building subject to conditions laid out by the KSCE Act. The following two Tables throw more light on the arrangements in the context of this study.

Table 4.61 Accommodation Housing

Accommodation Housing	Frequency	Percent
Building	214	100.00

*Source: Primary Data*

Table 4.61 confirms that hostels are housed in independent buildings and not in rented apartments or flats.

#### 4.4.3.4 Occupancy Rate in Hostel Rooms

There appears to be huge demand for employer accommodation in large textile retail establishments and considering the strength of the sales force in such outlets, accommodation provided would necessarily be on shared basis with possibilities for overpopulated rooms causing inconvenience to the residents, uncomfortable accommodation with deficient amenities could be a sure source of strain that can influence one's job satisfaction.

Table 4.62 Occupancy Rate in Hostel Rooms

Occupancy Rate in Hostel Rooms	Frequency	Percent
Four	7	3.27
Five	6	2.80
Six	129	60.28
Seven	27	12.62
Eight	33	15.42
Nine	12	5.61
Total	214	100.00

*Source: Primary Data*

Table No.4.62 records 94 per cent respondents sharing rooms with six or more mates. It would be contextual to state that employers with more than 50 employees are required to provide hostel accommodation to such employees who reside 25 kms or more away from the workplace. Proper ventilation, availability of potable water, sufficient lighting, and beds three feet apart from one another shall be conditions governing hostel accommodation according to KSCE Act 1960. As Table No. 4.68 reveals, accommodation was cited as an area of concern to a section of the respondents as most of the rooms provided, accommodate six or more employees creating inconveniences and privacy concerns. Congested rooms without sufficient space to move around is stated to be a matter of significant concern besides privacy encroachment and can well affect their sense of wellbeing and overall productivity and hence, less crowded accommodation could be considered by such employers in mutual interest.

#### 4.4.3.5 Transport Facility

Daily commute back and forth is understandably a tedious and costly affair and in addition to the rigours of travel and cost involved, there will always be an element of uncertainty on timely attendance, and more so, on the travel back home with reduced transport facility at night, adding to overall level of anxiety and stress.

Table 4.63 Transport Facility

Transport Facility	Frequency	Percent
Public transport	151	38.62
Employer transport	214	54.73
Own vehicle	26	6.65
Total	391	100.00

*Source: Primary Data*

Most of the big textile retail outfits provide free transport facility to their resident employees as part of accommodation package. With 55 percent of the total workforce availing employer accommodation as shown in Table No. 4.60, dependence on employer transport remains a natural option. Free transport to hostel dwellers forms part of the KSCE Act stipulations. It is however noteworthy that more than one third of the respondents resort to public transport and go through the ordeal of untimely travel, their job often demands. Transport facility now being offered to resident employees may be extended to all employees within a specified radius even at a cost,

which would still be a great service to them considering the uncertain transport schedule and the ordeal of travelling in crowded buses. It would also be a welcome gesture from the security point of view.

#### **4.4.4 Social Aspects of Work Environment in Textile Retail Outlets**

As the study focusses on women in textile retailing in Kerala, considerable emphasis has been laid on the social aspects in their typical work environment which is essentially a labyrinth of social interaction at various levels. Customer interaction being the core area in any field of selling, these aspects have been examined in as much detail as interaction with colleagues and management, for sharper insights.

##### **4.4.4.1 Grievances at Workplace**

Human resource management is key to the sustenance and prosperity of the organisation and the employees as well, and as such, grievance redressal machinery assumes huge importance. Incidence rate of employee grievances is generally high considering the employee density and the disorganized management practice, though the channel of communication between the management and the employees is not always bi-directional for reasons indicated in Table No. 4.68.

Table 4.64 Grievances at Workplace

Grievances at Workplace	Frequency	Percent
Exist	318	81.33
Do not exist	73	18.67
Total	391	100.00

*Source: Primary Data*

Table No. 4.64 records high percentage of grievances indicative of disharmonious work atmosphere. Unfriendly attitude and biased approach of the supervisors and pressure to sell are common areas of grievance. Customer interaction is seen to be another potential area of grievance. Grievances are seen to revolve around mismanagement and violations of statutory compliances, and swift resolutions are seldom seen. Customer grievances and complaints too creep in, particularly during the festival seasons when these saleswomen get to handle more than can be reasonably expected of them, resulting in vibes of dissatisfaction and botched sale effort. The succeeding six Tables dwell on endeavours to extract as much information as possible for a fair comprehension.



#### 4.4.4.2 Communication of Grievances

Grievances arising on the work front stand chances of redressal only through effective communication with the management and repressed grievances can, over a period of time, lead to job dissatisfaction and work stress.

Table 4.65 Communication of Grievances

Communication of Grievances	Frequency	Percent
Communicate grievances	192	60.38
Grievances not communicated	126	39.62
Total	318	100.00

*Source: Primary Data*

Forty per cent of the respondents confirm suppression of grievances for reasons of perceived futility and for fear of employer resentment. Buried grievances can well be imagined to lead to job dissatisfaction and increased level of work stress.

#### 4.4.4.3 Grievance Count

Communication of grievances form part of the possible resolutions that can emerge, though not every employer needs to act upon such grievances with deserving promptness. This is reflective of the importance and concern management attaches to employee grievances with implications on staff loyalty and involvement.

Table 4.66 Grievance Count

Grievance Count	Frequency	Percent
1	52	27.08
2	61	31.77
3	17	8.85
4	3	1.56
5	4	2.08
Few times	4	2.08
Many times	51	26.58
Total	192	100.00

*Source: Primary Data*

According to Table No. 4.66, twenty-seven per cent of the respondents stopped efforts of communication at the first attempt on perceived grounds of futility as further communication of such grievances are not recorded. Multiple attempts for grievance redressal are recorded by the rest of the respondents indicating absence of proper

system to handle such situations, which is descriptive of the employers' inattention to the problems employees encounter through the workday.

#### 4.4.4.4 Reasons for Non-Communication of Grievances

Largely characterised by informal and customised work culture, often in violation of the fundamental tenets of the KSCE Act, the big textile retail establishments run their businesses without systems and practices in contravention of many of the conditions laid out in the KSCE Act 1960. With such attitude and authority on display, communication of grievances can prove to be a delicate task many avoid for fear of employer resentment that can jeopardise the stability of their employment.

Table 4.67 Reasons for Non-Communication of Grievances

Reasons for Non-Communication of Grievances	Frequency	Percent
Fear	84	66.67
Futility	40	31.75
Workload	2	1.58
Total	126	100.00

*Source: Primary Data*

Table No.4.67 ascribes fear of employer reaction as the main reason for suppression of grievances. Most of the big textile retail establishments being family run, patriarchal inclinations can punctuate their business philosophies and practices assigning women peripheral roles in the management machinery.

#### 4.4.4.5 Reasons for Grievances

With an unorganised way of management that ironically characterise these big textile retail outlets that by definition fall into the organised sector, grievances and elements of dissatisfaction can abound in the daily conduct of business, considering the employee density. These grievances can be on account of administrative deficiencies or poor interpersonal relations with colleagues and can offer insights into the employer's managerial practices.

Table 4.68 Reasons for Grievances

Reasons for Grievances	Frequency	Percent
Poor Pay & its Disparity	46	14.47
Unrealistic Sales targets & Gender Discrimination	63	19.81
Denial of Leave	43	13.52
Godown Work & Supervisor Bias	45	14.15
Prolonged Standing	121	38.05
Total	318	100.00

*Source: Primary Data*

Table No. 4.68 lists a wide variety of reasons representative of shoddy systems and autonomous and unethical practices of the management that can potentially inflict self-esteem and trigger considerable stress. A more responsible and efficient grievance redressal machinery may be put in place for expeditious disposal of such grievance founded on fair practices as a cohesive workforce throws up countless growth possibilities for the organisation, employees form an integral part of.

#### 4.4.4.6 Customer Complaints

Considering the divergent customer footfalls that big textile retail establishments attract, customer grievances and complaints cannot be a rarity and can range from inefficient shopping assistance from the sales staff to organisational inadequacies in terms of poor inventory and below par product range. Customer handling can be a taxing experience to the sales staff with potential for additional stress at workplace.

Table 4.69 Customer Complaints

Customer Complaints	Frequency	Percent
Customer complaints	275	70.33
No Customer complaints	116	29.67
Total	391	100.00

*Source: Primary Data*

70 per cent of the respondents claim to have been complained against by the customers. Poor soft skills and little or no training could be the reasons for their inability to meet customer expectations. Considering the sheer diversity of tastes, inclinations, cultural and geographical peculiarities customers display and the absence of previous experience in similar fields many employees suffer from, formal training would go a long way in rendering a satisfying shopping experience to the customers while making the experience of selling less cumbersome or perhaps more satisfying to the female sales employee.

#### 4.4.4.7 Political Affiliation

Political leanings and affiliations are highly relevant to the wellbeing of the employees, though textile retail industry in Kerala has never had the backing and support of any of the major trade unions presumably because such establishments have an overwhelming presence of female employees who neither have the inclination

nor the determination to join hands for collective bargaining. Their socio-economic deficiencies and the dire necessity of employment often restrain them from such crusades for fear of employer resentment. The following five Tables are illustrative of their attitude to unionisation and the difficulties they encounter to garner solidarity.

Table 4.70 Political Affiliation

Political Affiliation	Frequency	Percent
Exists	138	35.29
Does not exist	253	64.71
Total	391	100.00

*Source: Primary Data*

Table No.4.70 indicates poor political affiliations, characteristic of this industry owing to their lack of awareness of rights and entitlements arising from insufficient education, primarily.

#### **4.4.4.8 Trade Union Membership**

Unionisation in textile retail establishments can to some extent help find solutions to lingering problems the employees confront on their day -to-day conduct of work and therefore considered a highly desired support for employee welfare.

Table 4.71 Trade Union Membership

Trade Union Membership	Frequency	Percent
Member	68	17.39
Not a member	323	82.61
Total	391	100.00

*Source: Primary Data*

Table No. 4.71 overwhelmingly indicate incredibly low level of unionisation as 83 per cent of the respondents do not belong to any of the trade unions, presumably because all textile retail outlets are manned by them who have suffered continued neglect by all major male-dominant trade unions. Reluctance to unionise is also because of fear of employer reprisal as was witnessed in one of the leading textile retail showrooms in the State leading to a protracted spell of protest. Gender hierarchy can be another reason that deters collective bargaining through Unions. Kerala known for vigorous Trade Union activities and women empowerment, however lacks political literacy, particularly among this fraternity.

#### 4.4.4.9 Political Affiliation to Trade Unions

Trade Unions exist with or without political affiliations and backing and can be a determinant in their competence in finding resolutions to problems employees encounter on the work front.

Table 4.72 Political Affiliation to Trade Unions

Political Affiliation to Trade Unions	Frequency	Percent
Affiliated	42	61.76
Not Affiliated	26	38.24
Total	68	100.00

*Source: Primary Data*

Table No. 4.72 indicates marginal political leanings and affiliations to the few trade unions that exist, leaving most of such organisations free of the influence of union intervention. Affiliation to trade unions is expected to fortify the legitimate interests of the employees and indemnify them against unethical and unlawful managerial practices that endanger their interests and wellbeing.

#### 4.4.4.10 Role of Trade Unions in Grievance Redressal

Trade unions are expected to play an intervening role in settlement of disputes or grievances that are raised by employees in an organisation or in an industry altogether and as such are considered crucial to employee welfare, particularly in the textile retail industry which runs in an unorganised manner, in violation of many of the employee welfare conditions laid out by the governing bodies.

Table 4.73 Role of Trade Unions in Grievance Redressal

Role of Trade Unions in Grievance Redressal	Frequency	Percent
Not applicable (Being not a member)	323	82.61
Involved	10	2.56
Not involved	58	14.83
Total	391	100.00

*Source: Primary Data*

Table No. 4.73 indicates little concern and intervention from trade unions and has been the main reason behind much of their woes at workplace. It is this indifference and lack of support from the trade unions that led to the birth of AMTU, the first and only woman led trade union that staged protests and eventually won the right to sit through a significant Amendment to the KSCE Act in 2018.

#### 4.4.4.11 Areas of Union Intervention

The envisaged interventional role trade unions are expected to play in a business enterprise revolve around employee welfare, their rights and entitlements and matters of other concern recurring in nature and detrimental to employees' interests. A strong footprint of an active trade union in any organisation acts as a deterring influence on management unfairness and unlawful practices and shall be one of the priorities of this fraternity.

Table 4.74 Areas of Union Intervention

Areas of Union Intervention	Frequency	Percent
Sitting facilities, Suspension & Godown work	10	100.00
Total	10	100.00

*Source: Primary Data*

Despite the indicated marginal intervention, there has not been tangible results to improve the working conditions of these employees, punctuating the need of active and responsible trade unions. Gender discrimination is alleged to be the reason for the absence of support of the major trade unions.

#### 4.4.4.12 Awareness of Employment Related Legislations

Legal literacy can be of significant help in a work environment that reeks of statutory violations and exploitative practices and the near total unawareness of employee rights and entitlements characterise female work force in textile retailing. Ignorance compounded by incomprehension inevitably lead to circumstances they have little control of in total subjugation to arbitrary management perceptions and practices.

Table 4.75 Awareness of Employment Related Legislations

Awareness of Employment Related Legislations	Fully aware	Partially aware	Not aware
Kerala Shops & Commercial Establishments Act	0(0.0)	245(62.7)	146(37.3)
Maternity Benefit Act, 1961	0(0.0)	31(7.9)	360(92.1)
Minimum Wages Act, 1948	1(0.3)	34(8.7)	356(91.0)
Equal Remuneration Act, 1976	0(0.0)	37(9.5)	354(90.5)
Sexual Harassment of Women at Workplace (Prevention, Prohibition & Redressal) Act	6(1.53)	76(19.44)	309(79.03)

*Source: Primary Data*

Table No. 4.75 clearly proves poor awareness and comprehension of various legislations intended for the welfare of these workers; a fact that favours managements to run the show in a way that best suits their interests, invariably at the cost of the employees. Poor education and feeble union support could contribute towards lack of awareness of welfare legislations. 62 per cent of the respondents have partial awareness of KSCE Act and 19 percent are aware of Sexual Harassment of Women at Workplace (Prevention, Prohibition & Redressal) Act 2013. Legal illiteracy with its baneful influence on employee's growth prospects has been one of the common and widespread inadequacies that confront them and perhaps situations can improve with awareness classes educating them on the need to remain cognizant of and updated on various welfare schemes the Government introduces. Department of Labour shall take initiatives in this direction deeming attendance a compulsory exercise of specified frequency.

#### 4.4.4.13 Respite from KSCE Act Amendments

The arguably controversial management dictates that work against the interests of the employees of textile retailing led to sporadic public expression of overt dissent that culminated in strikes and protest marches in some of the Districts of the State, eventually leading to the intervention of the Human Rights Commission on allegations of denial of primary human needs in a typical textile showroom work environment. The State Government in response, brought in an Amendment to the KSCE Act in 2018 that was widely considered to usher in some long sought-after relief to this community though later years proved these amendments to be of little consequence as neither implementation nor enforcement was seen to happen. This is indeed a matter of serious concern with ramifications that can freeze the machinery of law unless Government is determined to tackle the issue with more assertion and responsibility.

Table 4.76 Respite from KSCE Act Amendments

Respite from KSCE Act Amendments	Frequency	Percent
Respite gained	5	1.28
No respite	386	98.72
Total	391	100.00

*Source: Primary Data*

The above section thus identifies the cardinal areas of work environment comprising of terms of employment, conditions of work and available amenities, and examines them against the prescribed norms and practices laid out in the KSCE Act bringing to the fore instances of deviations from the mandates almost defeating the Act itself, both in letter and spirit. The above excerpt from the interview schedule hinging specifically on what was widely considered a landmark Amendment to the Act, evoked responses that bear testimony to the aforesaid statement.

#### **4.4.4.14 Employee Response to Open-ended Question**

The open-ended question ‘What suggestions would you like to put forth for the improvement of your work conditions?’ has been responded to by the saleswomen, the compilation of which would be as follows.

- (i) Option to sit during the work hours may be implemented in respect of the Amendment to the KSCE Act 1960 introduced in 2018.
- (ii) Leave of absence may be granted more generously.
- (iii) Employer transportation shall be a relieving alternative to public transport.
- (iv) Formal training and familiarisation with changing trends help remain ahead of customers.
- (v) Medical cover shall be offered to all employees.
- (vi) Maternity leave and associated benefits may be granted.
- (vii) Weekly holiday may be granted.
- (viii) Appreciation and encouragement may be conferred wherever due.

#### **4.5 CONCLUSION**

This study has been conducted on a respondent base of 391 female employees from textile retailing in Kerala. The current chapter has covered employment terms, conditions of work, available amenities and quality of social interaction, representative of their work environment which is seen to remain far from satisfactory. Day long standing in service to customers and their inability to sit have been reasons of serious concern to these saleswomen who spend most of the day in such shops that remain open all week. Collective bargaining, a potent tool to address official grievances and prevalent injustice and discrimination, has been examined by looking into the presence and activity level of trade unions. Largely seen to hail from the lower peripheries of financial stability, bordering on want, education would appear



to be a common casualty, the absence of which takes away employability options, much to their detriment. Compounded by little or no vocational skill, their employment options are further constricted, rendering them unfit for most of the professions that would either call for skill or higher education, with the end result of pushing them into the domain of textile retailing which painfully simulates the unorganised sector that is undemanding on most of the human intellectual faculties.

Gross deviations perhaps on all respects of employment terms, except issuance of Identity Cards, are observed rendering it a metaphoric ambience and experience as well, typical of the unorganised sector, where the policy makers are the employers and not the Government. All statutory obligations hinging on remuneration, many on conditions of daily work and available amenities remain in violation of governing rules and stipulations. With no dearth of elementary welfare schemes, well-conceived Government intentions fail to take off owing to employer reluctance, on grounds of financial and administrative concerns, thereby confining such decrees to fine print. To ensure that all entitled benefits thus formulated reach down to the intended beneficiaries, the Department of Labour who are vested with the authority to oversee enactment of the KSCE Act 1960, need to resort to more effective policing as part of law enforcement.

Ignorance and incomprehension often lay them bare to the exploitative attitudes of their employers, for, their legal illiteracy and their abysmally low awareness of the various legislations that fortify them to some extent in their afterlives, unambiguously brought out vide Table No.4.75, nips their occupational prospects to the point of career stagnation. Being necessarily customer interactive by the demands of their occupation, personality, attitude, and mindset play an important role in transforming casual visitors into loyal customers. Self-esteem, by virtue of its notional strength, can hold these employees in good stead vis-à-vis customers from different walks of life with attendant variation in personal attributes and hence been observed and studied in detail in the succeeding chapter.

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*Chapter 5*

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*Self-Esteem of Female Sales Employees in Textile  
Retailing in Kerala*

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## 5.1 INTRODUCTION

As evident from the previous chapter, work environment of female sales employees in textile retailing remains uncondusive and challenging as it entails day long social interaction with customers, peers and superiors of divergent outlook and attitude. Customer interaction is particularly sensitive and burdensome considering individual tastes, and temperament that calls for a pleasant disposition to enhance turnover and customer satisfaction, and hence of importance in day-to-day transactions. Sustained amiable disposition, coupled with self-efficacy and competence together ensure proficiency in selling, the absence of which can hinder productivity, leading to stress at workplace. These personality attributes form inevitable ingredients of the larger psychological phenomenon of widespread research, popularly known as self-esteem. Self-esteem, in its capacity as a personality additive therefore deserves a thorough examination to verify its all-important role, otherwise presumed to be absent, considering their weak socio-economic and poor educational attainment.

Literature on self-esteem speaks of a close association with stress in many ways as stressful contexts can affect self-esteem and self-esteem in turn can influence response to stress and one's coping capability (Kendler, Hettema, & et.al, 2003). It is therefore imperative that this construct be given due importance in the study of occupational stress where an employee relates one's capability, significance and worth with organisational identity (John & Donald, 2004). Self-esteem essentially being a subjective notional framework, forms part of human personality and therefore considered a significantly intrinsic stressor (Mensana, 1998), occupying an important place in the study of occupational stress. The development of Rosenberg's Self-esteem scale, which found wide adoption in social science research, stands testimony to the importance of this psychological phenomenon. The subject of self-esteem has been a matter of curiosity and speculation in the context of this study, particularly for the reason that these employees, in their functional role, remain client facing with high demands on various attributes of self-esteem for efficient selling. With little education, no vocational skill and absence of formal training, their psychological strength would perhaps be the only support they could bank on, for proficiency at work. Self-esteem, in the available literature, attracts two perspectives in its association with occupational stress, one asserting a direct relationship where they

move in the same direction and the other affirming an inverse relationship where self-esteem and occupational stress move in opposite direction. It has therefore been a matter of investigative curiosity on more than one count to the researcher to assess this phenomenon that has been carried out on 391 respondents selected from Big textile retail establishments from the cities of Thiruvananthapuram, Kochi, and Kozhikode. In fulfilment of this intention, thirteen variables believed to exert influence on self-esteem are considered for statistical analysis using Confirmatory Factor Analysis, Mean Percentage Score and One Sample Z Test. The influence the demographic variables such as age, marital status, location and duration of residence, religion, caste, educational qualification, salary, monthly family income and family size exert on self-esteem of the respondents have also been examined deploying One-way ANOVA.

## **5.2 VARIABLES FOR MEASUREMENT OF SELF-ESTEEM OF FEMALE SALES EMPLOYEES**

The psychological phenomenon of self-esteem can be thought of as an awareness of one's worth, competence and capability, spanning over multiple dimensions. Competence and worthiness are the two general metrics that are supported by a large volume of theories and are found to bear direct relevance to employees from textile retailing, considering their occupational role as saleswomen. Stanley Coopersmith, a contemporary of Morris Rosenberg, studied self-esteem in the context of worthiness while endorsing its psychological and social relevance (S.Coopersmith, 1967). The construct titled self-esteem has therefore been conceptualised around female sales force in textile retailing primarily based on their competence and worthiness, and the following thirteen chosen variables as shown in Table No. 5.1 are expected to best represent this phenomenon. These variables have been meticulously chosen from the considered theories, definitions and models of self-esteem that largely represent their gist, in terms of human attributes that are at play in occupational transactions.

Table 5.1 Measurement Variables of Self-esteem of Saleswomen

Variable Code	Variable Statement	Variable Name
SE1	I am a person of worth	Self-Worth
SE2	I have a good number of qualities	Personal Qualities
SE3	I am able to perform as efficiently as others	Self-Efficacy/Competence
SE4	I am satisfied with myself	Self-Contentment
SE5	I have a positive outlook towards life	Optimism
SE6	I am happy with my appearance	Self-Appeal
SE7	I am satisfied with my personality	Satisfying Personality
SE8	I receive respect from others	Personal Dignity
SE9	I can take care of myself	Self-Reliance
SE10	I can carry out my responsibilities pretty well	Sense of Responsibility
SE11	I do not feel inferior to others	Self-Confidence
SE12	I am ready to extend support to my co workers	Helping Mentality
SE13	I am satisfied with my marketing skills	Occupational Competence

*Source: Compiled Data*

### **5.3 MODEL ASSESSMENT AND TESTING OF SELF-ESTEEM OF FEMALE SALES EMPLOYEES**

Having studied various theories and models on self-esteem as discussed in Chapter 3 on ‘Theoretical Framework’, the thirteen variables believed to represent the construct of self-esteem derive their source from such studied theories, models, and definitions. This section attempts to test the pertinence of these variables to the construct of self-esteem of female sales employees in textile retailing, as necessitated by the study. In order to establish a fit between the observed data and the researcher’s conceptualised model of self-esteem, Confirmatory Factor Analysis has been applied with the following formulated hypothesis, and the tested model is shown in Table No. 5.2.

H<sub>1</sub>: The identified thirteen determinants contribute significantly to the self-esteem of female sales employees in textile retailing.

In order to assess the overall fitness of the hypothesised model, Chi-square statistics, GFI, AGFI, NFI, TLI, CFI, RMR and RMSEA have been applied, the values of which have met with the cut-off criteria deeming the model fit for analysis.

Table 5.2 Model fit Indices for Confirmatory Factor Analysis – Self-esteem

	$\chi^2$	DF	P	Normed $\chi^2$	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Self-esteem	76.507	30	.000	2.550	.985	.956	.989	.983	.993	.007	.045
Recommended value				<5	>0.9	>0.9	>0.9	>0.9	>0.9	<1	<1

Source: Primary Data and Calculated

According to Table No. 5.2, all the attributes have loaded significantly on the latent construct indicating a reasonable fit of the measurement model, further necessitating identification of the variables of high and low significance through Regression Coefficients as displayed in Table No 5.3. Regression Coefficient values as shown in the said Table determine the impact on the construct, and those above the cut-off criterion of 0.4 are considered significant to the construct and those below 0.4 are considered of lesser significance. In the Table below, SE8 ‘Personal Dignity’ recorded a value of 0.280 and has hence been considered of lesser significance in measuring self-esteem of female sales employees. These sales employees by virtue of their client facing role encounter uncivil behaviour from the customers, for whom, it is just a shopping exercise. With often unsatisfactory relationship with supervisors, appreciation and recognition are therefore hard to come by, and hence the variable SE8 ‘Personal Dignity’ has been deemed to be of lesser significance to the study.

Table 5.3 The Regression Coefficients of Self-esteem

Construct	Variables	Regression Coefficient	C.R	p	Variance
Self-esteem	SE1	0.459	13.845	<0.001	21.0
	SE2	0.672	22.730	<0.001	45.2
	SE3	0.834	33.524	<0.001	69.6
	SE4	0.502	15.406	<0.001	25.2
	SE5	0.887	39.289	<0.001	78.6
	SE6	0.648	21.543	<0.001	42.0
	SE7	0.684	23.350	<0.001	46.7
	SE8	0.280	8.029	<0.001	7.8
	SE9	0.867	36.866	<0.001	75.2
	SE10	0.922	44.718	<0.001	85.0
	SE11	0.408	12.091	<0.001	16.6
	SE12	0.571	18.114	<0.001	32.6
	SE13	0.693	23.827	<0.001	48.1

Source: Primary Data and Calculated



H<sub>2</sub>: SE1 contributes to the self-esteem of female sales employees.

The results exhibited in Table No. 5.3 reveal that the regulatory construct SE1 contributes to the self-esteem of female sales employees as its standardised direct effect on self-esteem stands at 0.459, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis has been accepted and can therefore be concluded that SE1 “I feel that I am a person of worth” has significant impact on the self-esteem of female sales employees.

H<sub>3</sub>: SE2 contributes to the self-esteem of female sales employees.

The results exhibited in Table No. 5.3 reveal that the regulatory construct SE2 contributes to the self-esteem of female sales employees as its standardised direct effect on self-esteem is 0.672, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that SE2 “I feel that I have a good number of qualities” has significant impact on self-esteem of female sales employees.

H<sub>4</sub>: SE3 contributes to the self-esteem of female sales employees.

The results exhibited in Table No. 5.3 revealed that the regulatory construct SE3 contributes to the self-esteem of female sales employees as its standardised direct effect on self-esteem is 0.834, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that SE3 “I am able to perform as efficiently as others” has significant impact on self-esteem of female sales employees.

H<sub>5</sub>: SE4 contributes to the self-esteem of female sales employees.

The results exhibited in Table No. 5.3 reveal that the regulatory construct SE4 contributes to the self-esteem of female sales employees as its standardised direct effect on self-esteem is 0.502, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that SE4 “I am satisfied with myself” has significant impact on the self-esteem of female sales employees.

H<sub>6</sub>: SE5 contributes to the self-esteem of female sales employees.

The results exhibited in Table No. 5.3 reveal that the regulatory construct SE5 contributes to the self-esteem of female sales employees as its standardised direct effect on self-esteem is 0.887, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be

concluded that SE5 “I have a positive outlook towards life” has significant impact on the self-esteem of female sales employees.

H7: SE6 contributes to the self-esteem of female sales employees.

The results exhibited in Table No. 5.3 reveal that the regulatory construct SE6 contributes to the self-esteem of female sales employees as its standardised direct effect on self-esteem is 0.648, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that SE6 “I am happy with my appearance” has significant impact on the self-esteem of female sales employees.

H8: SE7 contributes to the self-esteem of female sales employees.

The results exhibited in Table No. 5.3 reveal that the regulatory construct SE7 contributes to the self-esteem of female sales employees as its standardised direct effect on self-esteem is 0.684 which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that SE7 “I am satisfied with my personality” has significant impact on the self-esteem of female sales employees.

H9: SE8 contributes to the self-esteem of female sales employees.

The results exhibited in Table No. 5.3 reveal that the regulatory construct SE8 does not contribute to the self-esteem of female sales employees as its standardised direct effect on self-esteem is 0.280, which is less than the recommended value of 0.4. So, the research hypothesis is rejected and can therefore be concluded that SE8 “I receive respect from others” has no significant impact on the self-esteem of female sales employees.

H10: SE9 contributes to the self-esteem of female sales employees.

The results exhibited in Table No. 5.3 reveal that the regulatory construct SE9 contributes to the self-esteem of female sales employees as its standardised direct effect on self-esteem is 0.867, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that SE9 “I can take care of myself” has significant impact on the self-esteem of female sales employees.

H11: SE10 contributes to the self-esteem of female sales employees.

The results exhibited in Table No. 5.3 reveal that the regulatory construct SE10 contributes to the self-esteem of female sales employees as the standardised direct

effect of this construct on self-esteem is 0.922, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that SE10 “I can carry out my responsibilities pretty well” has significant impact on the self-esteem of female sales employees.

H<sub>12</sub>: SE11 contributes to the self-esteem of female sales employees.

The results exhibited in Table No. 5.3 reveal that the regulatory construct SE11 contributes to the self-esteem of female sales employees as its standardised direct effect on self-esteem is 0.408, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that SE11 “I do not feel inferior to others” has significant impact on the self-esteem of female sales employees.

H<sub>13</sub>: SE12 contributes to the self-esteem of female sales employees.

The results exhibited in Table No. 5.3 reveal that the regulatory construct SE12 contributes to the self-esteem of female sales employees as its standardised direct effect on self-esteem is 0.571, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that SE12 “I am ready to extend support to my co-workers” has significant impact on the self-esteem of female sales employees.

H<sub>14</sub>: SE13 contributes to the self-esteem of female sales employees.

The results exhibited in Table No. 5.3 reveal that the regulatory construct SE13 contributes to the self-esteem of female sales employees as its standardised direct effect on self-esteem is 0.693, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that SE13 “I am satisfied with my marketing skills” has significant impact on the self-esteem of female sales employees.

#### **5.4 SIGNIFICANCE BASED RANKING OF VARIABLES INFLUENCING SELF ESTEEM**

Confirmatory Factor Analysis has identified 12 variables as having significant influence on self-esteem and these variables are ranked in the order of relevance to gauge their extent of influence on the construct.

According to Table No. 5.4, variable SE10 ‘Sense of Responsibility’ is deemed to have maximum influence on self-esteem as it hinges on personal competence and sense of accountability towards the job. SE5 ‘Optimism’ comes next in ranking, as

positive outlook always helps on the job front and so is SE9 ‘Self Reliance’ which has a significant bearing on functional aspects of the job. SE3 ‘Self Efficacy/Competence’ comes next which is of paramount importance particularly among front-line sales staff. SE13 ‘Occupational Competence’ follows, which is an essential tool for effective selling followed by SE7 ‘Satisfying Personality’, which is a factor that is of immense application and use on the sales front and also in interpersonal interaction. SE6 ‘Self Appeal’ is a confidence enhancing notion, the interplay of which, assumes huge significance across the counter. Next in succession is SE12 ‘Helping Mentality’ which is an extremely desirable personal trait in daily interaction with co-workers. SE4 ‘Self Contentment’ follows and is a defence mechanism which comes in handy in contexts of stressful situations. Next in ranking, though not the least, is SE1 ‘Self-worth’ which is a direct measure of self-esteem and finally SE11 ‘Self-confidence’, a factor that has all round impact on every aspect of occupation.

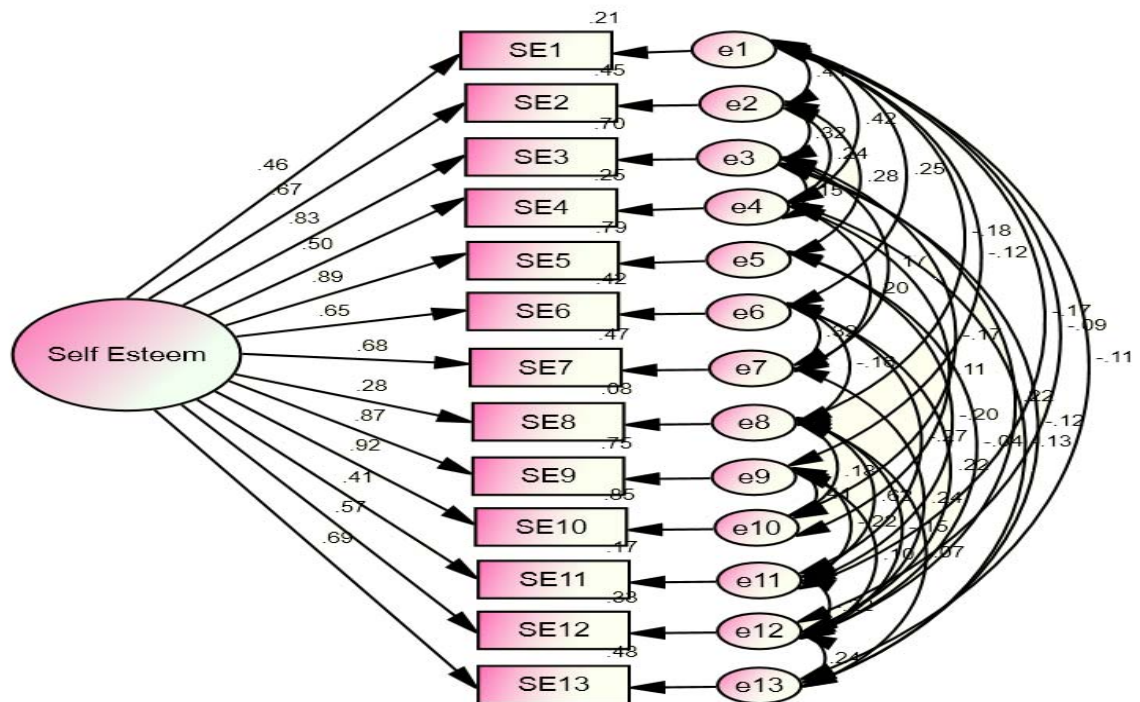
Table 5.4 Ranking of Variables Influencing Self-esteem

Construct		Regression Coefficient	Variance Explained	Ranking
Self-worth	SE1	0.459	21	11
Personal qualities	SE2	0.672	45.2	7
Self-efficacy/Competence	SE3	0.834	69.6	4
Self-contentment	SE4	0.502	25.2	10
Optimism	SE5	0.887	78.6	2
Self-appeal	SE6	0.648	42	8
Satisfying personality	SE7	0.684	46.7	6
Self-reliance	SE9	0.867	75.2	3
Sense of responsibility	SE10	0.922	85.0	1
Self-confidence	SE11	0.408	16.6	12
Helping mentality	SE12	0.571	32.6	9
Occupational competence	SE13	0.693	48.1	5

*Source: Primary Data and Calculated*

Figure 5.1

Model of Self-esteem of Female Sales Employees in Textile Retailing



### 5.5 MEASUREMENT OF SELF-ESTEEM OF FEMALE SALES EMPLOYEES

One of the prime aspects of the study on occupational stress has been self-esteem, an intangible personal perception of oneself against various variables, both internal and external. It is of contextual importance that professional roles become part of one’s identity and therefore it was thought necessary to consider the aspect of self-esteem in the overall tapestry of occupational stress. For intended results, a 13-point set of questions was conceived of so as to cover relevant areas in the realm of occupation and with a view to identifying the sensitive and vulnerable areas with potential for correlation of self-esteem and work stress.

Measurement of self-esteem of female sales employees being one of the objectives of the study, a need-based questionnaire containing thirteen variables on the Likert scale was prepared to capture the required data with three response options starting with 1 for ‘Disagree’, 2 for ‘Neutral’ and 3 for ‘Agree’. All thirteen statements barring one, qualified the Convergent Validity Test and the sum of such scores obtained through the twelve statements from 391 respondents was the basis on which the Mean Percentage Score of self-esteem was calculated.  $MPS = \frac{\text{Mean score} \times 100}{\text{Maximum possible score}}$ . This

score is classified under one of the four groups as ‘poor or low’ for a score of less than 35 per cent, ‘average’ for a score between 35 per cent and 50 per cent, ‘good or medium’ for a score between 50 per cent and 75 per cent and ‘high’ for above 75 per cent following the Parenting Stress Index developed by (Loyd & Abidin, 1985). A One Sample Z Test was carried out to gauge the significance and the following Table gives the Mean, SD, Mean Percentage Score and Z value of the variable considered.

Table 5.5 Measurement of Self-esteem of Saleswomen

Variable	N	Mean	Standard Deviation	Mean Score	% CV	z	p value
Self-esteem	391	32.43	3.79	90.08	11.70	28.281	<0.001

*Source: Primary Data and Calculated*

The Mean Percentage registers a score of 90.08 indicative of their high or excellent level of self-esteem. With a value of less than 20 per cent, the Coefficient of Variation suggests sufficient stability, and to further test whether the observed sample input does exist in the population, the following hypothesis is formulated.

H<sub>15</sub>: Self-esteem of female sales employees in textile retailing in Kerala is high.

The One Sample Z Test thus applied for the above hypothesis reveals the results as shown in Table No.5.5 and the obtained p value of less than 0.05, confirms the significance of the Test. It is therefore concluded that their level of self-esteem is high. Besides empowerment that employment confers, the other reasons that can perhaps be ascribed to their high level of self-esteem are the newfound status and identity that their official uniform and ID tag confer, the new generation ambience of these big textile showrooms and proximity and exposure to clothing and the evolving trends therein.

## **5.6 ANALYSIS OF DEMOGRAPHIC VARIABLES ON SELF-ESTEEM OF FEMALE SALES EMPLOYEES**

Socio-economic and demographic characteristics can influence the way self-esteem is fostered, as this psychological phenomenon can be seen as a comparative evaluation, where the frames of reference can vary significantly with cultural and topographical shifts. Social background and work conditions are found to be factors that influence subjective response to work and self-esteem (Kohn, Schooler, & Norwood, 1983) and therefore the phenomenon of self-esteem is viewed and assessed considering the

following socio-economic and demographic factors, against the ensuing hypothesis tested at 5 per cent level of significance applying One-way ANOVA.

H<sub>16</sub>: Demographic variables exert significant influence on self-esteem of female sales employees in textile retailing.

### 5.6.1. Influence of Age on Self-esteem

Self-esteem is a subjective notional concept, self-evaluative in nature, developing with age and emotionally manifested in almost all areas of life. Age carries with it evolving circumstances and environments which can bring about qualitative variations to self-esteem and therefore considered an aspect of relevance to the study in the context of occupational stress among female sales employees.

Table 5.6 Influence of Age on Self-esteem

Age	Frequency	Mean	Standard deviation	F value	p value
Below 25	184	32.48	3.47	0.251	0.778
26-35	103	32.20	4.02		
36-45	104	32.55	4.13		

*Source: Primary Data and Calculated*

Age of the respondents is found to have no significant influence on self-esteem as the indicated p value of 0.778 recorded by the ANOVA Test exceeds the cut off value of 0.05. Self-esteem among female sales employees on the textile retail front is seen to be high owing perhaps to their employment in large new generation textile retail outlets and attendant social status, considering their poor socio-economic background and little education that would have limited employability options. Though self-esteem is believed to grow with age, no significant difference is noticed among the age groups as limited career prospects, meagre chances of involving in more complex social roles and responsibilities, weak socio-economic background and poor education could have been limiting factors behind uniform level of self-esteem across age groups. The Mean values however suggest a minor bump in self-esteem among respondents in the 36-45 age group supposedly induced by advancing age and exposure to life. This finding incidentally, is in agreement with one school of thought which believes that self-esteem keeps growing from adolescence to the age of sixty. A large number of studies conducted on this topic, mainly in the United States, have shown that self-esteem is high in childhood, declines in adolescence, then continues to

increase throughout adulthood, peaking in the 50s and 60s, and declining thereafter (American Psychological Association, 2010). Studies in Japan have also reported that self-liking, which is an aspect of self-esteem, follows a similar trajectory across different age groups (Tokyo University of Science, 2020).

### 5.6.2. Locational Influence on Self-esteem

The attitude and perceptions that form part of the overall mental makeup of an urban dweller can perceptibly vary from that of a rural dweller leading to different experiences at work. Area of residence of the respondents is seen to significantly influence their self-esteem, as the indicated p value of ANOVA Test is less than the threshold value of 0.05, denoting location dependent variance in their level of self-esteem, and to gauge the degree of such variance among the groups, a Post Hoc Test is found necessary.

Table 5.7 Locational Influence on Self-esteem

Area of Residence	Frequency	Mean	Standard deviation	F value	p value
Rural	66	29.18	4.61	36.656	<0.001
Urban	168	33.49	2.57		
Semi urban	157	32.66	3.79		

*Source: Primary Data and Calculated*

Table 5.8 Post Hoc Test – Self-esteem with Location of Residence

Groups	Mean Difference	Standard Error	p value
Rural and urban	-4.30628*	0.507	0.000
Rural and semi urban	-3.47423*	0.512	0.000
Urban and semi urban	.83204*	0.387	0.032

*Source: Primary Data and Calculated*

\*The Mean Difference is significant at 0.05 level

Self-esteem of urban dwellers registering a Mean score of 33.49 and Mean Difference value of 4.30628 is found to be significantly high in comparison to rural and semi urban groups. Reasons for lower level of self-esteem among rural dwellers could be due to insufficient exposure to modern life and lifestyle and adherence to traditional family background. Reasons for higher level of self-esteem among urban dwellers might mainly be due to the urban social influence, trending lifestyle and accessibility to better education.



### 5.6.3. Influence of Duration of Residence on Self-esteem

Lengthy living at one location can imperceptibly influence an individual at subtle levels and the social and cultural peculiarities that characterise a region can play a modifying role on one's persona.

Table 5.9 Influence of Duration of Residence on Self-esteem

Duration of Residence	Frequency	Mean	Standard deviation	F value	p value
1-5	51	32.71	3.66	1.708	0.148
6-10	96	32.36	4.13		
11-20	175	33.15	2.95		
21-30	28	32.64	3.32		
Above 30	15	31.13	4.09		

Source: Primary Data and Calculated

Duration of residence of the respondents has no significant influence on self-esteem, as the indicated p value of 0.148 yielded by ANOVA Test exceeds the cut off value of 0.05. The recorded Mean values indicate that respondents within the duration range of 11 to 20 years by virtue of the highest Mean value or Mean score are found to possess comparatively high level of self-esteem. Lengthy residence at one location helps absorb the local customs and culture and better integration with the local social fabric, generating a sense of self confidence and self -reliance with beneficial influence on self-esteem.

### 5.6.4. Influence of Religion on Self-esteem

Religions with divergent belief systems and ethical metrics shape individual perceptions differently and can wield modifying influence on self-esteem. Religion of the respondents exercises considerable influence on their self-esteem as the recorded p value of 0.001 is less than the threshold value of 0.05, necessitating a Post Hoc Test where Christianity carries highest level of self-esteem with a Mean Difference score of 2.02576 against Islam and 1.34095 against Hinduism as reinforced by the Mean values as well.

Table 5.10 Influence of Religion on Self-esteem

Religion	Frequency	Mean	Standard deviation	F value	p value
Hinduism	214	32.18	3.89	7.247	0.001
Christianity	108	33.52	3.00		
Islam	69	31.49	4.25		

Source: Primary Data and Calculated

Table 5.11 Post Hoc Test – Self-esteem with Religion

Groups	Mean Difference	Standard Error	p value
Hinduism and Christianity	-1.34095*	0.441	0.003
Christianity and Islam	2.02576*	0.576	0.000

Source: Primary Data and Calculated

\*The Mean Difference is significant at 0.05 level.

High level of self-esteem as manifested among respondents belonging to Christianity, could possibly be due to the influence of the Church which acts as a social institution founded on scriptural ethics and morals, two essential ingredients to the development of the self. With its additional mantle as an educational institution, the church exerts considerable influence on the day-to-day life of a Christian, lifting one's self-worthiness (Fairchild, 1896). Hinduism in the scriptural context dictates humility as an essential trait and could therefore be a reason for a lesser measure of self-esteem, which in its essence, is personal evaluation of the self. Islam on the other hand, imagines the followers to totally surrender to God, merging the self with the Almighty, thus avoiding self-evaluation altogether, leading to comparatively low self-esteem.

#### 5.6.5. Influence of Caste on Self-esteem

Caste hierarchy, treated in the traditional sense of social order with pronounced inequality can generate stigmatic experiences that can dent self-confidence and diminish sense of self-worth and therefore considered important to delve into. Caste of the respondents shows significant influence on self-esteem as confirmed by Post Hoc Test where General, OBC and Scheduled Caste show significant difference among them. Out of the four, respondents from the Scheduled Caste are seen to have higher degree of self-esteem (Mean score of 33.67) followed by respondents from the Scheduled Tribe (Mean score of 33.55), General Category (Mean score of 33.08), and OBC (Mean score of 32.00) respectively as confirmed both by Mean Difference and Mean Scores. The high level of self-esteem observed among respondents from the Scheduled Caste and Scheduled Tribe could be a reason in itself for high level of work life balance, job satisfaction and resultant low level of occupational stress as the study confirms.

Table 5.12 Influence of Caste on Self-esteem

Caste	Frequency	Mean	Standard deviation	F value	p value
General	93	33.08	3.15	3.439	0.017
SC	30	33.67	1.63		
ST	11	33.55	1.29		
OBC	257	32.00	4.18		

*Source: Primary Data and Calculated*

Table 5.13 Post Hoc Test – Self-esteem with Caste

Groups	Mean Difference	Standard Error	p value
General and OBC	1.07527*	0.455	0.019
SC and OBC	1.66667*	0.725	0.022

*Source: Primary Data and Calculated*

\*The Mean Difference is significant at 0.05 level

### 5.6.6. Influence of Marital Status on Self-esteem

Marriage being an alliance of minds, more on a mental plane, can be a sensitive area with potential to swing either side on grounds of personality divergence and hence considered important to the study. The support system that marriage can bring in or the social stigma that a botched relationship could invite, are both factors than can influence self-esteem.

Marital status of the respondents confirms significant influence on self-esteem as reinforced by Post Hoc Test which identifies the divorced carrying the highest level of self-esteem followed by the married, unmarried, and the widowed. The Test reveals that maximum variance is observed between the divorced and the widowed with a Mean Difference value of 3.51529. It can be presumed that the divorced having consciously terminated their married life, would in all probability be fully prepared to face and overcome the consequent challenges which call for a high degree of self-confidence, determination, and optimism, driving their self-esteem notches up. Widowhood on the contrary, is a harrowing experience that mostly hits an unprepared mind, often with far reaching consequences and therefore is likely to erode their self-esteem in a great measure.

Table 5.14 Influence of Marital Status on Self-esteem

Marital Status	Frequency	Mean	Standard deviation	F value	p value
Unmarried	204	32.50	3.39	4.901	0.002
Married	145	32.69	3.89		
Divorced	17	33.24	2.97		
Widowed	25	29.72	5.64		

Source: Primary Data and Calculated

Table 5.15 Post Hoc Test – Self-esteem with Marital Status

Groups	Mean Difference	Standard Error	p value
Unmarried and widowed	2.78490*	0.792	0.000
Married and widowed	2.96966*	0.810	0.000
Divorced and widowed	3.51529*	1.175	0.003

Source: Primary Data and Calculated

\*The Mean Difference is significant at 0.05 level

### 5.6.7. Influence of Educational Qualification on Self-esteem

Education being an empowerment tool that widens the horizon, increases the probability of success in life and helps in building one's self-esteem. The universe of the work being mostly deficient in education, therefore carries special significance to the study.

Educational qualification of the respondents bears no significant influence on self-esteem as confirmed by the ANOVA Test yielding a p score of 0.651 thereby doing away with the need of Post Hoc Test. However, going by the Mean values, it can be observed that Graduates (33.00) possess a high level of self-esteem while those belonging to 'Below SSLC' group register lower level of self-esteem. Education with its attendant flow of information and knowledge, can play a crucial role in shaping a personality that can, to a great extent stand apart with a high level of esteem, the absence of which as found among 'Below SSLC' group, explains for a low level of self-esteem. It can be seen that the degree of self-esteem progressively rises with the level of education as the Mean values suggest.

Table 5.16 Influence of Educational Qualification on Self-esteem

Educational Qualification	Frequency	Mean	Standard deviation	F value	p value
Below SSLC	83	32.13	4.08	0.545	0.651
SSLC	156	32.32	4.00		
Plus two	121	32.62	3.33		
Graduation	31	33.00	3.71		

Source: Primary Data and Calculated

### 5.6.8. Influence of Salary on Self-esteem

The primary need that employment helps meet is remuneration which in itself can be an influencing factor on job satisfaction, lifestyle and social status and therefore considered of great relevance in studying their self-esteem.

Salary of the respondents indicates no significant influence on self-esteem as the ANOVA Test carries a p value of 0.532 which is in excess of the cut off criterion of 0.05. However, employees belonging to the highest salary bracket are seen to have highest level of self-esteem and surprisingly those belonging to the mid salary segment of Rs 10,001 - Rs 12,000 reveal lowest level of self-esteem probably because of their previous job experience and the resultant expectations of a remuneration package higher than what is offered, which obviously dents their self-esteem.

Table 5.17 Influence of Salary on Self-esteem

Salary	Frequency	Mean	Standard deviation	F value	p value
8000-10000	206	32.54	3.55	0.632	0.532
10001-12000	163	32.20	3.98		
12001-14000	22	33.00	4.62		

Source: Primary Data and Calculated

### 5.6.9 Influence of Family Size on Self-esteem

Family composition can be an influencing factor on self-esteem on counts of extent of help and support and income generation that can be derived thereupon. Lack of either of the two can exert modifying influence on self-esteem.

Family size of the respondents has significant influence on self-esteem across all groups and is seen to increase with numbers as the Post Hoc Test reveals, where respondents with the family size of six or more members are seen to have highest level of self-esteem and those below the size of three members are seen to have lowest level of self-esteem. Large families can exert balancing influence on the responsibilities of the respondents on the domestic front and could be a reason for healthy level of self-esteem as reinforced by recurrence of healthy indices on job satisfaction and occupational stress as well.

Table 5.18 Influence of Family Size on Self-esteem

Family Size	Frequency	Mean	Standard deviation	F value	p value
Up to 3	22	30.36	4.99	5.512	0.004
4-6	309	32.38	3.83		
Above 6	60	33.43	2.70		

Source: Primary Data and Calculated

Table 5.19 Post Hoc Test – Self-esteem with Family Size

Source: Primary Data and Calculated

Groups	Mean Difference	Standard Error	p value
Up to 3 and 4-6	-2.01500*	0.828	0.015
Up to 3 Above 6	-3.06970*	0.935	0.001
4-6 and Above 6	-1.05469*	0.529	0.047

\*The Mean Difference is significant at 0.05 level

### 5.6.10 Influence of Monthly Household Income on Self-esteem

Household income largely defines the standard of living which in itself can be a psychological metric in self-evaluation and self-confidence, particularly from the perspective of social standing.

Monthly household income of the respondents has been established to have considerable influence on self-esteem as the p value of ANOVA Test confirms. Respondents belonging to the income group of ‘up to Rs 15,000’ is seen to have lowest level of self-esteem with a Mean Difference score of -5.05185 against the income group of Rs 35,001 to 45,000 who incidentally record highest level of self-esteem. Barring the income group of ‘above Rs 45,000’, self-esteem is seen to grow with monthly family income as corroborated by the Mean values as well. Higher family income ostensibly brings in better standards of living and improved financial security, which are crucial factors to the general well-being of the respondents and can be seen to yield positive results on occupational stress and job satisfaction as well, much in conformity with earlier research results (Jan & Ashraf, 2017).

Table 5.20 Influence of Monthly Household Income on Self-esteem

Monthly Household Income	Frequency	Mean	Standard deviation	F value	p value
Up to 15000	15	28.80	5.32	12.733	<0.001
15001-25000	140	31.18	4.41		
25001-35000	176	33.24	2.94		
35001-45000	54	33.85	2.54		
Above 45000	6	33.83	0.41		

Source: Primary Data and Calculated

Table 5.21 Post Hoc Test – Self-esteem with Monthly Household Income

Groups	Mean Difference	Standard Error	p value
Up to 15000 and 15001-25000	-2.37857*	0.974	0.015
Up to 15000 and 25001-35000	-4.44432*	0.964	0.000
Up to 15000 and 35001-45000	-5.05185*	1.046	0.000
Up to 15000 and Above 45000	-5.03333*	1.732	0.004
15000 – 25,000 and 25001-35000	-2.06575*	0.406	0.000
15000 - 25,000 and 35001-45000	-2.67328*	0.574	0.000

*Source: Primary Data and Calculated*

\*The Mean Difference is significant at 0.05 level

## 5.7 CONCLUSION

In conclusion, self-esteem among the female sales force under study is found to be high as against the researcher’s initial inference, which was backed by their poor socio-economic conditions and the unsatisfactory work environment; a notional inaccuracy the findings of the study dispelled as work progressed. It has often been assumed, but not always demonstrated, that the role of an employee and work experience influence self-esteem and other indicators of well-being (Kohn, Schooler, & Norwood, 1983). Unfit for jobs that either draw on educational wealth or vocational skill, employability is seen as a common impediment to their growth and prosperity, relegating a vast section of this community to the undesirable domain of unorganised sector, which is essentially a ‘one size fits all’ market. Considering this serious deficiency, the prospects of employment in the organised sector, particularly in textile retailing, would appear too enticing, for additional reasons of a perceived sense of security, non-cumbersome nature of work, and the very experience of working in large plush showrooms that mirror the western contemporary trends. With a natural affinity to textile produce, women from such background employed in these new generation showrooms tend to feel elated, weathering the often unfriendly and exploitative attitude and practices of the employers, leading to healthier level of personal esteem. Without prejudice to the moderate to high level of self-esteem, it is likely that employment in general, has a positive impact, as it induces a sense of identity strongly associated with occupation, earning capacity and social status (Akram, 2017). Work being central to the psychological health and well-being of individuals and communities (Blustein D. L., 2008), employment raises self-esteem and independence (Mary & Good, 2005). Vocational and Industrial–Organizational

Psychology has demonstrated the importance of work and how it promotes connection to the broader social and economic world, enhancing well-being, and providing a means for individual satisfaction and accomplishment (Blustein D. L., 2006); (Brown S. D., 2005); (Hall, 1996); (Spector, 2005). The unfriendly and often unlawful conditions of work and a paradoxically high degree of self-esteem, that could to some extent, indemnify them against the detrimental effects of occupational stress that forms the prime objective of the study, the next chapter dedicates itself to the occupational stress of this fraternity.



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*Chapter 6*

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*Occupational Stress of Female Sales Employees in Textile  
Retailing in Kerala*

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## 6.1 INTRODUCTION

The high degree of self-esteem as confirmed among female sales employees of textile retailing in the previous chapter is reflective of healthy attitudes and perceptions in every aspect of work and life. This mental disposition assumes great significance in their work environment which remains far from satisfactory. This seemingly unlikely combination of high self-esteem and disorganised work environment that involves all week work of 9 to 12 hours a day, nevertheless, is likely to lead to health impairment, both physical and mental besides an imbalanced work life equation. This conflict of duties and responsibilities encountered both at work and in life can result in skewed priorities creating disharmonious situations. In other words, when demands originating from the domestic and work front overpower competence and efficiency to deliver, the ensuing state of mind is generally termed as stress, which can find physical and mental expressions. When this demand/delivery equation fails on the work front, it is termed as occupational stress.

Being a cumulative consequence of multiple work dependant contexts, occupational stress, often subtle in nature, invades human minds when the demands of the job question the competence of the employee for a variety of reasons that need to be looked into for a proper assessment of the roles they play, in generating stress. These stress inducing factors can vary in their nature of manifestation and in their intensity according to the nature of the job, and those aspects that are found most relevant to female sales employees in textile retail outlets in Kerala have been considered for a granular analysis. For dissectional results, occupational stress has been grouped under three major stress generating heads titled Job Demands, Physical Demands and Emotional Demands each carrying its own set of pertinent variables, developed on a 5-point Likert Scale, duly validated using Confirmatory Factor Analysis. A composite three-factor model of occupational stress with its three dimensions has been developed and tested using structural Equation Modelling. Stress measurement has been completed using Mean Percentage Score and validated using One Sample Z Test. Self-esteem, as discussed in the previous chapter, has been found to remain high among the female sales employees in an apparently adverse work environment and to verify any possible correlation between self-esteem and occupational stress Karl Pearson's Coefficient of Correlation has been applied.

Weak socio-economic factors and demographics that almost characterise this community have been put to test to verify their role in occupational stress applying One-way ANOVA, and to identify the ones carrying high stress potential and medium stress potential, Logistic Regression has been used. Data collection has been facilitated by a structured interview schedule on a respondent base of 391 saleswomen from the Big textile retail outlets of Thiruvananthapuram, Kochi, and Kozhikode.

## **6.2 DIMENSIONS OF OCCUPATIONAL STRESS AMONG FEMALE SALES EMPLOYEES IN TEXTILE RETAIL OUTLETS**

Nature of stress and its intensity primarily depend on the peculiarities exclusive to a job role and its associated work environment and the process of stress build up in organisations, as explained by The Spielberger State-Trait (STP) Model of Occupational Stress (Spielberger, Vagg, & Wasala, 2003) involving three sources: a) sources of stress in the work environment b) employee perception and appraisal of a particular stressor and c) emotional reactions when a stressor is appraised as threatening.

A segmented view of occupational stress of these saleswomen from textile retailing has therefore been attempted, taking into account selling as their core area of responsibility, for anatomised insights into factors, believed to be crucial in potential stress generation, drawing upon various theories and models explained under Chapter 3 'Theoretical Framework'. Subsequently, stress at workplace is broadly identified as emanating from the following three aspects of occupation that remain intertwined with overlapping characteristics.

1. **Job Demands:** Job Demands are descriptive of the specific stressors the nature of the job imposes, centring around work environment, where demands refer to workload and resources refer to the physical (equipment), psychological (job-related skill and knowledge), social (supervisory support) and organisational resources (work autonomy) available to function optimally, as the Job-Demands-Resources Model postulates. The demands placed on the saleswomen and their frugal resources (competence) are said to result in work strain (Demerouti, Bakker, & etal, 2001). Lack of formal training coupled with pressure to perform, could prove to be distressing as well. The Demand-Control-Support Model (DCS), developed from the original Demand-Control (DC) Model, has particular relevance to the study, considering the monthly sales targets assigned to the saleswomen in textile retailing and the

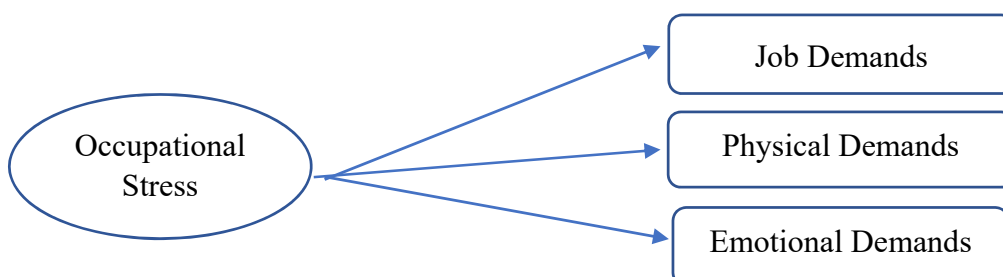
consequent pressure of selling, particularly during festive occasions, with little or no job autonomy.

2. **Physical Demands:** Man has to contend with a physical component to the work environment in addition to a psychological component, either or both of which can give rise to stressful situations which generally passes on as occupational stress. Physical demands are envisaged to be those aspects that draw upon the physical resources of an employee relevant or exclusive to textile retailing such as standing, walking, scaling stairs, irregular breaks and so on.

Notwithstanding individual variance in tolerance, there is scientific evidence that certain occupational posture can prove taxing to many employees, as is the case with saleswomen in textile retailing. This evidence calls for greater emphasis on working conditions as the prime source of occupational stress (Niosh, 1999). Quantitative workload is a physical demand of an occupation and forms a major component of Demand-Control Model of stress, which suggests that higher demand and low work autonomy can induce stress (Karasek, 1979). As a work demand, it is also relevant to the Job Demands-Resources Model of stress which propounds that when demands exceed personal resources, occupation turns stressful (E. Demerouti ; A.B. Bakker ; F. Nachreiner ; W.B. Schaufeli, 2001).

3. **Emotional Demands:** Emotional Demands are suggestive of the emotional interplay in interaction with customers, co-workers, and superiors. They are largely psychological in nature and refer to the mental impact occupational contexts generate. The Person-Environment (P-E) Fit Model punctuates the need of harmony between an employee, his competence, traits, skill, abilities and resources and the demands of employment. The greater the mismatch between these two facets of employment in subjective or objective terms, the greater the physical and/or mental strain (Schonfeld & Chang, 2017).

**Figure 6.1 Dimensions of Occupational Stress in Textile Retailing**



### 6.2.1 Job Demands of Female Sales Employees

By the sheer predominance of women in textile retail outlets, a careful examination of all the aspects of their job that supposedly bear direct influence on their wellbeing are identified and compiled into a set of twenty-four variables for purpose of assessment of impact of job demands on their occupational stress. For measuring the intensity of impact, a 5-point Likert scale has been employed on a respondent base of 391 to return scores ranging from ‘Strongly Disagree’, ‘Disagree’, ‘Neutral’, ‘Agree’ and ‘Strongly Agree’. The construct titled ‘Job Demands’ which envisages pooling of specific work characteristics that hold high potential for occupational stress, are replicated through these 24 variables listed below, and the model so developed, is put to test, applying ‘Confirmatory Factor Analysis’ (CFA) of ‘Structural Equation Modelling’.

Table 6.1 Measurement Variables of Job Demands

Variable Code	Variable Statements	Variable Name
J1	I am happy with my job	Job contentment
J2	I selected this job out of compulsion	Job necessity
J3	There is no effective redressal of grievances here	Ineffective grievance redressal system
J4	I need to attend to a large number of customers	Customer count
J5	The workload is the same in all sections of the outlet	Uniform workload
J6	I often feel physically tired because of my workload	Work fatigue
J7	The sales targets fixed puts me under pressure	Target pressure
J8	The sales targets result in negative competition	Demerits of sales targets
J9	I lack the skills necessary for my job	Skill inadequacy
J10	I often find it hard to do my work effectively due to the heavy workload	Heavy workload
J11	I have to continuously stand for a long time	Prolonged standing
J12	I have no fixed time for lunch	Irregular lunch timing
J13	My inability to sit and take rest /lunch in time affects my work and health	Irregular breaks
J14	I am not permitted to sit even when there are no customers to attend to	Denial of right to sit
J15	I am unable to take toilet breaks during the course of my work	Toilet break constraints
J16	My work time and rest time are not in line with statutory provisions	Work and rest time violations

J17	I am denied leave even when I am unwell	Denial of leave
J18	I find my job monotonous	Job monotony
J19	I am punished if I fail to achieve my sales targets	Punitive aspect to sales target
J20	My working hours are too long	Prolonged work hours
J21	My customers do not treat me with respect	Disrespectful customer behaviour
J22	I have been verbally abused by my customers	Customer incivility
J23	Gender discrimination demotivates me	Gender discrimination
J24	Equal chances of promotion for male and female sales employees does not exist	Gender leanings

*Source: Compiled Data*

The Job Demands model so developed is tested using the following hypothesis:

H<sub>1</sub>: The identified twenty-four determinants significantly contribute to job demands of female sales employees in textile retailing in Kerala.

#### 6.2.1.1 Assessment and Testing of the Job Demands Model

The twenty-four variables that have been taken into account are in direct relation with their work environment which is characterised by an unorganised pattern of work and management leading to several areas of deficiency and are expected to fairly represent the terrain of job demands as they experience it. To establish a fit between the observed data and the researcher's conceptualized model of 'Job Demands', Confirmatory Factor Analysis using AMOS was performed and the tested model is shown in Table No. 6.2. In order to assess the overall fitness of the hypothesised model, Chi-square statistics, GFI, AGFI, NFI, TLI, CFI, RMR and RMSEA have been applied, the values of which have met with the cut-off criteria, deeming the model fit for analysis. Table No. 6.2 shows the test results of the Job Demands model, where all the attributes have loaded on the latent construct, and the value of fit indices, indicate a reasonable fit of the measurement model with data.

Table 6.2

Model fit Indices for Confirmatory Factor Analysis – Job Demands of Female Sales Employees

	$\chi^2$	DF	P	Normed $\chi^2$	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Job Demands	875.824	189	.000	4.634	.911	.959	.918	.904	.934	.016	.068

*Source: Primary Data and Calculated*



All the attributes having loaded significantly on the latent construct, a reasonable fit of the measurement model further necessitates identification of variables of high and low significance through Regression Coefficients as displayed in Table No. 6.3. The validity of the hypothesis can be assessed using these Coefficients, whose Regression values determine the impact on the construct, and those above the cut-off criterion of 0.40 are considered significant to the construct and those below 0.40 are considered less significant. In Table No. 6.3 below, variable J3 ‘Ineffective Grievance Redressal System’ records a value of 0.102, dismissing it as of lesser significance in assessing job demands of female sales employees. Work environment in textile retailing, to a painful extent mirrors unorganised work practices and since 40 per cent of the respondents remains unmindful of grievance redressal owing to fear and futility, as the study indicates, this variable must have been considered of lesser significance to the context. The Diagram of the tested model is shown in Figure 6.2.

Table 6 3

The Regression Coefficients – Job Demands of Female Sales Employees

Factors/ Variables (Dependent Variable)	Latent Construct (Independent Variable)	Regression Coefficient	C.R.	P	Variance explained (%)
Job Demands	J1	0.513	15.820	<0.001	26.3
	J2	0.625	20.463	<0.001	39.1
	J3	0.102	2.857	0.004	1.0
	J4	0.542	16.941	<0.001	29.4
	J5	0.636	20.973	<0.001	40.5
	J6	0.430	12.836	<0.001	18.5
	J7	0.524	16.239	<0.001	27.5
	J8	0.523	16.201	<0.001	27.3
	J9	0.633	20.833	<0.001	40.1
	J10	0.703	24.372	<0.001	49.5
	J11	0.437	13.077	<0.001	19.1
	J12	0.444	13.319	<0.001	19.7
	J13	0.549	17.219	<0.001	30.2
	J14	0.606	19.609	<0.001	36.7
	J15	0.610	19.786	<0.001	37.2
	J16	0.442	13.250	<0.001	19.6
	J17	0.579	18.448	<0.001	33.5
	J18	0.624	20.417	<0.001	38.9
	J19	0.770	28.478	<0.001	59.3
	J20	0.599	19.303	<0.001	35.8
	J21	0.617	20.100	<0.001	38.1
	J22	0.738	26.405	<0.001	54.5
	J23	0.569	18.031	<0.001	32.4
	J24	0.591	18.957	<0.001	34.9

Source: Primary Data and Calculated

H<sub>2</sub>: J1 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J1 contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.513, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that J1 “I am happy with my job” has significant impact on the job demands of female sales employees.

H<sub>3</sub>: J2 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J2 contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.625, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that J2 “I selected this job out of compulsion” has significant impact on job demands of female sales employees.

H<sub>4</sub>: J3 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J3 does not contribute to the job demands of female sales employees as its standardised direct effect on job demands is 0.102, which is less than the recommended value of 0.4. So, the research hypothesis is rejected and can be concluded that J3 “There is no effective redressal of grievances here” has no significant impact on job demands of female sales employees.

H<sub>5</sub>: J4 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J4 contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.542, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that J4 “I need to attend to a large number of customers” has significant impact on the job demands of female sales employees.

H<sub>6</sub>: J5 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J5 contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.636, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that

J5 “The workload is the same in all sections of the outlet” has significant impact on the job demands of female sales employees.

H7: J6 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J6 contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.430, which is slightly more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that J6 “I often feel physically tired because of my workload” has significant impact on the job demands of female sales employees.

H8: J7 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J7 contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.524 which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that J7 “The sales targets fixed puts me under pressure” has significant impact on the job demands of female sales employees.

H9: J8 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.523, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that J8 “The sales targets result in negative competition” has significant impact on the job demands of female sales employees.

H10: J9 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J9 contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.633, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that J9 “I lack the skills necessary for my job” has significant impact on the job demands of female sales employees.

H11: J10 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J10 contributes to the job demands of female sales employees as its standardised direct

effect on job demands is 0.703, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that J10 “I often find it hard to do my work effectively because of the heavy workload” has significant impact on the job demands of female sales employees.

H<sub>12</sub>: J11 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J11 contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.437, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that J11 “I have to continuously stand for a long time” has significant impact on the job demands of female sales employees.

H<sub>13</sub>: J12 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J12 contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.444, which is slightly more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that J12 “I have no fixed time for lunch” has significant impact on the job demands of female sales employees.

H<sub>14</sub>: J13 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J13 contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.549, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that J13 “My inability to sit and take rest /lunch on time affects my work and health” has significant impact on the job demands of female sales employees.

H<sub>15</sub>: J14 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J14 contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.606, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that J14 “I am not permitted to sit even when there are no customers to attend to” has significant impact on the job demands of female sales employees.

H<sub>16</sub>: J15 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J15 contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.610, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that J15 “I am unable to take toilet breaks during the course of my work” has significant impact on the job demands of female sales employees.

H<sub>17</sub>: J16 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J16 contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.442, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that J16 “My work time and rest time are not in line with statutory provisions” has significant impact on the job demands of female sales employees.

H<sub>18</sub>: J17 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J17 contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.579, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that J17 “I am denied leave even when I am unwell” has significant impact on the job demands of female sales employees.

H<sub>19</sub>: J18 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J18 contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.624 which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that J18 “I find my job monotonous” has significant impact on the job demands of female sales employees.

H<sub>20</sub>: J19 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J19 contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.770, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that

J19 “I am punished if I fail to achieve my sales targets” has significant impact on the job demands of female sales employees.

H21: J20 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J20 contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.599, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that J20 “My working hours are too long” has significant impact on the job demands of female sales employees.

H22: J21 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J21 contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.617, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that J21 “My customers do not treat me with respect” has significant impact on the job demands of female sales employees.

H23: J22 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J22 contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.738, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that J22 “I have been verbally abused by my customers” has significant impact on the job demands of female sales employees.

H24: J23 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J23 contributes to the job demands of female sales employees as its standardised direct effect on job demands is 0.569, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that J23 “Gender discrimination demotivates me” has significant impact on the job demands of female sales employees.

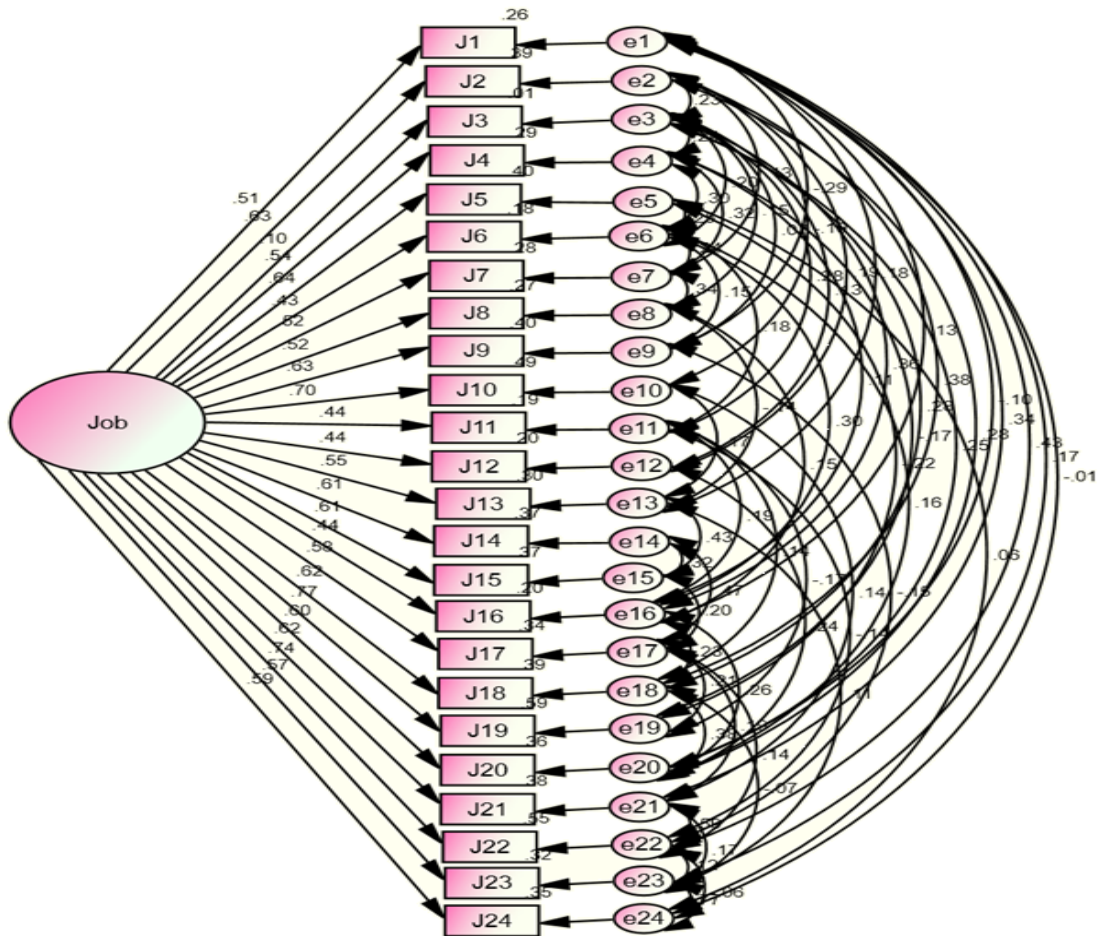
H25: J24 contributes to the job demands of female sales employees.

The results exhibited in Table No. 6.3 reveal that the regulatory construct J24 contributes to the job demands of female sales employees as its standardised direct

effect on job demands is 0.591, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can be concluded that J24 “Equal chances of promotion for male and female sales employees do not exist” has significant impact on the job demands of female sales employees.

Figure 6. 2

Job Demands Model of Occupational Stress of Female Sales Employees



### 6.2.1.2 Significance Based Ranking of Variables Influencing Job Demands on Female Sales Employees

Confirmatory Factor Analysis has identified twenty-three variables as having significant influence on job demands and they are ranked in the order of significance based on the Regression Coefficient values to understand their extent of influence on the construct.

According to Table No. 6.4, variable J19 ‘Punitive aspect to sales target’ scores maximum value because of its huge relevance to stress following the uncertainties

that can ensue upon failure to achieve sales targets. Next in ranking is variable J22 'Customer incivility' which can directly impact one's self-esteem; followed by the variable J10 'Heavy workload' which carries a ripple effect as it impacts various other aspects of their work routine such as disruption of meal break, toilet break, physical and mental fatigue affecting customer interaction, leading to burnout. Next in ranking is the variable J5 'Uniform workload' which indicates that female sales employees across the outlets share uniform burden of work. Variable J9 on 'Skill inadequacy' comes next in importance for effective execution of role responsibilities. Variable J2 'Job necessity' is truly reflective of the poor socio-economic background of the female sales employees, indicative of their compelling need of employment, irrespective of work conditions. Next in succession is variable J18 'Job monotony' which could have immense influence on the mental wellbeing of the employees and their work output, followed by variable J21 'Disrespectful customer behaviour', a factor that can significantly impact the employees' self-esteem and confidence. Variable J15 'Toilet break constraints' comes next in ranking which could have significant health impacts owing to the unpredictability of break from work. Ranked next is variable J14 'Denial of right to sit', a highly contentious deprivation questioning basic human rights, which was eventually granted through an Amendment in the KSCE Act in 2018 though with no practical relief to the employees. Variable J20 'Prolonged work hours' comes next which speaks of gross violation of KSCE Act that prescribes eight hours of work a day with one hour of compulsory rest after every four hours of continuous work. As Table No. 4.49 confirms, close to 98 percent of the work force claim to be working for 9 to 12 hours a day with untimely work break. The variable J24 'Gender leanings' follows and is descriptive of gender discrimination faced by these female sales employees in contexts of pay disparity and preferential promotional considerations accorded to their male counterparts. The variable J17 'Denial of leave' is an outright violation of the KSCE Act 1960 and is likely to add significantly to employees' mental turmoil. Next in order is the variable J23 'Gender discrimination' which is highly reflective in the attitude of the management and the supervisory staff towards their prejudicial approach to female sales employees in areas of day-to-day administration. The variable J13 'Irregular breaks' is a disruptive practice interfering with the basic biological needs of the female sales employees, as lunch and refreshment breaks



seldom go to schedule, instead are determined by customer rush of the day. Next in ranking is the variable J4 'Customer count', a concern of recurrent nature, particularly in big establishments and during festive seasons as these sales employees are compelled to handle volume of business significantly more than what they could effectively manage, leading to possible burnout. Variable J7 'Target pressure' has been identified as one of the most disagreeable of conditions, bearing in mind the possible stress build up towards the end of the month on the uncertainties of achieving the often unrealistically set sales targets. Next in line is the variable J8 'Demerits of sales targets'; a practice widely employed in many textile retail outlets that sets the incentive value ahead of the monthly salary with an intention of sending these sales employees on an overdrive to achieve and excel the targets set forth. Invariably this trend sets in motion an unhealthy interpersonal competition which can impact self-confidence and interpersonal relationship. Next in line is the variable J1 'Job contentment', a factor that has wholesome and permeating influence on the employees' outlook, mentality, and attitude, and hence of considerable significance in the study. Next in order is the variable J12, 'Irregular lunch timing' indicative of erratic and undependable meal breaks with potential for physical ailments besides the trauma of long starvation. The variable J16 'Work and rest time violations' explicitly affirms violations of the provisions of KSCE Act in regard to maximum work hours a day and the obligatory rest time they are eligible for. The study has established 98 per cent of the respondents admitting to working for 9 to 12 hours a day, while the said Act stipulates a maximum of 8 hours a day with a compulsory break of one hour for every continuous work of four hours. In regard to the variable J11 'Prolonged standing', there has been widespread protests and agitations against what the National Human Rights Commission termed as human rights violation. After a sustained spell of agitation and unrest across the State, in 2018 under duress from the All-woman-led Trade Union AMTU, the KSCE Act was amended through a legislation incorporating the right to sit. Variable J6 'Work fatigue' is seen to be of least relevance primarily because of their young age and comfortable airconditioned showroom ambience.

Table 6.4 Ranking of Variables Influencing Job Demands

Construct		Regression Coefficient	Variance Explained	Ranking
Job contentment	J1	0.513	26.3	19
Job necessity	J2	0.625	39.1	6
Customer Count	J4	0.542	29.4	16
Uniform workload	J5	0.636	40.5	4
Work Fatigue	J6	0.430	18.5	23
Target Pressure	J7	0.524	27.5	17
Demerits of Sales Targets	J8	0.523	27.3	18
Skill Inadequacy	J9	0.633	40.1	5
Heavy Workload	J10	0.703	49.5	3
Prolonged Standing	J11	0.437	19.1	22
Irregular Lunch Timing	J12	0.444	19.7	20
Irregular Breaks	J13	0.549	30.2	15
Denial of Right to Sit	J14	0.606	36.7	10
Toilet Break Constraints	J15	0.610	37.2	9
Work and Rest Time Violations	J16	0.442	19.6	21
Denial of leave	J17	0.579	33.5	13
Job Monotony	J18	0.624	38.9	7
Punitive Aspect to Sales Target	J19	0.770	59.3	1
Prolonged Working Hours	J20	0.599	35.8	11
Disrespectful Customer Behaviour	J21	0.617	38.1	8
Customer Incivility	J22	0.738	54.5	2
Gender Discrimination	J23	0.569	32.4	14
Gender Leanings	J24	0.591	34.9	12

*Source: Primary Data and Calculated*

After setting aside the variable J3 ‘Ineffective grievance redressal system’ which is found to be comparatively less significant to the construct ‘Job Demands’, the remaining twenty-three significant variables along with the parent construct, form part of the model of occupational stress.

### **6.2.2 Physical Demands of Female Sales Employees**

Stress can impact all dimensions of life including emotional, behavioural, cognitive, and physical aspects. The physical manifestations of stress include headache, stomach upset, body ache, tense muscles, chest pain, insomnia, impaired body resistance and other manifestations chronic in nature (Casarella, 2019). In consideration of the nature of work of the female sales employees this study anchors on, involving standing and

servicing the customers all day without an option or permission to sit even during the lean hours, and plenty of walking and scaling the stairs, they are literally ‘on their toes’ all day, seven days a week. Incidentally, against the perceived demerits of the current employment, ‘prolonged standing’ has been voiced as the major drawback by as much as 77 per cent of the respondents (Table No. 4.30). The possible impact being of serious ramifications, a focussed study looked essential for assessing the physical manifestations arising from their work environment. Job of this nature that requires prolonged hours on the feet, proves to be highly demanding on their physique leading to strain and other associated ailments. Hence, a set of thirteen pertinent variables has contextually been identified to delineate the physical demands of female sales employees in textile retail outlets in Kerala.

Table 6.5 Measurement Variables of Physical Demands

Variable Code	Variable Statements	Variable Name
P1	Air conditioning affects my health	Health impact of air-conditioning
P2	I feel very sleepy at work	Sleepiness during work
P3	Restricted movement behind the counter affects me	Movement restriction behind counter
P4	I feel very tired at work	Work fatigue
P5	I experience severe back pain while at work	Back pain
P6	I have frequent headaches	Headache
P7	I experience unexplained muscular pain	Muscular pain
P8	Excessive walking causes leg pain	Excessive walking
P9	My inability to take toilet breaks affects me	Irregular toilet brakes
P10	I find it very difficult to work on menstrual days	Work during menstrual cycles
P11	The cramped accommodation affects me	Congested accommodation
P12	My legs severely ache due to my inability to sit	Prolonged standing
P13	Denial of permission to use lifts affects me	Denial of lift facility

*Source: Compiled Data*

In order to establish a fit between the observed data and the researcher’s conceptualized model of physical demands, Confirmatory Factor Analysis, deploying AMOS has been performed and the tested model is shown in Table No. 6.6.

H<sub>26</sub>: The thirteen identified determinants have significant influence on the physical demands of female sales employees in textile retailing in Kerala.

### 6.2.2.1 Model Assessment and Testing of Physical Demands on Female Sales Employees

The construct titled Physical Demands is a compilation of the supposedly highly relevant 13 variables intended to cover various areas of possible physical impact of stress. In order to assess the overall fitness of the hypothesised model, Chi-square statistics, GFI, AGFI, NFI, TLI, CFI, RMR and RMSEA forming part of Confirmatory Factor Analysis have been applied, the values of which have met with the cut-off criteria deeming the model fit for analysis.

Table 6.6 Model fit Indices for Confirmatory Factor Analysis – Physical Demands

	$\chi^2$	DF	P	Normed $\chi^2$	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Physical Demands	875.824	189	.000	4.634	.911	.959	.918	.904	.934	.016	.068

*Source: Primary Data and Calculated*

All the attributes having loaded significantly on the latent construct, a reasonable fit of the measurement model is indicated, further necessitating identification of variables of high and low significance through Regression Coefficients as displayed in Table No.6.7. These Regression Coefficient values determine the impact on the construct and those above the cut-off criterion of 0.40 are considered significant to the construct and those below 0.4 are considered less significant. In the Table below, since variables P1 (Health impact of air-conditioning), P2 (Sleepiness during work), P4 (Work fatigue), P11 (Congested accommodation) and P13 (Denial of lift facility) recorded values of less than 0.40, they are considered of lesser importance in assessing physical demands. All these variables are largely associated with organisational comforts and are therefore considered of lesser significance to the context, taking into account their young age, and the facts that all big textile retail showrooms are centrally airconditioned and that they mostly come from the weaker section of the society which is characterised by frugal living devoid of many comforts and conveniences.

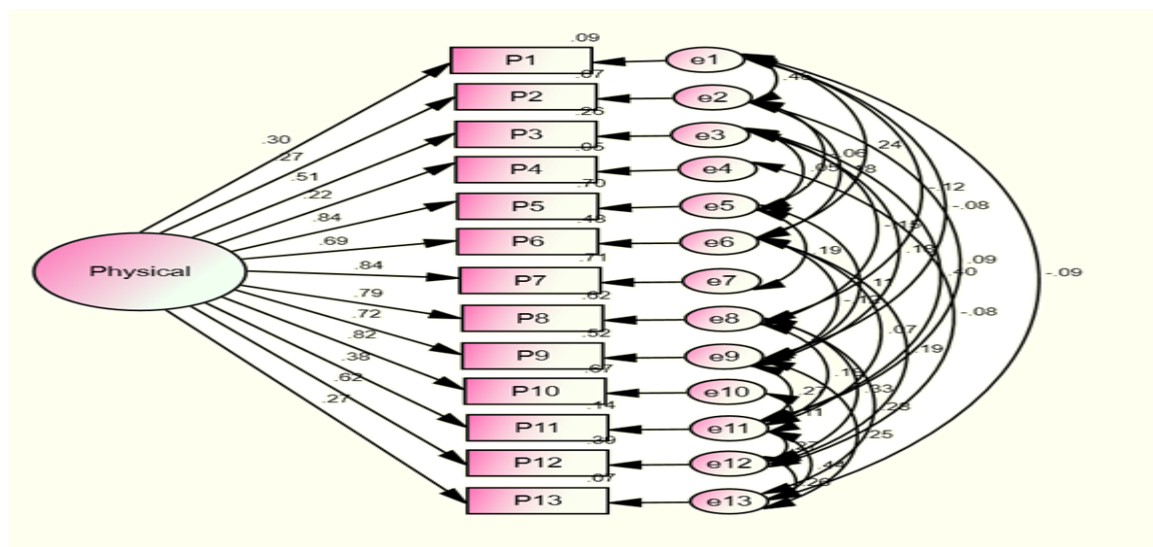
Table 6.7 The Regression Coefficients – Physical Demands on Female Sales Employees

Factors/ Latent Variables (Dependent Variable)	Construct (Independent Variable)	Regression Coefficient	C.R.	P	Variance explained (%)
Physical Demands	P1	0.300	8.639	<0.001	9.0
	P2	0.271	7.758	<0.001	7.3
	P3	0.505	15.518	<0.001	25.5
	P4	0.221	6.272	<0.001	4.9
	P5	0.838	33.895	<0.001	70.3
	P6	0.692	23.774	<0.001	47.9
	P7	0.841	34.179	<0.001	70.8
	P8	0.786	29.610	<0.001	61.8
	P9	0.718	25.217	<0.001	51.5
	P10	0.817	32.034	<0.001	66.7
	P11	0.380	11.166	<0.001	14.4
	P12	0.621	20.281	<0.001	38.6
	P13	0.270	7.727	<0.001	7.3

Source: Primary Data and Calculated

Figure 6.3

Physical Demands Model of Occupational Stress



H<sub>27</sub>: P1 contributes to the physical demands of female sales employees.

The results exhibited in Table No. 6.7 reveal that the regulatory construct P1 does not contribute to the physical demands of female sales employees as the standardised direct effect of this construct on physical demands is 0.300, which is less than the recommended value of 0.4. So, the research hypothesis is not accepted and can therefore be concluded that P1 “Air conditioning affects my health” has no significant impact on the physical demands of female sales employees.

H<sub>28</sub>: P2 contributes to the physical demands of female sales employees.

The results exhibited in Table No. 6.7 reveal that the regulatory construct P2 does not contribute to the physical demands of female sales employees as the standardised direct effect of this construct on physical demands is 0.271, which is less than the recommended value of 0.4. So the research hypothesis is not accepted and can therefore be concluded that P2 “I feel very sleepy at work” has no significant impact on the physical demands of female sales employees.

H<sub>29</sub>: P3 contributes to the physical demands of female sales employees.

The results exhibited in Table No. 6.7 reveal that the regulatory construct P3 contributes to the physical demands of female sales employees as the standardised direct effect of this construct on physical demands is 0.505, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that P3 “Restricted movements behind the counter affects me” has significant impact on physical demands of female sales employees.

H<sub>30</sub>: P4 contributes to the physical demands of female sales employees.

The results exhibited in Table No. 6.7 reveal that the regulatory construct P4 does not contribute to the physical demands of female sales employees as the standardised direct effect of this construct on physical demands is 0.221, which is less than the recommended value of 0.4. So the research hypothesis is not accepted and can therefore be concluded that P4 “I feel very tired at work” has no significant impact on the physical demands of female sales employees.

H<sub>31</sub>: P5 contributes to the physical demands of female sales employees.

The results exhibited in Table No. 6.7 reveal that the regulatory construct P5 contributes to the physical demands of female sales employees as the standardised direct effect of this construct on physical demands is 0.838, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that P5 “I experience severe back pain while at work” has significant impact on the physical demands of female sales employees.

H<sub>32</sub>: P6 contributes to the physical demands of female sales employees.

The results exhibited in Table No. 6.7 reveal that the regulatory construct P6 contributes to the physical demands of female sales employees as the standardised direct effect of this construct on physical demands is 0.692, which is more than the

recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that P6 “I have frequent headaches” has significant impact on the physical demands of female sales employees.

H<sub>33</sub>: P7 contributes to the physical demands of female sales employees.

The results exhibited in Table No. 6.7 reveal that the regulatory construct P7 contributes to the physical demands of female sales employees as the standardised direct effect of this construct on physical demands is 0.841 which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that P7 “I experience unexplained muscular pain” has significant impact on the physical demands of female sales employees.

H<sub>34</sub>: P8 contributes to the physical demands of female sales employees.

The results exhibited in Table No. 6.7 reveal that the regulatory construct P8 contributes to the physical demands of female sales employees as the standardised direct effect of this construct on physical demands is 0.786, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that P8 “Excessive walking causes leg pain” has significant impact on the physical demands of female sales employees.

H<sub>35</sub>: P9 contributes to the physical demands of female sales employees.

The results exhibited in Table No. 6.7 reveal that the regulatory construct P9 contributes to the physical demands of female sales employees as the standardised direct effect of this construct on physical demands is 0.718, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that P9 “My inability to take toilet breaks affects me” has significant impact on the physical demands of female sales employees.

H<sub>36</sub>: P10 contributes to the physical demands of female sales employees.

The results exhibited in Table No. 6.7 reveal that the regulatory construct P10 contributes to the physical demands of female sales employees as the standardised direct effect of this construct on physical demands is 0.817, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that P10 “I find it very difficult to work on

menstrual days” has significant impact on the physical demands of female sales employees.

H<sub>37</sub>: P11 contributes to the physical demands of female sales employees.

The results exhibited in Table No. 6.7 revealed that the regulatory construct P11 does not contribute to the physical demands of female sales employees as the standardised direct effect of this construct on physical demands is 0.380, which is less than the recommended value of 0.4. So, the research hypothesis is rejected and can therefore be concluded that P11 “The cramped accommodation affects me” has no significant impact on the physical demands of female sales employees.

H<sub>38</sub>: P12 contributes to the physical demands of female sales employees.

The results exhibited in Table No. 6.7 reveal that the regulatory construct P12 contributes to the physical demands of female sales employees as the standardised direct effect of this construct on physical demands is 0.621, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that P12 “My legs severely ache due to my inability to sit” has significant impact on the physical demands of female sales employees.

H<sub>39</sub>: P13 contributes to the physical demands of female sales employees.

The results exhibited in Table No. 6.7 reveal that the regulatory construct P13 does not contribute to the physical demands of female sales employees as the standardised direct effect of this construct on physical demands is 0.270, which is less than the recommended value of 0.4. So, the research hypothesis is rejected and can therefore be concluded that P13 “Denial of permission to use lifts affects me” has no significant impact on the physical demands of female sales employees.

#### **6.2.2.2 Significance Based Ranking of Variables Influencing Physical Demands on Female Sales Employees**

Confirmatory Factor Analysis has identified 8 variables that have significant influence on Physical Demands of female sales employees, which are ranked in the order of relevance to measure the extent of their influence on the construct.

Ranked number one is the variable P7 ‘Muscular pain’, primarily a consequence of continuous standing, walking, and scaling stairs; an acute inconvenience with proven health impacts, still insisted upon by employers in violation of the Amendment to the



KSCE Act 1960 brought out in 2018. The variable P5 ‘Back pain’ ranked second, is a cause in itself for various muscular and skeletal disorders commonly manifested in the form of back pain, varicose vein, poor blood circulation and hence of concern to the physical and mental wellness of the saleswomen. Next in ranking is variable P10 ‘Work during menstrual cycles,’ which invariably restricts their movement, in addition to their day long standing in service to customers. Fourth in ranking is the variable P8 ‘Excessive walking’, an inevitable exercise the nature of their job confers on them in discharge of their duties to customers. Next in line is the variable P9 ‘Irregular toilet breaks’ which is an understandable inconvenience and discomfort working women find difficult to put up particularly with restrictions on break from work. The variable P6 ‘Headache’ follows in order and is seen to be resulting from constant exposure to artificial lights and glossing through sarees and dress material and is more pertinently indicative of stress build up that their occupation is likely to confer on them in day-to-day work. The regulated temperature inside the showroom particularly during the rush hours, deplete oxygen content and is seen to affect a section of the respondents through manifestation of headache and claustrophobia with more impact on those suffering from asthma. Next in succession is the variable P12 ‘Prolonged standing’, a physical exertion that is established to bring about chronic leg pain, cardiovascular disorders, and varicose veins (CCOHS, 2016). The variable P3 ‘Movement restriction behind counter’ comes next in ranking and offers little scope for movement as the saleswomen are confined to limited space behind the counter, standing all day in service to the customers. This sedentary work posture, besides impacting the already established areas, can contribute to work monotony and muscular cramps.

Table 6.8 Ranking of Variables influencing Physical Demands

Construct		Regression Coefficient	Variance Explained	Ranking
Movement restriction behind counter	P3	0.505	25.5	8
Back pain	P5	0.838	70.3	2
Headache	P6	0.692	47.9	6
Muscular pain	P7	0.841	70.8	1
Excessive walking	P8	0.786	61.8	4
Irregular toilet breaks	P9	0.718	51.5	5
Work during menstrual cycles	P10	0.817	66.7	3
Prolonged standing	P12	0.621	38.6	7

Source: Primary Data and Calculated

### **6.2.3 Emotional Demands on Female Sales Employees**

Organisational culture and image are reflected in the interaction and transactions employees have with the outside world and within the organisation and are generally associated with business practices of the employer, not always customer and employee friendly. Textile retailing, involving high degree of inter-personnel and social interaction, could present frequent contexts of such exchanges, particularly with customers who would at times, transgress boundaries of civility. Committed to selling, these female employees are ill-equipped to perform, primarily owing to lack of experience and absence of formal training and interaction with customers can, at times, become an ordeal. Such unnatural expressions of pseudo hospitality, often in compliance with management guidelines, can be stressful experiences, often referred to as emotional labour. The demands workplace thrust upon these employees are often challenging and difficult to fulfil and can be contexts of emotional predominance. Hence the aspect of emotions is likely to play a conspicuous role in occupational stress of these sales employees.

#### **6.2.3.1 Model Assessment and Testing of Emotional Demands on Female Sales Employees**

The concept of emotional stress revolves mainly around the social aspects of occupation and refers to interaction with customers, peers, and superiors. Customer engagement can often be taxing, considering the diversity of taste, inclination, attitude and cultural influence and the need to achieve sales targets, often leading to instances of emotional labour. It is against this backdrop that the thirteen variables have been identified so as to fully represent the latent variable and identify potential areas of stress based on significance to the construct.

The construct titled 'Emotional Demands' carries thirteen variables and are expected to fit well with the emotional concept and identify potential areas of stress based on significance to the construct.

Table 6.9 Measurement Variables of Emotional Demands

Variable Code	Variable Statements	Variable Name
E1	I am always under stress	Stress prone
E2	I often lose temper at work	Short temperedness at work
E3	I am tired of the job	Job discontentment
E4	I enter into arguments with my superiors	Belligerence with superiors
E5	Job insecurity worries me	Job insecurity
E6	My socio-economic background compels me to continue on this job	Socio-economic compulsions
E7	My superiors are not supportive	Unsupportive superiors
E8	It is not always easy to remain smiling and friendly with customers (difficult to manage emotions according to organisationally defined rules)	Emotional labour
E9	I enter into arguments with my co workers	Belligerent attitude to co-workers
E10	I get irritated very soon	Irritability
E11	My co-workers are not helpful and supportive	Unsupportive colleagues
E12	I feel depressed	Proneness to depression
E13	Inadequate transport facility after work puts me under stress	Stress of commute

Source: Compiled Data

In order to establish a fit between the observed data and the researcher’s conceptualized model of emotional demands, Confirmatory Factor Analysis was performed, and the tested model is shown in Table No. 6.10

H<sub>40</sub>: The thirteen identified determinants significantly influence the emotional demands of female sales employees in textile retailing in Kerala.

Table 6.10 Model fit Indices for Confirmatory Factor Analysis – Emotional Demands

	$\chi^2$	DF	P	Normed $\chi^2$	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Emotional Demands	333.656	38	.000	8.780	.942	.960	.964	.934	.968	.021	.100

Source: Primary Data and Calculated

All the attributes are seen to load significantly on the latent construct with values of Chi-square statistics, GFI, AGFI, NFI, TLI, CFI, RMR and RMSEA meeting the cut-off criteria, thereby deeming the model fit for analysis. Table No. 6.11 presents the Regression Coefficients.

Table 6.11 The Regression Coefficients – Emotional Demands

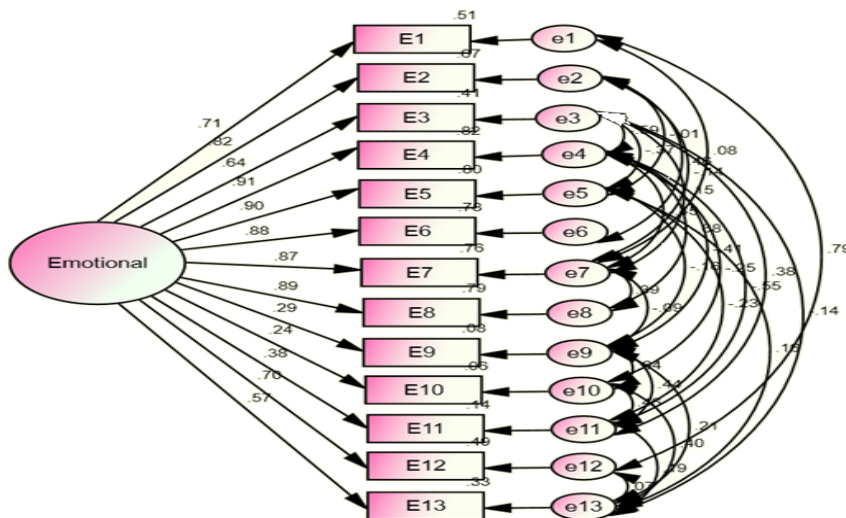
Factors/ Latent Variables (Dependent Variable)	Construct (Independent Variable)	Regression Coefficient	C.R.	P	Variance explained (%)
Emotional Demands	E1	0.712	24.875	<0.001	50.7
	E2	0.819	32.202	<0.001	67.0
	E3	0.641	21.208	<0.001	41.1
	E4	0.906	41.998	<0.001	82.2
	E5	0.896	40.514	<0.001	80.3
	E6	0.881	38.523	<0.001	77.6
	E7	0.872	37.438	<0.001	76.1
	E8	0.890	39.687	<0.001	79.3
	E9	0.288	8.272	<0.001	8.3
	E10	0.245	6.980	<0.001	6.0
	E11	0.377	11.068	<0.001	14.2
	E12	0.698	24.098	<0.001	48.7
	E13	0.572	18.156	<0.001	32.7

Source: Primary Data and Calculated

Since the Regression Coefficient values of the variables E9 (Belligerent attitude to co-workers) , E10 (Irritability) and E11(Unsupported colleagues) fall below the cut-off criterion of 0.40, they are deemed to bear no significant influence on the construct ‘Emotional Demands’. These purged variables are peer to peer behavioural aspects without lasting emotional turbulence and are therefore presumed to have been reckoned as less significant to the rest of the variables.

Figure 6.4

Emotional Demands Model of Occupational Stress of Female Sales Employees



H<sub>41</sub>: E1 contributes to the emotional demands of female sales employees.

The results exhibited in Table No. 6.11 reveal that the regulatory construct E1 contributes to the emotional demands of female sales employees as its standardised direct effect on emotional demands is 0.712, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that E1 “I am always under stress” has significant impact on the emotional demands of female sales employees.

H<sub>42</sub>: E2 contributes to the emotional demands of female sales employees.

The results exhibited in Table No. 6.11 reveal that the regulatory construct E2 contributes to the emotional demands of female sales employees as its standardised direct effect on emotional demands is 0.819, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that E2 “I often lose temper at work” has significant impact on the emotional demands of female sales employees.

H<sub>43</sub>: E3 contributes to the emotional demands of female sales employees.

The results exhibited in Table No. 6.11 reveal that the regulatory construct E3 contributes to the emotional demands of female sales employees as its standardised direct effect on emotional demands is 0.641, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that E3 “I am tired of the job” has significant impact on the emotional demands of female sales employees.

H<sub>44</sub>: E4 contributes to the emotional demands of female sales employees.

The results exhibited in Table No. 6.11 reveal that the regulatory construct E4 contributes to the emotional demands of female sales employees as its standardised direct effect on emotional demands is 0.906, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that E4 “I enter into arguments with my superiors” has significant impact on the emotional demands of female sales employees.

H<sub>45</sub>: E5 contributes to the emotional demands of female sales employees.

The results exhibited in Table No. 6.11 reveal that the regulatory construct E5 contributes to the emotional demands of female sales employees as its standardised direct effect on emotional demands is 0.896, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can

therefore be concluded that E5 “Job insecurity worries me” has significant impact on the emotional demands of female sales employees.

H<sub>46</sub>: E6 contributes to the emotional demands of female sales employees.

The results exhibited in Table No. 6.11 reveal that the regulatory construct E6 contributes to the emotional demands of female sales employees as its standardised direct effect on emotional demands is 0.881, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that E6 “My socio-economic background compels me to continue on this job” has significant impact on the emotional demands of female sales employees.

H<sub>47</sub>: E7 contributes to the emotional demands of female sales employees.

The results exhibited in Table No. 6.11 reveal that the regulatory construct E7 contributes to the emotional demands of female sales employees as its standardised direct effect on emotional demands is 0.872 which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that E7 “My superiors are not supportive” has significant impact on the emotional demands of female sales employees.

H<sub>48</sub>: E8 contributes to the emotional demands of female sales employees.

The results exhibited in Table No. 6.11 reveal that the regulatory construct E8 contributes to the emotional demands of female sales employees as its standardised direct effect on emotional demands is 0.890, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that E8 “It is not always easy to remain smiling and friendly with customers i.e. difficult to manage emotions in respect to organisation-defined rules” has significant impact on the emotional demands of female sales employees.

H<sub>49</sub>: E9 contributes to the emotional demands of female sales employees.

The results exhibited in Table No. 6.11 reveal that the regulatory construct E9 does not contribute to the emotional demands of female sales employees as its standardised direct effect on emotional demands is 0.288, which is less than the recommended value of 0.4. So, the research hypothesis is rejected and can therefore be concluded that E9 “I enter into arguments with my co-workers” has no significant impact on the emotional demands of female sales employees.

H<sub>50</sub>: E10 contributes to the emotional demands of female sales employees.

The results exhibited in Table No. 6.11 reveal that the regulatory construct E10 does not contribute to the emotional demands of female sales employees as its standardised direct effect on emotional demands is 0.245, which is less than the recommended value of 0.4. So, the research hypothesis is rejected and can therefore be concluded that E10 “I get irritated very soon” has no significant impact on the emotional demands of female sales employees.

H<sub>51</sub>: E11 contributes to the Emotional Demands of female sales employees.

The results exhibited in Table No. 6.11 reveal that the regulatory construct E11 does not contribute to the emotional demands of female sales employees as its standardised direct effect on emotional demands is 0.377, which is less than the recommended value of 0.4. So, the research hypothesis is rejected and can therefore be concluded that E11 “My co-workers are not helpful and supportive” has no significant impact on the emotional demands of female sales employees.

H<sub>52</sub>: E12 contributes to the Emotional Demands of female sales employees.

The results exhibited in Table No. 6.11 reveal that the regulatory construct E12 contributes to the emotional demands of female sales employees as its standardised direct effect on emotional demands is 0.698, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that E12 “I feel depressed” has significant impact on the emotional demands of female sales employees.

H<sub>53</sub>: E13 contributes to the Emotional Demands of female sales employees.

The results exhibited in Table No. 6.11 reveal that the regulatory construct E13 contributes to the emotional demands of female sales employees as its standardised direct effect on emotional demands is 0.572, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that E13 “Inadequate transport facility after work puts me under stress” has significant impact on the emotional demands of female sales employees.

### **6.2.3.3 Significance Based Ranking of Variables Influencing Emotional Demands on Female Sales Employees**

Confirmatory Factor Analysis has identified ten variables that have significant influence on emotional demands and these variables are ranked in the order of significance to gauge the extent of influence on the construct.

Ranked first is the variable E4 'Belligerence to Superiors' which suggests discord with superiors, widely stated by the respondents on grounds of their authoritarian and biased attitude. Next in order is the variable E5 'Job insecurity', a perennial threat to most of the respondents, considering the instability of employment hinging on management discretion, often found to be unfair and unlawful. The variable E8 'Emotional labour' follows and is considered an indispensable aspect to sales where the employees are duty bound to display a cheerful disposition in suppression of true emotions and behaviour patterns their working conditions, including customer reactions evoke. The variable E6 'Socio-economic compulsions' is next, a factor that is seen to have significant bearing on employee disposition and attitude due to poor personal circumstances, poor economic background, and possibly disharmonious domestic environment, eventually making employment a necessity rather than an option. Next in succession is the variable E7 'Unsupportive superiors', who are commonly found to be biased and prejudicial and presumptive management proxies, often acting in the interest of the management. The variable E2 'short-temperedness at work' ranks next and indicates instability of temperament, often a cumulative manifestation of frustrations on the occupational front, inter-personnel interactions, and family encumbrances. The variable E1 'Stress vulnerability' is a certain eventuality in the work environment of these saleswomen primarily because of high selling pressure, compounded by personal worries, workload, inability to sit, long work hours and untimely commute. Next comes the variable E12 'Proneness to Depression' which is found to be prevalent among a small section of the highly stressed respondents and could be a cumulative effect of their personal and occupational variables. Next in ranking is the variable E3 'Job Discontentment' which suggests a blanket discontentment in their job, where factors official and personal, interplay. Last in the ranking is the variable E13 'Stress of commute' which is a compulsive experience of commuters for whom there is no fixed work schedule and late return therefore worries them.



Table 6.12 Ranking of Variables influencing Emotional Demands

Construct		Regression Coefficient	Variance Explained	Ranking
Stress prone	E1	0.712	50.7	7
Short temperedness at work	E2	0.819	67.0	6
Job discontentment	E3	0.641	41.1	9
Belligerence with superiors	E4	0.906	88.2	1
Job insecurity	E5	0.896	76.1	2
Socio-economic compulsions	E6	0.881	8.3	4
Unsupportive superiors	E7	0.872	6	5
Emotional labour	E8	0.890	14.2	3
Proneness to depression	E12	0.698	48.7	8
Stress of commute	E13	0.572	32.7	10

Source: Primary Data and Calculated

### 6.3 COMPOSITE EFFECT OF THE VARIOUS JOB DEPENDANT FACTORS ON OCCUPATIONAL STRESS

Having established the relevance of the respective set of variables on the job, physical and emotional realms of occupational stress, Structural Equation Modelling is applied to evaluate their combined influence on stress using the following hypotheses.

H54: Job demands have significant influence on the occupational stress of female sales employees in textile retailing in Kerala.

H55: Physical demands have significant influence on the occupational stress of female sales employees in textile retailing in Kerala.

H56: Emotional demands have significant influence on the occupational stress of female sales employees in textile retailing in Kerala.

Table 6.13 Model fit Indices for Confirmatory Factor Analysis – Occupational Stress

	$\chi^2$	DF	P	Normed $\chi^2$	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Occupational Stress	.000	0	.000	0	1.000	.000	1.000	.000	1.000	.000	.000

Source: Primary Data and Calculated

The hypothesised model has been assessed for overall fitness applying Chi-square statistics, GFI, AGFI, NFI, TLI, CFI, RMR and RMSEA, the values of which have met with the cut-off criteria, deeming the model fit for analysis. Table No. 6.14 presents the Regression Coefficients.

Table 6. 14 The Regression Coefficients of the Occupational Stress Model

Path	Estimate	Critical Ratio (CR)	P	Variance explained
Job Demands → Occupational stress	0.731	25.981	<0.001	53.5
Physical Demands → Occupational stress	0.971	58.877	<0.001	94.4
Emotional Demands → Occupational stress	0.788	29.756	<0.001	62.1
J1 → Job Demands	0.521	16.124	<0.001	25.2
J2 → Job Demands	0.623	20.372	<0.001	38.8
J4 → Job Demands	0.545	17.060	<0.001	29.7
J5 → Job Demands	0.630	20.693	<0.001	39.7
J6 → Job Demands	0.432	12.905	<0.001	18.7
J7 → Job Demands	0.537	16.744	<0.001	28.8
J8 → Job Demands	0.526	16.316	<0.001	27.6
J9 → Job Demands	0.632	20.786	<0.001	39.9
J10 → Job Demands	0.709	24.706	<0.001	50.2
J11 → Job Demands	0.441	13.215	<0.001	19.4
J12 → Job Demands	0.445	13.354	<0.001	19.8
J13 → Job Demands	0.542	16.941	<0.001	29.4
J14 → Job Demands	0.605	19.565	<0.001	36.6
J15 → Job Demands	0.604	19.521	<0.001	36.5
J16 → Job Demands	0.443	13.284	<0.001	19.6
J17 → Job Demands	0.572	18.156	<0.001	32.7
J18 → Job Demands	0.623	20.372	<0.001	38.9
J19 → Job Demands	0.761	27.871	<0.001	58.0
J20 → Job Demands	0.599	19.303	<0.001	35.9
J21 → Job Demands	0.627	20.555	<0.001	39.3
J22 → Job Demands	0.746	26.902	<0.001	55.7
J23 → Job Demands	0.572	18.156	<0.001	32.7
J24 → Job Demands	0.592	19.000	<0.001	35.1
P3 → Physical Demands	0.509	15.668	<0.001	25.9
P5 → Physical Demands	0.835	33.616	<0.001	69.7
P6 → Physical Demands	0.693	23.827	<0.001	48.0
P7 → Physical Demands	0.836	33.709	<0.001	69.9
P8 → Physical Demands	0.784	29.464	<0.001	61.5
P9 → Physical Demands	0.726	25.684	<0.001	52.7
P10 → Physical Demands	0.822	32.459	<0.001	67.5
P12 → Physical Demands	0.618	20.145	<0.001	38.2
E1 → Emotional Demands	0.677	22.986	<0.001	45.8
E2 → Emotional Demands	0.821	32.373	<0.001	67.3
E3 → Emotional Demands	0.569	18.031	<0.001	32.4
E4 → Emotional Demands	0.910	42.634	<0.001	82.7
E5 → Emotional Demands	0.898	40.799	<0.001	80.7
E6 → Emotional Demands	0.888	39.421	<0.001	78.9
E7 → Emotional Demands	0.861	36.206	<0.001	74.1
E8 → Emotional Demands	0.897	40.656	<0.001	80.4
E12 → Emotional Demands	0.657	21.980	<0.001	43.2
E13 → Emotional Demands	0.571	18.114	<0.001	32.6

Source: Primary Data and Calculated

H<sub>54</sub>: Job Demands have significant influence on occupational stress.

The results exhibited in Table No. 6.14 reveal that the regulatory construct ‘job demands’ has significant influence on occupational stress, as the standardised direct effect of this construct is 0.731, which is more than the recommended value of 0.4 (p value is significant). So, the research hypothesis is accepted and can therefore be concluded that job demands have significant influence on occupational stress.

H<sub>55</sub>: Physical Demands have significant influence on occupational stress.

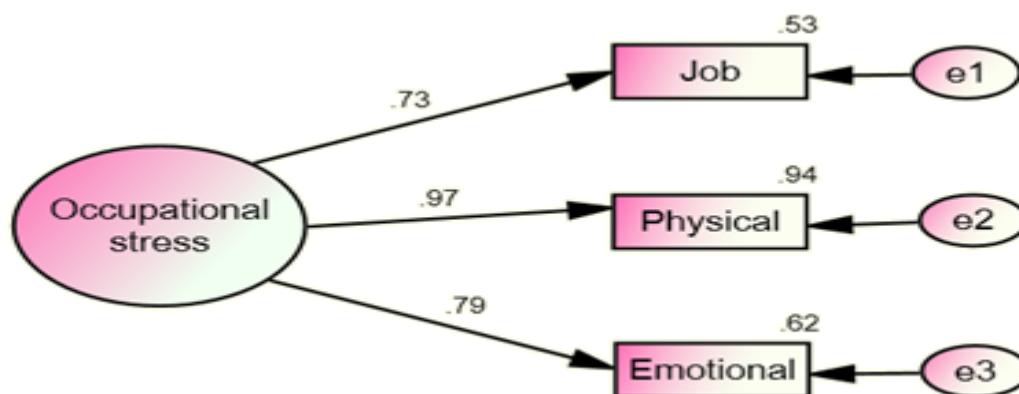
The results exhibited in Table No. 6.14 reveal that the regulatory construct ‘physical demands’ has significant influence on occupational stress as the standardised direct effect of this construct is 0.971, which is more than the recommended value of 0.4 (p value is significant). So, the research hypothesis is accepted and can therefore be concluded that physical demands have significant influence on occupational stress.

H<sub>56</sub>: Emotional Demands have significant influence on occupational stress.

The results exhibited in Table No. 6.14 reveal that the regulatory construct ‘emotional demands’ has significant influence on occupational stress as the standardized direct effect of this construct is 0.788, which is more than the recommended value of 0.4 (p value is significant). So, the research hypothesis is accepted and can therefore be concluded that emotional demands have significant influence on occupational stress.

Figure 6.5

Integrated Model of Occupational Stress of Female Sales Employees in Textile Retailing



Among the three integral aspects of occupational stress that have been studied in detail, physical demands are seen to carry maximum influence on occupational stress as the Regression Coefficient value of 0.971 as shown in Table No. 6.14 confirms. This fact is further substantiated by their health data where a sizeable percentage

admits to suffering from musculoskeletal and uterine disorders that emanate from their work pattern. This revelation is unsurprising considering their day long standing in service to customers and irregular break from work without weekly holidays; a work routine that further deteriorates during periods of festivity.

#### **6.4 HEALTH IMPACT AND OCCUPATIONAL STRESS**

Health concerns have been a matter of close scrutiny in consideration of their work pattern and occupational posture. All week work with an average of 9 to 12 hours of daily work and little rest would inevitably leave the footprint of overexertion on employee health, both physical and psychological. Musculo skeletal impairment has been established to be affecting a vast majority of the respondents with attendant symptoms of knee pain, back pain, and muscular pain. In addition, a notable section of them suffers from uterine ailments, presumably owing to uncertain and irregular break from work, which is primarily dictated by the volume of business they get to handle a day.

Table 6.15 Health Overview of Female Sales Employees in Textile Retail Outlets

Health condition of the Respondents	Yes		No	
	Frequency	Percent	Frequency	Percent
Varicose vein	98	25.06	293	74.94
Knee pain	384	98.21	7	1.79
Back pain	191	48.8	200	51.2
Uterine diseases	202	51.7	189	48.3
Migraine/Headaches	152	38.87	239	61.13
Asthma	66	16.9	325	83.10
Muscular pain	200	51.2	191	48.8
Pain in the jaw	0	0.00	391	100.0
Fatigue	79	20.2	312	79.8
Depression	30	7.7	361	92.3
Any other (Shoulder Pain)	11	2.8	380	97.2

*Source: Primary Data and Calculated*

#### **6.5 MEASUREMENT OF OCCUPATIONAL STRESS OF FEMALE SALES EMPLOYEES**

Occupational stress, which is a subjective phenomenon, can only be measured and understood by means of values, and in conformity with the needs of the study for an anatomised assessment, has been split into a three-factor model consisting of job,

physical and emotional aspects that have been developed and represented initially by a set of fifty variables on a five-point Likert scale. From the fifty variables thus chosen, nine have been identified as of lesser significance to these three constructs and therefore taken out of the reckoning, leaving behind forty-one relevant and significant variables, for purpose of work stress measurement. The Likert scale responses are represented by numerals beginning with 1 for ‘strongly disagree’, 2 for ‘disagree’, 3 for ‘neutral’, 4 for ‘agree’ and 5 for ‘strongly agree’ and the data so collected from 391 respondents are represented in values forming the total score, based on which, Mean Percentage Score of occupational stress has been calculated  $\left[ MPS = \frac{MeanScore \times 100}{Maximumpossiblescore} \right]$ . The ensuing MPS is appropriately classified under one of the four groups defined by a percentage spectrum, adopted from the Parenting Stress Index scale developed by (Loyd & Abidin, 1985) as shown below with corresponding intensity indicators.

Mean % Score	Group
Less than 35 %	Very low
35% - 50%	Low
50% - 75 %	Medium
Above 75%	High

*Source: Parenting Stress Index*

Table 6.16 Measurement of Occupational Stress of Female Sales Employees

Variable	N	Mean	Standard Deviation	Mean % score	CV	z	p value
Occupational stress	391	146.15	8.25	71.29	5.65	-18.203	<0.001

*Source: Primary Data and Calculated*

As the Mean Percentage Score reveals, occupational stress of these sales personnel stands pegged at 71.29, raising it to the upper reaches of the percentage band of 50 to 75, indicating an intensity, close to high. The CV lends sufficient score stability as it registers a value of 5.65 which is less than 20 per cent, and to further establish the existence of the observed information in the population, the following hypotheses have been formulated:

H<sub>57</sub>: The level of occupational stress of female sales employees in textile retailing in Kerala is medium.

To test whether the hypothesis holds good, One Sample Z Test has been applied, the results of which are displayed in Table No. 6.15, where the recorded p value remains less than 0.05, confirming the significance of the Test. It is therefore concluded that the intensity of occupational stress of female sales employees in textile retail outlets remains 'medium' by classification, though with distinct susceptibility to cross over to the 'high' intensity percentage band of the spectrum.

## **6.6 ANALYSIS OF DEMOGRAPHIC VARIABLES ON OCCUPATIONAL STRESS**

Stress, with its permeative nature, invades every aspect of human life and it looks appropriate to examine the demographics of the female employees in textile retailing for a holistic view of its influence and consequences on the employees and their performance both at work and outside of the organisational sphere. The influence of the selected demographic variables on occupational stress is analysed applying One-way ANOVA at 5 per cent level of significance based on the following hypotheses.

H<sub>58</sub>: Demographic variables significantly influence the job demands of female sales employees in textile retailing in Kerala.

H<sub>59</sub>: Demographic variables significantly influence the physical demands of female sales employees in textile retailing in Kerala.

H<sub>60</sub>: Demographic variables significantly influence the emotional demands of female sales employees in textile retailing in Kerala.

H<sub>61</sub>: Demographic variables exert significant influence on occupational stress of female sales employees in textile retailing in Kerala.

### **6.6.1. Influence of Age on Occupational Stress and its Other Dimensions**

Age brings maturity and wisdom in addition to increasing responsibilities and needs and the lucidity with which life is led during its earlier part, would inevitably witness a progressive change with new sets of priorities, and occupational front can pose challenges in meeting these new needs. The extent of fulfilment of such needs can become an important determinant in assessing occupational stress, job satisfaction and work life balance.

Table 6.17 Occupational Stress and its Dimensional Influence on Age Groups

	Age Group	Frequency	Mean Occupational Stress	Standard Deviation	F value	p value
Occupational Stress	Below 25	184	142.90	7.11	34.743	<0.001
	26-35	103	147.72	8.75		
	36-45	104	150.36	7.29		
Job Demands	Up to 25	184	87.12	4.72	2.707	0.068
	26-35	103	87.69	4.74		
	36-45	104	88.35	2.92		
Physical Demands	Up to 25	184	24.64	3.51	24.655	<0.001
	26-35	103	26.25	2.94		
	36-45	104	27.20	2.39		
Emotional Demands	Up to 25	184	31.15	4.06	25.550	<0.001
	26-35	103	33.78	4.84		
	36-45	104	34.81	4.76		

Source: Primary Data and Calculated

Table 6.18 Significantly Different Age Groups from Post Hoc Test

	Age Groups	Mean Difference	Standard Error	p value
Occupational Stress	Below 25 and 26-35	-4.81627*	0.938	0.000
	Below 25 and 36-45	-7.45360*	0.935	0.000
	26-35 and 36-45	-2.63732*	1.059	0.013
Physical Demands	Below 25 and 26-35	-1.61656*	0.381	0.000
	Below 25 and 36-45	-2.56605*	0.380	0.000
	26-35 and 36-45	-.94950*	0.431	0.028
Emotional Demands	Below 25 and 26-35	-2.62996*	0.550	0.000
	Below 25 and 36-45	-3.66095*	0.548	0.000

Source: Primary Data and Calculated

\*The Mean Difference is significant at 0.05 level

Age group of the respondents seems to have significant influence on occupational stress and all the three age groups exert significant difference and is indicative of widespread prevalence of stress, irrespective of age. Respondents in the age group of 36 to 45 manifest highest level of occupational stress with a Mean score of 150.36 and Mean Difference value of -7.45360 against the group of below 25 years, who incidentally register the lowest level of occupational stress followed by the age group of 26 to 35 with a Mean Difference of -2.63732. Incidentally, the self-esteem of those in the age group of 36-45 stands highest (Table No. 5.6), reinforcing the positive correlation between self-esteem and occupational stress. The study also reveals that physical and emotional demands have maximum impact on the age group of 36 to 45 with Mean Difference values of -2.56605 and -3.66095 respectively against those in the age group of below 25 years as a result of which, the said group is seen to manifest highest intensity of occupational stress. Tolerance to physical demands like

day-long standing and walking with little rest are seen to affect respondents of this age group more than others. Similar is the case on the emotional front as with advancing age, these sales personnel find adaptability and sense of contentment in job, factors of increasing concern. Job security associated with aging, could be another contributory factor to higher emotional demands leading to occupational stress as the workforce is characterised by younger age groups considering their job role as saleswomen, which is statistically proven with 47 per cent below the age of 25 years and 27 per cent in the age group of 36 to 45 (Table No. 4.1). Growing family encumbrances and responsibilities compounded by growing age of the respondents could be additional sources of stress. Literature in general, arrives at a near consensus showing employees falling in the lowest age bracket manifesting maximum vulnerability to occupational stress as established otherwise in this study. It is further argued that stressors inherent to and characteristic of a particular occupation can exert pronounced degree of stress on particular age groups (Laughlin, 1984), our findings in this context bear testimony to. It is worthy of notice that job demands exert little influence on any of the age groups.

### 6.6.2. Locational Influence on Occupational Stress and its Other Dimensions

Location of residence can carry perceptual flavours specific to such geographical areas and can be reflective in the attitude of the employees with potential for stress at workplace. The rural atmosphere and the urban streak and flamboyance of the large textile retail showrooms could be two distinctly contrasting environments for those from the rural areas.

Table 6.19 Locational Influence on Occupational Stress and its Other Dimensions

	Area of Residence	Frequency	Mean Occupational Stress	Standard Deviation	F-value	p value
Occupational Stress	Rural	66	147.42	6.78	5.130	0.006
	Urban	168	144.63	8.47		
	Semi urban	157	147.25	8.36		
Job Demands	Rural	66	87.42	2.28	0.062	0.940
	Urban	168	87.63	4.91		
	Semi urban	157	87.63	4.38		
Physical Demands	Rural	66	25.23	2.74	2.532	0.081
	Urban	168	25.54	3.51		
	Semi urban	157	26.18	3.21		
Emotional Demands	Rural	66	34.77	3.81	14.850	<0.001
	Urban	168	31.46	4.49		
	Semi urban	157	33.44	4.96		

Source: Primary Data and Calculated



Table 6.20 Post Hoc Test - Significantly Different Locational Groups

	Area of residence	Mean Difference	Standard Error	p value
Occupational stress	Rural and urban	2.79329*	1.186	0.019
	Urban and semi urban	-2.61746*	0.906	0.004
Emotional Demands	Rural and urban	3.31439*	0.666	0.000
	Rural and semi urban	1.33324*	0.672	0.048
	Urban and semi urban	-1.98116*	0.509	0.000

Source: Primary Data and Calculated

\*The Mean Difference is significant at 0.05 level

Location of residence assumes significant influence on occupational stress and considerable difference is observed between Rural-Urban and Semi Urban-Urban areas validated by the Mean/Mean Difference values of 147.42/2.79329 and 147.25/-2.61746 respectively. Respondents from rural areas record high occupational stress in comparison with urban dwellers exhibiting a Mean Difference value of 2.79329 followed by semi-urban and urban dwellers, respectively. The perceived reasons for the predominantly high level of occupational stress among rural respondents could be rustic influence, insufficient exposure to modern life and lifestyle and adherence to traditional values and family background. Low level of occupational stress experienced by urban dwellers could be attributed to their exposure to urban culture, characterised by a more practical outlook towards life and occupation.

Emotional demands are observed to vary with location of residence and seen to be intense among respondents from the rural areas with a Mean Difference value of 3.31439 against those from the urban areas. Rustic culture and influence could possibly accentuate their emotional demands, as traditionalism and orthodoxy would be interfering with their adaptive skills unlike respondents from the urban and semi urban areas, where urban influence and fast paced life would be the mitigating factors. Their young age and lack of work experience could be additional factors of increased vulnerability to emotional demands, considering the fact that 47 per cent of the respondents are below the age of 25 years and 60 per cent are devoid of previous experience. Unlike emotional demands, it is seen that area of residence does not exert significant difference on job and physical demands among groups, having been

accustomed to the rigours of domestic management, owing to deficient family circumstances.

### 6.6.3. Duration of Residence on Occupational Stress and its Other Dimensions

Protracted residence generally instils a sense of stability and can bring about some degree of emotional balance and a sense of security on the personal front, presumably with spill over relief on occupational stress.

Table 6.21 Influence of Duration of Residence on Occupational Stress and its Other Dimensions

	Duration of Residence	Frequency	Mean Occupational Stress	Standard Deviation	F-value	p value
Occupational Stress	1-5	51	146.63	10.30	1.811	0.126
	6-10	96	147.33	8.54		
	11-20	175	145.51	7.62		
	21-30	28	143.04	7.40		
	Above 30	15	146.93	6.80		
Job Demands	1-5	51	87.51	5.57	0.150	0.963
	6-10	96	87.80	4.58		
	11-20	175	87.78	3.76		
	21-30	28	87.21	5.92		
	Above 30	15	88.00	4.00		
Physical Demands	1-5	51	26.08	3.89	0.921	0.452
	6-10	96	25.89	3.14		
	11-20	175	25.66	3.26		
	21-30	28	24.68	2.65		
	Above 30	15	25.60	3.87		
Emotional Demands	1-5	51	33.04	5.22	2.670	0.032
	6-10	96	33.65	5.04		
	11-20	175	32.07	4.41		
	21-30	28	31.14	3.76		
	Above 30	15	33.33	4.37		

Source: Primary Data and Calculated

Table 6.22 Duration of Residence - Significantly Different Groups as per Post Hoc Test

	Duration of residence	Mean Difference	Standard Error	p value
Emotional Demands	6-10 and 11 -20	1.57726*	0.592	0.008
	6-10 and 21 -30	2.50298*	1.001	0.013

Source: Primary Data and Calculated

\*The Mean Difference is significant at 0.05 level

Duration of residence does not exert any modifying influence on occupational stress as there are apparently no factors associated with residence, that can be potential stressors of job. It is nevertheless seen to influence emotional demands of the job.

Respondents with duration of residence between 6 and 10 years are seen to suffer high emotional demands in comparison with respondents from the 21 to 30-year band, as confirmed by the Mean Difference value of 2.50298 followed by those belonging to the 11-to-20-year group with a Mean Difference of 1.57726 and no significant variations are seen among the rest of the groups. ANOVA Test confirms that length of residence does not exert significant difference among groups on job and physical demands.

#### 6.6.4. Influence of Religion on Occupational Stress and its Other Dimensions

Every religion with its set of ethical and moral codes and belief systems will influence its followers in varying degrees and can reflect on social transactions including work.

Table 6.23 Influence of Religion on Occupational Stress and its Other Dimensions

	Religion	Frequency	Mean Occupational Stress	Standard Deviation	F-value	p value
Occupational Stress	Hinduism	214	54.36	1.84	0.264	0.768
	Christianity	108	54.83	2.08		
	Islam	69	145.92	8.55		
Job Demands	Hinduism	214	87.63	4.67	1.760	0.173
	Christianity	108	88.05	4.23		
	Islam	69	86.80	3.26		
Physical Demands	Hinduism	214	25.38	3.71	3.626	0.028
	Christianity	108	25.96	2.77		
	Islam	69	26.54	2.34		
Emotional Demands	Hinduism	214	32.92	4.87	0.139	0.870
	Christianity	108	32.62	4.46		
	Islam	69	32.80	4.82		

Source: Primary Data and Calculated

Table 6.24 Religion - Significantly Different Groups as per Post Hoc Test

	Religion	Mean Difference	Standard Error	p value
Physical Demands	Hinduism and Islam	-1.15773*	0.451	0.011

Source: Primary Data and Calculated

\*The Mean Difference is significant at 0.05 level

Occupational stress by its sheer magnitude of permeation, does not exhibit variance of influence among religions though admittedly highest in Islam, recording a Mean value of 145.92. Nevertheless, the physical dimension of occupational stress is seen to get influenced by religion as the Post Hoc Test reveals, signifying higher level of physical demands for Islam with a Mean Difference value of -1.15773 against Hinduism. Religion is found not to influence job and emotional dimensions of occupational

stress significantly as indicated by the ANOVA Test. It is presumed that respondents belonging to Islam have larger families with understandably higher level of domestic activities and responsibilities, possibly adding to their physical demands on the occupational front.

### 6.6.5. Influence of Caste on Occupational Stress and its Other Dimensions

Position of caste in the social hierarchy traditionally had a relationship with the economic status and wellbeing of the people and remains extant even after centuries with discriminatory consequences in all important areas of life and work.

Table 6.25 Influence of Caste on Occupational Stress and its other Dimensions

	Caste	Frequency	Mean Occupational Stress	Standard Deviation	F-value	p value
Occupational Stress	General	93	146.70	8.94	1.552	0.201
	SC	30	143.50	7.33		
	ST	11	143.73	6.02		
	OBC	257	146.37	8.14		
Job Demands	General	93	87.41	4.79	1.127	0.338
	SC	30	88.63	5.47		
	ST	11	89.09	5.19		
	OBC	257	87.48	3.97		
Physical Demands	General	93	26.04	3.28	4.903	0.002
	SC	30	24.27	4.16		
	ST	11	23.18	4.81		
	OBC	257	25.92	3.01		
Emotional Demands	General	93	33.25	4.90	2.878	0.036
	SC	30	30.60	3.62		
	ST	11	31.45	4.48		
	OBC	257	32.97	4.75		

Source: Primary Data and Calculated

Table 6.26 Caste - Significantly Different Groups as per Post Hoc Test

	Caste	Mean Difference	Standard Error	p value
Physical Demands	General and SC	1.77634*	0.679	0.009
	General and ST	2.86119*	1.031	0.006
	SC and OBC	-1.65162*	0.624	0.008
	ST and OBC	-2.73647*	0.996	0.006
Emotional Demands	General and SC	2.64731*	0.988	0.008
	SC and OBC	-2.37276*	0.908	0.009

Source: Primary Data and Calculated

\*The Mean Difference is significant at 0.05 level

Caste based division of religions does not exhibit variations in the intensity of occupational stress. Caste of the respondents is found not to have significant influence on job demands as the ANOVA Test confirms. However, significant variations are observed on physical and emotional demands of occupational stress among groups with General Category suffering high physical demands against Scheduled Tribe with a Mean Difference value of 2.86119 followed by Scheduled Caste with a Mean Difference value of 1.77634. Respondents from the Scheduled Tribe, by virtue of their possibly harsher lifestyle are seen to endure physical demands, while the ones belonging to the General Category find the physical aspect of occupational stress too demanding. Mean value of Emotional Demands indicates high level of emotional stress for respondents from the General Category recording a score of 33.25, and respondents from the Scheduled Caste suffer least emotional demands with a Mean score of 30.60. Significant difference exists between General and Scheduled Caste and Scheduled Caste and OBC groups, with respondents from General Category suffering more emotional demands than those from the OBC. Thus, respondents from the General Category are found to have high emotional demands while those from the Scheduled Caste group have low level of emotional demands.

With all important contributory predictors to occupational stress, viz. self-esteem, physical, job and emotional demands, work life balance and job satisfaction remaining favourable, it is unsurprising that occupational stress of respondents from the Scheduled Tribe is seen to be very low in comparison to other groups. Poor education, rugged lifestyle, communal influences and affinities, inherent physical and mental strength and resistance and their weather-beaten outlook to the rigours of life must be placing them in a position of advantage in their role as sales personnel.

#### **6.6.6. Influence of Marital Status on Occupational Stress and its other Dimensions**

Marriage necessarily results in increased needs and responsibilities leading to susceptibility to stress at workplace. Unsuccessful alliances can aggravate situations with pronounced drop in self-esteem and job satisfaction as well.

Table 6.27 Influence of Marital Status on Occupational Stress and its Other Dimensions

	Marital Status	Frequency	Mean Occupational Stress	Standard Deviation	F-value	p value
Occupational Stress	Unmarried	204	143.49	6.73	18.267	<0.001
	Married	145	148.48	9.28		
	Divorced	17	150.00	7.56		
	Widowed	25	151.84	5.58		
Job Demands	Unmarried	204	87.60	4.53	1.596	0.190
	Married	145	87.22	4.39		
	Divorced	17	88.82	3.32		
	Widowed	25	88.92	2.48		
Physical Demands	Unmarried	204	24.66	3.50	17.649	<0.001
	Married	145	26.97	2.52		
	Divorced	17	26.82	2.16		
	Widowed	25	26.76	3.02		
Emotional Demands	Unmarried	204	31.23	3.85	19.369	<0.001
	Married	145	34.28	5.18		
	Divorced	17	34.35	4.97		
	Widowed	25	36.16	3.78		

Source: Primary Data and Calculated

Table 6.28 Marital Status - Significantly Different Groups as per Post Hoc Test

	Marital Status	Mean Difference	Standard Error	p value
Occupational stress	Unmarried and married	-4.99057*	0.842	0.000
	Unmarried and divorced	-6.51471*	1.957	0.001
	Unmarried and widowed	-8.35471*	1.643	0.000
	Married and widowed	-3.36414*	1.679	0.046
Physical Demands	Unmarried and married	-2.31555*	0.336	0.000
	Unmarried and divorced	-2.16667*	0.780	0.006
	Unmarried and widowed	-2.10314*	0.655	0.001
Emotional Demands	Unmarried and married	-3.05237*	0.482	0.000
	Unmarried and divorced	-3.12255*	1.120	0.006
	Unmarried and widowed	-4.92961*	0.940	0.000

Source: Primary Data and Calculated

\*The Mean Difference is significant at 0.05 level

As confirmed by ANOVA Test and reinforced by the Post Hoc Test, there is significant difference among respondents with different marital status. The widowed among the respondents suffer highest degree of occupational stress measured at - 8.35471/151.84 against the unmarried who exhibit the lowest level of stress. Intensity of occupational stress is seen to progressively decline among the divorced, married and the unmarried with Mean scores of 150.00, 148.48 and 143.49, respectively. The widowed among the respondents are seen to have the lowest level of self-esteem and

can be inferred that their fractured married life could be perceived as a social stigma contributing to depreciated self-esteem. It can therefore be assumed that they carry extremely high level of emotional vulnerability, in addition to fulfilment of family responsibilities and commitments and therefore susceptible to higher level of occupational stress as is the case with the divorced, where the only difference in the emotional structure is that the decision to separate would have been a considered option unlike the former where it was a loss unprepared for, and therefore ranks next. In regard to the married respondents, occupational stress is seen to be lower than the preceding two groups presumably because of a better family support system and an enhanced sense of security, though with all the attendant responsibilities and obligations family life calls for. The group of respondents least affected by occupational stress is the unmarried, who do not understandably need to shoulder the rigours of family management and hence perceived to be free of such family encumbrances, besides enjoying a protected environment. It is also noteworthy that this group also register highest level of job satisfaction, where the inverse correlation between the two constructs is reinforced.

On the occupational front, it has been established that the widowed, the divorced, the married and the unmarried remain affected by both the physical and the emotional demands of their job role in varying degrees of intensity, and the widowed suffer the most and the unmarried, the least with the married and the divorced slotted in-between in regard to emotional demands. Table No 6.27 displays the Mean Difference values recorded in the Post Hoc Test for the physical and emotional aspects against marital status of the respondents. It is seen from the Table Nos. 6.17 and 6.18 that physical demands on occupational stress remain highest in the age group of 36 to 45 among the married and is seen to decline with age. However, emotional demands are seen to impact the widowed most, perhaps owing to their disrupted married life, with ramifications on self-esteem and family income. The high degree of physical demands seen among the married respondents could possibly be due to their multiple roles in family management.

### 6.6.7. Influence of Educational Qualification on Occupational Stress and its Other Dimensions

Education can play an important role in managing work related stress as studies establish a consistent association between education and occupational stress (Thorsten & Johannes, 2015).

Table 6.29 Influence of Educational Qualification on Occupational Stress and its other Dimension

	Educational Qualification	Frequency	Mean Occupational Stress	Standard Deviation	F-value	p value
Occupational Stress	Below SSLC	83	147.40	7.11	8.971	<0.001
	SSLC	156	147.06	7.34		
	Plus two	121	145.88	7.56		
	Graduation	31	139.29	13.54		
Job Demands	Below SSLC	83	87.98	3.53	9.936	<0.001
	SSLC	156	87.95	2.92		
	Plus two	121	87.89	4.12		
	Graduation	31	83.65	9.04		
Physical Demands	Below SSLC	83	26.58	3.08	3.047	0.029
	SSLC	156	25.78	3.59		
	Plus two	121	25.31	3.06		
	Graduation	31	25.03	2.56		
Emotional Demands	Below SSLC	83	32.84	4.74	2.924	0.034
	SSLC	156	33.33	4.71		
	Plus two	121	32.69	4.54		
	Graduation	31	30.61	5.19		

Source: Primary Data and Calculated

Table 6.30 Educational Qualification - Significantly Different Groups as per Post Hoc Test

	Educational Qualification	Mean Difference	Standard Error	p value
Occupational stress	Below SSLC and Graduation	8.10727*	1.686	0.000
	SSLC and Graduation	7.77378*	1.575	0.000
	Plus Two and Graduation	6.59397*	1.612	0.000
	Below SSLC and Graduation	4.33074*	0.884	0.000
Job Demands	SSLC and Graduation	4.30356*	0.826	0.000
	Plus Two and Graduation	4.24740*	0.846	0.000
	Below SSLC and Plus Two	1.27253*	0.464	0.006
Physical Demands	Below SSLC and Graduation	1.54606*	0.685	0.025
	Below SSLC and Graduation	2.23047*	0.991	0.025
Emotional Demands	SSLC and Graduation	2.72043*	0.926	0.003
	Plus Two and Graduation	2.07305*	0.947	0.029

Source: Primary Data and Calculated

\*The Mean Difference is significant at 0.05 level

Education of respondents is seen to wield significant influence on occupational stress, and qualification and occupational stress are found to be inversely proportional to each other as the Post Hoc Test reveals; where respondents with a qualification of



‘Below SSLC’ carry maximum stress while the Graduates record the minimum with a Mean Difference value of 8.10727 between them. Low education and the resultant excessive vulnerability can be attributed to socio demographic influences which dictate their circles of social interaction, thereby restricting their outlook, attitude, perception, knowledge, and information of general nature that are considered crucial to management of occupational stress. They can be inferred to hail from families with low socio-economic background, often entailing physically demanding domestic chores adding to their occupational demands that usually involve long hours on the feet and physical and mental exertion. In contrast, respondents with higher education are possibly equipped with the necessary mental resources to manage physical and mental stress significantly better, as the study reveals.

Educational qualification is also seen to influence the job, physical and emotional demands significantly. Impact on job and physical demands is seen to be the highest among respondents from ‘Below SSLC’ group and least among Graduate respondents with Mean Difference scores of 4.33074 and 1.54606, respectively. However, on the emotional front, respondents with SSLC qualification seem to experience maximum emotional demands against the Graduates with a Mean Difference score of 2.23047.

### 6.6.8 Influence of Salary on Occupational Stress and its Other Dimensions

Salary being the prime motive behind employment, it carries considerable influence on occupational stress.

Table 6.31 Influence of Salary on Occupational Stress and its Other Dimensions

	Salary Groups	Frequency	Mean Occupational Stress	Standard Deviation	F-value	p value
Occupational Stress	8000-10000	206	144.97	6.69	5.060	0.007
	10001-12000	163	147.69	8.96		
	12001-14000	22	145.91	13.32		
Job Demands	8000-10000	206	87.70	3.43	1.322	0.268
	10001-12000	163	87.66	4.68		
	12001-14000	22	86.14	8.01		
Physical Demands	8000-10000	206	25.14	3.54	8.629	<0.001
	10001-12000	163	26.29	2.82		
	12001-14000	22	27.32	2.83		
Emotional Demands	8000-10000	206	32.13	4.41	5.392	0.005
	10001-12000	163	33.73	4.96		
	12001-14000	22	32.45	5.17		

Source: Primary Data and Calculated

Table 6.32 Salary - Significantly Different Groups as per Post Hoc Test

	Salary Groups		Mean Difference	Standard Error	p value
Occupational stress	8000-10000 and 10001-12000		-2.72110*	0.856	0.002
Physical Demands	8000-10000 and 10001-12000		-1.15370*	0.337	0.001
	8000-10000 and 12001-14000		-2.17741*	0.722	0.003
Emotional Demands	8000-10000 and 10001-12000		-1.60385*	0.492	0.001

*Source: Primary Data and Calculated*

\*The Mean Difference is significant at 0.05 level

Respondents' monthly salary is found to have considerable influence on occupational stress, and those belonging to the salary bracket of Rs 10,001 to Rs 12,000 are seen to have high occupational stress as the highest Mean score of 147.69 indicates, followed by respondents in the salary group of Rs 12,001 to Rs 14,000 (145.91) and respondents in the salary group of Rs 8,000 to Rs 10,000 (144.97). In order to find out if there is significant difference in occupational stress among the salary groups, ANOVA Test was conducted, the p value of which (0.007) was found to be less than 0.05 confirming significant difference among the salary groups necessitating a Post Hoc Test to identify the salary groups which have significant difference against the others. The Test identifies the salary group of Rs 10,001 to Rs 12,000 as the most stressful with a Mean Difference value of -2.72110, against the group of Rs 8,000 to Rs 10,000.

It can be seen that respondents in the salary bracket of Rs 12,001 to Rs 14,000 who are generally in the supervisory cadre are seen to have high degree of impact of physical demands supposedly due to increased responsibilities their job imposes on them. Post Hoc Test reveals that respondents within the salary bracket of Rs10,001 to Rs12,000 are seen to find their job more emotionally demanding.

#### **6.6.9. Influence of Family Size on Occupational Stress and its Other Dimensions**

Family composition can be of significance in the context of occupational stress as larger families can be expected to offer better support in home management and generate more family income, both of which can help mitigate a female employee's domestic workload.

Table 6.33 Influence of Family Size on Occupational Stress and its Other Dimensions

	Family Size	Frequency	Mean Occupational Stress	Standard Deviation	F-value	p value
Occupational Stress	Up to 3	22	149.95	6.84	2.692	0.069
	4-6	309	146.05	8.56		
	Above 6	60	145.32	6.67		
Job Demands	Up to 3	22	88.73	1.93	2.934	0.054
	4-6	309	87.32	4.57		
	Above 6	60	88.58	3.52		
Physical Demands	Up to 3	22	25.27	3.55	1.269	0.282
	4-6	309	25.88	3.29		
	Above 6	60	25.22	3.10		
Emotional Demands	Up to 3	22	35.95	3.32	7.306	0.001
	4-6	309	32.84	4.91		
	Above 6	60	31.52	3.69		

Source: Primary Data and Calculated

Table 6.34 Family Size - Significantly Different Groups as per Post Hoc Test

	Family Size	Mean Difference	Standard Error	p value
Emotional Demands	Up to 3 and 4-6	3.11312*	1.030	0.003
	Up to 3 and Above 6	4.43788*	1.163	0.000
	4-6 and Above 6	1.32476*	0.658	0.045

Source: Primary Data and Calculated

\*The Mean Difference is significant at 0.05 level

The Mean scores registered based on the size of the respondents' family are 149.95 for up to 3 members, 146.05 for between 4 and 6 members and 145.32 for that of above 6 members and respondents in the family size of up to 3 members are seen to suffer high level of stress. In order to check if there is significant difference among the three groups, ANOVA Test was applied and the Test confirms that no significant difference exists across the groups as the indicated p value of 0.069 is more than the cut off value of 0.05.

With a view to assessing the impact of respondents' family size on the job, physical and emotional demands, their Mean values have been examined as appended in the Table below. Against job demands, respondents with a family size of up to 3, register highest value of 88.73; physical demands are seen to be highest among respondents with a family size of between 4 & 6 with the recorded value of 25.88 and emotional demands are found to be the highest among families with three or less members setting a value of 35.95.

To check and identify if significant difference exists among the groups, ANOVA Test has been resorted to and the Test reveals significant difference among the groups on emotional demands. No significant difference is observed among the groups in regard to physical and job demands as the indicated p values exceed the threshold value of 0.05. In order to check whether significant difference exists among the groups on emotional demands, Post Hoc Test has been carried out and it is seen that the group with up to 3 family members suffer maximum emotional demands. Respondents with a family size of up to 3 are seen to bear maximum emotional brunt on the work front possibly because of lack of physical and emotional support within the family with a probable consequence of a sense of insecurity and proneness to household anxiety. This is particularly so, should there not be sufficient domestic harmony amongst the family members. The study confirms that emotional demands increase as the family size comes down.

#### **6.6.10 Influence of Monthly Family Income on Occupational Stress and its Other Dimensions**

Insufficient family income can have an all-round dampening effect and can affect all facets of life, for financial instability can lead to a slew of unfulfilled needs, responsibilities, and desires with a pronounced curb on lifestyle. This instability assumes more significance on the occupational front as underpaid employees tend to remain discontented with impaired self-esteem and heightened stress.

Table 6.35 Influence of Monthly Family Income on Occupational Stress and its Other Dimensions

	Monthly Family Income	Frequency	Mean Occupational Stress	Standard Deviation	F-value	p value
Occupational Stress	Up to 15000	15	153.87	4.97	5.017	0.001
	15001-25000	140	146.23	10.47		
	25001-35000	176	146.33	6.41		
	35001-45000	54	143.59	6.53		
	Above 45000	6	143.00	6.60		
Job Demands	Up to 15000	15	88.67	1.99	4.079	0.003
	15001-25000	140	86.45	5.50		
	25001-35000	176	88.29	3.34		
	35001-45000	54	88.06	3.81		
	Above 45000	6	87.17	3.82		

Physical Demands	Up to 15000	15	27.47	2.45	1.341	0.254
	15001-25000	140	25.84	2.86		
	25001-35000	176	25.53	3.77		
	35001-45000	54	25.63	2.80		
	Above 45000	6	26.50	1.64		
Emotional Demands	Up to 15000	15	37.73	2.28	13.658	<0.001
	15001-25000	140	33.94	5.02		
	25001-35000	176	32.51	4.39		
	35001-45000	54	29.91	3.65		
	Above 45000	6	29.33	2.42		

Source: Primary Data and Calculated

Table 6.36 Monthly Family Income - Significantly Different Groups as per Post Hoc Test

	Monthly Family Income	Mean Difference	Standard Error	p value
Occupational stress	Below 15000 and 15001-25000	7.63810*	2.197	0.001
	Below 15000 and 25001-35000	7.53712*	2.175	0.001
	Below 15,000 and 35001-45000	10.27407*	2.360	0.000
	Below 15,000 and Above 45,000	10.86667*	3.907	0.006
	15001-25000 and 35001-45000	2.63598*	1.296	0.043
	25001-35000 and 35001-45000	2.73695*	1.258	0.030
Job Demands	15001-25000 and 25,001-35,000	-1.83977*	0.484	0.000
	15001-25000 and 35001-45000	-1.60556*	0.685	0.020
Emotional Demands	Below 15,000 and 15,001 – 25,000	3.79048*	1.212	0.002
	Below 15,000 and 25,001 – 35,000	5.22765*	1.200	0.000
	Below 15,000 and 35,001 – 45,000	7.82593*	1.302	0.000
	Below 15,000 and above 45,000	8.40000*	2.155	0.000
	15001-25000 and 25001-35,000	1.43718*	0.505	0.005
	15001-25000 and 35,001 -45,000	4.03545*	0.715	0.000
	15001-25000 and above 45,000	4.60952*	1.860	0.014
	25,001-35,000 and 35,001– 45,000	2.59827*	0.694	0.000

Source: Primary Data and Calculated

With a monthly family income of Rs15,000 or less, this group of respondents is expected to run a lifestyle far below their aspirations resulting in overall discontentment in every aspect of life including their occupation, with a high probability of job-related stress as is established by the Mean values 153.87, 146.23, 146.33, 143.59 and 143.00 progressively placed group wise. As the Post Hoc Test reveals, occupational stress is found to diminish as family income rises and the group with a monthly income of Rs 15,000 or less is seen to suffer job stress ten times in excess of the groups with a monthly family income of between Rs 35001- Rs 45000 and above Rs 45,000. Higher income potentially reduces occupational stress by bringing in more comforts and conveniences most of which can be time saving with resultant improvements to work life balance and job satisfaction.

Respondents belonging to different monthly income brackets are seen to be highly influenced by emotional demands when compared with their job demands. Post Hoc Test unambiguously confirms the fact that lowest monthly income group bears the brunt of emotional demands, which progressively lightens as the monthly family income goes up, sufficiently evident from the Mean Difference value of 8.40000 registered between the groups of Below Rs15,000 and above Rs 45,000. It can therefore be convincingly established that low family income can be a potential determinant to the emotional wellbeing of the respondents and a sure trigger to their occupational stress. In regard to job demands, the Test signifies that respondents in the family income bracket of Rs 15001- Rs 25000 record significant difference against the family income groups of Rs 25,001 to Rs 35,000 (Mean Difference - 1.83977) and the family income group of Rs 35,001 to Rs 45,000 (Mean Difference - 1.60556) denoting that the former of the two groups finds their job demands more stressful than the latter. The Test further establishes that family income has uniform impact on physical demands.

## **6.7 CORRELATION BETWEEN SELF-ESTEEM AND OCCUPATIONAL STRESS**

Women in textile retailing largely represent an emerging middleclass and it would be contextual to examine the association between the two psychological phenomena of self-esteem and occupational stress, considering their socio-economic background and deficient education.

Table 6.37 Correlation Between Self-esteem - Occupational Stress

Variables	Correlation	Lower bound	Upper bound	Z	p
Self-esteem- Occupational stress	0.895	0.888	0.902	39.540	<0.001

*Source: Primary Data and Calculated*

From Table No. 6.37 it is evident that the Correlation Coefficient between self-esteem and occupational stress is 0.895 indicating significant positive relationship between the variables; alternatively, with rising self-esteem, occupational stress is seen to go up correspondingly, for high level of self-esteem is, at times, observed to give way to inflexible and uncompromising attitudes with elevated stress as the apparent fallout. A number of research findings are supportive of the notion that individuals with high degree of conceitedness and self-opinion, which are essentially reflective of a high degree of self-esteem are prone to un-accommodative attitude, intolerance and violent or aggressive behaviour (Baumeister & Joseph, 1998), inevitably causing additional stress at workplace. In other words, higher degree of self-esteem can lead to increased stress (Nakanda, 2019).

### 6.8 SOCIO-ECONOMIC FACTORS OF HIGH STRESS AMONG FEMALE SALES EMPLOYEES

Socio economic condition with its relevance to occupational stress, requires a fair understanding and hence has been examined in detail for purpose of assessing stress generation probability of the identified variables using Logistic Regression. Logistic Regression is a process of modelling the probability of a specific outcome from an input variable, often binary in nature. It is a statistical method used to predict the outcome of a dependent variable based on observation.

Table 6.38 Logistic Regression Model Fit Indices

Model	Model Fitting Criteria		Likelihood Ratio Tests	
	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	118.760	60.169	10	<0.001
Final	58.590			

*Source: Primary Data and Calculated*

The initially developed log likelihood model has yielded a value of 118.760, which is representative of the model without taking into account the independent variables. The final log likelihood value of 58.590 obtained after taking into reckoning all the

ten independent variables, brings out the chi-square value of 60.17 establishing a significance, as the recorded p value of <0.001 is lesser than the threshold value of 0.05 confirming a pronounced or significant relationship between the independent and dependent variables.

Table 6.39 Model Fit Indices

Effect	Model Fitting Criteria		Likelihood Ratio Tests	
	-2 Log Likelihood of Reduced Model	Chi-Square	df	Sig.
Intercept	58.999	.409	1	.523
Age	81.429	22.838	1	.000
Residence	59.781	1.191	1	.275
Duration	63.162	4.572	1	.033
Religion	61.109	2.519	1	.112
Caste	60.927	2.337	1	.126
Marital	68.324	9.734	1	.002
Education	71.007	12.417	1	.000
Salary	69.975	11.385	1	.001
Family Size	62.377	3.787	1	.052
Family Income	59.084	.494	1	.482

*Source: Primary Data and Calculated*

The Chi-square statistic, which is a statistical hypotheses test, is the difference between the two log likelihoods emerging from the final model, including the independent variables and the reduced model excluding the independent variables. The null hypothesis would denote that all parameters of the independent variables remain zero.

The Multinomial Logit model shown in the above Table corresponds to the following equation:

$$\text{Log} (p (\text{High stress})/p (\text{Medium stress})) = 58.999 + 81.429 \text{ Age} + 59.781 \text{ Residence} + 63.162 \text{ Duration} + 61.109 \text{ Religion} + 60.927 \text{ Caste} + 68.324 \text{ Marital status} + 71.007 \text{ Education} + 69.975 \text{ Salary} + 62.377 \text{ Family size} + 59.084 \text{ Family Income}.$$



Table 6.40 Parameter Estimates

Occupational stress group		B	Std. Error	Wald	df	Sig.	Exp(B)
High	Intercept	2.217	3.477	.407	1	.524	
	Age	-3.543	.991	12.776	1	.000	.029
	Residence	.614	.567	1.171	1	.279	1.848
	Duration	-.800	.381	4.399	1	.036	.449
	Religion	.755	.509	2.203	1	.138	2.128
	Caste	-.565	.413	1.871	1	.171	.569
	Marital Status	2.476	.998	6.153	1	.013	11.894
	Education	2.052	.696	8.704	1	.003	7.784
	Salary	3.307	1.157	8.170	1	.004	27.306
	Family Size	-1.595	.799	3.986	1	.046	.203
	Family Income	.414	.591	.490	1	.484	1.512

*Source: Primary Data and Calculated*

The Reference Category is: Medium.

An alternate way of interpreting the result is based on the Exponential Beta value which essentially classifies the independent variables under medium and high stress categories. Exponential Beta affords the odd ratio of the dependent variable from which its probability can be ascertained. Exponential Beta values are interpreted using these categories and when the value is greater than one, it is indicative of such variables of high stress potential and when the Exponential Beta value dips below one, it denotes those variables carrying medium stress potential. In the case of continuous variable values, any unit increase in the independent variable, will bring about proportionate increase of units in the dependent variable. Based on the Exponential Beta values so obtained, salary, marital status, education, religion, location of residence, and family income have been identified as contributors to high occupational stress for their relevance to living comforts and work life balance, while age, family size, duration of residence and caste are seen as low intensity stressors as they are of lesser significance either in life or work.

## 6.9 CONCLUSION

Out of the three dimensions of occupational stress classified under 'job demands', 'emotional demands', and 'physical demands', physical demands of the job are observed to be most stressful, leading to fatigue, exhaustion and health consequences

such as leg, knee, and back pain and other musculoskeletal disorders. Occupational posture is seen to be a major pain point with the female sales employees in textile retailing as it involves long hours of standing in service to customers, further aggravated by written or unwritten management mandate forbidding sitting, in total disregard to a seemingly significant amendment to the KSCE Act 1960 promulgated in 2018. Besides the sources of direct influence on occupational stress caused by the aforesaid three dimensions, demographic factors are also seen to colour stress perceptions at workplace and location, age, marital status, education, salary, and family income are seen to intensify stress, the study reveals. The overall level of occupational stress recorded against the respondent base borders on the 'High' intensity zone with the Mean Percentage Score of 71.29. Self-esteem with its relevance to retail selling in textile outlets by virtue of constant customer engagement, has been found to share direct correlation with occupational stress, which may alternatively be interpreted as rising self-esteem leading to elevated stress.

Time being one of the major casualties of this fraternity owing to long work hours and all-week work schedule, fulfilment of obligations and commitments on the domestic front is likely to suffer, adding to their overall stress. The next chapter therefore dwells on the work life balance of these female sales employees from textile retailing to examine the realities and possible association between work life balance and occupational stress.

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*Chapter 7*

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*Work Life Balance of Female Sales Employees in Textile  
Retailing in Kerala*

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## 7.1 INTRODUCTION

The preceding chapter on occupational stress of female sales force in textile retailing has analysed various relevant aspects of potential stress generation including demographic factors. Out of the three dimensions of occupational stress considered in the study, physical demands are confirmed to be the most stressful, understandably due to day-long standing without respite, resulting in extreme fatigue as confirmed by a significant section of the respondents. Textile retailing by its peculiar nature, demands physical presence of between nine and twelve hours a day, thereby leaving these employees with little time for domestic duties and responsibilities with possible repercussions on work life balance, which is increasingly becoming a concern world over and hence discussed in detail in the current chapter.

Rising strength of working women, particularly in the textile retail segment, owes its growth mainly to the acute need of additional income that is believed to elevate their standard of living and upgrade their lifestyle and to the expansion of urban boundaries which together inevitably result in a swelling middle class social segment. Belonging to the 'sandwich generation', where they play out the role of a homemaker, caregiver and an independent earner, the normally blurry dichotomy between life and work emerges more distinct and taxing as they change roles from work paid for, to unrewarded and often unrecognized stints of fostering a family, tutoring children, and tending to the needs of the elderly. Work life thus, would appear to be a balancing act with personal and occupational aspirations on one side, mostly in conflict with domestic and social responsibilities and obligations on the other side, giving rise to recurrent stressful situations with consequences both physical and psychological. Such unmanaged imbalances, pervasive in nature and haunting almost every household under study, can dent the sense of wellbeing, personal productivity, and the social fabric, consigning it to the status of a stealth killer and an important construct as well in the study of work stress. It would be an irrefutably realistic presumption that both life and work domains are groundswell of stress, with bi-directional influence. Twenty relevant variables have been identified for purpose of evaluation of work life balance on a respondent strength of 391 and the analytical tools applied for the study are Confirmatory Factor Analysis, Mean Percentage Score, One Sample Z Test, Correlation Analysis and One-way ANOVA.

## 7.2 MEASUREMENT VARIABLES OF WORK LIFE BALANCE OF FEMALE SALES EMPLOYEES

Out of the many factors that can influence work life balance, the element of time can prove to be the most destabilising factor, particularly in the context of textile retailing with lengthy and undefined work hours and seven-day work week. Hence the construct titled work life balance carries twenty variables with sufficient focus on time factor, considered to best describe the probable contexts where duties and obligations at work, family and society are likely to remain in conflict. These variables have been configured from various extant theories and models believed to be of relevance to the study as explained in Chapter 3 under Theoretical Framework.

Table 7.1 Measurement Variables of Work Life Balance

Variable Code	Variable Statement	Variable Name
WL1	My work interferes with my time with family	Work interference in family time
WL2	I do not get enough sleep and relaxation	Sleep deficit
WL3	I am unable to join family gatherings due to my work	Work interference in family affairs
WL4	I have no support at home to balance my work and personal life	Absence of family support
WL5	I am not satisfied with the balance between my work and personal life	Work life imbalance
WL6	I am unable to caretake family members when they are unwell	Inability to care take sick family members
WL7	I am unable to monitor my children's studies	Inability to tutor children
WL8	I am unable to find time for watching television	Lack of time for television programmes
WL9	I am unable to find time for hobbies	Lack of time to pursue hobbies
WL10	I enter into arguments with my family members quite often	Flare-up within family
WL11	I am unable to use time saving gadgets at home	Inaccessibility to time saving gadgets
WL12	I am unable to make use of food delivery apps to reduce my work at home	Constraints on food delivery facility
WL13	I am unable to spend time on social media	Shortage of time for social media
WL14	I am unable to complete my household chores	Unfulfilled domestic chores
WL15	I do not go out with my family/friends for movies	Absent opportunities for movies
WL16	Outings with family/friends is impossible	Improbability of family outings
WL17	I am unable to visit places of worship	Lack of time for Holy visits
WL18	My work interferes with my conjugal life	Work interference in conjugal life
WL19	I have no time for physical exercise	Insufficient time for personal fitness
WL20	My work interferes with social engagements	Work interference in social life

*Source: Compiled Data*

As the construct work life balance cannot be directly observed and measured, a measurement model is evolved using the twenty observable indicators listed above. With a view to establishing a fit between the observed data and the researcher's conceptualized model of work life balance, Confirmatory Factor Analysis applying

AMOS was performed and the tested model for the hypothesis mentioned below is shown in Table No. 7.2.

H<sub>1</sub>: The identified twenty determinants wield significant influence on work life balance of female sales employees in textile retailing in Kerala.

### 7.3 MODEL ASSESSMENT AND TESTING

The twenty variables that have been identified to represent the construct of work life balance of female sales employees in textile retailing essentially hinge on time and the deprivations suffered thereupon, and to ascertain the general fitness of this hypothesized model, Chi-square statistics, GFI, AGFI, NFI, TLI, CFI, RMR and RMSEA have been carried out, with qualifying values confirming the model fit for analysis.

Table 7.2 Model Fit Indices for Confirmatory Factor Analysis – Work Life Balance

	$\chi^2$	DF	P	Normed $\chi^2$	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Work Life Balance	1123.772	95	.000	11.829	.987	.749	.929	.969	.934	.047	.111

*Source: Primary Data and Calculated*

All the variable attributes are found to be in significant conformity with the latent construct, and the value of the fit indices denotes a reasonable fit of the measurement model with data, indicative of appropriate representation of the construct. Table No.7.3 presents the Regression Coefficients of the said model on work life balance, comprising of the listed twenty variables, out of which variable numbers WL9 (Lack of time to pursue hobbies), WL11(Inaccessibility to time saving gadgets), WL12 (Constraints on food delivery facility), WL13 (Shortage of time for social media), WL19 (Insufficient time for personal fitness) and WL20 (Work interference in social life) fail to meet the cut off value of 0.40, indicative of lesser significance to the construct, and resultantly purged from further analysis. These unreckoned variables largely revolve around comforts and conveniences and for the same reason, fail to qualify against graver concerns.



Table 7.3 Regression Coefficients – Work Life Balance

Factors/ Latent Variables (Dependent Variable)	Construct (Independent Variable)	Regression Coefficient	C.R.	P	Variance explained (%)
Work Life Balance	WL1	0.684	23.350	<0.001	46.8
	WL2	0.833	33.433	<0.001	69.3
	WL3	0.668	22.527	<0.001	44.6
	WL4	0.755	27.477	<0.001	57.0
	WL5	0.682	23.245	<0.001	46.5
	WL6	0.493	15.072	<0.001	24.3
	WL7	0.689	23.614	<0.001	47.5
	WL8	0.444	13.319	<0.001	19.7
	WL9	0.274	7.848	<0.001	7.5
	WL10	0.530	16.471	<0.001	28.1
	WL11	-0.086	-2.406	0.016	0.7
	WL12	0.313	9.039	<0.001	9.8
	WL13	0.239	6.802	<0.001	5.7
	WL14	0.577	18.364	<0.001	33.3
	WL15	0.499	15.294	<0.001	24.9
	WL16	0.870	37.207	<0.001	75.7
	WL17	0.820	32.287	<0.001	67.2
	WL18	0.818	32.118	<0.001	66.9
	WL19	0.017	0.475	0.635	0.0
	WL20	-0.048	-1.341	0.180	0.2

Source: Primary Data and Calculated

H<sub>2</sub>: WL1 has significant influence on the work life balance of female sales employees. The results exhibited in Table No. 7.3 reveal that the regulatory construct WL1 contributes to the work life balance of female sales employees as its standardised direct effect on work life balance is 0.684, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that WL1 (My work interferes with my time for family) has significant influence on the work life balance of female sales employees in textile retail outlets.

H<sub>3</sub>: WL2 has significant influence on the work life balance of female sales employees. The results exhibited in Table No. 7.3 reveal that the regulatory construct WL2 contributes to the work life balance of female sales employees as its standardised direct effect on work life balance is 0.833, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that WL2 (I do not get enough sleep and relaxation) has significant influence on the work life balance of female sales employees in textile retail outlets.

H<sub>4</sub>: WL3 has significant influence on the work life balance of female sales employees.

The results exhibited in Table No. 7.3 reveal that the regulatory construct WL3 contributes to the work life balance of female sales employees as its standardised direct effect on work life balance is 0.668, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that WL3 (I am unable to be a part of family gatherings due to my work) has significant influence on the work life balance of female sales employees in textile retail outlets.

H<sub>5</sub>: WL4 has significant influence on the work life balance of female sales employees. The results exhibited in Table No. 7.3 reveal that the regulatory construct WL4 contributes to the work life balance of female sales employees as its standardised direct effect on work life balance is 0.755, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that WL4 (I have no support at home to balance my work and personal life) has significant influence on the work life balance of female sales employees in textile retail outlets.

H<sub>6</sub>: WL5 has significant influence on the work life balance of female sales employees. The results exhibited in Table No. 7.3 reveal that the regulatory construct WL5 contributes to the work life balance of female sales employees as the standardised direct effect of this construct on Work life balance is 0.682, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that WL5 (I am not satisfied with the balance between my work and personal life) has significant influence on the work life balance of female sales employees in textile retail outlets.

H<sub>7</sub>: WL6 has significant influence on the work life balance of female sales employees. The results exhibited in Table No. 7.3 reveal that the regulatory construct WL6 contributes to the work life balance of female sales employees as its standardised direct effect of this construct on work life balance is 0.493, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that WL6 (I am unable to attend to my family members when they are unwell) has significant influence on the work life balance of female sales employees in textile retail outlets.

H<sub>8</sub>: WL7 has significant influence on the work life balance of female sales employees.

The results exhibited in Table No. 7.3 reveal that the regulatory construct WL7 contributes to the work life balance of female sales employees as its standardised direct effect on work life balance is 0.689, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that WL7 (I am unable to look after my children's studies) has significant influence on the work life balance of female sales employees in textile retail outlets.

H<sub>9</sub>: WL8 has significant influence on the work life balance of female sales employees. The results exhibited in Table No. 7.3 reveal that the regulatory construct WL8 contributes to the work life balance of female sales employees as its standardised direct effect on work life balance is 0.444, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that WL8 (I am unable to find time for watching Television) has significant influence on the work life balance of female sales employees in textile retail outlets.

H<sub>10</sub>: WL9 has significant influence on the work life balance of female sales employees.

The results exhibited in Table No. 7.3 reveal that the regulatory construct WL9 does not contribute to the work life of female sales employees as its standardised direct effect on work life balance is 0.274, which is less than the recommended value of 0.4. So, the research hypothesis is rejected and can therefore be concluded that WL9 (I am unable to find time for hobbies) has no significant influence on the work life balance of female sales employees in textile retail outlets.

H<sub>11</sub>: WL10 has significant influence on the work life balance of female sales employees.

The results exhibited in Table No. 7.3 reveal that the regulatory construct WL10 contributes to the work life balance of female sales employees as its standardised direct effect on work life balance is 0.530, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that WL10 (I enter into arguments with my family members quite often) has significant influence on the work life balance of female sales employees in textile retail outlets.

H<sub>12</sub>: WL11 has significant influence on the work life balance of female sales employees.

The results exhibited in Table No. 7.3 reveal that the regulatory construct WL11 does not contribute to the work life balance of female sales employees as its standardised direct effect on work life balance is -0.086, which is less than the recommended value of 0.4. So, the research hypothesis is rejected and can therefore be concluded that WL11 (I do not make use of time saving gadgets at home) has no significant influence on the work life balance of female sales employees in textile retail outlets.

H<sub>13</sub>: WL12 has significant influence on the work life balance of female sales employees.

The results exhibited in Table No. 7.3 reveal that the regulatory construct WL12 does not contribute to the work life balance of female sales employees as its standardised direct effect on work life balance is 0.313, which is less than the recommended value of 0.4. So, the research hypothesis is rejected and can therefore be concluded that WL12 (I am unable to make use of food delivery apps to reduce my work at home) has no significant influence on the work life balance of female sales employees in textile retail outlets.

H<sub>14</sub>: WL13 has significant influence on the work life balance of female sales employees.

The results exhibited in Table No. 7.3 reveal that the regulatory construct WL13 does not contribute to the work life balance of female sales employees as its standardised direct effect on work life balance is 0.239, which is less than the recommended value of 0.4. So, the research hypothesis is rejected and can therefore be concluded that WL13 (I am unable to spend time on social media) has no significant influence on the work life balance of female sales employees in textile retail outlets.

H<sub>15</sub>: WL14 has significant influence on the work life balance of female sales employees.

The results exhibited in Table No. 7.3 reveal that the regulatory construct WL14 contributes to the work life balance of female sales employees as the standardised direct effect of this construct on work life balance is 0.577, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that WL14 (I am unable to complete my

household chores) has significant influence on the work life balance of female sales employees in textile retail outlets.

H<sub>16</sub>: WL15 has significant influence on the work life balance of female sales employees.

The results exhibited in Table No. 7.3 reveal that the regulatory construct WL15 contributes to the work life balance of female sales employees as its standardised direct effect on work life balance is 0.499, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that WL15 (I do not go out with my family/friends for movies) has significant influence on the work life balance of female sales employees in textile retail outlets.

H<sub>17</sub>: WL16 has significant influence on the work life balance of female sales employees.

The results exhibited in Table No. 7.3 reveal that the regulatory construct WL16 contributes to the work life balance of female sales employees as its standardised direct effect on work life balance is 0.870, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that WL16 (Outings with family/friends is impossible) has significant influence on the work life balance of female sales employees in textile retail outlets.

H<sub>18</sub>: WL17 has significant influence on the work life balance of female sales employees.

The results exhibited in Table No. 7.3 reveal that the regulatory construct WL17 contributes to the work life balance of female sales employees as its standardised direct effect on work life balance is 0.820, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that WL17 (I am unable to visit places of worship) has significant influence on the work life balance of female sales employees in textile retail outlets.

H<sub>19</sub>: WL18 has significant influence on the work life balance of female sales employees.

The results exhibited in Table No. 7.3 reveal that the regulatory construct WL18 contributes to the work life balance of female sales employees as its standardised direct effect on work life balance is 0.818, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore

be concluded that WL18 (My work interferes with my conjugal life) has significant influence on the work life balance of female sales employees in textile retail outlets.

H<sub>20</sub>: WL19 has significant influence on the work life balance of female sales employees.

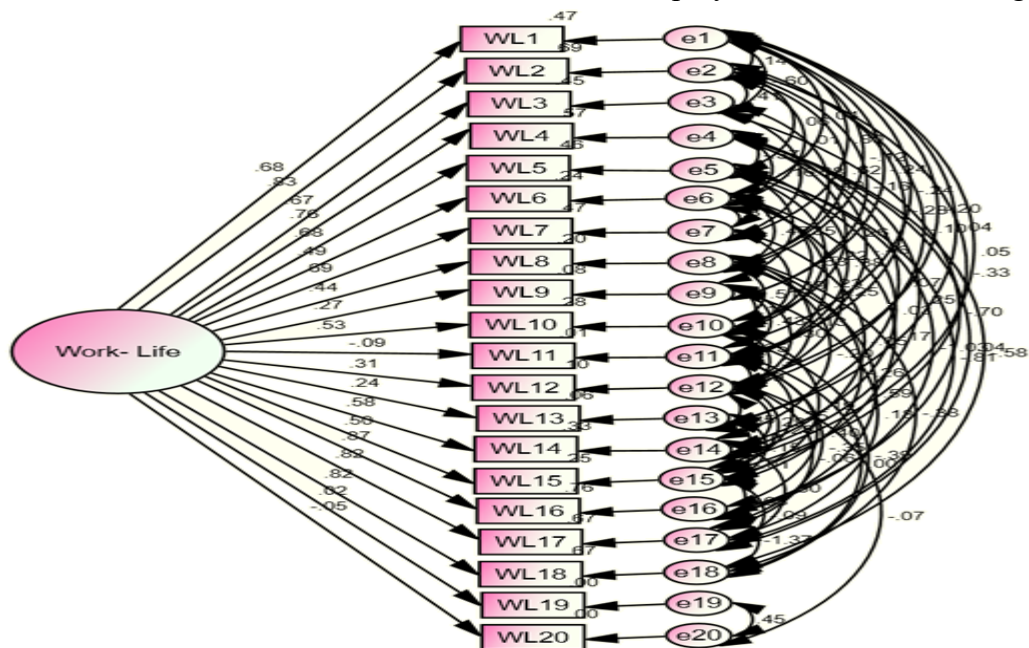
The results exhibited in Table No. 7.3 reveal that the regulatory construct WL19 does not contribute to the work life balance of female sales employees as its standardised direct effect on work life balance is 0.017, which is less than the recommended value of 0.4. So, the research hypothesis is rejected and can therefore be concluded that WL19 (I have no time for exercise) has no significant influence on the work life balance of female sales employees in textile retail outlets.

H<sub>21</sub>: WL20 has significant influence on the work life balance of female sales employees.

The results exhibited in Table No. 7.3 reveal that the regulatory construct WL20 does not contribute to the work life balance of female sales employees as its standardised direct effect on work life balance is -0.048, which is less than the recommended value of 0.4. So, the research hypothesis is rejected and can therefore be concluded that WL20 (My work interferes with my time for friends) has no significant influence on the work life balance of female sales employees in textile retail outlets.

Figure 7.1

Model of Work Life Balance of Female Sales Employees in Textile Retailing



#### **7.4 SIGNIFICANCE BASED RANKING OF VARIABLES INFLUENCING WORK LIFE BALANCE OF FEMALE SALES EMPLOYEES**

Confirmatory Factor Analysis has identified fourteen variables that are found to have significant influence on work life balance, and these variables are ranked in the order of significance to understand their extent of influence on the construct.

Ranked first is the variable WL16 'Improbability of family outings' which is an understandable fact, considering the untimely work schedule and all-week work pattern. Next in ranking is the variable WL2 'Sleep deficit' which could be the outcome of day long work, late return, and the onus of home management put together. Third in ranking is the variable WL17 'Lack of time for Holy visits' which is a natural consequence of a seven-day work week and late and long work hours. Next in order is the variable WL18 'Work interference in conjugal life' which is highly indicative of an imbalanced work life, owing to conflict of obligations and responsibilities on the work and family front. The variable WL4 'Absence of family support' comes next and is descriptive of the poor family support system without alternate arrangements for home management leading to burdensome responsibilities. Next in ranking is the variable WL7 'Inability to tutor children' which is understandably a serious concern for the parent who works seven days a week between nine and twelve hours a day. The variable WL1 'Work interference in family time' does not come as a surprise as these saleswomen reach home late and leave for work early and consequently find themselves hard pressed for family time, remembering the fact that there are domestic chores as well, remaining to be attended to. Next is the variable WL5 'Work life imbalance' which seems to be particularly punctuated and compounded by long and untimely work hours without weekly holidays. Ranked next is WL3 'Work interference in family affairs', a situation thrust upon these saleswomen owing to their work schedule devoid of weekly and even public holidays. 'Unfulfilled domestic chores' is the next variable WL14, a justifiably conscious lapse for reasons beyond their control as dictated by their occupational demands. Next in ranking is WL10 'Flare up within family' which is seen to be a cumulative consequence of the daily stress build up, triggered by mainly by work events and unfulfilled domestic duties and responsibilities. The variable WL15 'Absent opportunities for movies' comes next and is clearly indicative of the dearth of leisure time for entertainment. Next in ranking is the variable WL6 'Inability to care take sick family members' which is again the consequence of time deficit outside

work hours, typical of the ‘Sandwich Generation’. The last in ranking is the variable WL8 ‘Lack of time for television programmes,’ the prime source of entertainment from the comforts of home which they are deprived of owing to long work hours seven days a week, in addition to their regular daily domestic rigours.

Table 7.4 Ranking of Variables Influencing Work Life Balance of Saleswomen

Construct		Regression Coefficient	Variance Explained	Ranking
Work interference in family time	WL1	0.684	46.8	7
Sleep Deficit	WL2	0.833	69.3	2
Work interference in family affairs	WL3	0.668	44.6	9
Absence of family support	WL4	0.755	57	5
Work life imbalance	WL5	0.682	46.5	8
Inability to care take sick family members	WL6	0.493	24.3	13
Inability to tutor children	WL7	0.689	47.5	6
Lack of time for television programmes	WL8	0.444	19.7	14
Flareup within family	WL10	0.530	28.1	11
Unfulfilled domestic chores	WL14	0.577	33.3	10
Absent opportunities for movies	WL15	0.499	24.9	12
Improbability of family outings	WL16	0.870	75.7	1
Lack of time for Holy visits	WL17	0.820	67.2	3
Work interference in conjugal life	WL18	0.818	66.9	4

Source: Primary Data and Calculated

## 7.5 MEASUREMENT OF WORK LIFE BALANCE OF FEMALE SALES EMPLOYEES

Work life balance could be thought of as an alignment of favourable factors from the two major domains of personal life and occupational life, one complementing the other. Any disharmony in the equation could have far reaching consequences and has been a growing concern among researchers. It is therefore important that this phenomenon be measured and assessed in the context of textile retailing in Kerala which is characterised by lengthy work hours and seven-day work week.

To measure the level of work life balance of female sales employees in textile retail outlets in Kerala, twenty statements have been configured on a five-point Likert scale with a score range of 1 for ‘Strongly disagree’, 2 for ‘Disagree’, 3 for ‘Neutral’, 4 for ‘Agree’ and 5 for ‘Strongly agree’. Out of these 20 statements addressed to 391 respondents, fourteen qualified in the Convergent Validity Test, the total score of which is used to calculate the Mean Percentage Score of their work life balance  $\left[ MPS = \frac{MeanScore \times 100}{Maximum\ possible\ score} \right]$ . This score is appropriately slotted into the categorization developed by (Loyd & Abidin, 1985).



Mean % Score	Group
Less than 35 %	Poor work life balance
35% -50%	Low work life balance
50% -75 %	Moderate work life balance
Above 75%	High work life balance

*Source: Parent Stress Index below (Loyd & Abidin, 1985)*

Table 7.5 Measurement of Work Life Balance

Variable	N	Mean	Standard Deviation	Mean % score	CV	z	p value
Work Life Balance	391	37.19	6.30	53.13	16.94	6.873	<0.001

*Source: Primary Data and Calculated*

The level of work life balance as denoted by the Mean Percentage Score of 53.13 indicates moderate balance and the CV confirms score stability, as the value is less than 20 per cent. To verify whether the results obtained from this sample hold good for the population, the following hypothesis has been formulated:

H<sub>22</sub>: Work life balance of female sales employees in textile retailing is moderate (between 50-75 per cent)

To test the above hypothesis, One Sample Z Test has been applied, as seen in Table No. 7.5, where the p value which is less than 0.05 is suggestive of the significance of the test statistic, which in turn is conclusive of a moderate rating of their work life balance.

This seemingly paradoxical finding could be justified by the fact that most of the sales force represent the weaker sections of the society with limited circumstances that do not necessarily provide access to comforts in life and hence accustomed to hard work. This trait born of circumstances, must be rendering them insensitive to the nuances of work life which would otherwise carry potential for serious distortions in the equation.

## **7.6 RELATIONSHIP BETWEEN OCCUPATIONAL STRESS AND WORK LIFE BALANCE OF FEMALE SALES EMPLOYEES**

Following globalisation and liberalisation of the economy, business practices have undergone radical reforms entailing longer work hours and more demanding work environment. The new work practices have, to some extent, been absorbed into the domestic market, particularly textile industry, with the Sunday shopping concept,

necessitating all week operations. Occupational demands on the saleswomen have therefore, over the last decade, been on the rise with new business models emerging after western trends. One-stop textile outlets exemplify the new thinking and essentially diversifies commercial activities so as to make available not only the primary product, but also all accessory products that would have otherwise been not available under one roof. Shopping comforts and a wholesome customer experience remain the focal theme though these reforms intended to woo customers and earn their allegiance come at a cost with work overload, lengthier on-the-feet work hours and all week work. This pattern of working, peculiar to textile retailing is presumed to destabilise the work life balance of these saleswomen primarily on count of time deficit. Work life balance and occupational stress being intimately associated, it is of significance to find out the correlation between the two for a meaningful comprehension of their mutual influence, and Pearson's Coefficient of Correlation is employed for this purpose, the result of which thus obtained, is presented below in Table No. 7.6.

Table 7.6 Correlation Between Occupational Stress and Work Life Balance

Variables	Correlation	Lower bound	Upper bound	Z	p
Occupational stress - Work life balance	-0.940	-0.944	-0.936	54.341	<0.001

*Source: Primary Data and Calculated*

Table No. 7.6 denotes significant negative relationship between work life balance and occupational stress with a Correlation value of -0.940, indicative of an inverse relationship where work life balance improves when occupational stress goes down, a finding with precedence (Zaheer, 2016); (Kalpna & Malhotra, 2019).

## **7.7 ANALYSIS OF DEMOGRAPHIC VARIABLES ON WORK LIFE BALANCE OF FEMALE SALES EMPLOYEES**

To facilitate a deeper understanding of their work life balance, some of the demographic characteristics, considered pivotal to the study, have been collected and analysed in the succeeding section to assess their association and influence on the construct work life balance. Demographic elements representing age, gender, marital status, family size and number of dependants, play instrumental role in work life balance (Aryee, 1992) and support structure is crucial and a potent predictor to work life equilibrium (Poulose & Sudarsan, 2014). The influence of demographic control

variables on work life balance has been analysed using One-way ANOVA tested at 5 per cent level of significance on the strength of the following hypothesis:

H<sub>23</sub>: Demographic variables exert significant influence on work life balance of female sales employees in textile retailing.

### 7.7.1 Influence of Age on Work Life Balance

Needs and responsibilities, often interchangeably applied to contexts of equal importance in two different domains of activity commonly called life and work, can create an imbalance of attention and allegiance in either of the two, leading to a disequilibrium that has, for a few decades, been growing in huge proportion so as to attract vigorous research activities. This phenomenon can kick in from the point of commencement of employment and spares none though, with varying level of intensity. Age, by its evolutionary character, confronts everchanging real life scenarios and contexts both at work and in personal life and is therefore considered a factor of importance in the study of work life balance.

Table 7.7 Influence of Age on Work Life Balance

Age Group	Frequency	Mean Work Life Balance	Standard Deviation	F-value	p value
Below 25	184	36.45	5.32	6.048	0.003
26-35	103	39.01	7.36		
36-45	104	36.70	6.47		

Source: Primary Data and Calculated

Table 7.8 Significantly Different Age Groups from Post Hoc Test

Age Groups	Mean Difference	Standard Error	p value
Below 25 and 26-35	-2.56406*	0.765	0.001
26-35 and 36-45	2.30779*	0.864	0.008

Source: Primary Data and Calculated

\*The Mean Difference is significant at 0.05 level

Respondents belonging to the age group of 26-35 years are seen to have the highest Mean value of 39.01 indicative of highest level of work life balance, followed by those belonging to the age group of 36-45 years (36.70) and those 'below the age of 25 years' (36.45). With a view to finding out if any significant difference exists among the groups, a One-way ANOVA Test has been conducted and as the p value is less than 0.05, Post Hoc Test has been resorted to identify the groups with significant variance between them. It is subsequently found that respondents belonging to the age group of 26-35 years exhibit high work life balance against the group of 'below 25 years' with a recorded Mean Difference of 2.56406 and those from the age group of 36-45 years with a Mean Difference of 2.30779. Work life balance is seen to be

lowest in the age group of ‘below 25 years’. The possible reason for high work life balance seen among the age group of 26-35 years could be because of an established family that affords sense of fulfilment, contentment, and essential support. Lowest work life balance among the ‘below 25 age group’ can be ascribed to dependence on employer accommodation by as high as 55 per cent of the respondents, presumably unmarried and in the ‘below 25 age group. Such long absence from home would understandably disrupt work life equation for a combination of reasons centred around domestic duties and commitments. Diminished work life balance of those in the age group of 36-45 could be attributed to growing family encumbrances and possible disharmony within family.

### 7.7.2 Locational Influence on Work Life Balance

Urbanisation with its fast-paced life in competitive environment far removed from the rural lifestyle, has a culture that essentially revolves around work. Perceptions to life in all active domains therefore remain coloured by such topographical influences which can vary among the three zones considered in the study.

Table 7.9 Influence of Location on Work Life Balance

Area of Residence	Frequency	Mean Work Life Balance	Standard Deviation	F-value	p value
Rural	66	40.29	6.74	10.314	<0.001
Urban	168	36.79	6.26		
Semi urban	157	36.31	5.78		

Source: Primary Data and Calculated

Table 7.10 Post Hoc Test – Location of Residence with Work Life Balance

Area of Residence	Mean Difference	Standard Error	p value
Rural and urban	3.49621*	0.894	0.000
Rural and semi urban	3.97578*	0.903	0.000

Source: Primary Data and Calculated

\*The Mean Difference is significant at 0.05 level

As indicated by the p value of <0.001, area of residence is seen to exert significant influence on work life balance of the respondents, and to ascertain the comparative variation between the groups, Post Hoc Test has been carried out, the results of which confirm that respondents from the rural areas carry highest work life balance with a Mean Difference value of 3.97578 against semi urban dwellers followed by urban dwellers with a recorded Mean Difference value of 3.49621. This fact is further supported by the Mean values of 40.29, 36.79 and 36.31 recorded against rural, urban, and semi urban areas respectively. Simple lifestyle and rustic social and cultural

influence with little urban flavour are believed to be the reasons for their high level of work life equilibrium. Lacking rural simplicity, dietary advantages, and endurance of the rural dwellers, and the sense of practicality and self-reliance of the urban dwellers, the semi-urban respondents find it most difficult to balance their work and life. The urban dwellers on the other hand, benefit from their street-smart disposition, self-confidence and self-reliance to manage their work life alignment reasonably well, though not to the extent the rural dwellers do.

### 7.7.3 Duration of Residence on Work Life Balance

Prolonged living in a particular location brings a sense of familiarity with the social and cultural ethos peculiar to a locality and induces a sense of confidence and self-reliance that may help in maintaining a healthy work life balance.

Table 7.11 Duration of Residence on Work Life Balance

Duration of Residence	Frequency	Mean Work Life Balance	Standard Deviation	F-value	p value
1-5	51	37.71	6.11	1.840	0.121
6-10	96	37.32	6.93		
11-20	175	36.69	6.15		
21-30	28	40.11	5.44		
Above 30	15	37.40	6.40		

Source: Primary Data and Calculated

Respondents belonging to the duration group of 21-30 years are found to have high level of work life balance as revealed by the Mean value of 40.11. In order to ascertain whether there is significant difference among the various groups, ANOVA Test has been carried out and the result confirms that there is no significant difference among the groups as the recorded p value of 0.121 is more than the cut off value of 0.05. Length of residence is generally seen to crystallise social contacts and generate a sense of local social harmony leading to a feeling of general wellness and healthier work life balance as the Mean scores represent.

### 7.7.4 Influence of Religion on Work Life Balance

Irrespective of the religion, religiosity is seen to induce serenity in life in all its manifestations and can bring about better balance to work life.

Table 7.12 Influence of Religion on Work Life Balance

Religion	Frequency	Mean Work Life Balance	Standard Deviation	F-value	p value
Hinduism	214	38.29	6.16	7.455	0.001
Christianity	108	35.84	5.67		
Islam	69	35.88	7.05		

Source: Primary Data and Calculated

Table 7.13 Post Hoc Test – Religion with Work Life Balance

Religion	Mean Difference	Standard Error	p value
Hinduism and Christianity	2.44713*	0.731	0.001
Hinduism and Islam	2.40566*	0.858	0.005

Source: Primary Data and Calculated

\*The Mean Difference is significant at 0.05 level

Influence of religion on work life balance is seen to exist as the indicated p value of 0.001 is less than the threshold value of 0.05. To identify the extent of difference between the religions, a Post Hoc Test has been carried out and the results show that Hindu respondents statistically manifest highest work life balance against Christians by a Mean Difference value of 2.44713, followed by Muslims with a Mean Difference value of 2.40566. The indicated Mean values of 38.29 for Hindus, 35.88 for Islam and 35.84 for Christianity affirm the above finding. One of the reasons for the highest level of work life balance among the Hindu respondents could be the influence of their religious scriptures which prescribe “early to bed, early to rise” routine, resultantly leaving them with more time in the mornings for domestic activities. Christian respondents though, are found to possess lowest work life balance, possibly because of their inability to partake of the Sunday Mass, considering the seven-day work structure. Sundays are generally dedicated to religious practices and family get together and in the absence of such weekly family reunion Christian respondents might lack family cohesion leading to work life imbalance. Muslim respondents are not far different from the Christian respondents in their work life balance as their sense of communal harmony generally entails frequent social visits with demands on time, a scarce commodity among this fraternity.

#### 7.7.5. Influence of Caste on Work Life Balance

Caste with its position in the social hierarchy can invite discriminatory experiences on all facets of life including work and can have a modifying influence on work life balance, mostly on the psychological plane.

Table 7.14 Influence of Caste on Work Life Balance

Caste	Frequency	Mean Work Life Balance	Standard Deviation	F-value	p value
General	93	37.54	6.11	0.261	0.853
SC	30	36.50	6.27		
ST	11	37.82	5.42		
OBC	257	37.12	6.43		

Source: Primary Data and Calculated

Caste of the saleswomen does not significantly influence work life balance as confirmed by the p value of 0.853 which is more than the cut off value of 0.05. However, the Mean scores indicate highest work life balance among Scheduled Tribe group. With high self-esteem, minimum impact of physical and emotional demands on the work front, considerably lower occupational stress and highest degree of job satisfaction, a healthy work life balance comes as a natural corollary.

#### 7.7.6. Influence of Marital Status on Work Life Balance

Marriage brings in additional responsibilities, concerns, and a need for additional income in many cases, potentially leading to contexts of blurring the delicate work life dichotomy.

Table 7.15 Influence of Marital Status on Work Life Balance

Marital Status	Frequency	Mean Work Life Balance	Standard Deviation	F-value	p value
Unmarried	204	36.38	5.58	2.604	0.050
Married	145	37.88	7.21		
Divorced	17	38.94	6.22		
Widowed	25	38.60	5.51		

Source: Primary Data and Calculated

Table 7.16 Post Hoc Test – Marital Status with Work Life Balance

Marital Status	Mean Difference	Standard Error	p value
Unmarried and married	-1.50531*	0.680	0.027

Source: Primary Data and Calculated

\*The Mean Difference is significant at 0.05 level

Marital status of the respondents is established to wield significant influence on work life balance as proven by the p value of 0.050 and a Post Hoc Test is conducted to find out the level of variance between the groups. The Test identifies significant difference between the married and the unmarried, where the married are seen to have a better work life balance by a Mean Difference value of -1.50531. No significant variance is detected between other groups. Better life support and a sense of wholeness and security marriage offers, could be the reasons for better balance between work and life among the married. It might not be lost sight of that the divorced among the four groups are seen to have maximum work life balance, presumably because of their personal competence and self-reliance, closely followed by the widowed with Mean scores of 38.94 and 38.60, respectively. It can be presumed that the unmarried who are free of family encumbrances and often a significant family earner, choose to avail employer accommodation for reasons of

convenience, and their resultant lengthy absence from home can ruffle the delicate work life balance.

### 7.7.7. Influence of Educational Qualification on Work Life Balance

Education opens up better avenues of employment options and holds potential for work life imbalances due to greater responsibilities and demands on time.

Table 7.17 Influence of Educational Qualification on Work Life Balance

Educational Qualification	Frequency	Mean Work Life Balance	Standard Deviation	F-value	p value
Below SSLC	83	36.17	6.34	1.248	0.292
SSLC	156	37.37	6.77		
Plus Two	121	37.81	5.93		
Graduation	31	36.61	4.84		

Source: Primary Data and Calculated

Education of the respondents is not seen to exert significant influence on their work life balance as the p value of 0.292 is more than the cut off value of 0.05. However, the Mean values indicate that respondents belonging to Plus Two group have higher work life balance. Considering these female sales employees in isolation, with their attendant socio-economic background, influence of education is unlikely to impact their work life balance significantly as other predominantly subjective factors like family culture and background, matrilineal kinship, role identity within the family, age, marital status, family income and domestic support system do.

### 7.7.8. Influence of Salary on Work Life Balance

Money can induct comforts and conveniences that can absorb work life imbalances to some extent though in the case of textile retail employees, who are mostly underpaid, salary might not have any additional influence on work life balance.

Table 7.18 Influence of Salary on Work Life Balance

Salary	Frequency	Mean Work Life Balance	Standard Deviation	F-value	p value
8000-10000	206	36.55	5.70	2.254	0.106
10001-12000	163	37.93	7.06		
12001-14000	22	37.64	5.20		

Source: Primary Data and Calculated

Salary of the respondents carry no significant influence on work life balance as confirmed by the p value of 0.106 which is higher than the cut off value of 0.050. Salary groups under study carry negligible variation between each slab and hence the influence they exert on work life balance too remains insignificant. Considering other factors of more importance and bearing on work life balance such as family profile, family size, family income, age, and marital status; the low salary profile of the



respondents with almost imperceptible variation among them hardly manifests tangible imbalance in work life.

### 7.7.9. Influence of Family Size on Work Life Balance

Family constitution can determine the extent of domestic support available and can ideally act as a redeeming factor in balancing work and domestic responsibilities.

Table 7.19 Influence of Family Size on Work Life Balance

Family Size	Frequency	Mean Work Life Balance	Standard Deviation	F-value	p value
Up to 3	22	38.36	6.13	1.011	0.365
4-6	309	37.28	6.27		
Above 6	60	36.30	6.53		

Source: Primary Data and Calculated

It is seen that family size of respondents has no significant bearing on work life balance as the p value of 0.365 exceeds the cut off value of 0.050. It is however noticeable that work life balance increases as the family size comes down as indicated by the Mean scores. It could be presumed that with diminishing family size, investment of time and effort in family management also comes down with resultant increase in quality of work life.

### 7.7.10. Influence of Monthly Household Income on Work Life Balance

Income with its purchasing power can, to a considerable extent, offset the inadequacies that would otherwise plague families, by providing time and effort saving alternatives that can mitigate the burden of domestic chores significantly.

Table 7.20 Influence of Monthly Household Income on Work Life Balance

Monthly Household Income	Frequency	Mean Work Life Balance	Standard Deviation	F-value	p value
Upto 15000	15	40.93	6.66	9.094	<0.001
15001-25000	140	39.24	6.11		
25001-35000	176	35.95	5.99		
35001-45000	54	35.00	6.12		
Above 45000	6	36.17	3.92		

Source: Primary Data and Calculated

Table 7.21 Post Hoc Test – Monthly Household Income with Work Life Balance

Monthly Household Income	Mean Difference	Standard Error	p value
Below 15,000 and 25,001 – 35,000	4.98447*	1.628	0.002
Below 15,000 and 35,001 – 45,000	5.93333*	1.766	0.001
15,001 – 25,000 and 25,001 -35,000	3.28685*	0.685	0.000
15,001 – 25,000 and 35,001 -45,000	4.23571*	0.970	0.000

Source: Primary Data and Calculated

\*The Mean Difference is significant at 0.05 level

Work life balance of those with family income below Rs 15,000 is significantly different from those with income between Rs 25,001-Rs 35,000 and Rs 35,001-Rs 45,000. The group Rs 15,001-Rs 25,000 differs significantly from those between Rs 25,001-Rs 35,000 & Rs 35,001- Rs 45,000; It differs significantly among all income groups except 'above Rs 45,000'.

Family income has been established to have considerable influence on work life balance as the recorded p value is lesser than the cut off value of 0.05 necessitating a Post Hoc Test to assess the variance of significance within the monthly income groups. It is seen that respondents with family income of 'Up to Rs15,000' record the highest Mean Difference value of 5.93333 against the income group of Rs 35,001-Rs 45,000 followed by the income group falling between Rs 25,001-Rs 35,000 with a recorded Mean Difference value of 4.98447 indicating high work life balance within the family income group of 'up to Rs 15,000'. It is noticeable that with rising family income, work life balance diminishes, as it is possible that higher family income would envisage more earning members in the family leading to increased level of family responsibilities and encumbrances putting at stake work life balance.

Contrary to the general inference that higher family income can bring about more comforts and conveniences to life, in the context of the study, it has been understood from the respondents that higher family income generates domestic turbulence and increasing family demands leading to insufficient family support and stepped-up domestic responsibilities, culminating in adaptability issues.

## **7.8 CONCLUSION**

Work and life are two inextricably associated domains of activity, the former necessarily remunerative and the latter rarely so, though often proving as cumbersome and time consuming as paid employment. This is particularly relevant and even a matter of concern to women, who are by nature predisposed to home management, the role of which cannot often be defined or limited, but certainly guided and even dictated by the patriarchal perceptions that still colour the social fabric. Hailing from weak socio-economic circumstances and driven by the need of employment, the saleswomen of textile retail outlets in Kerala set a true paradigm of a Kerala working woman with moderate level of work life balance calibrated at a Mean Percentage Score of 53.13. Prolonged and unregulated work hours essentially dictated by the management needs of the day, insufficient paid leave and the seven-day work week,

in total disregard to employee needs and prevailing laws, are seen to be the main intervening factors of work life imbalance, that inevitably aggravates occupational stress, which has been statistically measured at one unit of work life balance to -2.140 units of occupational stress. It has been established unequivocally that work life balance nurses a negative correlation with occupational stress to the extent of -0.940, which confirms an inverse relationship between the two. ILO's Sustainable Development Goals for 2030 which embraces 'decent work' as one of the focal areas, underscores the importance of work life balance in the interest of the employee, the employer, and the society at large (ILO, 2015). A fair degree of work life balance and manageable occupational stress can be presumed to bring about job satisfaction, another important construct of relevance to the study and hence examined and analysed in the succeeding chapter.

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*Chapter 8*

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*Job Satisfaction of Female Sales Employees in Textile  
Retailing in Kerala*

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## 8.1 INTRODUCTION

Progressing through socio-economic factors, conditions of work, self-esteem, occupational stress and work life balance, the continuum, covering the entire spectrum of wellbeing with stabilizing and de-stabilising influences, culminates in job satisfaction of female sales force in textile retailing in Kerala. With a moderate degree of work life balance and medium to high level of occupational stress, as arrived at in the preceding two chapters, it would be interesting and instructive to evaluate their job satisfaction which is believed to share association with both these constructs. Pursuit of satisfaction is largely an unarticulated, unconscious human goal every employee seeks, for satisfaction is a consequence of experiences at work often recollected in retrospect. A contented and motivated employee is an asset to any business enterprise and can bring out the best of talents and amiability that reflect well on their customer interaction, upscaling business endeavours manifold. Human wellness is so much dependent on contentment in one's occupation and has therefore been treated as one major metric in assessing stress arising out of employment.

The present study conducted on a respondent base of 391 female sales employees, by virtue of its focus on occupational stress among this fraternity, has therefore endeavored to explore all relevant dimensions of work, assigning due importance to job satisfaction, the elixir of any occupation. The seventeen variables earmarked for the purpose have been verified using Confirmatory Factor Analysis and ranked, based on their significance to the construct. Measurement of job satisfaction has been facilitated engaging Mean Percentage Score and further validated employing One Sample Z Test. In view of the overlapping nature and perceived association with other constructs the study has taken into account, Correlation Analysis and Structural Equation Modelling have been resorted to, culminating in a composite tri-partite model encapsulating job satisfaction, work life balance and occupational stress for purpose of observing inter-construct transactions. Considering the redeeming nature of work life balance and its influence on occupational stress and job satisfaction, Sobel Test has been carried out to explore its mediating effect. As part of an inclusive approach to the study of job satisfaction, their demographics too have been analysed in detail applying One-way ANOVA Test, thus making the study comprehensive enough to the needs. A multi-pronged approach has therefore been instituted so as to best serve the objectives of the study.

## 8.2 MEASUREMENT VARIABLES OF JOB SATISFACTION OF FEMALE SALES EMPLOYEES

Job satisfaction, a highly subjective psychological notion, has undeniable dependence on a multitude of factors both extrinsic and intrinsic, not necessarily confined to hard and fast criteria, rendering its definition an incomplete attempt. With such vast dependence on factors that cannot entirely be envisaged or explained for, the variables have been customized to the context of the study so as to truly represent the construct, drawing upon the theoretical wealth of ‘Dispositional Approach’ referred to by Munsterberg, ‘Fulfillment Theory’ by Robert H Schaffer, ‘Two-Factor Theory’ by Fredrick Herzberg, ‘Job Characteristics Model’ by Hackman & Oldham, and ‘Need Hierarchy Theory’ by Abraham H Maslow. The following seventeen variables that are eventually identified in fulfilment of the objective of measuring job satisfaction of female sales force in textile retailing, touch upon the psychological and temporal aspects of occupation with due dependence on personal traits.

Table 8.1 Measurement Variables of Job Satisfaction

Variable Code	Variable Statement	Variable Name
JS1	I believe and take pride in my workplace	Workplace esteem
JS2	I am interested in the work that I do	Interest in work
JS3	I enjoy the work I do	Work enjoyment
JS4	My job is a good fit for my skills and interests	Job suitability
JS5	I do not feel disappointed/frustrated when customers do not buy	Job resilience
JS6	I get ample opportunities to socialize with customers	Socialising possibility
JS7	I am satisfied with the other benefits I receive	Satisfaction with non-monetary benefits
JS8	I am satisfied with the clean and well-kept ambience of my organisation	Contentment in workplace ambience
JS9	I am satisfied with the lunch and refreshments provided	Satisfaction with lunch & refreshments
JS10	I am satisfied with the accommodation provided	Satisfaction of accommodation
JS11	I am satisfied with the way the organization communicates with the staff	Satisfaction with communication system
JS12	I am satisfied with the leave facility available here	Satisfaction with leave facility
JS13	I am satisfied with the way I present myself before others	Satisfaction of presentability
JS14	I am satisfied with my salary	Satisfaction with salary
JS15	I enjoy the tours/outings organized by my employer	Satisfaction with ‘out of office’ events
JS16	I would prefer to stay in this organization even if offered a similar job elsewhere	Employer loyalty
JS17	I would recommend this organization as a great place to work	Workplace endorsement

Source: Compiled Data

## 8.3 MODEL ASSESSMENT AND TESTING

Seventeen variable factors with perceived potential for influencing satisfaction at work, have been identified and statistically evaluated to gauge employee attitude to

work, with possible ramifications on their job satisfaction and occupational stress as well. In order to establish a fit between the observed data and the researcher's conceptualized model of job satisfaction, Confirmatory Factor Analysis using AMOS was carried out and the tested model is shown in Table No.8.2.

H<sub>1</sub>: Constructs JS1 to JS17 have significant influence on job satisfaction.

Table 8.2 Model fit Indices for Confirmatory Factor Analysis – Job Satisfaction

	$\chi^2$	DF	P	Normed $\chi^2$	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Job Satisfaction	160.031	66	.000	2.425	.976	.945	.974	.968	.985	.010	.043

*Source: Primary Data and Calculated*

All the attributes are seen to load significantly on the latent construct and the value of the fit indices thus obtained, indicates a reasonable fit of the measurement model with data. Table No. 8.3 presents the Regression Coefficients of all the seventeen variables representing job satisfaction, out of which, variables JS6 (Socialising possibility), JS7 (Satisfaction with non-monetary benefits), and JS11 (Satisfaction with communication system) have failed to meet the cut off criterion of 0.40 and therefore removed from further analysis, as these variables devoid of monetary implications are understandably found to be of lesser significance to these employees.

Table 8.3 The Regression Coefficients – Job satisfaction

Factors/ Latent Variables (Dependent Variable)	Construct (Independent Variable)	Regression Coefficient	C.R.	P	Variance explained (%)
Job satisfaction	JS1	0.438			19.2
	JS2	0.756			57.2
	JS3	0.578			33.4
	JS4	0.422			17.8
	JS5	0.726			52.6
	JS6	0.343			11.7
	JS7	0.268			7.2
	JS8	0.740			54.7
	JS9	0.545			29.7
	JS10	0.635			40.3
	JS11	0.181			3.3
	JS12	0.572			32.7
	JS13	0.865			74.8
	JS14	0.631			39.8
	JS15	0.660			43.5
	JS16	0.709			50.3
	JS17	0.637			40.6

*Source: Primary Data and Calculated*



H2: JS1 has significant influence on job satisfaction of female sales employees.

The results exhibited in Table No. 8.3 reveal that the regulatory construct JS1 contributes to the job satisfaction of female sales employees as its standardised direct effect on job satisfaction is 0.438, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that JS1 “I believe and take pride in my workplace” has significant influence on job satisfaction of female sales employees in textile retail outlets.

H3: JS2 has significant influence on job satisfaction of female sales employees.

The results exhibited in Table No. 8.3 reveal that the regulatory construct JS2 contributes to the job satisfaction of female sales employees as its standardised direct effect on job satisfaction is 0.756, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that JS2 “I am interested in the work that I do” has significant influence on job satisfaction of female sales employees in textile retail outlets.

H4: JS3 has significant influence on job satisfaction of female sales employees.

The results exhibited in Table No. 8.3 reveal that the regulatory construct JS3 contributes to the job satisfaction of female sales employees as its standardised direct effect on job satisfaction is 0.578, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that JS3 “I enjoy the work I do” has significant influence on job satisfaction of female sales employees in textile retail outlets.

H5: JS4 has significant influence on job satisfaction of female sales employees.

The results exhibited in Table No. 8.3 reveal that the regulatory construct JS4 contributes to the job satisfaction of female sales employees as its standardised direct effect on job satisfaction is 0.422, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that JS4 “My job is a good fit for my skills and interests” has significant influence on job satisfaction of female sales employees in textile retail outlets.

H6: JS5 has significant influence on job satisfaction of female sales employees.

The results exhibited in Table No. 8.3 reveal that the regulatory construct JS5 contributes to the job satisfaction of female sales employees as its standardised direct effect on job satisfaction is 0.726, which is more than the recommended value of 0.4

(p value significant). So, the research hypothesis is accepted and can therefore be concluded that JS5 “I do not feel disappointed/frustrated when customers do not buy” has significant influence on job satisfaction of female sales employees in textile retail outlets.

H7: JS6 has significant influence on job satisfaction of female sales employees.

The results exhibited in Table No. 8.3 reveal that the regulatory construct JS6 does not contribute to the job satisfaction of female sales employees as its standardised direct effect on job satisfaction is 0.343, which is less than the recommended value of 0.4. So, the research hypothesis is rejected and can therefore be concluded that JS6 “I get ample opportunities to socialize with customers” has no significant influence on job satisfaction of female sales employees in textile retail outlets.

H8: JS7 has significant influence on job satisfaction of female sales employees.

The results exhibited in Table No. 8.3 reveal that the regulatory construct JS7 does not contribute to the job satisfaction of female sales employees as its standardised direct effect on job satisfaction is 0.268, which is less than the recommended value of 0.4. So, the research hypothesis is rejected and can therefore be concluded that JS7 “I am satisfied with the lunch and refreshments provided” has no significant influence on job satisfaction of female sales employees in textile retail outlets.

H9: JS8 has significant influence on job satisfaction of female sales employees.

The results exhibited in Table No. 8.3 reveal that the regulatory construct JS8 contributes to the job satisfaction of female sales employees as its standardised direct effect on job satisfaction is 0.740, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that JS8 “I am satisfied with the clean and well-kept ambience of my organisation” has significant influence on job satisfaction of female sales employees in textile retail outlets.

H10: JS9 has significant influence on job satisfaction of female sales employees.

The results exhibited in Table No. 8.3 reveal that the regulatory construct JS9 contributes to the job satisfaction of female sales employees as its standardised direct effect on job satisfaction is 0.545, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that JS9 “I am satisfied with the lunch and refreshments provided” has

significant influence on job satisfaction of female sales employees in textile retail outlets.

H<sub>11</sub>: JS10 has significant influence on job satisfaction of female sales employees.

The results exhibited in Table No. 8.3 reveal that the regulatory construct JS10 contributes to the job satisfaction of female sales employees as its standardised direct effect on job satisfaction is 0.635, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that JS10 “I am satisfied with the accommodation provided” has significant influence on job satisfaction of female sales employees in textile retail outlets.

H<sub>12</sub>: JS11 has significant influence on job satisfaction of female sales employees.

The results exhibited in Table No. 8.3 reveal that the regulatory construct JS11 does not contribute to the job satisfaction of female sales employees as its standardised direct effect on job satisfaction is 0.181, which is less than the recommended value of 0.4. So, the research hypothesis is rejected and can therefore be concluded that JS11 “I am satisfied with the way the organization communicates with the staff” has no significant influence on job satisfaction of female sales employees in textile retail outlets.

H<sub>13</sub>: JS12 has significant influence on job satisfaction of female sales employees.

The results exhibited in Table No. 8.3 reveal that the regulatory construct JS12 contributes to the job satisfaction of female sales employees as its standardised direct effect on job satisfaction is 0.572, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that JS12 “I am satisfied with the leave facility available here” has significant influence on job satisfaction of female sales employees in textile retail outlets.

H<sub>14</sub>: JS13 has significant influence on job satisfaction of female sales employees.

The results exhibited in Table No. 8.3 reveal that the regulatory construct JS13 contributes to the job satisfaction of female sales employees as its standardised direct effect on job satisfaction is 0.865, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that JS13 “I am satisfied with the way I present myself before others” has

significant influence on job satisfaction of female sales employees in textile retail outlets.

H<sub>15</sub>: JS14 has significant influence on job satisfaction of female sales employees.

The results exhibited in Table No. 8.3 reveal that the regulatory construct JS14 contributes to the job satisfaction of female sales employees as its standardised direct effect on job satisfaction is 0.631, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that JS14 “I get ample opportunities to socialize with customers” has significant influence on job satisfaction of female sales employees in textile retail outlets.

H<sub>16</sub>: JS15 has significant influence on job satisfaction of female sales employees.

The results exhibited in Table No. 8.3 reveal that the regulatory construct JS15 contributes to the job satisfaction of female sales employees as its standardised direct effect on job satisfaction is 0.660, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that JS15 “I enjoy the tours/outings organized by my employer” has significant influence on job satisfaction of female sales employees in textile retail outlets.

H<sub>17</sub>: JS16 has significant influence on job satisfaction of female sales employees.

The results exhibited in Table No. 8.3 reveal that the regulatory construct JS16 contributes to the job satisfaction of female sales employees as its standardised direct effect on job satisfaction is 0.709, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that JS16 “I would prefer to stay in this organization even if offered a similar job elsewhere” has significant influence on job satisfaction of female sales employees in textile retail outlets.

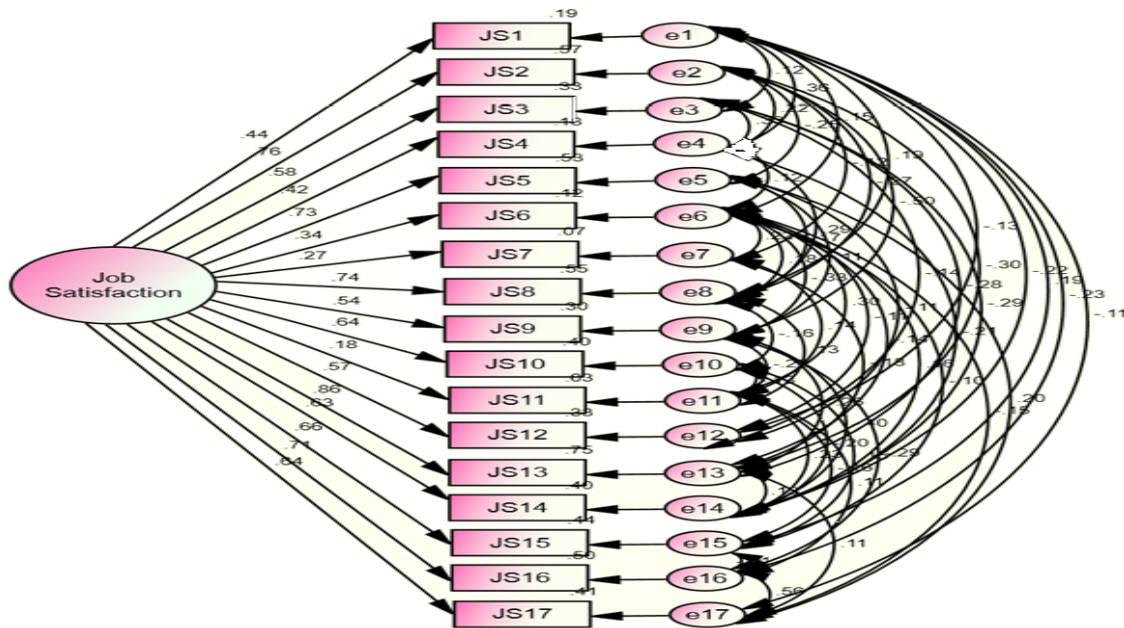
H<sub>18</sub>: JS17 has significant influence on job satisfaction of female sales employees.

The results exhibited in Table No. 8.3 reveal that the regulatory construct JS17 contributes to the job satisfaction of female sales employees as its standardised direct effect on job satisfaction is 0.637, which is more than the recommended value of 0.4 (p value significant). So, the research hypothesis is accepted and can therefore be concluded that JS17 “I would recommend this organisation as a great place to work”

has significant influence on job satisfaction of female sales employees in textile retail outlets.

Figure 8.1

Model of Job Satisfaction of Female Sales Employees in Textile Retailing



#### 8.4 RANKING OF SIGNIFICANT VARIABLES INFLUENCING JOB SATISFACTION

The fourteen variables that have been identified in the Confirmatory Factor Analysis are ranked and listed in the order of significance yielded by the Regression Coefficients, to understand their influence on the construct.

The variable JS13 ‘Satisfaction of presentability’ is ranked first and is indicative of a healthy sense of self-esteem and self-confidence which are helpful traits in their job. Second in ranking is the variable JS2 ‘Interest in work’ which is one aspect that can contribute to job satisfaction. The variable JS8 ‘Contentment in workplace ambience’ comes next in ranking and is admittedly one of the points of attraction for employment in large textile retail showrooms as they tend to savour the general ethos of the workplace with an apparently organised setup. Next in succession is the variable JS5 ‘Job resilience’ which is a clear pointer to a healthy measure of their self-esteem and attitude. The variable JS16 ‘Employer loyalty’ is next in ranking and can

signify job contentment or a sense of resigned hopelessness leading to acceptance of uniformity of work practices irrespective of the employer. The variable JS15 ‘Satisfaction with ‘out of office events’ ranks next and is reflective of their socialising inclinations and desire for a break from the drudgery of work. Variable JS17 ‘Workplace endorsement’ is suggestive of high level of job satisfaction and endorsement of work culture. The variable JS10 ‘Satisfaction of accommodation’ which ranks next, indicates contentment with accommodation, the absence of which can contribute to a degree of discontentment, particularly after daylong work. The variable JS14 ‘Satisfaction with salary’ is ranked next and is an extremely sensitive factor contributing to job satisfaction. Next in order is the variable JS3 ‘Work enjoyment’ which is suggestive of an alignment between the skills and attitude of the employees and job demands. Ranked next is the variable JS12 ‘Satisfaction with leave facility’ which is significant in evaluating job satisfaction, particularly when majority of the saleswomen need to work seven days a week. The variable JS1 ‘Workplace esteem’ can point towards an acceptance of their organisational brand image and management practices, contributing to self-esteem of the employees. Ranked last, is the variable JS4 ‘Job suitability’ which indicates the right choice of employment and consequent job satisfaction.

Table 8.4 Ranking of Variables Influencing Job Satisfaction

Construct		Regression Coefficient	Variance Explained	Ranking
Workplace esteem	JS1	0.438	19.2	13
Interest in work	JS2	0.756	57.2	2
Work enjoyment	JS3	0.578	33.4	10
Job suitability	JS4	0.422	17.8	14
Job resilience	JS5	0.726	52.6	4
Contentment in workplace ambience	JS8	0.740	54.7	3
Satisfaction with lunch & refreshments	JS9	0.545	29.7	12
Satisfaction of accommodation	JS10	0.635	40.3	8
Satisfaction with leave facility	JS12	0.572	32.7	11
Satisfaction of presentability	JS13	0.865	74.8	1
Satisfaction with salary	JS14	0.631	39.8	9
Satisfaction with ‘out of office’ events	JS15	0.660	43.5	6
Employer loyalty	JS16	0.709	50.3	5
Workplace endorsement	JS17	0.637	40.6	7

*Source: Primary Data and Calculated*

## 8.5 MEASUREMENT OF JOB SATISFACTION OF FEMALE SALES EMPLOYEES

Work environment in textile retailing, with all its deficiencies, cannot earnestly be hoped to offer sufficient job satisfaction and for reasons of factual sanctity, it becomes imperative that this phenomenon be measured. In order to assess the level of job satisfaction among the female sales employees in textile retailing, a set of 17 statements with high perceived influence on job satisfaction have been identified and developed on a 5-point Likert scale with a response score ranging from 1 for ‘Strongly Disagree’, 2 for ‘Disagree’, 3 For ‘Neutral’, 4 for ‘Agree’ and 5 for ‘Strongly Agree’. Out of the total of 17 statements tested applying Confirmatory Factor Analysis, 14 are found to have significance to the construct and the scores thus obtained from the 391 respondents are applied to calculate the Mean Percentage Score of their job satisfaction using  $\left[ MPS = \frac{MeanScore \times 100}{Maximumpossiblescore} \right]$  which recorded a value of 49.90. The score so ascertained confirms that their job satisfaction is moderate, as it falls within the value range of 35-50 per cent as seen in the Parent Stress Index below (Loyd & Abidin, 1985).

Mean % Score	Group
Less than 35 %	Poor
35% -50%	Moderate
50% -75 %	Good
Above 75%	High

*Source: Parent Stress Index below (Loyd & Abidin, 1985)*

Table 8.5 Measurement of Job Satisfaction of Saleswomen

Variable	N	Mean	Standard Deviation	Mean % score	CV	z	p value
Job Satisfaction	391	34.94	4.17	49.90	11.93	-0.267	0.790

*Source: Primary Data and Calculated*

The Mean Percentage Score of job satisfaction of female sales employees in textile retail outlets records 49.9, which indicates moderate level of job satisfaction. The CV further validates stability of the score as it remains less than 20 per cent. To verify whether the observed sample data resides in the population, the following hypothesis has been formulated.

H<sub>19</sub>: Job satisfaction of female sales employees is good (between 50-75 per cent)

The above hypothesis has been verified using One Sample Z Test, the result of which, being more than 0.05, deems the hypotheses insignificant as Table No. 8.5 depicts. Since the p value is more than 0.05, the variation has been found to be insignificant so as to conclude that the level of job satisfaction among female sales employees in textile retail outlets is moderate. Though some of the major aspects of job satisfaction such as fair remuneration, freedom to take leave and conditions of work fall short of reasonable expectations, their level of job satisfaction remains moderate, presumably owing to the stark realisation of their employability limitations that hinder them from seeking better employment options. ‘A bird in hand is worth two in the bush’ seems to embody the context. Had it not been for their high measure of self-esteem (Mean Percentage Score 90.08), weak socio-economic background and consequent dependance on employment, their level of job satisfaction could well have dipped to ‘low’.

## **8.6 RELATIONSHIP BETWEEN SELF-ESTEEM AND JOB SATISFACTION OF FEMALE SALES EMPLOYEES IN TEXTILE RETAILING**

Research findings have documented the close association job satisfaction shares with self-esteem (Faragher, 2005). In order to identify and understand the direction and intimacy of the relationship between self-esteem and job satisfaction, which are both inter-scaled and ratio scaled, Pearson’s Correlation Coefficient has been applied, the results of which are appended in Table No. 8.6.

Table 8.6 Correlation Between Self-esteem and Job Satisfaction

Variables	Correlation	Lower bound	Upper bound	Z	p
Self-esteem-Job satisfaction	0.828	0.817	0.838	29.073	<0.001

*Source: Primary Data and Calculated*

Two variables are said to be positively correlated if an increase or decrease in one leads to a corresponding change in the other, and if the variables move together in the same direction. The high Correlation Coefficient of 0.828 suggests a significant positive relationship between self-esteem and job satisfaction, though an increase in job satisfaction proportionate to the level of self-esteem has not been corroborated by the Mean Percentage Score. Self-esteem is a psychological variable reflecting a



person's general feeling of self-worth across different areas of life (Rosenberg, 1965). Research has identified self-esteem as an adaptive personality dimension that can be associated with subjective well-being, effective biological regulation, and physical health. The MPS of 49.90 per cent indicative of an average measure of job satisfaction bespeaks of deficient working conditions that constantly interfere with their daily work routine. As the study reveals, self-esteem of these female sales employees is found to be high, which in itself can be reason for a close correlation with job satisfaction, as high self-esteem brings about a sense of realism and perceptual stability which could act as redeeming factors in their job satisfaction, otherwise to have remained low, considering the serious shortfalls in their work environment. Previous research has shown that core self-evaluation – an umbrella term that includes self-esteem, self-efficacy, locus of control, and emotional stability – determines job satisfaction (Timothy & Amir, 2003). If employees think highly of themselves, they tend to be satisfied with their job. Additionally, researchers find that if employees feel good about themselves and enjoy success at work, that is a clear indication of satisfaction with their job (Ferris, et al., 2013). The positive relationship between self-esteem and job satisfaction has also been reaffirmed by (Alavi & Askaripur, 2003).

## **8.7 RELATIONSHIP BETWEEN OCCUPATIONAL STRESS AND JOB SATISFACTION OF FEMALE SALES EMPLOYEES**

Occupational stress, mainly arising from situations and contexts at work is believed to influence an employee's job satisfaction, and to verify this assumption, Karl Pearson's Correlation Coefficient is applied to analyze the relationship between the two variables, occupational stress and job satisfaction of female sales employees, the result of which is presented in the following Table No. 8.7.

Table 8.7 Correlation Between Occupational stress and Job Satisfaction

Variables	Correlation	Lower bound	Upper bound	Z	p
Occupational stress - Job satisfaction	-0.927	-0.932	-0.922	48.747	<0.001

*Source: Primary Data and Calculated*

As seen in the above Table, correlation between the aforesaid variables records -0.927, which is indicative of a significant negative relationship between them. This finding is further supported by previous studies where, it is seen that with increasing occupational stress, job satisfaction diminishes (Ahsan, Abdollah, & et.al, 2009) . In

the context of the study, this finding plays out in the form of general dissatisfaction with long, on the feet work with no freedom to sit, and work overload.

## 8.8 ANALYSIS OF DEMOGRAPHIC VARIABLES ON JOB SATISFACTION OF FEMALE SALES EMPLOYEES

Certain demographic variables such as age and tenure of employment have bearing on job satisfaction and organizational commitment (S.Azeem, 2010). Job satisfaction essentially being a subjective notion, personal circumstances of these female sales employees merit a serious and comprehensive appraisal (Nifadkar & Dongre, 2014) and with this objective in focus, their demographic peculiarities are explored, analysed, and interpreted in the succeeding section applying One-way ANOVA at 5 per cent level of significance against the hypothesis:

H<sub>20</sub>: Demographic variables exert significant influence on job satisfaction of female sales employees in textile retailing.

### 8.8.1 Influence of Age on Job Satisfaction

Age matures and mellows personality through experience and the formative years of employment are likely to pass by without sufficient clarity of perception, that later in life, dawns upon them with settled tastes, views, inclinations, and a more distinct need profile leading to satisfaction or dissatisfaction in employment.

Table 8.8 Influence of Age on Job Satisfaction of Female Sales Employees

Age	Frequency	Mean	Standard Deviation	F value	p value
Below 25	184	35.74	4.01	6.692	0.001
26-35	103	34.11	4.05		
36-45	104	34.36	4.33		

Source: Primary Data and Calculated

Job satisfaction is seen to significantly differ among the three age groups as the p value is less than 0.05 necessitating a Post Hoc Test, the results of which are recorded below.

Table 8.9 Significantly Different Age Groups from Post Hoc Test

Groups	Mean Difference	Standard Error	p value
Below 25 and 26-35	1.63777*	0.506	0.001
Below 25 and 36-45	1.38880*	0.504	0.006

Source: Primary Data and Calculated

\*The Mean Difference is significant at 0.05 level

Job satisfaction is found to differ significantly with age and as indicated by the Mean values, respondents below the age of 25 are seen to have highest level of job satisfaction and respondents belonging to the age group of 26-35 register the lowest level of job satisfaction as evident from the Mean Difference value of 1.63777. High level of job satisfaction could be attributed to their young age, singlehood, limited family responsibilities, high self-esteem and fascination attached to their apparent first employment, particularly in the field of textile and garments, considering women's natural affinity to cloth and clothing. Least level of job satisfaction found among the respondents in the age group of 26-35 could be justified on counts of an expanding family with increasing demands, responsibilities and encumbrances which could interfere with their performance at the workplace with resultant job dissatisfaction. Incidentally respondents belonging to this age group record lowest degree of self-esteem and considering its positive correlation with job satisfaction, it is unsurprising that their job satisfaction too remains the lowest. Significant difference is also observed in the age group of 'Below 25' and 36-45, though not as pronounced as with the former group, despite similar family encumbrances and responsibilities. A drop in their level of job satisfaction could be because of their highest level of occupational stress (Table No. 6.18) and self-esteem (Table No. 5.6). One significant fact that emerges from the Post Hoc Test is that growing family responsibilities from marriage tend to diminish job satisfaction among these saleswomen as seen in Table No. 8.16.

### 8.8.2. Locational Influence on Job Satisfaction

There can be marked difference in perception and attitude between city dwellers and rural folk and employees from rural areas can find themselves out of synchrony with the ambience and the work pattern of the large textile retail showrooms leading to possible job dissatisfaction.

Table 8.10 Locational Influence on Job Satisfaction

Area of Residence	Frequency	Mean	Standard Deviation	F value	p value
Rural	66	34.32	4.23	1.496	0.225
Urban	168	35.32	4.25		
Semi urban	157	34.81	4.05		

*Source: Primary Data and Calculated*

Job satisfaction across the three locational groups, as indicated by the Mean values, remains more or less uniform, suggesting no significant difference among the groups as validated further by the ANOVA Test where the p value outcores the cutoff

criterion of 0.05, eliminating the need of a Post Hoc Test. It is however seen that among the three groups, rural dwellers record the lowest level of job satisfaction, presumably owing to different cultural and social background and invariably larger dwelling area, that can burden them with more domestic duties and responsibilities than their urban brethren and these additional duties and attendant anxieties would, in some way reflect on their daily work commitments leading to irritability and relative intolerance with pronounced consequence on job satisfaction. In addition, their rural influence, exposure, and perceptions might not sit well in the work environment afforded by the new generation textile retail showrooms, alienating them from the mainstream workflow leading to job dissatisfaction.

### 8.8.3. Influence of Duration of Residence on Job Satisfaction

Duration of residence at one location is suggestive of general stability in life and can bring about some degree of contentment. Experience of employment being a subjective factor to a large extent, can be influenced by one's socio-economic conditions where permanency of residence constitutes an important and sensitive area.

Table 8.11 Influence of Duration of Residence on Job Satisfaction

Duration of Residence	Frequency	Mean	Standard Deviation	F value	p value
1-5	51	34.33	3.88	1.206	0.306
6-10	96	34.53	4.17		
11-20	175	35.43	4.13		
21-30	28	34.68	4.99		
Above 30	15	34.40	3.92		

*Source: Primary Data and Calculated*

Job satisfaction is seen to remain closely matched, irrespective of duration of residence of the respondents, as the Mean values confirm. However, respondents belonging to the group of 11 to 20 years are seen to carry marginally higher level of job satisfaction and the ones from the group of 1 to 5 years are observed to manifest relatively low level of job satisfaction, though without significant variation. Since the p value remains more than the cut off criterion value of 0.05, Post Hoc Test is deemed not necessary. As the study confirms, percentage of migrants is negligible and most of them are locals living in urban, semi-urban and rural areas of the Districts under study and a high percentage records lengthy tenure at a single location enabling them to integrate themselves into the society around, generating a sense of social support and wellness, contributing to their job satisfaction.

### 8.8.4. Influence of Religion on Job Satisfaction

Religion and particularly religiosity help form perceptions and attitudes founded on ethical and moral tenets and carry potential to influence job satisfaction.

Table 8.12 Influence of Religion on Job Satisfaction

Religion	Frequency	Mean	Standard Deviation	F value	p value
Hinduism	214	34.77	4.27	3.193	0.042
Christianity	108	34.56	4.09		
Islam	69	36.07	3.85		

*Source: Primary Data and Calculated*

Having confirmed significant variance among the religions on the basis of p value, a Post Hoc Test becomes necessary to identify those groups where such variance is observed. The following Table depicts the details.

Table 8.13 Post Hoc Test – Religion with Job Satisfaction

Groups	Mean Difference	Standard Error	p value
Hinduism and Islam	-1.30144*	0.574	0.024
Christianity and Islam	-1.50765*	0.639	0.019

*Source: Primary Data and Calculated*

\*The Mean Difference is significant at 0.05 level

Religion of the respondents is found to have significant influence on job satisfaction as the indicated p value is less than the threshold value of 0.05, necessitating a Post Hoc Test to identify the variations among the religions. It is established that respondents from Islam have highest level of job satisfaction with a Mean Difference score of -1.50765 against Christianity and -1.30144 against Hinduism. Respondents belonging to Christianity are found to have least job satisfaction, considering their seven-day work schedule, perhaps due to their inability to go to Church on Sundays and owing to lack of organisational religiosity in the scriptural context of work. This assumption is further reinforced in the seventh chapter on Work Life balance where the variable “Lack of time for Holy visits” is ranked third in the order of significance to the construct work life balance. One possible reason for a relatively high level of job satisfaction among Muslims could be the influence of their scriptural edict which imagines spirituality to permeate into all human activities (Nasr, 1985). This spiritual sanctity ascribed to their occupation (Yousef, 2001); (Mohsen, 2007) as part of their daily deeds could justify their high level of job satisfaction.

### 8.8.5. Influence of Caste on Job Satisfaction

Caste, due to its deep-seated association with social hierarchy and the peculiarities of lifestyle they follow, can influence job satisfaction, where discriminatory practices cannot be ruled out in the work environment. People belonging to the tribal group, for example, by virtue of their exposure to the day-to-day rigors of life and resultant endurance gains, are likely to be in a vantage position on their work front.

Table 8.14 Influence of Caste on Job Satisfaction

Caste	Frequency	Mean	Standard Deviation	F value	p value
General	93	34.45	4.28	2.368	0.070
SC	30	34.50	4.61		
ST	11	37.82	3.03		
OBC	257	35.05	4.08		

Source: Primary Data and Calculated

Caste of the respondents is not seen to generate significant variance in job satisfaction as the p value of ANOVA Test exceeds the cut off criterion of 0.05. Nevertheless, the relatively high level of job satisfaction seen among the Scheduled Tribe can be attributed to their high level of self-esteem, low level of occupational stress and little demands on emotional and physical aspects of the job, and high degree of work life balance, the cumulative effect of which cannot but result in high degree of job satisfaction.

### 8.8.6. Influence of Marital Status on Job Satisfaction

Marriage can bring about significant changes to one's needs and responsibilities and can be of relevance to job satisfaction in their case.

Table 8.15 Influence of Marital Status on Job Satisfaction

Marital Status	Frequency	Mean	Standard Deviation	F value	p value
Unmarried	204	35.63	3.99	4.825	0.003
Married	145	33.99	4.19		
Divorced	17	34.18	4.79		
Widowed	25	35.44	4.11		

Source: Primary Data and Calculated

The recorded p value of 0.003 makes Post Hoc Test inevitable the details of which are given below.

Table 8.16 Post Hoc Test – Marital Status with Religion

Groups	Mean Difference	Standard Error	p value
Unmarried and married	1.64124*	0.446	0.000

Source: Primary Data and Calculated

\*The Mean Difference is significant at 0.05 level

With high positive scores on occupational stress, it is not surprising to find that the unmarried respondents score high on job satisfaction against the married with a Mean Difference of 1.64124 while no significant difference is observed between the rest of the groups. The married respondents are seen to have lower level of job satisfaction possibly owing to their commitments and responsibilities to their family, growing needs and job dislocation necessitated by motherhood. On the other hand, the highest level of job satisfaction experienced by the unmarried can be attributed to their lowest exposure to occupational stress. As the study has proved, job satisfaction and occupational stress share an inverse Correlation where occupational stress and job satisfaction move in opposite direction.

### 8.8.7. Influence of Educational Qualification on Job Satisfaction

Education can be a determining and limiting factor in the choice of employment and in the evolution of one's personal attributes and can therefore induce perceptual variance at workplace with bearing on job satisfaction.

Table 8.17 Influence of Educational Qualification on Job Satisfaction

Educational Qualification	Frequency	Mean	Standard Deviation	F value	p value
Below SSLC	83	35.82	3.67	3.417	0.017
SSLC	156	35.08	4.10		
Plus two	121	34.61	4.47		
Graduation	31	33.19	4.07		

Source: Primary Data and Calculated

Education is established to have significant influence on job satisfaction as the ANOVA Test confirms, where the recorded p value is less than 0.05, necessitating a Post Hoc Test to identify significantly different groups.

Table 8.18 Post Hoc Test – Educational Qualification with Job Satisfaction

Groups	Mean Difference	Standard Error	p value
Below SSLC and Plus Two	1.20771*	0.589	0.041
Below SSLC and Graduation	2.62573*	0.870	0.003
SSLC and Graduation	1.88978*	0.812	0.021

Source: Primary Data and Calculated

\*The Mean Difference is significant at 0.05 level

The Post Hoc Test reveals that those respondents below the qualification of SSLC carry more job satisfaction against the Graduates and Plus Two respondents with Mean Difference values of 2.62573 and 1.20771 respectively, as low level of

education is presumed to limit employability options, a fact that they are well aware of, and can therefore be a reason for job contentment as a sales employee. With rising academic ambition and skill demands, expectations and employment options increase and so do personal demands at workplace, the cumulative effect of which could be a sure recipe to job dissatisfaction, as found among the Graduates who register the lowest degree of job satisfaction. It is additionally observed that Graduates record highest degree of self-esteem (Table No. 5.16) which may be interpreted as a high sense of self-worthiness, a notion that can induce job dissatisfaction, considering the poor remuneration and deficient work environment that do not seemingly match with their educational qualification. One startling characteristic of employment in textile retailing is the fact that education carries no perceptible advantage, discernible from the showrooms where the entire sales force work on equal terms irrespective of educational attainments.

#### 8.8.8. Influence of Salary on Job Satisfaction

Employment being the primary source of income for most, a fair and equitable remuneration significantly adds to one's job satisfaction, as various theories and models prove.

Table 8.19 Influence of Salary on Job Satisfaction

Salary	Frequency	Mean	Standard Deviation	F value	p value
8000-10000	206	35.56	3.89	7.215	0.001
10001-12000	163	34.02	4.23		
12001-14000	22	36.00	5.02		

*Source: Primary Data and Calculated*

Job satisfaction and salary of the respondents are seen to have significant mutual influence as denoted by the ANOVA Test where the p value falls short of the cut off criterion of 0.05, necessitating a Post Hoc Test.

Table 8.20 Post Hoc Test – Salary with Job Satisfaction

Groups	Mean Difference	Standard Error	p value
8000-10000 and 10001-12000	1.54470*	0.430	0.000
10001-12000 and 12001-14000	-1.98160*	0.932	0.034

*Source: Primary Data and Calculated*

\*The Mean Difference is significant at 0.05 level.



Respondents belonging to the highest salary group of Rs 12,001 to Rs 14,000 are seen to enjoy higher level of job satisfaction when compared with the adjacent lower salary slab of Rs 10,001 to Rs 12,000, recording a Mean Difference value of -1.98160. Those in the intermediary salary slab of Rs 10,001 to Rs 12,000 with a recorded Mean value of 34.02 register lowest level of job satisfaction. It is understandable that the highest earning group possesses relatively good job satisfaction as they are presumably backed by experience and competence, both of which would contribute to higher remuneration and resultant job satisfaction. Essentially, from a large pool of employees drawing a salary between Rs 10,001 to Rs 12,000, the privileged ones would qualify for promotion, perhaps for the right reasons, but the underprivileged ones who are denied salary raise and other attendant benefits, would tend to remain dissatisfied with their job, creating these variations. Job dissatisfaction on account of low salary is not found to worry the entry level employees who draw the minimum salary of Rs 8,000 to Rs 10,000 presumably owing to their lack of experience and accompanying low competence.

### 8.8.9. Influence of Family Size on Job Satisfaction

Family composition has direct bearing on family earnings, employee contribution forms part of. It can also have a bearing on job satisfaction with possible additional help in domestic management and by way of emotional support, as the following two Tables reveal.

Table 8.21 Influence of Family Size on Job Satisfaction

Family Size	Frequency	Mean	Standard Deviation	F value	p value
Up to 3	22	32.77	3.48	4.812	0.012
4-6	309	34.92	4.18		
Above 6	60	35.85	4.10		

Source: Primary Data and Calculated

Table 8.22 Post Hoc Test – Family Size with Job Satisfaction

Groups	Mean Difference	Standard Error	p value
Up to 3 and 4-6	-2.14960*	0.912	0.019
Up to 3 and Above 6	-3.07727*	1.030	0.003

Source: Primary Data and Calculated

\*The Mean Difference is significant at 0.05 level

Family size of the respondents is seen to have direct bearing on job satisfaction as the p value afforded by ANOVA Test is less than the threshold value of 0.05, entailing a

Post Hoc Test, where respondents in the family group of up to 3 are found to have least job satisfaction with the Mean Difference of -3.07727 against the family size of more than six members. It is noticeable that the degree of job satisfaction increases with family size, possibly because of more earning members within the family and better support in domestic management thereby mitigating rigors of family management. Additionally, extra members in the family could offer psychological and moral support in contexts of occupational stress, as a result of which their level of occupational stress is pegged low with resultant rise in job satisfaction.

#### **8.8.10. Influence of Monthly Household Income on Job Satisfaction**

Monthly salary of the employee forms part of the monthly family income and can have a dependent influence on one's standard of living and lifestyle as well, with modifying influence on job satisfaction. Availability of surplus, expendable cash does take away a lot of concerns, that would otherwise haunt an employee on every front of life, inevitably leading to dissatisfaction and additional stress.

Table 8.23 Influence of Monthly Household Income on Job Satisfaction

Monthly Household Income	Frequency	Mean	Standard Deviation	F value	p value
Upto 15000	15	35.20	4.26	2.113	0.079
15001-25000	140	34.26	4.50		
25001-35000	176	35.13	3.88		
35001-45000	54	35.74	4.08		
Above 45000	6	37.50	3.08		

*Source: Primary Data and Calculated*

Monthly household income of the respondents does not manifest significant influence on job satisfaction as revealed in the ANOVA Test where the ascertained p value is more than the cut off criterion of 0.05. However, the Mean values are suggestive of minor variations among the various monthly income slabs and help identify those with monthly income of above Rs 45,000 to enjoy higher job satisfaction. Understandably higher family income facilitates higher standards of living with attendant sense of wellbeing that could contribute significantly towards job satisfaction. Income bears direct proportional relation with job satisfaction as stated by (Puriene, Jolanata, & et.al, 2008).

The preceding section has attempted to delineate the demographic and socio-economic profile of the respondents with a view to exploring their relevance to job satisfaction and it is seen that age, religion, marital status, educational qualification,

salary, and family size of the respondents exert considerable sway over satisfaction at work. It can therefore be concluded that job satisfaction derives itself from sources not limited to occupation, instead has dependence on various aspects outside on the realm of occupation.

## **8.9 COMPOSITE MODEL OF OCCUPATIONAL STRESS, WORK LIFE BALANCE AND JOB SATISFACTION**

Having considered the three major constructs occupational stress, work life balance and job satisfaction in their independent role, a composite model is conceptualized and tested for their inter-relationship and functional role as a psychological trio.

It has been presupposed that occupational stress is the epicenter and source of instabilities in work life balance and job satisfaction by virtue of its spillover effect. Work life balance can be thought of as a consequence to regulated occupational stress and fair job satisfaction and thus capable enough to acts as a buffer in maintaining job satisfaction. This rudimentary line of thinking has therefore been explored in greater detail seeking statistical validation.

Occupational stress is considered to have close association with work life balance, job satisfaction and other aspects of life (Rethinam & Maimunah, 2008) as echoed by the expansive body of literature, signifying the negative impact job stress exerts on work life balance, job satisfaction and human relations at workplace (Frone, M., & M.L, 1994). Work life balance, encompassing the three components of paid work, unpaid work, and personal time, is significantly impacted by increased level of occupational stress; as the physical, emotional, and behavioural impact it creates, dampens enthusiasm, wellness, attentiveness, and harmony in relationships, resulting in poor work life balance (Bonney, 2005), (Bell, Rajendran, & Theiler, 2012). Similarly, work-to-life and life-to-work conflict are seen to result in increased stress and burnout (Anderson, Coffey, & Byerly, 2002) affecting each other bi-directionally. Nature of job, work environment, employee-friendly policies and organizational culture are stated to have favourable impact on work life balance of employees (Berg, Kalleberg, & E.Appelbaum, 2003) which in turn predicts job satisfaction (Sousa-Poza & Sousa-Poza, 2000). Literature abounds with correlates on occupational stress and job

satisfaction (Ahsan, Abdollah, & et.al, 2009), and have consistently been found to share negative association with each other (Joiner & P, 2004).

Having assessed and evaluated the level of occupational stress, work life balance and job satisfaction of female sales employees in textile retailing, it can be attempted to establish a relationship among the said constructs on the strength of the aforesaid empirical findings thus hypothesised:

H<sub>20</sub>: Occupational stress of female sales employees in textile retailing is negatively associated with their work life balance.

H<sub>21</sub>: Work life balance of female sales employees in textile retailing is positively associated with their job satisfaction.

H<sub>22</sub>: Occupational stress of female sales employees in textile retailing is negatively associated with their job satisfaction.

### 8.9.1 Validation of the Hypothesised Composite Model

The hypothetical trio stated above are conceptualised into a model and the hypothesised measurement model comprising of occupational stress, work life balance and job satisfaction is validated using Structural Equation Modelling.

Table 8.24 Model Fit Indices – Composite Final Model

Occupational stress-Work life balance-Job satisfaction	$\chi^2$	DF	P	Normed $\chi^2$	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA

*Source: Primary Data and Calculated*

The various indices thus obtained, confirms a model that accommodates or fits the data well. All the attributes having loaded significantly on the latent constructs, a reasonable fit of the measurement model stands testified with the Regression Coefficient values as available in Table No. 8.25 considered useful in validating the formulated hypotheses.

Table 8.25 The Regression Coefficients

Path	Estimate	Critical Ratio (CR)	P	Variance explained
Occupational stress → Work life balance	-2.140	14.139	<0.001	54.0
Occupational stress → Job satisfaction	-2.810	10.387	<0.001	86.5
Work life balance → Job satisfaction	1.887	11.623	<0.001	356.1
Job → Occupational stress	0.731	25.981	<0.001	53.5
Physical → Occupational stress	0.971	58.877	<0.001	94.4
Emotional → Occupational stress	0.788	29.756	<0.001	62.1
WL1 → Work life balance	0.538	16.784	<0.001	28.9
WL2 → Work life balance	0.572	18.156	<0.001	32.7
WL3 → Work life balance	0.381	11.199	<0.001	14.5
WL4 → Work life balance	0.676	22.934	<0.001	45.7
WL5 → Work life balance	0.654	21.833	<0.001	42.8
WL6 → Work life balance	0.538	16.784	<0.001	28.9
WL7 → Work life balance	0.641	21.208	<0.001	41.1
WL8 → Work life balance	0.54	16.862	<0.001	10.8
WL10 → Work life balance	0.731	25.981	<0.001	53.5
WL14 → Work life balance	0.54	16.862	<0.001	29.1
WL15 → Work life balance	0.665	22.377	<0.001	44.2
WL16 → Work life balance	0.857	35.780	<0.001	73.4
WL17 → Work life balance	0.771	28.547	<0.001	59.4
WL18 → Work life balance	0.682	23.245	<0.001	46.5
JS1 → Job satisfaction	0.432	12.905	<0.001	18.6
JS2 → Job satisfaction	0.752	27.284	<0.001	56.6
JS3 → Job satisfaction	0.526	16.316	<0.001	27.6
JS4 → Job satisfaction	0.390	11.494	<0.001	15.2
JS5 → Job satisfaction	0.753	27.348	<0.001	56.7
JS8 → Job satisfaction	0.718	25.217	<0.001	51.5
JS9 → Job satisfaction	0.412	12.225	<0.001	17.0
JS10 → Job satisfaction	0.579	18.448	<0.001	33.5
JS12 → Job satisfaction	0.586	18.743	<0.001	34.4
JS13 → Job satisfaction	0.913	43.129	<0.001	83.3
JS14 → Job satisfaction	0.639	21.114	<0.001	40.8
JS15 → Job satisfaction	0.672	22.730	<0.001	45.2
JS16 → Job satisfaction	0.685	23.402	<0.001	46.9
JS17 → Job satisfaction	0.635	20.926	<0.001	40.4

Source: Primary Data and Calculated

The values so obtained, offer substantial support to the formulated hypotheses which stand in conformity with previous studies and the validated hypotheses are as stated below:

***H<sub>20</sub>: Occupational stress of female sales employees in textile retailing is negatively associated with their work life balance.***

The first hypothesis of the composite model relates to the negative association occupational stress shares with work life balance which is confirmed at one per cent level of significance. The Standardised Direct Effect of occupational stress on work life balance is -2.140, indicative of the fact that one unit of occupational stress would equate with diminished work life balance of 2.14 units.

***H<sub>21</sub>: Work life balance of female sales employees in textile retailing is positively associated with their job satisfaction.***

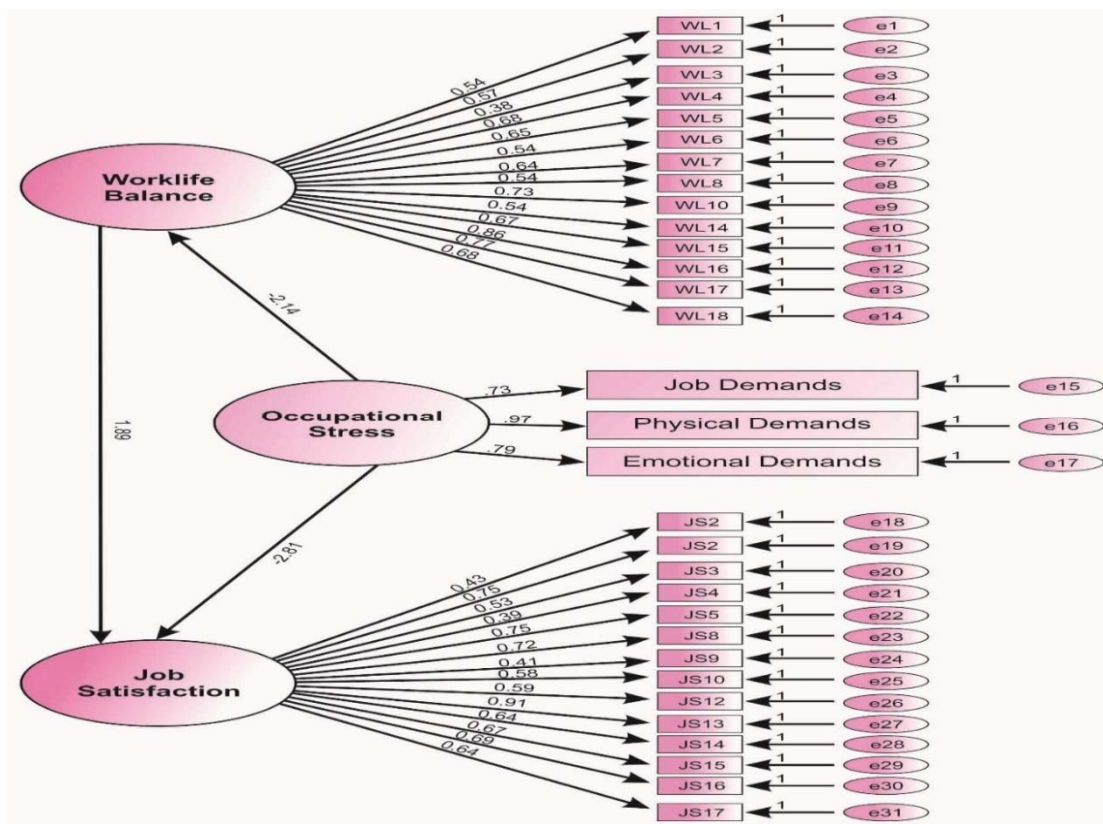
The second hypothesis on the positive association work life balance has with job satisfaction is confirmed at one per cent level of significance. The Standardised Direct Effect of work life balance on job satisfaction is 1.887, indicative of the fact that one unit of work life balance would measure 1.887 units of job satisfaction.

***H<sub>22</sub>: Occupational stress of female sales employees in textile retailing is negatively associated with their job satisfaction.***

The third hypothesis on the negative association occupational stress has with job satisfaction is confirmed at one per cent level of significance. The Standardised Direct Effect of occupational stress on job satisfaction is -2.180, indicative of the fact that one unit of occupational stress would amount to 2.180 units of job dissatisfaction. In other words, occupational stress can lead to a drop in employee productivity and resultant job dissatisfaction (Muhammad, 2011) which has further been endorsed by (Jahanzeb, 2010); (Bhatti, 2011); (Nilufar., Zaini, David, & Syed, 2009) and (Suryawanshi, 2013).

Figure 8.2

Composite Model of Occupational Stress Work Life Balance, and Job Satisfaction



Thus, inter-relationship among occupational stress, work life balance and job satisfaction, is validated through Structural Equation Modelling, as confirmed by the model fit indices suggestive of a perfectly fit model. Additionally, occupational stress in its capacity as an independent variable, is confirmed to remain a significant predictor of work life balance in its capacity as a mediator, which in turn is proven to be a significant predictor of job satisfaction, a dependent variable. The results emanating from the study also underscore the negative impact occupational stress wields on job satisfaction.

### 8.10 MEDIATING EFFECT OF WORK LIFE BALANCE ON OCCUPATIONAL STRESS AND JOB SATISFACTION

Family is central to women’s existence and this affinity is driven more by biological instincts than by external influences. They consider family primal in life by virtue of cultural influence and gender-based conventions (Weisgram, Dinella, & Fulcher, 2011); (Cinamon & Rich, 2002). Existing literature confirms that prolonged work

hours adversely affect both job satisfaction and work life integration (Nakata, T.Ikeda, & M.Takahashi, 2006). Occupational stress and burnout resulting from long work hours have been established to adversely influence work life harmony, causing work life imbalance and job dissatisfaction (Ya-Yuan, Chyi-Huey, & etal, 2019). In India, according to the OECD, women, on an average, spend 352 minutes a day on unpaid work against 52 minutes by men (OECD). In regard to unpaid care work, they spend on an average, 297 minutes a day on care taking children, the elderly and the sick; in comparison, men spend 31 minutes a day (OECD). Initial studies on job satisfaction centered only on work environment in exclusion of external factors, though a precise comprehension can be possible only when the overall psychological wellbeing of an individual is considered (Wright & Cropanzano, 2000). One common research finding establishes reciprocal correlation between job satisfaction and life satisfaction (Rain, Lane, & Steiner, 1991) and satisfaction in life can bring about satisfaction at work and vice versa.

Long work hours and seven-day work week invariably leave these female sales employees with little time for personal needs and fulfilment of domestic responsibilities, affecting their work life balance. Literature confirms work-life balance to mitigate occupational stress, leading to efficiency and productivity gains (D, O, Dyrbye, & L. N. Sinsky, 2015). This justifies the hypothesis that work life balance mediates the relationship between occupational stress and job satisfaction of female sales employees in textile retailing in Kerala.

H<sub>23</sub>: Work life balance mediates the relationship between occupational stress and job satisfaction of female sales employees in textile retailing in Kerala.

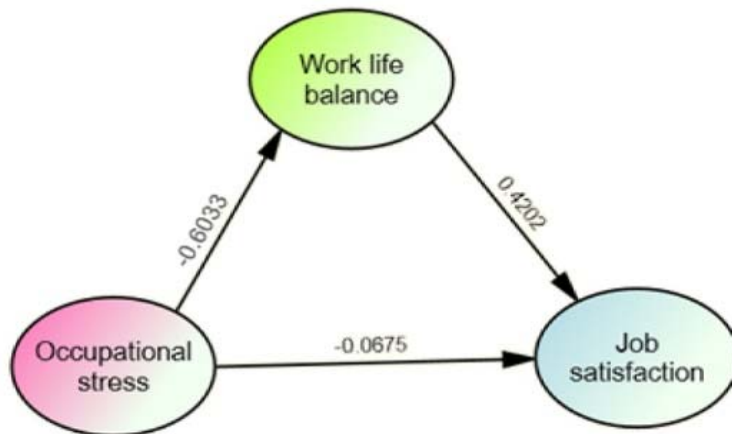
Hierarchical Regression and Sobel Test have been applied to establish the mediating effect of work life balance on occupational stress and job satisfaction.

Figure 8.3 Total Effect of Occupational Stress on Job Satisfaction





Figure 8.4 Mediated Relationship



Figures 8.3 and 8.4 depict the impact of occupational stress on job satisfaction with and without work life balance playing the role of a mediator. The direct effect of occupational stress on job satisfaction is outlined by the Regression Coefficient value of -0.321, as shown in figure 8.3. Figure 8.4 illustrates the mediating role of work life balance in the model and claims that the adverse effects of occupational stress on job satisfaction diminishes, as the Beta value of -0.0675 affirms. Alternatively, the negative effect of occupational stress on job satisfaction is reduced to the numerical representation of -0.0675 from the earlier direct effect of -0.321 with the introduction of work life balance as the mediating variable. To verify if the magnitude of difference in the Coefficients, following introduction of the mediator, is significant, or to assess the significance of the mediation effect, Sobel Test has been applied, as recommended by Baron and Kenny (Baron & Kenny, 1986) and work life balance has therefore been established to partially mediate the relationship between occupational stress and job satisfaction, as proven by the Sobel Test value of - 4.33, which is compared against the Standard Normal Distribution to verify significance. Since the Z value is greater than 1.96, it can be concluded that the effect is more pronounced than expected, and hence deemed significant (Yay, 2017).

Table 8.26

Regression Coefficients and Sobel Test Value of Occupational stress – Work-Life Balance- Job Satisfaction Equation

Occupational stress -Work life balance				
- Job satisfaction	Value	Se	t	p
a=b(MX)	-0.6033	0.0115	9.6679	<0.001
b=b(YM.X)	0.4202	0.0968	-4.3412	<0.001
c=b(YX)	-0.321	0.0224	0.9376	<0.001
c'=b(YX.M)	-0.0675	0.0244	2.7717	<0.001
Indirect effect	-0.2535	0.0118	-3.9427	0.001
Sobel test			-4.33	<0.001

Source: Primary Data and Calculated

Work life balance has therefore been confirmed to mediate the relationship between occupational stress and job satisfaction and it can be presumed that qualitative improvement in work life balance will mitigate the harmful influence of occupational stress on job satisfaction.

Table 8.27 Summarised Result of Mediation Hypothesis

Mediating Hypothesis	Independent Variable	Mediating Variable	Dependent Variable	Result of Hypothesis	Explanation
H <sub>23</sub>	Occupational stress	Work life balance	Job satisfaction	H <sub>23</sub> accepted	Work life balance partially mediates the relationship between occupational stress and job satisfaction

Source: Compiled Data

The three hypotheses, based on which the composite model has thus been tested on the strength of reviewed literature and empirical observation, confirm the role of work life balance in modifying the measure of job satisfaction vis-a vis occupational stress. This confirmation goes on to prove the relevance and importance of work life balance in the work environment of female sales employees in textile retailing. Improved work life balance could thus confer higher job satisfaction and diminished occupational stress. With changing times, better education and evolving management concepts, workplace is hoped to witness radical reforms and a healthier environment.

## 8.11 CONCLUSION

Textile retailing has always been female predominant and the commodity of sale being cloth and clothing, has by natural instincts and affinity, gravitated women to what is generally believed to be a safe work abode, though heavily demanding on their physical and emotional resources. Job satisfaction among the female sales employees in textile retailing under study, is found to remain moderate and inversely related to occupational stress, and positively associated with work life balance. Demographic aspects such as age, religion, marital status, educational qualifications, salary, and family size are seen to influence job satisfaction, besides other factors of profound influence such as self-esteem, work environment, occupational stress, and work life balance. Work life balance in its capacity as a mediator between occupational stress and job satisfaction, acts as a healthy check in the equation.

Satisfaction is not an absolute, instead is a personal variable and a subjective state, dependent on influences both intrinsic and extrinsic and is as much a function of the self as of the job with blurry connotations, different from reality and probably attainable but to a few (Fraser, 1983).

Job satisfaction, in isolation and in conjunction with other allied psychological aspects and demographics have thus been analysed from the need perspective of the study. This chapter along with the preceding chapters discussing the various other psychological domains of work and occupational stress, bring this work to a close, with the conviction that no stone has been left unturned in the author's research endeavors to achieve the objectives embarked upon.

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## *Chapter 9*

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### *Findings, Conclusion and Suggestions*

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## **9.1 INTRODUCTION**

Having explored the spectrum of the functional role of female sales force in textile retailing and their occupational stress, the study necessarily needed to explore its peripheral terrain as well for a composite and wholesome picture, entailing evaluation and assessment of their demographics, socio-economic backdrop and the psychologically accented domains of self-esteem, work life balance and job satisfaction for sources and symptoms that point towards stress. The work concludes with a sense of satisfaction in fulfillment of the objectives the study has relentlessly pursued.

Textile retailing with its tremendous growth potential has witnessed meteoric rise in Kerala with retail outlets of varying scales of operation etching across the State generating employment opportunities to a sizeable slice of female job aspirants. By the very nature of the job that is not demanding either on education or on vocational skills, this employment profile best integrates with such women, who possess neither in adequate measure. Such undefined qualification criteria or total absence thereof, gravitate the lesser privileged from the society to what they consider a suitable employment option. On account of such proliferation of female workforce with availability in excess of demand, abundance of human capital, leads to customised management practices that best represents employers' ideals and business philosophies, not always employee friendly. This study therefore revolves around the work environment of this fraternity with sufficient focus on self-esteem, work life balance, job satisfaction, and occupational stress, all of which are perceived to be relevant factors to the fulness of the study.

## **9.2 STATEMENT OF THE RESEARCH PROBLEM**

A State whose economy is driven by urbanisation and consumption, Kerala showcases some of the extravagant textile retail showrooms, generating employment to a large section of its unskilled and under-educated female labour force. By unofficial estimates, textile retail showrooms across the State offer employment to nearly four lakh seekers, ninety percent of which constitutes the female labour force, who by their outright predominance, proves to be the flag bearers of these textile retail establishments. Employability concerns sprouting from weak socio-economic stature, poor education and absence of vocational skills paint a bleak need profile of this



community. Youth with its charismatic qualities, a necessary qualification on the sales front, added with little education and ignorance of rights and entitlements of employment, offer a perfect combination of qualifications that best serve the employers' interest, prima facie appearing to be a winning formula for both.

Notwithstanding this apparent alliance of convenience, work environment of these female sales employees remain far from satisfactory. Though coming under the organised sector by legal definition, most of the textile retail outlets are managed and run on employers' terms, not necessarily in compliance with the KSCE Act 1960 and other Government welfare schemes, resulting in widespread violation of various stipulations intended to ensure fair play in a regulated work environment.

Online literature has without exception been delineating textile retailing as an unorganised commercial activity with poor conditions of work and a work environment that hardly promises anything but dissatisfaction, infringement, discrimination, and even human rights violations. Though a docile community without trade union support and strength and little collective bargaining power, instances of unrest and public protest erupted in a few Districts of the State laying claim to some fundamental rights and entitlements, most important of which was the right to sit during work hours, a deprivation that invited the intervention of the NHRC. It has therefore been a logical step to verify the ground realities first hand and look into the consequences of an inhospitable work environment, particularly on the psychological realm and the study endeavours to address these needs by stretching the investigative efforts into aspects such as self-esteem, work life balance, job satisfaction, and most importantly occupational stress.

### **9.3 OBJECTIVES OF THE STUDY**

The primary objective of the study is to measure and evaluate occupational stress among female sales employees in textile retailing in Kerala and to fulfil this objective, the following specific objectives have been set.

1. To study and assess the work environment of female sales employees in textile retailing in Kerala.
2. To examine the degree of self-esteem of female sales force in textile retailing.
3. To measure and evaluate the various dimensions of occupational stress.

4. To assess the level of work life balance among female sales personnel in textile retailing.
5. To ascertain the level of job satisfaction of female sales employees in textile retailing.

#### **9.4 RESEARCH HYPOTHESES**

The hypotheses formulated for each of the objectives are listed below:

##### **Objective 2**

H1: The identified thirteen determinants contribute significantly to the self-esteem of female sales employees in textile retailing in Kerala.

H2: Self-esteem of female sales employees in textile retailing differs significantly among different age groups.

H3: Self-esteem of female sales employees in textile retailing differs significantly according to area of residence.

H4: Self-esteem of female sales employees in textile retailing differs significantly according to duration of residence.

H5: Religion has significant influence on the self-esteem of female sales employees in textile retailing in Kerala.

H6: Caste has significant influence on the self-esteem of female sales employees in textile retailing in Kerala.

H7: Marital status has significant influence on the self-esteem of female sales employees in textile retailing in Kerala.

H8: Educational qualification has significant influence on the self-esteem of female sales employees in textile retailing in Kerala.

H9: Family size has significant influence on the self-esteem of female sales employees in textile retailing in Kerala.

H10: Monthly salary has significant influence on the self-esteem of female sales employees in textile retailing in Kerala.

H11: Monthly family income has significant influence on the self-esteem of female sales employees in textile retailing in Kerala.

### **Objective 3**

H12: The identified twenty-four determinants significantly contribute to job demands of female sales employees in textile retailing in Kerala.

H13: The thirteen identified determinants have significant influence on the physical demands of female sales employees in textile retailing in Kerala.

H14: The thirteen identified determinants significantly influence the emotional demands of female sales employees in textile retailing in Kerala.

H15: Job demands significantly contribute to the occupational stress of female sales employees in textile retailing in Kerala.

H16: Physical demands significantly contribute to the occupational stress of female sales employees in textile retailing in Kerala.

H17: Emotional demands significantly contribute to the occupational stress of female sales employees in textile retailing in Kerala.

H18: Demographic variables significantly influence the job demands of female sales employees in textile retailing in Kerala.

H19: Demographic variables significantly influence the physical demands of female sales employees in textile retailing in Kerala.

H20: Demographic variables significantly influence the emotional demands of female sales employees in textile retailing in Kerala.

H21: Demographic variables significantly influence the occupational stress of female sales employees in textile retailing in Kerala.

### **Objective 4**

H22: The identified twenty determinants wield significant influence on work life balance of female sales employees in textile retailing in Kerala.

H23: Work life balance of female sales employees in textile retailing differs significantly according to age.

H24: Work life balance of female sales employees in textile retailing differs significantly according to location of residence.

H25: Work life balance of female sales employees in textile retailing differs significantly according to duration of residence.

H26: Religion has significant influence on the work life balance of female sales employees in textile retailing in Kerala.

H27: Caste has significant influence on the work life balance of female sales employees in textile retailing in Kerala.

H28: Marital status has significant influence on the work life balance of female sales employees in textile retailing in Kerala.

H29: Educational qualification has significant influence on the work life balance of female sales employees in textile retailing in Kerala.

H30: Family size has significant influence on the work life balance of female sales employees in textile retailing in Kerala.

H31: Monthly salary has significant influence on the work life balance of female sales employees in textile retailing in Kerala.

H32: Monthly family income has significant influence on the work life balance of female sales employees in textile retailing in Kerala.

### **Objective 5**

H33: The 17 identified determinants significantly influence job satisfaction of female sales employees in textile retailing in Kerala.

H34: Job satisfaction of female sales employees in textile retailing differs significantly according to age.

H35: Job satisfaction of female sales employees in textile retailing differs significantly according to location of residence.

H36: Job satisfaction of female sales employees in textile retailing differs significantly according to duration of residence.

H37: Religion has significant influence on the job satisfaction of female sales employees in textile retailing in Kerala.

H38: Caste has significant influence on the job satisfaction of female sales employees in textile retailing in Kerala.

H39: Marital status has significant influence on the job satisfaction of female sales employees in textile retailing in Kerala.

H40: Educational qualification has significant influence on the job satisfaction of female sales employees in textile retailing in Kerala.

H41: Family size has significant influence on the job satisfaction of female sales employees in textile retailing in Kerala.

H42: Monthly salary has significant influence on the job satisfaction of female sales employees in textile retailing in Kerala.

H43: Monthly family income has significant influence on the job satisfaction of female sales employees in textile retailing in Kerala.

H44: Occupational stress of female sales employees in textile retailing is negatively related to their job satisfaction.

H45: Occupational stress of female sales employees in textile retailing is negatively related to their work life balance.

H46: Work life balance of female sales employees in textile retailing is positively related to their job satisfaction.

H47: Work life balance of female sales employees in textile retailing mediates the relationship between occupational stress and job satisfaction.

## **9.5 RESEARCH METHODOLOGY**

Research Methodology is a blueprinted plan of action that serves to achieve the objectives of the study and primarily involves delving into the population for a direct interaction and first-hand exposure. The three District Headquarters of Kozhikode, Kochi and Thiruvananthapuram form the field of work.

### **9.5.1 Research Design and Data Source**

This study has adopted a descriptive and analytical approach to fulfil the set objectives and has had recourse to both secondary and primary data. Secondary data

includes online publications, books and periodicals, newspaper and unpublished data sourced from the Labour Commissionerate of Kerala and Labour offices. Primary data are collated through direct interface with the universe of the study using a pre-tested interview schedule, focus group deliberations, legal consultations, and empirical findings.

### **9.5.2 Sampling Design and Procedure**

The structural framework for sample selection otherwise called sample design has been laid out in conformity with the needs of the study which centres around the occupational stress of female sales employees in textile retailing in Kerala. It is presumed that big textile retail establishments with their high sales volume are veritable sources of stress, and for the same reason, Female Sales employees from big textile retail outlets of the State of Kerala constitute the population of the study. Considering the impracticality of studying the entire female sales force in textile retailing in the State, Multistage sampling has been resorted to, so as to facilitate sample selection. This selection process has been carried out in four progressive stages as mapped below:

Stage I: Division of the State into Southern, Central and Northern zones for a fair representation of the State.

Stage II: Identification of Districts with maximum female employee strength from each of the three zones. Accordingly Thiruvananthapuram, Ernakulam and Kozhikode from the Southern, Central, and Northern zones qualify for the study.

Stage III: From among these three District hubs, big textile showrooms falling within the Corporation limits are selected.

Stage IV: Identification of showrooms with maximum female employee density from the above group, where Pothys from Thiruvananthapuram, Jayalakshmi from Ernakulam and Kalyan Silks from Kozhikode generate the respondent base for the study.

Stage V: Power Analysis recommends a minimum sample size of 324, and District wise ratio of female sales employees from the identified shops has been applied to meet the minimum sample strength and the actual sampling units thus obtained

applying random sampling from these three shops representing the three zones, carry 391 respondents.

### **9.5.3 Tools for Data Analysis**

Data Analysis has been facilitated mainly using Percentages, Confirmatory Factor Analysis, Structural Equation Modelling, Mean Percentage Score, One Sample Z test, One Way ANOVA, Logistic Regression, Hierarchical Regression and Sobel Test.

Having completed this work with keen attention to data both theoretical and empirical, bearing hard facts and presumptive convictions, the researcher wraps up the work with findings and suggestions that essentially engender from such investigative efforts and attendant experiences.

## **9.6 FINDINGS OF THE STUDY**

The findings this study has yielded have been organised into eight cascading sections, integral to each other and treated in an inclusive and holistic manner to assess occupational stress with all permutations and combinations considered relevant and pertinent to its objectives.

### **9.6.1 Socio-economic and Demographic Profile of the Respondents**

Socio-economic and demographic delineation of the female sales employees working in textile and garment retail outlets in Kerala is largely reflective of their personal circumstances, a factor that affords insightful glimpses into their overall standard and style of living punctuated by cultural, religious, social, educational, financial, and attitudinal peculiarities that go into the moulding of their personalities. Details, often private in nature, gathered through several rounds of personal interaction with these sales employees and their fraternity leaders from the only 'All-woman-led Trade Union' (AMTU), in an atmosphere of informality and free from restrictions, limitations and compulsions of the workplace, portray conditions markedly inferior to what the interview schedule partially yields. Such uncensored versions of factual statements offered a ringside view of their lifestyle, standards of living, aspirations, attitudes and life experiences, the manifestations of which are inevitably carried to work and have immensely influenced and intervened with the researcher's perceptions with resultant resonance in this study, the focal point of which, is their occupational stress.

1. As high as 92 per cent of the respondents hold qualifications of Plus Two or lower ironically facilitating an early entry into employment as evident from the fact that 47 per cent are below the age of 25. Age is found to wield significant impact on the respondents' job satisfaction, work life balance and occupational stress besides its influence on job suitability in the role of a sales employee. Youth additionally carries with it the characteristics and qualities both aesthetic and physical, that are much sought after attributes among employers.
2. The study confirms that 83 per cent of the respondents reside in urban/semi-urban locations and despite 88 per cent of them coming to work from a distance of less than 20 kms, 55 per cent still depend on employer accommodation reinforcing the inconveniences of daily commute and the aversion thereto. Proximity to workplace, cost of commute, untimely travel, and risks thereupon and singlehood stand to justify their dependence on employer accommodation. The study establishes that location of residence has significant influence on their self-esteem, work life balance and occupational stress, as urban/semi urban dwellers, by their enhanced exposure to mainstream flow of life and contemporary perceptions, imagine to remain higher in the social hierarchy.
3. A reasonable stability of residence is found among 45 per cent of the employees who confirm living in one location for periods between 11 and 20 years followed by 27 per cent residing at a single location for periods between 6 and 10 years. Modest family income of between Rs. 25,000 and Rs. 35,000 as recorded by 45 per cent of the female sales employees and urban or semi-urban dwelling (with all attendant advantages) confirmed by 43 per cent and 40 per cent respectively are believed to be the two main reasons for stability of residence.
4. A near total absence of migrants even from neighbouring Districts can be established from the fact that 91 per cent of the respondents come from their own Districts of residence, despite the fact that the three Districts under study happen to home the three major cities of the State, one being the State Capital itself, where a floating or cosmopolitan population is presumed to exist. The absence of 'out of State' migrants in textile and garment retailing looks conspicuous considering their rapid spread across other domains of the service industry.
5. As 55 per cent of the respondents depend on employer accommodation, dependence on employer transport is but natural. The fact that only 39 per cent of



the respondents depend on public transport is indicative of their general preference of employer accommodation to daily commute. This dependence on external modes of transport can often be challenging, tiring and stressful as timely attendance and return travel are largely influenced by public transport facilities.

6. The respondent base is composed of 55 per cent Hindus, 28 per cent Christians and 17 per cent Muslims, affording a divergent representation of all the three major religions, which can often be helpful in rendering customised services based on religious conventions in contexts of wedding purchases and periods of religious observances. Religion is seen to have modifying influence on self-esteem, job satisfaction and work life balance of the respondents as the study yields.
7. Other Backward Class (OBC) has predominance with 65 per cent followed by General Category with 24 per cent, Scheduled Caste (SC) with 8 per cent and Scheduled Tribe (ST) with 3 per cent. The preponderance of backward communities is reflective of low educational attainments and poor or no vocational skills, both of which are dispensable factors in their current employment and conversely limiting factors of employability where both these attributes count. Caste of the respondents, as the study reveals is found to have significance on self-esteem which is notably a subjective perception.
8. It is observed that 52 per cent of the respondents are unmarried while 47 per cent are below the age of 25, indicating a pronounced presence of unmarried young women who best perform the role of female sales personnel despite their limitations on the personal front that question employability options. Marital status is found to influence self-esteem, occupational stress, job satisfaction and work life balance and is found to have a bearing on family income, particularly among the widowed and the separated.
9. It is worthy of observation that graduates form only a miniscule 8 per cent of the respondents thus reinforcing the fact that higher education has little relevance to their job and therefore not necessarily a priority metric to the employers. Education is seen to exert influence on job satisfaction and occupational stress. Low education could also be a consequence of low family income on grounds of affordability as 36 per cent of the respondents belong to the Rs.15,000-Rs.25,000 bracket and 45 per cent belonging to the Rs.25,000-Rs.35,000 group, taking into

account their own monthly salary, compelling them to prematurely terminate their education.

10. Blatant violations of the minimum wages stipulation in the KSCEA 1960 are observed among 53 per cent of the employees who earn between Rs.8,000 and Rs.10,000 a month. Out of this cluster, 54 per cent are aware of the violation, while 46 per cent remain unaware of the existence of such regulatory norms. With 36 per cent of the respondents depending on a monthly family income varying between Rs.15,000 and Rs.25,000 and 87 per cent admitting to exhausting their salary on household expenses, financial stability, and security of a considerable size of the respondents look unsure. It is of relevance to observe that 79 per cent of the respondents belong to families with a size of 4-6 members and that family size has direct bearing on family monthly income. 99 per cent of the respondents receive their salary through bank transfer in conformity with the stipulations laid down in the KSCE Act 1960.
11. Looking at the income consumption pattern, 87 per cent expend their monthly income on household needs and 70 per cent confirm hand to mouth existence, mirroring their austere lifestyle and indispensability of employment.
12. Out of the 30 per cent who state to have savings from salary, 41 per cent of them invest in chit funds presumably for easy liquidity, ease of investment and other intrinsic features of convenience thereto. Bank deposits and investment in gold are recorded at 34 per cent and 24 per cent respectively from this miniscule minority.

### **9.6.2 Terms of Employment**

This section is envisaged to elicit information regarding the respondents' history of employment and how that serves to validate inferences springing from their socio-demographic aspects and how these factors interfere with their employment trajectory.

1. 75 per cent of the employees interviewed do not hold a service record of more than 5 years in the current employment and can in part be attributed to the fact that 47 per cent of them are below the age of 25 and this current employment is therefore likely to be their maiden footing into paid occupation. Poor pay, heavy workload, unregulated work hours and poor adoption of employee welfare schemes form other reasons sufficient enough for short job stints. Permanency of

employment is a factor not often wished for and encouraged by the employers for reasons of increased financial and administrative commitments.

2. It is stated by more than 99 per cent of the respondents that no official Appointment Letter is issued upon induction, a practice widely prevalent in the textile and garment retail industry which employs female sales staff with little or no awareness of their rights and entitlements. However, 95 per cent of the respondents have confirmed issuance of official Identity Cards. Issuance of Experience Certificate is found not to be in practice as that would validate their service with the employer, a fact that managements often prefer to keep under wraps for fear of legal implications. It is this concern that presumably discourages employers from insisting on employment bonds that 100 per cent of the sales employees affirm not having entered into.
3. Newspaper advertisements with higher penetration and reach are the most common means of job vacancy notification. However, it is also seen that 36 per cent of the respondents are employed through referrals, where the employers get to know the candidates' profile prior to an interview. 95 per cent of such appointments are confirmed through interviews, the collected data reveal.
4. Little or no formal training is imparted to the new recruits accentuating the unorganised management standards and practices that characterise these textile outlets despite belonging to the organised sector officially.
5. 44 per cent of the respondents are migrants from similar field and point towards job instability owing to job dis-satisfaction, primarily caused by the unorganised way of management. 56 per cent are unsurprisingly fresh hands, as a sizable portion of the workforce belongs to the age group of below 25 years. 59 per cent confirm that experience has not fetched them better terms in their current employment while 41 per cent state that experience has helped.
6. It is seen that 29 per cent of the employees come with previous experience in fields totally unrelated to the current employment while 71 per cent come with previous experience in the same field or without any experience altogether. It can be observed that those who carry previous experience in unrelated fields were mostly confined to the unorganised sectors where eligibility criteria were factors of total irrelevance and hence a migration to an organised sector would have

obviously been an attractive proposition, particularly to the textile and garment retail industry to which women are seen to have a sartorial affinity.

7. Major reasons ascribed to preference of the job of a sales personnel in textile retailing are: (i) weak socio-economic background (33 per cent); (ii) non-dependence on vocational skills (31 per cent); (iii) poor employability in other organised sector domains (31 per cent); (iv) inherent social skills and liking for the job (3 per cent); (v) non cumbersome nature of the job (2 percent).
8. Employment in large new-generation textile retail outlets with impressive showroom space and prime locational advantage are often looked upon with fascination by these female sales employees, particularly those who come with previous experience in the unorganised sector and the young generation of the uninitiated. 59 per cent of the respondents state that employment in such outlets enhances their social status and 26 per cent favour the non-cumbersome nature of the work in air-conditioned showrooms.

Occupational posture of day-long standing as confirmed by 77 per cent, job insecurity and pay incommensurate with workload, are the three common declared drawbacks of the job of a female sales personnel.

9. Besides monthly salary, 50 per cent of the employees enjoy the benefit of Provident Fund and an insignificant two percentage admit to Employee State Insurance (ESI) cover. 44 per cent of the respondents are deprived of all mandatory employee welfare schemes. In regard to non-monetary benefits, a meagre four per cent confirms enjoying employer gift vouchers. 76 per cent confirms prevalence of special incentives on wedding purchases though.
10. 99 per cent of the employees are assigned sales targets and 67 per cent confirms sales incentives on achieving such targets while 33 per cent do not earn incentives.
11. Only 36 percent of the respondents enjoy both casual leave and sick leave. KSCE Act stipulates 12 days of casual leave and equal number of sick leave after completion of 12 months of continuous service. Hundred per cent of the respondents confirms denial of maternity leave, an exclusive entitlement of expectant women offering them 26 weeks of leave with pay on the condition that it cannot be availed in conjunction with ESI.

### **9.6.3 Working Conditions**

This section is perhaps the most sensitive of all, owing to its intimate relevance to the study and the volume of data generated.

1. Fifty-five percent of the respondents confirms absence of fixed work hours though almost as many, confirm working between ten and twelve hours a day, seven days a week, in gross violation of the stipulations of the KSCE Act 1960 which prescribes eight hours of work a day with a rest time of one hour after four hours of continuous work and forty such hours a week with one compulsory holiday. However, three brief refreshment breaks a day are confirmed by ninety-six per cent of the respondents depending on the customer rush of the day.
2. Performance appraisal is found to be widely prevalent to the extent of 95 per cent and 64 per cent state that management does it directly, while 31 per cent confirms the role of the supervisor in assessment. Such appraisals are conducted essentially in the interest of the employer to identify areas of weakness and initiate corrective actions to improve employee productivity.
3. Promotion eligibility is confirmed by 91 per cent of the employees and performance and experience are said to be the two important criteria.
4. Gender discrimination is stated to be rampant to a measure of 85 per cent and harassment at workplace is confirmed by 76 per cent of the respondents.

### **9.6.4 Amenities and Social Aspects of Work Environment**

Workplace is a social hub as well as a temporary abode to the employees and for the same reason, merits a detailed analysis from the perspective of this study. Decent amenities and a healthy, interactive social network go a long way in determining their work satisfaction and productivity, both of which, by their decrement and degradation, can lead to occupational stress.

1. Besides the basic amenities, other mandatory amenities stipulated by KSCE Act such as sitting facilities, restrooms and creches, are not available as stated by a significant majority. 100 per cent of the respondents have stated the need for sitting facility in the showroom, 68 per cent demand restrooms and 85 per cent demand baby care facilities. Besides non-compliance with the mandatory requirements, other areas of demand are sick room (70 per cent), salary

advance/loan facility (77 per cent) and manpower support for handling increased sales on special occasions (80 per cent).

2. Work related grievances are found to be common as affirmed by 81 per cent of the respondents and despite timely communication to the management, grievance redressal is found to be both sluggish and ineffective as affirmed by 74 per cent whose multiple attempts for grievance redressal proved futile. Suppression of grievance is confirmed by as high as 40 per cent for reasons of fear and hopelessness as most of such grievances revolve around conditions of work, poor pay, and interaction with supervisors.
3. Customer complaints are not uncommon as confirmed by 70 per cent of the respondents.
4. 65 per cent of the respondents do not have any political affiliations and 83 per cent deny membership in trade unions. Low level of unionisation is seen among these female sales employees presumably because of concerns of promotion prospects and punitive reaction from the employers. It is also stated by the minority of respondents who are members of trade unions that, there has not been any useful intervention of the unions to redress their grievances or act in their interest whatsoever.
5. An appalling level of ignorance is seen among the respondents on the various legislations governing employment, such as the KSCEA 1960, Maternity Benefit Act 1961, Minimum Wages Act 1948, Equal Remuneration Act 1976, and Sexual Harassment of Women at Workplace (Prevention, Prohibition & Redressal) Act 2013. Among them, 63 per cent are found to have partial awareness of Kerala Shops and Commercial Establishments Act and 19 per cent are aware of Sexual Harassment of Women at Workplace (Prevention, Prohibition & Redressal) Act 2013 with very little awareness of the other remaining Acts.
6. An overwhelming 99 per cent of the respondents states that the recent Amendments to the KSCE Act which promised relief in certain important areas like 'right to sit' during work hours remain unfulfilled by the employers.
7. The following compilation of response best represents the common sentiments of the respondents when suggestions were sought on improvement to their work environment: i) Option to sit during the work hours may be implemented in respect of the Amendment to the KSCE Act 1960 introduced in 2018.

- (ii) Leave of absence may be granted more generously.
  - (iii) Employer transportation shall be a relieving alternative to public transport.
  - (iv) Formal training and familiarisation with changing trends help remain ahead of customers.
  - (v) Medical cover shall be offered to all employees.
  - (vi) Maternity leave and associated benefits may be granted.
  - (vii) Weekly holiday may be granted.
  - (viii) Appreciation and encouragement may be conferred wherever due.
8. All registered big textile retail outlets in Kerala necessarily slot into the organised sector by definition, though their terms of employment and conditions of work equate with those from the unorganised sector, in denial of many of their lawful rights and entitlements.

### **9.6.5 Self Esteem of Female Sales Employees in Textile Retailing in Kerala**

Self-esteem essentially being a portrayal of the self through various manifestations of personal traits, has been considered threadbare to identify those aspects that can significantly modify or influence occupation and the stress arising therefrom, and the findings thus ensued from the study are appended below.

1. 'Self-worth', 'personal qualities', 'self-efficacy/competence', 'self-contentment', 'optimism', 'self-appeal', 'satisfying personality', 'self-reliance', 'sense of responsibility', 'self-confidence', 'helping mentality' and 'occupational competence' are the personal traits and qualities that have significant modifying influence on self-esteem of female sales employees in textile retailing in Kerala, as affirmed by Confirmatory Factor Analysis.
2. 'Sense of responsibility' with a Regression Coefficient of 0.922 bears maximum influence on their self-esteem followed by 'optimism' which records a score of 0.887. 'Self-reliance' comes next in significance scoring a Regression Coefficient value of 0.867 closely followed by 'self-efficacy/'competence' with a value of 0.834. 'Occupational competence' recording a value of 0.693 followed by 'satisfying personality' with a score of 0.684 rank next. 'Personal qualities', 'self-appeal' and 'helping mentality' with scores of 0.672, 0.648 and 0.571 respectively follow next in order. 'Self-contentment' with a recorded value of 0.502, 'self-worth' with a value of 0.459 and 'self-confidence' with a score of 0.408 rank last in their influence on self-esteem.

3. It is revealed from the study that 'personal dignity' is found to have no significant influence on self-esteem as the recorded Regression Coefficient value of 0.280 stands lower than the cut off criterion of 0.40 and hence excluded from further analysis.
4. Self-esteem does not vary significantly among different age groups ( $F=0.251$ ,  $p = 0.778$ ) since the  $p$  value of 0.778 recorded in the ANOVA Test exceeds the threshold value of 0.05. However, the Mean values suggest negligibly higher self-esteem in the 36-45 age group.
5. Degree of self-esteem is seen to vary in all three categories of residence with respondents from urban areas registering the highest, with the maximum Mean score of 33.49. ( $F=36.656$ ,  $p = <0.001$ ) and maximum Mean Difference of 4.30628 against respondents from the rural areas.
6. Duration of residence is concluded to have no significant influence on self-esteem ( $F=1.708$ ,  $p = 0.148$ ) as the  $p$  value afforded by ANOVA Test stands in excess of the threshold value of 0.05. Nevertheless, going by the indicated Mean values, respondents within the duration range of 11 to 20 years are seen to possess higher level of self-esteem.
7. As the  $p$  value of 0.001 recorded in the ANOVA Test is less than the cut off criterion value of 0.05, a Post Hoc Test was necessitated where respondents from Christianity are found to carry highest self-esteem with a Mean Difference score of 2.02576 against Islam and 1.34095 against Hinduism as further validated by the Mean scores.
8. Caste among the respondents is found to exert significant influence on self-esteem as proven by the Post Hoc Test, where categories of General and OBC and Scheduled Caste and OBC are seen to have significant difference among them. Out of the four, respondents from the Scheduled Caste carry highest degree of self-esteem closely followed by respondents from the Scheduled Tribe, General category and OBC respectively as validated by the Mean Difference and Mean scores.
9. Marital status of the respondents is seen to wield significant influence on self-esteem as confirmed by Post Hoc Test which identifies the divorced carrying highest level of self-esteem, followed by the married and the unmarried respectively. Significant difference among the aforesaid groups exists only



against the widowed who record the lowest level of self-esteem as confirmed by the Mean scores and Mean Difference values.

10. Educational qualification of the respondents does not show significant influence on self-esteem as the ANOVA Test confirms ( $F=0.545$ ,  $p=0.651$ ). The Mean values are however representative of a progressive increase in self-esteem with rise in education, and for the same reason, Graduates are seen to hold highest level of self-esteem. It can also be seen that respondents from the 'Below SSLC' group rank lowest in self-esteem.
11. Salary of the respondents is not seen to exert influence on self-esteem ( $F=0.632$ ,  $p=0.532$ ) as confirmed by the ANOVA Test where the recorded  $p$  value exceeds the cut off criterion of 0.05. The Test reveals that respondents from the highest salary bracket possess highest degree of self-esteem and those belonging to the mid segment of Rs10,001 to Rs 12,000 record lowest degree of self-esteem.
12. Family size is seen to exert influence on self-esteem across all groups and is noticed to progressively increase as established in the Post Hoc Test, where respondents from a family of more than six members are seen to possess highest level of self- esteem and those with the smallest family size record the lowest.
13. Monthly family income of the respondents is found to carry significant influence on their self-esteem as confirmed by the Post Hoc Test which reveals highest level of self-esteem for the respondents in the family income bracket of Rs 35,001 to Rs 45,000, and the lowest degree of self-esteem is seen among respondents within the family income bracket of Below Rs 15,000. ( $F=12.733$ ,  $p<0.001$ ).
14. The level of self-esteem of female sales employees is seen to be high as indicated by the Mean Percentage Score of 90.08 ( $Z=28.281$ ,  $p<0.001$ ).

#### **9.6.6 Occupational Stress of Female Sales Employees in Textile Retailing**

The three aspects of employment that can exert significant influence on occupational stress of female sales employees in the textile retail outlets in Kerala are the job, physical, and emotional demands. These three conceptualised areas have been examined and assessed so as to find out the extent of their impact on work stress. The following are the major findings the study has yielded on occupational stress.

1. Confirmatory Factor Analysis identifies twenty-three variables as significant to assess their influence on job demands.

2. The aforesaid twenty-three significant variables arranged in the order of relevance are as follows. The Regression Coefficient of 'Punitive aspect to sales target' scores a maximum value of 0.770. Next in ranking is 'Customer incivility' (0.738) followed by 'Heavy workload' (0.703), 'Uniform workload' (0.636), 'Skill inadequacy' (0.633), 'Job necessity' (0.625), 'Job monotony' (0.624), 'Disrespectful customer behaviour' (0.617), 'Toilet break constraints' (0.610), 'Denial of right to sit' (0.606), 'Prolonged work hours' (0.599), 'Gender leanings' (0.591), 'Denial of leave' (0.579), 'Gender discrimination' (0.569), 'Irregular breaks' (0.549), 'Customer count' (0.542), 'Target pressure' (0.524), 'Demerits of sales targets' (0.523), 'Job contentment' (0.513), 'Irregular lunch timing' (0.444), 'Work and rest time violations' (0.442), 'Prolonged standing' (0.437), 'Work fatigue' (0.430).
3. Ineffective Grievance Redressal System (0.102) is the lone variable that failed to register significant influence on job demands and has therefore been left out of consideration.
4. To gauge the influence of physical demands on occupational stress, eight significant variables have been identified from thirteen variables through Confirmatory Factor Analysis, as seen below.
5. 'Muscular pain' gains maximum Regression Coefficient value of 0.841 followed by 'Back pain' (0.838), 'Work during menstrual cycles' (0.817), 'Excessive walking' (0.786), 'Irregular toilet breaks' (0.718), 'Headache' (0.692), 'Prolonged standing' (0.621), and 'Movement restriction behind the counter' (0.505).
6. 'Health impact of air conditioning' (0.300), 'sleepiness during work' (0.271), 'work fatigue' (0.221), 'congested accommodation' (0.380) and 'denial of lift facility' (0.270) are deemed to be of lesser significance on physical demands and hence excluded from consideration.
7. The ten variables which have been identified from among thirteen, for an effective evaluation of their influence on the emotional demands the role of the sales employee calls for, are detailed as follows in the order of relevance determined by the Regression Coefficient values:  
'Belligerence with superiors' (0.906), 'Job insecurity' (0.896), 'Emotional labour' (0.890), 'Socio economic compulsions' (0.881), 'Unsupportive superiors'

(0.872), 'Short temperedness at work' (0.819), 'Stress prone' (0.712), 'Proneness to depression' (0.698), 'Job discontentment' (0.641) and 'Stress of commute' (0.572).

8. 'Belligerent attitude to co-workers' (0.288), 'Irritability' (0.245) and 'Unsupportive colleagues' (0.377) are three variables that are found to have least significance on emotional demands and hence do not form part of further analysis.
9. Job, physical and emotional demands contribute significantly to the occupational stress of female sales employees in textile retailing, with physical demands contributing the most.
10. Forming part of the demographic variables, age groups exert significant influence on occupational stress and are indicative of widespread prevalence of stress, irrespective of age. As the Mean value of those in the age group of 36 to 45 remains highest at 150.36, this group is deemed to remain significantly different from other groups, registering highest level of occupational stress. This fact is further reinforced by the results of the Post Hoc Test where physical and emotional demands have telling impact on the same age group understandably because physical demands entail day long standing and walking, and so are emotional demands which call for a high degree of adaptability, sense of contentment and concerns of job security, all of which become increasingly difficult to manage with advancing age. Job demands however do not wield influence of significance on any of the age groups.
11. Location of residence is seen to have significant difference on occupational stress between rural-urban and urban-semiurban areas. As the Mean value (147.42) indicates, respondents from rural areas are seen to suffer highest level of occupational stress, as compared to semi urban (Mean =147.25) and urban areas (Mean=144.63), and as confirmed by the Mean Difference value obtained from Post Hoc Test. Emotional demands are seen to be highest among respondents from rural areas and lowest among those from the urban areas. Area of residence seems to have no influence on physical and job demands.

Respondents from the rural areas are seen to find the emotional aspects of occupational stress most demanding, presumably because of their simpler lifestyle and survival skills not measuring up to the demands of their job.

Management of emotional demands at workplace is found to improve in proportion to the extent of urban influence on the respondents.

12. Duration of residence seems to have no significant influence on occupational stress as confirmed in the ANOVA Test where the p value of 0.126 is greater than 0.05. Respondents with duration of residence between 6 and 10 years are found to be more emotionally stressed than the other groups. However, duration of residence of the respondents has no influence on their physical and job demands.
13. Religion of the respondents seems to have no significant influence on occupational stress as the p value of 0.768 revealed in the ANOVA Test is greater than 0.05. However, the physical aspects of occupational stress are more pronounced among the Muslims than among the Hindus, though job and emotional demands remain the same across the three religious groups.
14. Caste of the respondents seems to have no significant influence on occupational stress as the p value of 0.201 generated by the ANOVA Test stands greater than 0.05. The study however reveals that caste exerts influence on the physical and emotional aspects of occupational stress and respondents from the General Category find their work physically and emotionally most demanding among the groups, with no significant difference seen on the job front.
15. Influence of marital status on occupational stress differs significantly among unmarried-married, married-widowed, unmarried-widowed, and unmarried-divorced pairs. The Mean value recorded against the widowed is (151.84), against divorced (150.00), against married (148.48) and against unmarried (143.49) confirming levels of occupational stress in the order stated, with the widowed registering the highest and the unmarried registering the lowest levels, representing the two ends of the spectrum. Proneness to emotional stress is found to be high among the widowed, possibly because of the unsuccessful and brief conjugal life they must have suffered with pronounced ramifications on their mindset and least among the unmarried. Married respondents record the highest degree of physical demands.
16. Occupational stress and its allied dimensions under consideration are found to gain intensity inversely proportional to qualification, the study reveals. It is observed that extent of education has varying influence on occupational stress with differences observed among the groups of 'Below SSLC-Graduation',

‘SSLC-Graduation’, and ‘Plus Two-Graduation’. Mean value of 147.40 representative of respondents ‘Below SSLC’ is the highest and therefore is indicative of highest level of occupational stress among the groups, corroborated by Post Hoc Mean Difference value of 8.10727 against ‘Graduation’. Physical and Job demands are again found to be high among respondents with qualification ‘Below SSLC’ while the Graduates are found to have low vulnerability to physical and job demands. Respondents with SSLC qualification find their jobs emotionally most demanding as compared with Graduates who are seen to manage emotional demands significantly better.

17. Occupational stress among respondents in the salary brackets of Rs 8,000 to Rs 10,000 and Rs 10,001 to Rs 12,000 shows significant difference indicative of the influence of salary on their occupational stress. Respondents falling within the salary bracket of Rs 10,001 to Rs 12,000 with the highest recorded Mean score of 147.69 and Mean Difference of 2.72110, suffer highest level of occupational stress. Physical demands are found to be high among respondents in the salary bracket of Rs 12,001 to Rs 14,000 and emotional demands are found to be high among respondents in the salary bracket of Rs 10,001 to 12,000. Salary of the respondents is seen to carry no impact on their job demands as indicated by the results of the ANOVA Test.
18. Family size of the respondents has no significant influence on occupational stress as the p value in the ANOVA Table stands at 0.069 which exceeds the cut off criterion of 0.05. No significant difference is observed among the groups in regard to physical and job demands and the group with up to 3 family members suffer maximum emotional demands. The study brings out the fact that family size and emotional demands are seen to move in opposite direction with rising intensity of emotional demands as family size falls.
19. Respondents falling in the income category of ‘Below Rs 15,000’ is seen to experience highest degree of occupational stress with a recorded highest Mean value of 153.87, and they differ significantly from those in the salary brackets of ‘Rs15,001 to Rs 25,000’, ‘Rs 25,001 to Rs.35,000’, ‘Rs 35,001 to Rs 45,000’ and ‘above Rs 45,000’. Monthly income of the respondents is not seen to have any influence on the physical demands of the occupation. Monthly family income group of Rs 25,001 to Rs 35,000 suffer high level of job demands in comparison

to respondents in the family income bracket of 'Rs15,001 to Rs 25,000'. Respondents belonging to below Rs 15,000 experience highest emotional impact on the job front, and this is seen to come down progressively as the family income rises.

20. The conceptualised three-factor model of occupational stress records a Mean Percentage Score of 71.29 reaching upper extremities of medium range. ( $Z = -18.203$ ).
21. Self-esteem and occupational stress are observed to be positively correlated as the recorded Correlation Coefficient value of 0.895 affirms.
22. Logistic Regression Test identifies six of the predictors as high potential stressors and four as medium potential stressors. Salary, marital status, education, religion, location of residence and family income are deemed to be highly potent while caste, duration of residence, family size and age are seen to be of medium stress potency.

#### **9.6.7 Work Life Balance of Female Sales Employees in Textile Retailing**

Work life balance can be imagined as a measure of contentment that is derived from what is perceived to be an equitable and optimal investment of time and effort in domestic management and occupational obligations. This psychological construct assumes huge significance in the context of the study, for these sales employees, on an average, work between 9 and 12 hours a day, all week, with time and leisure proving to be the direct casualty.

1. Work life balance of the respondents is assessed using the following 14 variables listed in the order of ranking determined by Regression Coefficient values – 'Improbability of family outings' (0.870), 'Sleep deficit' (0.833), 'Lack of time for Holy visits' (0.820), 'Work interference in conjugal life' (0.818), 'Absence of family support' (0.755), 'Inability to tutor children' (0.689), 'Work interference in family time' (0.684), 'Work life imbalance' (0.682), 'Work interference in family affairs' (0.668), 'Unfulfilled domestic chores' (0.577), 'Flare-up within family' (0.530), 'Absent opportunities for movies' (0.499), 'Inability to care take sick family members' (0.493) and 'lack of time for television programmes' scoring the least value of (0.444).
2. The variables 'Lack of time to pursue hobbies' (0.274), 'Inaccessibility to time saving gadgets' (-0.086), 'Constraints on food delivery facility' (0.313),

‘Shortage of time for social media’ (0.239), ‘Insufficient time for personal fitness’ (0.017) and ‘Work interference in social life’ (-0.048) register Regression Coefficient values falling below the cut off criterion of 0.40, and therefore excluded from further analysis.

3. Age is found to have significant influence on work life balance as established by the Post Hoc Test where respondents belonging to the age group of 26 to 35 recording the highest Mean score of 39.01, differ significantly from those in the age groups 36-45 and below 25 years. In other words, respondents belonging to the age group of 26-35 record highest level of work life balance and those ‘below the age of 25 years’ record the lowest level of work life balance.
4. One way ANOVA Test reveals that location of residence has considerable influence on work life balance ( $F=10.314$ ,  $p<0.001$ ) and significant difference is observed among rural dwellers recording the highest Mean score (40.29) and this difference is more pronounced between rural and semi urban dwellers (Mean Difference = 3.97578) than rural and urban dwellers (Mean Difference = 3.49621)
5. Duration of residence is found to have no significant influence on work life balance as the p value (0.121) is found to exceed the cut off criterion of 0.05. As indicated by the highest Mean value of 40.11, respondents belonging to the group of ‘21-30 years’ manifest higher level of work life balance.
6. Religion is seen to exert significant influence on work life balance of the respondents and Hindus are found to have highest degree of work life balance followed by Muslims and Christians, respectively.
7. Caste is found not to have significant influence on work life balance as the indicated p value markedly overshoots the cut off criterion of 0.05. However Mean value denotes that respondents belonging to Scheduled Tribe carry maximum work life balance while respondents from the Scheduled Caste possess lowest level of work life balance.
8. Marital status is found to have considerable influence on work life balance and Post Hoc Test reveals that married respondents carry significant work life balance over the unmarried, while the divorced and the widowed record the highest and the second highest Mean values, denoting that the divorced manifest highest

degree of work life balance closely followed by the widowed. Lowest level of work life balance is found among the unmarried with the lowest Mean score.

9. Educational qualifications bear no significant influence on work life balance because the registered p value of 0.292 is more than the cut off criterion of 0.05. Mean value reveals that respondents with Plus Two education hold highest level of work life balance and respondents from the 'Below SSLC' group register the lowest work life balance.
10. Salary has no significant bearing on respondents' work life balance as the p value of 0.106 yielded by ANOVA is greater than 0.05. However, the Mean score signifies that respondents belonging to the salary group of Rs 10,001 to Rs 12,000 carry maximum work life balance, and respondents from the salary group of Rs 8,000 to Rs 10,000 record lowest level of work life balance.
11. Family size has no significant influence on work life balance of the respondents as the recorded p value (0.365) exceeds the cut off value of 0.05. It is observed from the recorded Mean values that families with members of 'up to three' record highest level of work life balance, and those with the family size of 'above six' possess lowest work life balance.
12. Monthly family income has considerable influence on work life balance of the respondents and the Post Hoc Test confirms that work life balance of respondents falling into the 'Below Rs 15,000' bracket with a Mean value of 40.93 record the highest level of work life balance. Higher family income is seen to lower work life balance.
13. Moderate level of work life balance is seen as supported by the Mean Percentage Score of 53.13 across the respondent base.
14. Work-life balance and occupational stress are found to share a negative correlation measured at -0.940.

#### **9.6.8 Job Satisfaction of Female Sales Employees in Textile Retailing**

Job satisfaction is a sense of contentment arising primarily from the multiple dimensions of occupation and partially influenced by the personal circumstances that largely shape an employee's personality and perception.

1. 14 variables of relevance have been identified in order to assess their influence on job satisfaction of female sales employees in textile retail outlets in Kerala as listed in the order of significance. 'Satisfaction of presentability' is seen to have



highest significance with a Regression Coefficient value of 0.865, followed by 'Interest in work' (0.756), 'Contentment in workplace ambience' (0.740), 'Job resilience' (0.726), 'Employer loyalty'(0.709), 'Satisfaction with out of office events'(0.660), 'Workplace endorsement'(0.637), 'Satisfaction of accommodation'(0.635), 'Satisfaction with salary'(0.631), 'Work enjoyment'(0.578), 'Satisfaction with leave facility'(0.572), 'Satisfaction with lunch and refreshments'(0.545), 'Workplace esteem'(0.438), and 'Job suitability' recording the lowest value of 0.422.

2. Variables 'Socialising possibility' (0.343), 'Satisfaction with non-monetary benefits' (0.268), and 'Satisfaction with communication system' (0.181) are found to be of little significance and consequently left out from further analysis.
3. Age of the respondents has been established to carry significant influence on job satisfaction, and those 'below 25 years of age' are found to enjoy high job satisfaction with a Mean Difference value of 1.63777 against the age group of 26 to 35 and 1.38880 against the age group of 36 to 45 respectively.
4. Job satisfaction remains uniform irrespective of the location of residence (rural, semi- urban and urban) as the recorded p value of ANOVA Test is more than the cut off criterion of 0.05.
5. Duration of residence bears little influence on job satisfaction as proven by the ANOVA Test where the registered p value of 0.306 exceeds the threshold value of 0.05.
6. Religion of the respondents has considerable influence on job satisfaction, and Islam is found to have highest degree of job satisfaction with a Mean Difference value of -1.50765 against Christianity and -1.30144 against Hinduism.
7. ANOVA Test proves that caste of the respondents does not influence their job satisfaction as the p value of 0.07 stands higher than the cut off value of 0.05 though the Mean value is suggestive of high level of job satisfaction for respondents from the Scheduled Tribe.
8. Marital status of these female sales employees is seen to have considerable influence on job satisfaction as revealed in the ANOVA Test and further identified in the Post Hoc Test where significant difference is observed between the unmarried and the married with a Mean Difference value of 1.64124, indicative of higher degree of job satisfaction amongst the unmarried.

9. It is seen that degree of job satisfaction diminishes as level of education increases; a fact proven in the Post Hoc Test, where respondents below the qualification of SSLC record highest level of job satisfaction against Graduates with a Mean Difference value of 2.62573, and 1.20771 against Plus two.
10. Respondents belonging to the salary bracket of Rs 12,001 to Rs 14,000 are seen to have high degree of job satisfaction as against those belonging to the salary bracket of Rs 10,001 to Rs 12,000 recording a Mean Difference value of -1.98160, followed by respondents in the salary bracket of Rs 8,000 to Rs 10,000 recording a Mean Difference value of 1.54470 as against those in the salary bracket of Rs 10,001 to Rs 12,000.
11. Respondents' family size is seen to wield significant influence on job satisfaction as Post Hoc Test reveals, where families with more than six members are found to have high degree of job satisfaction with a Mean Difference value of -3.07727 against those with a family size of '3 or below' followed by those with a family size of between four and six with a recorded Mean Difference value of -2.14960 against those with a family size of 'up to 3 members'.
12. Monthly family income is not found to have any significant influence on job satisfaction as ANOVA Test registers a p value of 0.079 which exceeds the threshold value of 0.05. It is worthy of notice that family income does not have dependence on job satisfaction. However as suggested by the recorded Mean values, respondents belonging to the highest family income bracket of above Rs 45,000 are detected to possess a higher degree of job satisfaction.
13. Job satisfaction among female sales employees in textile retailing is found to be moderate as validated by the Mean Percentage Score of 49.90.
14. Self-esteem and job satisfaction correlate positively with a recorded Correlation Coefficient value of 0.828.
15. The yielded Correlation value between job satisfaction and occupational stress is recorded at -0.927.
16. The negative relationship between occupational Stress and job satisfaction has been established through Structural Equation Modelling registering a Regression Coefficient value of -2.810.
17. The Structural Equation Model on Work life balance - Job Satisfaction registers a Regression Coefficient value of 1.887.

18. Structural Equation Modelling applied on Occupational Stress - Work life balance registers a Regression Coefficient value of -2.140, in confirmation of the negative relation between the two.
19. Work life balance has been established to mediate the relation between occupational stress and job satisfaction as proven by the Sobel Test value of -4.33.

## **9.7 CONCLUSION**

The rapidity of urbanisation in Kerala has been exponential enough to bring about a revolution and is significantly noticeable in the segment of textile retailing and the sheer magnitude and perceived scope of this thriving industry bedecked with brands, global, national, and local etched across the State, bear testimony to the transition from consumption to consumerism that the State has been witnessing over the last decade and more. Growing middle-class segment of the society, in quest of better standards of living, have opened up a fertile market with evolving demand for clothing, considered the insignia of social status with the resultant growth and expansion of textile retailing. This has largely been the backdrop against which work environment has been perceived, understood, and evaluated through the study.

The pomp, glitter, and glory that the large textile retail outlets, with their sprawling shop space flaunt, are veritable employment destinations to female aspirants invariably hailing from the weaker sections of the society, resulting in their predominantly high presence in this retail market space. Though belonging to the organised sector by legal definition, terms of employment and conditions of work mirror the characteristics of the unorganised sector. Work environment as a result, leaves enough areas for a total re-wiring despite periodical Amendments brought out by the State to refine and empower the Kerala Shops and Commercial Establishments Act 1960, considered the governing manual to guide and regulate all business activities under the definition of a Shop.

Much in alignment with the nature of the job of a female sales employee, the demands of their role are seen to carry harmful physical, emotional, and psychological impact with little effort from the management for resolutions justifiable both on legal and ethical grounds. Management attitude inevitably led to a few uprisings in the Districts of Thrissur, Kozhikode, and Alappuzha, ironically with little media coverage or

result; understandable considering the extent of support textile management lends to the media through expensive advertisements. Despite a new-found degree of social status and self-esteem their job role affords, occupational posture of day-long standing with no respite in sight, in spite of government directives to the contrary, prove to be one of the potent negating factors to what is otherwise looked upon by the respondents as an occupation, non-cumbersome, non-technical and undemanding on education. Unlawfully low salary, long work hours, all-week work and absence of job security are the other declared demerits of this occupation and lack of support from the major trade unions render collective bargaining impossible. Employee wellbeing with its intimate dependence on management systems and practices is widely seen to be disregarded with avoidable consequences both to the employee and the employer as well, the former being one of the focal areas of concern in the study. Poor education, weak socio-economic constituents and ignorance compounded by incomprehension prove instrumental in exposing their heightened vulnerability to the best advantage of the employers.

The main concerns that have gone into the study revolve around the respondents' personal circumstances, self-esteem, work life balance, job satisfaction and occupational stress, all of which in some way, influence their occupational landscape, culminating in denial of entitled benefits, as the study proves. It however looks little out of character prima-facie, that their self-esteem registers a high score, which in reality stands validated as the status of being an earning member of the family, invariably at a young age in a large textile retail outlet, offers many of the ingredients that go on to nurture pronounced personality traits and self-worth that make up a high notion of self-esteem. This fact is established by the study where the Mean Percentage Score registered stands at 90.08 indicating a high level of self-esteem. Work life balance has been another area of perceived significance considering the fact that 54 percent of the respondents depend on employer accommodation, and with their seven-day work week involving 9 to 12 hours of work a day, domestic duties and commitments largely remain unattended to, upsetting their work life equation. Work life balance nevertheless, is recorded to be moderate. Job satisfaction, another cardinal aspect with bearing on occupational stress is measured at 49.90 and classified as average. The converging effect of the aforesaid factors is seen to peg occupational stress at 71.29, indicating a medium to high stress level. The study further establishes

the close relationship occupational stress shares with job satisfaction and work life balance. Work life balance has been confirmed to mediate the relationship between occupational stress and job satisfaction. Hence, qualitative improvement in work life balance is expected to mitigate the harmful influence of occupational stress on job satisfaction.

It is the opinion of the researcher that these female sales employees with their perceived inadequacies and consequent limitations on major facets of life look upon employment largely as an indispensable income source, they cannot move forward without. Employment for many from this fraternity can be a healthy and rewarding diversion from the rigours of their daily domestic drudgery. It would also lead to financial, social, and psychological empowerment which would be a value addition to the society, besides strengthening the economy. With active involvement from the authorities, trade unions and local bodies, better conditions of work can be a natural consequence this fraternity legitimately deserves.

Safeguard of their job at the expense of their own rights and entitlements looks to be of paramount concern to them. Notwithstanding denials and deprivations their occupation carries, their self-esteem stands them in good stead as the study affirms. With changing times, better education, evolving management concepts and advent of the new generation with contemporaneous values and upgraded skill set, workplace is hoped to witness radical reforms and a healthier environment.

## **9.8 SUGGESTIONS ENSUING FROM THE STUDY**

1. Issuance of Appointment Order to all officially inducted employees is expected to afford a psychological proofing against job insecurity, which can otherwise be potentially stressful. It shall therefore be looked upon by the employers as a primary compliance, for an insecure employee could not be expected to excel at work nor remain satisfied in employment.
2. Certificate of Experience being an important document unto itself with high probability rate of fetching more attractive job opportunities, shall not under any circumstance be denied to a legitimate employee as decreed by the KSCE Act 1960.

3. Training is arming an employee to deliver to the expectations of the employer and shall not be compromised on, in the interest of the employee and the employer as well. Formal training and familiarisation with changing trends help remain ahead of customers. Enhanced self-confidence arising from intimate product knowledge could help manage stress more efficiently.
4. Salary, besides forming an important component of an employee's rights and entitlements, also forms their primary source of motivation to employment, and for the same reason, shall be in strict conformity with Government norms, considering the inflationary trend and attendant escalation to cost of living. Salary, thus forms a major ingredient in the recipe to contended employment.
5. Sales incentives being a variable remunerative factor, strategic fixation of monthly salary, significantly less attractive than sales incentives themselves, creates unhealthy competition and disharmony among the sales force, which shall best be avoided by refixing the monthly salary to Government stipulated standards, as personal competence is a variable too, particularly in the absence of formal training imparted to the employees.
6. With a high percentage of the respondents confirming total absence of paid leave, and considering their lengthy work hours, mostly seven days a week, domestic and social commitments are likely to remain unaddressed, unless they are granted paid leave of absence in situations of need which would in turn improve their work life balance and job satisfaction.
7. In the light of proven health consequences, work hours shall be truncated to conform with Government norms for the wellbeing of the employees in general and for improved productivity in particular, essentially in the interest of the employer. A regulated work schedule would greatly help in balancing their work life equation with perceived spill over benefits in stress management.
8. Partial digitisation of performance appraisal, restricted to functional metrics and figures, can prove to be a fairer and more objective mode of assessment that can, to a considerable extent, do away with personal prejudices and bias, many supervisors or even employers tend to hold against employees. This approach with minimal human intervention can in itself be an inspiration to the employees to give their best with the conviction that good performance stands recorded, irrespective of inter personnel equations.

9. Deployment of Technology for systematic analysis of an employee's overall performance, not limited to selling, shall substitute human faculties, which are often skewed and subjective. Artificial intelligence can play a significant role in this exercise.
10. By their sheer predominance in textile retailing, to the point of sustaining the enterprises, women shall be considered organisational assets, and be conferred a fair and equitable treatment so as to help them rub shoulders with men, who invariably occupy senior positions of authority. Such equitable treatment would lead to a healthy measure of self-esteem which would inevitably enhance their sense of wellness and wellbeing.
11. The 'hard won right to sit' in consequence to the intervention of the National Human Rights Commission in 2018, still remains an unfulfilled mandate. Government enforcement shall be stepped up to transfer the intended benefit to this community.
12. Overpopulated employer accommodation without sufficient space to move around is stated to be a matter of concern, besides privacy encroachment and can well affect their sense of wellbeing and overall contentment and hence less crowded accommodation offering reasonable freedom of movement could be considered by such employers in mutual interest.
13. An annual or biennial employee feedback on their experiences at work shall be instituted giving them the freedom to post their grievances and suggestions without personal encounters with the officials, many shy away from, for fear of incurring management displeasure.
14. A more responsible and efficient grievance redressal machinery founded on fair practices may be put in place for expeditious disposal of grievances, as a cohesive workforce throws up countless growth possibilities for the organisation, employees form an integral part of.
15. Basic mandatory welfare schemes such as PF and ESI which essentially translate into additional monetary benefits, are enjoyed only by a small percentage of the employees. Considering the significance and the need of such additional monetary benefits, implementation by the employers and in the absence thereof, enforcement by the authorities will go a long way in ensuring employee wellbeing and financial stability of this deprived lot.

16. Maternity benefits, as prescribed in the KSCE Act, are seen not to be extended by any of the employers with possible consequences that can lead either to termination or resignation. This helpless scenario has to change in honour of motherhood.
17. Despite the existence of Government-sponsored basic welfare schemes, neither their implementation nor their enforcement is seen to be sincerely adopted by the employers and the Labour Departments respectively, resulting in wayward management practices, typically reminiscent of the unorganised way of running business enterprises. More effective monitoring and enforcement could fetch this hapless community, relief, and better prospects on the job front, as part of work humanisation.
18. Near total absence of local media coverage does much to keep under wraps, what could otherwise have been issues contentious and vigorous enough to merit public attention and debate with probability of public involvement, seeking relief and resolutions to this ailing fraternity. Media ethics and canons of journalism need to transcend vested interest and discrimination, underscoring the value of fair play.
19. Government sponsored compulsory awareness programmes need to be initiated and held once a year in the interest of those employees who remain ignorant of their rights and entitlements.
20. A fundamental shift in perception of the management with similar government initiatives would help inculcate healthier and reverential attitude towards human capital, the very pillars on which their entrepreneurial edifices stand.
21. Outsourcing of human capital, an emerging method of employment in textile retailing essentially commoditises the female sales force, leading to 'employment surrogacy'. This substitution frees the employer of all duties and responsibilities otherwise imposed on him, with the consequence of rendering the female sales employees hirelings without a participatory role or a sense of belonging and their work largely becoming transactional in nature. This system of employment does untold damage to their career prospects and therefore needs to be regulated, if not abolished altogether.
22. Trade unions, without whose involvement collective bargaining proves futile, need to play more responsible roles in this industry segment which remains



largely unrepresented, presumably owing to female predominance in the work force and the accented patriarchal traits that still rule our society. In a futile attempt to do away with this age-old notion and to empower female workers, an all-woman led trade union was given shape to and legally registered under the banner of 'Asanghadita Meghala Thozhilali Union' (AMTU) in 2016. A misnomer in the context of textile retail employees who belong to the organised sector, the union has neither been able to garner enough membership from this community nor deliver tangible relief and justice, despite sincere efforts.

23. Women empowerment through reservation in the trade unions could attract more female representation and bring about significant improvement in employer-employee relationship and gender equity besides enhancing awareness of contemporary socio-political situations.
24. Customers by their sheer volume of footprint and as part of the society, could play an important role in voicing concerns of injustice and inequality meted out to these female sales employees.
25. In consideration of the unregulated work schedule, often running into the lean hours of the night, commute back home holds threat perceptions, employers seem to disregard in exclusion to those employees availing hostel facility, for whom free transport is provided back and forth by some large establishments. It shall be mandated without exception that all female employees be provided management run transport facility, at least for their return travel.
26. It shall be in the best interest of the employees that they be granted a weekly holiday as prescribed in the KSCEA 1960. This break could essentially be restorative in nature and could significantly contribute towards work life management, thereby mitigating occupational stress.
27. Another deprivation of significance to the employees' welfare is the denial of medical cover in the form of ESI as mandated in the KSCEA 1960, the absence of which, could adversely affect their job satisfaction.
28. In view of their work environment, deficient on various fronts, appreciation and recognition are vitally important for the upkeep of their motivation and involvement in the organisation, which would in turn nourish their job satisfaction and self-esteem.

ILO's Decent Work Agenda sums up aspirations of the working population involving opportunities for productive work, fair income, security at workplace, social protection for families, better prospects for personal development, freedom of expression and equality of opportunities. India being a signatory to the G20 member countries embodying these goals, appropriate significance to these policy priorities shall be accorded towards its fulfilment (ILO, 2015).

## **9.9 RESEARCH CONTRIBUTIONS**

1. This study brings under its scope, a panorama of the socio-economic conditions of female sales employees in textile retailing to facilitate further research efforts in evaluating their intensity of stress at workplace in conjunction with their personal circumstances.
2. Textile retailing has been treated as belonging to the unorganised sector by the extant literature, possibly misled by their work pattern, low remuneration and other management practices that look analogous to unorganised functional culture. This erroneous perception and a factual error stand corrected, as by legal interpretation, they belong to the organised sector supposedly delivering regulated conditions of work as laid out in the KSCE Act 1960.
3. Violations of the KSCE Act 1960 have been established, based on incontrovertible documented evidence received from various Labour Offices in exercise of the Right to Information Act.
4. To the knowledge of the researcher, study on occupational stress of female sales employees in textile retailing in India has no precedence.
5. The study brings together certain psychological and psycho-social aspects such as self-esteem, job satisfaction and work life balance against the backdrop of occupational stress for a more inclusive approach to the research topic.
6. A multi-pronged approach to occupational stress, taking into account all dimensions of their occupational role has not been attempted hitherto.

## *Chapter 10*

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### *Recommendations and Scope for Further Research*

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## **10.1 INTRODUCTION**

Against the backdrop of the previous chapter that summarises the gist of the study, the current chapter proposes ways and means of improving the existing conditions of work in the form of recommendations that are addressed to the employers as well as the Government. It also identifies areas for further research, this study has not been able to cover owing to its scope and scale.

## **10.2 RECOMMENDATIONS**

As a natural corollary to the study that has generated layers of new information and insights, some after thoughts that ensued thereupon are recorded below in the form of recommendations with the expectation that the prevalent situation could be improved significantly through some conscious and responsible initiatives from the employers in mutual interest, failing which Government intervention becomes a necessity.

1. Taking into account the fact that 53 per cent of the employees remain under paid by legal interpretation, sterner government intervention shall look appropriate and essential.
2. Considering the long and late work hours, often 7 days a week, and a significant part of the female sales force hailing from the semi-urban and rural areas, daily commute proves to be an inevitable ordeal, only the management can find a solution to, by providing transport facility, perhaps within an operational reach of a fixed distance.
3. Employer accommodation in many instances turns out to be an unwelcome substitute to daily commute on grounds of lack of essential comforts and sufficient space. A disgruntled employee remains unfit for sustained hard work and can impact organisational productivity to the detriment of the establishment causing avoidable loss of revenue and recurrent absenteeism. Such matters of administrative relevance shall be accorded more importance by the employers in mutual interest reinforcing employee commitment and wellness.
4. Absence of amenities considered basic by the KSCE Act can over a period, prove unhelpful, leading to progressive and cumulative erosion of job satisfaction. With distinct possibility of productivity drop and overall discontentment among the employees, employers shall conform to the

obligations laid out in the said Act that places employee welfare ahead of other concerns.

5. Despite gaining the 'right to sit' in textile retail establishments in Kerala through an Amendment to the KSCE Act 1960 in 2018, ground realities practically remain the same, rendering the efforts in the form of strikes and protests, a mockery of basic human rights, as the National Human Rights Commission alleged. Though standing can be considered an occupational posture while in service to customers, they shall be permitted by the employer to sit during the lean business hours, purely as a restorative measure.
6. More responsible enforcement initiatives from the Department of Labour is essential to set aright much of the anomalies. The hard won 'right to sit' in consequence to the intervention of the National Human Rights Commission still remains an unfulfilled mandate confined to fine print, and Government intervention and enforcement appear to be the only remedial measure in sight.
7. Most of the large textile retail establishments are run in continuation of a long lineage, upholding perceptions and practices that were in vogue in the early or mid-twentieth century, failing to adapt change, and keep pace with the contemporary world as it evolves in synchrony with time. Textile retail management needs to infuse young blood with professional competence and innovative mindset to remain time-relevant, considering the managerial revolution and use of technology that characterise other domains of commercial activity.
8. Grievance redressal mechanism needs to be put in place to enable employees ventilate their grievances for effective redressal, for the wealth of human capital founded on principles of fair play can generate a multitude of growth avenues for the organisation.
9. Considering the diversity of tastes, inclinations, cultural and geographical peculiarities customers display, and the absence of previous experience in similar fields many employees suffer from, formal training would go a long way in rendering a satisfying shopping experience to the customers while making the experience of selling less cumbersome or perhaps more satisfying to the employees themselves.

10. Legal literacy is abysmally low among the female sales employees and ignorance of their rights and entitlements reign supreme. Awareness on existence of trade unions, their supposedly noble objectives, and their potential for resolutions that would otherwise escape this community in disruptive employer policy matters remain as low, resulting in deprivations and work overload. Legal literacy programs shall be conducted periodically either by the Government or by responsible local citizenry to educate this fraternity on such matters of significance with pronounced bearing on their welfare. Department of Labour shall take initiatives in this direction by conducting awareness programmes and emphasising the need to remain cognizant of and updated on various government welfare schemes that are rolled out over time. Employee attendance shall be deemed compulsory and such exercises shall be carried out at specified intervals.
11. The much-touted gender-neutral policies have not necessarily brought forth a level playing field yet, and a more conscious and inclusive approach looks contextually appropriate. Women centric policies shall be formulated with undivided focus on their woes and solutions thereto.

Indian Constitution as well as the Government perspectives and policies underscore the important role of women in mainstream life and the prevalence of various welfare schemes intended for their general prosperity and security, testify to the Nation's equality of gender. It is however ironical that the envisaged benefits of such thoughtful initiatives do not drill down to the needy in total defeat of the noble objectives for reasons of poor enforcement by the competent authorities. In the light of such glaring discrepancy between intent and fulfilment, further studies and discussions in open forums may be helpful in bringing to the fore an issue too important and costly to be side-lined.

### **10.3 SCOPE FOR FURTHER RESEARCH**

1. This study has essentially been restricted to 'Big' textile retail establishments located in the cities of Thiruvananthapuram, Kochi, and Kozhikode representative of the southern, central, and northern parts of Kerala. Further research can be pursued to bring within its ambit 'Small' and 'Medium' establishments across the State for a more comprehensive investigative sweep of textile retailing in Kerala.

2. Effective coping strategies against occupational stress in textile retailing may be explored and experimented as part of future research efforts.
3. 'Qualitative research methods' may be embarked upon to gain insights into the subtler aspects specific to this fraternity.
4. A geographically segmented study may be pursued for comparative insights into the various zones within the State of Kerala.

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## INTERVIEW SCHEDULE FOR SALESWOMEN IN TEXTILE RETAILING

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Dear Respondent,

This interview schedule has been structured, bearing in mind the needs of my study titled **“Occupational Stress among Female Sales Force: A Study with Special Reference to Textile Retailing in Kerala”** and I would be delighted to receive your open and honest response to each of the questions and statements that make up the all-important primary data, this study would inevitably depend on for the expected results.

The questions and statements are objectively chosen to do full justice to the study and sufficient care has been taken not to probe into your privacy and all data so collected, will merit uncompromising confidentiality.

I thank you for your patience and your precious time.

### A. Socio- economic/Demographic Profile

1. Age: \_\_\_\_\_ years
2. Area/Nature of residence: Rural  Urban  Semi urban
3. Duration of residence in this area:
4. If recently migrated/relocated, reason for migration/relocation:
5. Distance to workplace:
6. Accommodation: Home  Hostel  Paying guest  Employer accommodation   
Any other
7. Mode of transport to workplace:
8. Religion: Hinduism  Christianity  Islam  No religion  Others  (specify) \_\_\_\_\_
9. Caste: General  SC  ST  OBC  No Caste  Others  (specify) \_\_\_\_\_
10. Marital Status: Unmarried  Married  Divorced  Widowed

11. Highest Educational Qualification: Below SSLC  SSLC  PDC/+2  Graduation   
Others (specify) \_\_\_\_\_
12. What was the Gross salary or take-home pay you received last month? Rs \_\_\_\_\_
13. How many members are there in your household? \_\_\_\_\_
14. What is your monthly household Income? Rs \_\_\_\_\_
15. Are you the primary bread winner in your family? Yes  No
16. My income is being used for: Household expenses  Repayment of loan/debt   
Personal use  Education of children  Any other
17. Do you make savings from your income? Yes  No   
If yes, what are the avenues of investment: Gold  Bank Deposits  Chit funds  
 Others

### **B. Employment Profile**

1. Have you worked in any other textile shop as saleswoman before joining this shop?  
Yes  No
2. If yes, duration \_\_\_\_\_
3. Has this previous experience helped you in getting better pay here? Yes  No
4. Do you have experience in any other job than that of a saleswoman? Yes  No
5. If yes specify \_\_\_\_\_
6. Reason for leaving the earlier job of a saleswoman: Poor pay  Heavy workload  Denial  
of leave  Improper behaviour of Management  Disciplinary Action  Marriage   
Motherhood  any other  (specify)
7. How long have you been working in this textile retail shop? \_\_\_\_\_ years
8. How did you get recruited in this shop? Advertisement  References of friends/relatives  
 Recruitment Agencies  Any other (specify)
9. Were you interviewed before appointment? Yes  No
10. Reason for preferring the job of a saleswoman: Non requirement of professional/vocational  
skill  Inherent social skills/Liking for this job  Lack of employability in other fields  
 Non cumbersome  Poor socio-economic background  Any other (specify)

11. What are the advantages of this job as a saleswoman? (Tick whichever is applicable): Non cumbersome  congenial work environment  Chance to socialize  comparatively better social status  comparatively better pay  Any other (specify)
12. What are the drawbacks of the job of a saleswoman? (Tick whichever is applicable): pay not commensurate with cost of living  Job insecurity  Long working Hours  Lack of other monetary benefits  too much of standing  Dust  Any other (specify)

### C. Terms of Employment

1. Have you been issued an Appointment Letter? Yes  No
2. Have you been issued an Employee ID card? Yes  No
3. Would your employer give you an Experience Certificate on demand? Yes  No
4. Have you entered into a bond with the employer? Yes  No
5. Have you been trained after selection? Yes  No
6. If yes, type of training: On the job  off the job   
Duration of training \_\_\_\_\_
7. What was the Gross salary or take-home pay you received last month? Rs \_\_\_\_\_
8. Is your salary credited to your bank account? Yes  No
9. Is the salary you receive fixed in accordance with the provisions of the KSCE Act?  
Yes  No  Do not Know
10. Which of the following monetary benefits do you receive from your employer?  
PF  ESI  Medical reimbursement  Allowances  Bonus  Commission  other
11. Which of the following nonmonetary benefits do you receive from your employer?  
Sarees  Accessories  Make up articles  Gift vouchers  Any other (specify)
12. Are you assigned sales targets? Yes  No
13. Do you receive sales incentives on attainment of targets? Yes  No
14. Do you receive special incentives on securing wedding purchases? Yes  No
15. Are you eligible for leave with wages? Yes  No
16. If yes \_\_\_\_\_

Type of leave	Yes	No	Do not know	Days per month /annum
Casual leave				
Sick leave				
Maternity leave				
Any other (specify)				

**D. Working Conditions**

1. Do you have fixed work hours? Yes  No
2. How many hours do you need to work a day? \_\_\_\_\_ hours
3. How many days do you need to work in a week? \_\_\_\_\_ days
4. How many breaks do you get a day? \_\_\_\_\_

Type of break	Yes	No	Duration
Morning tea			
Lunch			
Evening tea			

5. Is your performance appraised? Yes  No
6. Who appraises your performance? Supervisor  Management  Coworkers   
Customers
7. Have corrective measures been taken by the management after performance appraisal?  
Yes  No
8. Are you eligible for promotion? Yes  No
9. What are the criteria for promotion? Experience in the job  High performance   
Both  Any other
10. Have you been subject to harassments of any sort in this workplace? Yes  No  If  
yes (specify)
11. Have you experienced gender discrimination of any sort? Yes  No

**E. Amenities in Textile Retail Outlets**

1. Are the following facilities available in your retail outlet?

Amenities	Yes	No	Does the gap need to be addressed	
			Yes	No
Drinking water				
Sitting facilities				
Washrooms				
Restrooms with chairs				
Lunchroom with table				
Spacious counters facilitating free movement				
Facility to dispose sanitary napkins hygienically				
Lunch				
Tea/ coffee				
Snacks				
Sick room				
First aid facility				
Baby care facilities				
Grievance Redressal facility				
Advance salary/ loan facility				
Manpower for handling sales surge				
Health checkups				
Permission to use mobile phones				

2. Accommodation: Home  Hostel  Paying guest  Employer accommodation  Any other

3. Type of accommodation in case of hosteler: Apartments  Building  Any other

4. Number of occupants in a room (employer accommodation) \_\_\_\_\_

5. Mode of transport to workplace:

**F. Social Aspects of Work Environment**

1. Have you had any grievances? Yes  No
2. Have your grievances been communicated to the concerned? Yes  No
3. If yes, how many times?
4. If no, why?
5. What was the reason for your grievance?
6. Have customers complained against you?
7. Do you have any political affiliation?
8. Are you a member of any trade union? Yes  No  If yes (specify)
9. Does this trade union have any political affiliation? Yes  No  If yes (specify)
10. Has the union intervened in redressing any of your grievances? Yes  No
11. If yes, in what matters? \_\_\_\_\_
12. Indicate your level of awareness on the following legislations concerning your employment

Legislations	Fully aware	Partially aware	Not aware
Kerala Shops & Commercial Establishments Act			
Maternity Benefit Act, 1961			
Minimum Wages Act, 1948			
Equal Remuneration Act, 1976			
Unorganised Worker's Social Security Act, 2008			
Sexual Harassment of Women at Workplace (Prevention, Prohibition & Redressal) Act			

13. Have the recent Amendments to the KSCE Act brought respite to you? Yes  No
14. What suggestions would you like to put forth for the improvement of your work conditions?

**G.** Please indicate your agreement with the alternative that best suits you and your work environment. The numbers 1 to 3 represent the following: 1= Disagree, 2= Neutral, 3= Agree.

**(i) Self-esteem**

Sl No	Statements	Disagree 1	Neutral 2	Agree 3
1	I feel that I am a person of worth			
2	I feel that I have a good number of qualities			
3	I am able to perform as efficiently as others			
4	I am satisfied with myself			
5	I have a positive outlook towards life			
6	I am happy with my appearance			
7	I am satisfied with my personality			
8	I receive respect from others			
9	I can take care of myself			
10	I can carry out my responsibilities pretty well			
11	I do not feel inferior to others			
12	I am ready to extend support to my co workers			
13	I am satisfied with my marketing skills			

**(ii) Occupational Stress**

Please indicate your agreement with the alternative that best suits you and your work environment. The numbers 1 to 5 represent the following: 1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree and 5= Strongly Agree.

Sl No	Statements	1 SD	2 D	3 N	4 A	5 SA
<b>I</b>	<b>Job</b>					
1	I am unhappy with my job					
2	I selected this job out of compulsion					
3	There is no effective redressal of grievances here					
4	I need to attend to a large number of customers					
5	The workload is the same in all sections of the outlet					
6	I often feel physically tired because of my workload					
7	The sales targets fixed puts me under pressure					
8	The sales targets result in negative competition					
9	I lack the skills necessary for my job					
10	I often find it hard to do my work effectively because of the heavy workload					
11	I have to continuously stand for a long time					
12	I have no fixed time for lunch					
13	My inability to sit and take rest/ lunch in time affects my work and health					
14	I am not permitted to sit even when there are no customers to attend to					
15	I am unable to take toilet breaks during the course of my work					



16	My work time and rest time are not in line with statutory provisions					
17	I am denied leave even when I am unwell					
18	I find my job monotonous					
19	I am punished if I fail to achieve my sales target					
20	My working hours are too long					
21	My customers do not treat me with respect					
22	I have been verbally abused by my customers					
23	Gender discrimination demotivates me					
24	Equal chances of promotion for male and female sales employees does not exist					
<b>II</b>	<b>Physical</b>					
Sl No	Statements	1 SD	2 D	3 N	4 A	5 SA
1	Air conditioning affects my health					
2	I feel very sleepy at work					
3	Restricted movement behind the counter affects me					
4	I feel very tired at work					
5	I experience severe back pain while at work					
6	I have frequent headaches					
7	I experience unexplained muscular pain					
8	Excessive walking causes leg pain					
9	My inability to take toilet breaks affects me					
10	I find it very difficult to work on menstrual days					
11	The cramped accommodation affects me					
12	My legs severely ache due to my inability to sit					
13	Denial of permission to use lifts affects me					
<b>III</b>	<b>Emotional</b>	1 SD	2 D	3 N	4 A	5 SA

1	I am always under stress					
2	I often lose temper at work					
3	I am tired of the job					
4	I enter into arguments with my superiors					
5	Job insecurity worries me					
6	My socio-economic background compels me to continue on this job					
7	My superiors are not supportive					
8	It is not easy to always remain smiling and friendly with customers (Difficult to manage emotions according to organisationally defined rules)					
9	I enter into arguments with my co workers					
10	I get irritated very soon					
11	My co-workers are not helpful and supportive					
12	I feel depressed					
13	Inadequate transport facility after work puts me under stress					

**(iii) Health Condition**

After joining this shop I have suffered from the following conditions. Tick whichever is applicable.

	Illness	
1	Varicose vein	
2	Knee pain	
3	Back pain	
4	Uterine diseases	
5	Migraine/Headaches	
6	Asthma	
7	Muscular pain	

8	Pain in the jaw	
9	Fatigue	
10	Depression	
11	Any other (specify)	

**(iv) Work- Life Balance**

Sl No	Statements	1	2	3	4	5
1	My work interferes with my time with family					
2	I do not get enough sleep and relaxation					
3	I am unable to join family gatherings due to my work					
4	I have no support at home to balance my work and personal life					
5	I am not satisfied with the balance between my work and personal life					
6	I am unable to care take family members when they are unwell					
7	I am unable to monitor my children's studies					
8	I am unable to find time for watching Television					
9	I am unable to find time for my hobbies					
10	I enter into arguments with my family members quite often					
11	I am unable to use time saving gadgets at home					
12	I am unable to make use of food delivery apps to reduce my work at home					

13	I am unable to spend time on social media					
14	I am unable to complete my household chores					
15	I do not go out with my family/friends for movies					
16	Outings with family/friends is impossible					
17	I am unable to visit places of worship					
18	My work interferes with my conjugal life					
19	I have no time for physical exercise					
20	My work interferes with social engagements					

**(v) Job Satisfaction**

Sl No	Statements	1 SD	2 D	3 N	4 A	5 SA
1	I believe and take pride in my workplace					
2	I am interested in the work that I do					
3	I enjoy the work I do					
4	My job is a good fit for my skills and interests					
5	I do not feel disappointed /frustrated when customers do not buy					
6	I get ample opportunities to socialise with customers					
7	I am satisfied with the other benefits I receive					
8	I am satisfied with the clean and well-kept showroom ambience					
9	I am satisfied with the lunch and refreshments provided					
10	I am satisfied with the accommodation provided					

11	I am satisfied with the way the organisation communicates with the staff					
12	I am satisfied with the leave facility available here					
13	I am satisfied with the way I present myself before others					
14	I am satisfied with my salary					
15	I enjoy the tours/ outings organised by my employer					
16	I would prefer to stay in this organisation even if offered a similar job elsewhere					
17	I would recommend this organisation as a great place to work					


**DIRECTORATE OF RESEARCH, UNIVERSITY OF CALICUT**

**General format for submitting Report on Peer-reviewed Research Publication (latest first)**

<b>Sl. No</b>	<b>Authors in order and Title of Publication*</b>	<b>Journal Name, Volume, Number, Year &amp; Digital Object Identifier (DOI) Number</b>	<b>Inter-national/ National**</b>	<b>Publisher with ISSN</b>	<b>Web Address of the Journal</b>	<b>Indexed by ***</b>	<b>Impact factor if any</b>
1	Nisha Leela Jose & Dr. P.Vasanthakumari.  Textile Retailing – The Blurry Dichotomy Between Organised and Unorganised Employment In Kerala	Shodh Sanchar Bulletin (UGC Approved Care Listed Journal)  Vol-11  Issue-41 January to March 2021	International	Sanchar Educational and Research Foundation  ISSN:2229-3620	<a href="mailto:Serfoundational23@gmail.com">Serfoundational23@gmail.com</a>		
2	Nisha Leela Jose & Dr. P.Vasanthakumari.  Self-esteem and Female Salesforce in Textile Retailing	Shodh Sarita (UGC Approved Care Listed Journal)  Vol-8  Issue-29 January to March 2021	International	Sanchar Educational and Research Foundation  ISSN:2348-2397	<a href="mailto:Serfoundational23@gmail.com">Serfoundational23@gmail.com</a>		

c. Specific Remark/recommendation of the Chairperson, PGBS/Head of the Research Centre, based on the above criteria:

As per the Rules and Regulations for Research leading to PhD-2012, it has been verified that the research scholar has published *two research papers in Peer Reviewed National/ International Journals in the approved area of her research*, before the date of submission of her thesis to the University. All the publications mentioned above are *research papers* and not review papers; with *the applicant as the first author*.

Signature with Date: 

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**Report on Presentations (latest first)**

<b>Sl No.</b>	<b>Name</b>	<b>Title of Paper</b>	<b>Title of Conference</b>	<b>Organised By</b>	<b>Level</b>	<b>Date</b>
1	Nisha Leela Jose	The Untold Misereries of Female Sales Employees in Textile Retailing in Kochi	International Conference on Emerging trends in Commerce and Management - Series 3	NSS College, Ottapalam	International	10-01-2020
2	Nisha Leela Jose	Job Satisfaction Among Female Sales Employees in Textile Retailing in the Commercial and Industrial Hub of Kerala	International Seminar Cum Workshop on Research in Social Science: Emerging Trends	Sree Neelakanta Sanskrit College, Pattambi.	International	11-12-2019
3	Nisha Leela Jose	Hardships of Female Sales Employees in Textile Retailing in Kochi	Mixed Methods in Social Science Research	Government Arts & Science College, Ollur, Thrissur	National	30-11-2019
4	Nisha Leela Jose	Socio Economic Characteristics of Salesgirls in Textile Retail Units in Kerala	International Conference on Emerging Trends in Commerce & Management	NSS College, Ottapalam	International	20-03-2019
5	Nisha Leela Jose	Emotional Labour in Textile Retailing	International Conference on Advances in Financial Markets & Services	St Thomas College, Thrissur	International	16-01-2019