

IMPACT OF OCCUPATIONAL STRESS ON PERFORMANCE OF
FEMALE EMPLOYEES IN KATHMANDU VALLEY

A Dissertation submitted to Office of the Dean, Faculty of Management in partial
fulfillment of the requirements for the Master's Degree

by

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July,2025

CERTIFICATION OF AUTHORSHIP

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled Impact of occupational stress on performance of female employees in kathmandu valley. The work of this dissertation has not been submitted previously for the purpose of conferral of any degrees nor it has been proposed and presented as part of requirements for any other academic purposes.

The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declare that all information sources and literature used are cited in the reference section of the dissertation.

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FEMALE EMPLOYEES IN KATHMANDU VALLEY”**

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Sapana Gurung

Signature:

Date:

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ABBREVIATIONS

ANOVA	Analysis of Variance
AP	Adaptive Performance
CP	Contextual Performance
JS	Job Security and Career Development
PE	Physical Environment
RA	Role Ambiguity
RE	Responsibility
RI	Role Insufficiency
RO	Role Overload
SPSS	Special Packages for Social Sciences
TP	Task Performance
WL	Work-Life Balance

ABSTRACTS

This study explores the impact of occupational stress on the performance of female employees in Kathmandu Valley, focusing on key stress-related factors including role overload, role insufficiency, role ambiguity, work-life balance, responsibility, working environment, and job security and career development. Female employees often experience unique challenges in balancing professional and personal responsibilities, which may lead to varying levels of stress that affect job performance. Using a structured questionnaire and quantitative research methodology, data were collected from female employees working across various sectors in Kathmandu Valley. The results revealed that responsibility, working environment, and job security and career development have a significant and positive impact on employee performance. Additionally, moderate positive relationships were observed between performance and factors such as role overload, role insufficiency, and work-life balance. Conversely, role ambiguity showed a weaker correlation, indicating a limited influence on employee performance. The findings suggest that improving workplace conditions, fostering supportive work environments, and ensuring career development opportunities are essential in reducing stress and enhancing productivity among female employees. This study contributes to the growing body of literature on occupational stress and offers practical insights for employers and policymakers seeking to improve women's workplace experiences and overall organizational performance.

Keywords: *Occupational stress, employee performance, female employees, role overload, work-life balance, working environment, Kathmandu Valley.*

CHAPTER I

INTRODUCTION

1.1. Background of the study

Occupational stress is a significant concern in modern workplaces, affecting employees' well-being and overall performance. Female employees, in particular, often experience unique stressors due to factors such as work-life balance, workplace discrimination, job insecurity, and social expectations. In Kathmandu Valley, where urbanization and economic expansion have led to increased participation of women in the workforce, understanding the impact of occupational stress on their performance is crucial. Workplace stress can arise from various sources, including excessive workload, organizational policies, lack of career advancement opportunities, and interpersonal conflicts. These stressors may lead to decreased job satisfaction, lower productivity, burnout, and mental health issues. Moreover, the dual responsibility of professional and domestic roles further intensifies stress among female employees.

Despite the growing awareness of workplace stress, research on its specific impact on female employees in Kathmandu Valley remains limited. This study aims to analyze the relationship between occupational stress and work performance among female employees in different sectors, identifying key stressors and their consequences. The findings will provide insights into how organizations can implement stress management strategies to enhance employee well-being and improve overall productivity.

Feelings of anxiety or mental pressure brought on by difficult situations are the hallmarks of stress. It is a typical human response that spurs us to face and conquer challenges and risks. Although everyone experiences stress, how each of us handles it has a significant impact on our general well-being, sometimes in a favorable way but mostly in a bad way. One of the most common problems people have when carrying out their job duties is stress. One way to describe it is as a tense, restless, or worried condition.

This viewpoint is consistent with that of Mubeen, Khan, and Al Saadi (2014), who contend that stress at work leads to organizational problems that impair performance

and development, especially in settings that are competitive. Additionally, studies show that the main causes of worker injuries include physical dangers, high workloads, and stress related to the job.

High demands, fierce competition, and growing workloads are common features of the modern workplace, and they can all lead to considerable levels of occupational stress among workers. Workplace stress is a common problem that can negatively impact both individuals and companies. Given that female employees may encounter particular difficulties and experiences at work, it is critical to comprehend the precise effects of occupational stress on their performance. Women who manage job and family responsibilities have been found to function at different levels than single women who work.

Ineffective management of these many responsibilities could lead to conflicts and have a negative impact on performance. Women's employment rates have increased dramatically in the contemporary age, reflecting a profound change in social roles. Today's women manage their personal life, careers, and children while juggling a variety of other obligations. Understanding how this complex interaction of roles affects female employees' performance is essential since it can exacerbate occupational stress.

Even while it's often acknowledged that workplace stress can hinder both individual and organizational achievement, more research is still needed, especially when it comes to female employees. A specific examination into the complex relationship between occupational stress and performance among female professionals is necessary due to the distinctive work-life dynamics, gender-related issues, and cultural expectations that create a distinct atmosphere for this group.

Women are increasingly expected to play two jobs as society becomes more modernized: caring for and raising families while actively engaging in the workforce (Harris, 2007). The difficulty faced by women professionals is juggling their roles as mothers, workers,

and members of the community. Their capacity to fully utilize their abilities and lead a happy and fulfilled life, however, may be hampered by work-family conflict brought on by a lack of support from both the family and the workplace (Alam, Sattar, & Chaudhary, 2011).

1.2. Problem statement

Occupational stress is still a major problem for female professionals, even with advancements in gender equality in the workplace. One important issue that needs to be addressed is how workplace stress affects female employees' effectiveness. However, a thorough understanding of the precise consequences of professional stress on female employees' performance—including the particular difficulties and potential obstacles they face—is lacking.

Organizations' capacity to put into practice efficient plans and interventions to lessen the detrimental impacts of workplace stress and promote the health and productivity of female workers is hampered by this knowledge gap. Furthermore, a large portion of the current literature on occupational stress overlooks the gender-specific experiences of women, underscoring the need for a more targeted investigation of this subject. Research that examines the relationship between occupational stress and female employees' performance is therefore obviously needed, given the unique difficulties they face at work.

Filling this gap in the literature will yield important information that can direct the creation of organizational policies, initiatives, and practices meant to improve women's performance and well-being by fostering a healthier and more encouraging work environment. Thus, this study's problem statement is to look at how workplace stress affects female employees' performance in the Kathmandu Valley. The project specifically seeks to investigate the following research questions:

- 1) What are the key sources and causes of occupational stress experienced by female employees?
- 2) How does occupational stress affect the performance of female employees in the workplace?

- 3) What are the specific challenges and barriers faced by female employees in managing occupational stress?
- 4) Is there gender-specific differences in the experience and impact of occupational stress on performance among female employees?
- 5) How do work-life balance and the intersection of work and family responsibilities influence the relationship between occupational stress and performance in female employees?

1.3. Objective of the study

The main objective of this study is to assess the impact of occupational stress over the performance of female employees. However, the specific objectives of the study are as follows:

1. To measure the position of role overload, role insufficiency, role ambiguity, work life balance, responsibility, working environment and job security and career development on Employee performance .
2. To examine the relationship between role overload, role insufficiency, role ambiguity, work life balance, responsibility, working environment and job security and career development on Employee performance.
3. To analyze the impact of role overload, role insufficiency, role ambiguity, work life balance, responsibility, working environment and job security and career development on Employee performance.

1.4. Hypothesis of the study

The presence of overall occupational stress factors has a significant impact on employee performance of female employees in Kathmandu Valley.

H1: Role overload has a significant impact on the performance of female employees in Kathmandu Valley.

H2: Role insufficiency has a significant impact on the performance of female employees in Kathmandu Valley.

H3: Role ambiguity has a significant impact on the performance of female employees in Kathmandu Valley.

H4: Work-Life balance has a significant impact on the performance of female employees in Kathmandu Valley.

H5: Responsibility have a significant impact on the performance of female employees in Kathmandu Valley.

H6: Working environment has a significant impact on the performance of female employees in Kathmandu Valley.

H7: Job security and career development has a significant impact on the performance of female employees in Kathmandu Valley.

1.5. Rationale of the study

This study is important for given reasons:

The study advances knowledge of the particular pressures and difficulties faced by female workers in the workplace. It clarifies the precise elements that could have an impact on their productivity, health, and general job happiness.

Examining female employees' performance and occupational stress helps advance gender equality and inclusion in the workplace. It emphasizes how crucial it is to take gender-specific aspects and experiences into account when creating organizational interventions and policies. This study can assist in determining efficient organizational tactics and stress-reduction measures. When considering how occupational stress affects female employees' performance, it can have a favorable effect on their overall output. The results of the study can help firms and human resource experts create stress management plans and employee support systems that work.

Overall, the study's significance lies in its potential to contribute to the well-being and performance of female employees, promote gender equality, and provide practical implications for organizations seeking to create supportive and inclusive work environments.

1.6. Limitations of the Study

Despite being rigorous as possible, this study may have the following limitations.

- i. The findings of this study may not be generalizable to all, as the study will focus on a particular geographic location.
- ii. The study is the reliance on self-report measures, which might introduce bias and inaccuracies in accessing occupational stress and its impact on performance.
- iii. The study's sample size may be limited due to resource constraints or difficulty in accessing every sector of organizations. A small sample size may affect the statistical power of the study and limit the generalizability of its findings.
- iv. The study may not account for the external factors or individual differences that could influence occupational stress and performance but are not specifically addressed in the research design.
- v. It may not capture the entire complexity of occupational stress and its multifaceted nature, thereby limiting a comprehensive understanding of the phenomenon.

1.7. Organization of the study

The study is organized into five different chapters as follows:

Chapter I: Introduction

This chapter covers the elements of the research. It includes the background context of the study, description of the research problem formulation of research questions, clarification of study goals, explanation of why the study's important and recognition of its limitations.

Chapter II: Literature review and conceptual framework

This chapter consists of two parts; the review of existing literature and the theoretical framework used in this study. The literature review involves combining both empirical researches incorporating studies that align with the present research and other relevant subjects. It offers a summary of the study establishing connections, with the study's goals.

Chapter III: Research methodology

This chapter outlines the research methodology employed in this study, encompassing the examination of various variables, statistical methodologies, and techniques employed to assess the hypotheses. It encompasses aspects such as research design, the target population, sampling methods, research instruments, sources and procedures for data collection, and the process of data analysis.

Chapter IV: Analysis and results

This chapter serves as the core of the study, where data are both presented and analyzed. It addresses the primary objective of the study by presenting and assessing data with the aid of diverse statistical tools as outlined in the methodology. It explains the methodologies employed in dissecting data collected from various sources, endeavors to elucidate the connections between different variables, and showcases the findings of the study.

Chapter V: Summary, conclusion and implications

This chapter discusses the findings of the research and summarizes the analysis in a logical manner. It presents the implications of the study along with areas for further research and improvements.

CHAPTER II

LITERATURE REVIEW

2.1. Organizational stressors: Conceptual review

Organizational stressors refer to workplace-related factors that contribute to stress among employees, impacting their psychological and physical well-being, job satisfaction, and overall performance. These stressors arise from various aspects of an organization, including its structure, policies, culture, and work environment. For female employees, these stressors can be particularly pronounced due to additional societal and familial responsibilities.

Workload and job demands

High workload and excessive job demands are primary organizational stressors. Employees facing unrealistic deadlines, heavy responsibilities, and long working hours often experience burnout and decreased productivity. For female employees, balancing job demands with household responsibilities can further elevate stress levels, leading to work-life conflicts.

Role Ambiguity and role conflict

Role ambiguity occurs when employees are uncertain about their job responsibilities, expectations, or reporting structures, leading to confusion and stress. Similarly, role conflict arises when employees face contradictory demands from different stakeholders within the organization, making it difficult to prioritize tasks effectively. These challenges are more pronounced for female employees working in male-dominated environments.

Job insecurity

Job instability, downsizing, and lack of career growth opportunities contribute to occupational stress. In competitive work environments, female employees may face

barriers to promotions and professional development, increasing job-related anxiety and dissatisfaction.

Workplace harassment and discrimination

Gender-based discrimination, unequal pay, and workplace harassment are significant stressors for female employees. Discriminatory practices not only hinder career growth but also impact mental health and overall job performance. Creating a supportive and inclusive work environment is essential to reducing these stressors.

Work-Life balance challenges

Balancing professional and personal responsibilities remains a major stressor for many female employees. Limited access to flexible work arrangements, inadequate maternity benefits, and lack of employer support can make it challenging for women to manage both domains effectively.

Organizational culture and leadership style

A rigid organizational culture, poor communication, and ineffective leadership contribute to workplace stress. Employees working under autocratic or unsupportive leadership often experience higher stress levels due to a lack of recognition, motivation, and career development opportunities.

Lack of social support

Support from colleagues and supervisors plays a crucial role in mitigating workplace stress. However, a lack of social support or a toxic work environment can increase stress levels, leading to reduced job engagement and commitment.

2.2 Employee performance: Conceptual review

Employee performance is a critical factor in organizational success, reflecting the efficiency, productivity, and overall contributions of employees to their respective

workplaces. It is influenced by various internal and external factors, including motivation, job satisfaction, skills, organizational culture, and stress levels. For female employees, performance can be particularly affected by occupational stressors, work-life balance challenges, and workplace policies.

1. Definition of Employee Performance

Employee performance refers to the effectiveness with which an individual fulfills their job responsibilities and meets organizational goals. It encompasses multiple dimensions, including task performance, contextual performance, and adaptive performance.

Task Performance: The core duties and responsibilities associated with a specific job role, such as completing assigned tasks efficiently, maintaining quality standards, and achieving targets.

Contextual Performance: The extra-role behaviors that contribute to a positive work environment, such as teamwork, cooperation, and adherence to organizational values.

Adaptive Performance: The ability to adjust to changing work environments, embrace new technologies, and respond to organizational challenges effectively.

2. Factors influencing employee performance

Several factors contribute to employee performance, including:

Job Satisfaction: Employees who are satisfied with their work environment, salary, and growth opportunities tend to perform better. Dissatisfaction, on the other hand, leads to disengagement and lower productivity.

Motivation and Engagement: Intrinsic and extrinsic motivation play a crucial role in enhancing performance. Recognition, rewards, career growth, and a supportive work environment drive employees to excel.

Workplace Stress: Occupational stress negatively affects concentration, decision-making, and overall efficiency. High stress levels can result in burnout, absenteeism, and reduced performance.

Leadership and Management Style: Effective leadership fosters employee engagement, motivation, and productivity, while poor leadership can demotivate employees and hinder performance.

Work-Life Balance: Employees who can effectively manage their professional and personal responsibilities are more likely to perform well. For female employees, balancing career and household responsibilities is essential for sustained performance.

Training and Development: Regular skill enhancement, professional training, and career development programs help employees improve their competencies, directly impacting their performance.

Employee performance is a multifaceted concept influenced by individual, organizational, and external factors. In the case of female employees, occupational stress, workplace policies, and work-life balance play a crucial role in determining their overall productivity. Addressing these challenges through supportive measures can enhance employee well-being and contribute to improved organizational outcomes.

2.3 Organizational stressors and employee performance

Organizational stressors play a significant role in shaping employee performance, either enhancing or hindering productivity. While a moderate level of stress can act as a motivator, excessive stress negatively impacts employees' psychological and physical well-being, leading to decreased efficiency, job dissatisfaction, and burnout. For female employees, occupational stressors—such as workload pressure, job insecurity, workplace discrimination, and work-life balance challenges—can significantly influence their ability to perform effectively.

1. Relationship Between Organizational Stressors and Employee Performance

The relationship between workplace stressors and employee performance is complex and varies depending on the nature, intensity, and duration of the stress.

Negative Impact of Stress on Performance: High stress levels can lead to fatigue, lack of concentration, decreased motivation, and absenteeism, all of which negatively affect performance. Chronic stress can result in reduced job engagement, errors in work, and overall dissatisfaction.

Moderate Stress as a Performance Enhancer: In some cases, a moderate level of stress can serve as a motivator, pushing employees to meet deadlines and enhance productivity. However, prolonged exposure to high stress levels leads to exhaustion and a decline in job performance.

Key Organizational stressors affecting employee performance

Several stressors contribute to fluctuations in employee performance, particularly among female employees who often face additional societal and familial responsibilities.

Workload and Time Pressure: Excessive workload and tight deadlines can cause burnout, reducing employees' ability to perform efficiently. Employees under constant time pressure may struggle to maintain quality and accuracy in their work.

Role Conflict and Role Ambiguity: Unclear job expectations and conflicting responsibilities create confusion, leading to stress and reduced efficiency. Employees facing uncertainty in their roles often experience frustration, which impacts their motivation and productivity.

Job Insecurity and Career Growth Concerns: Fear of job loss, lack of promotions, and limited career advancement opportunities contribute to anxiety and disengagement, lowering performance levels. Female employees, in particular, may encounter glass ceiling effects that add to workplace stress.

Workplace Harassment and Discrimination: Gender-based discrimination, pay disparities, and workplace harassment negatively affect job satisfaction and morale. Employees

experiencing workplace hostility may withdraw from work responsibilities, impacting their overall performance.

Work-Life Balance Challenges Difficulties in managing professional and personal obligations can lead to stress and emotional exhaustion. For female employees, a lack of flexible work arrangements or organizational support exacerbates performance issues.

Leadership Style and Organizational Culture: Unsupportive leadership, micromanagement, and lack of employee recognition can demotivate employees. A negative organizational culture fosters stress and dissatisfaction, reducing job performance.

Managing organizational stressors to improve performance

To mitigate the negative effects of organizational stressors and enhance employee performance, companies can implement the following strategies:

Workload Management: Ensuring realistic job expectations and distributing tasks fairly can prevent burnout.

Clear Job Roles and Responsibilities: Providing well-defined job descriptions and expectations minimizes confusion and stress.

Career Development Opportunities: Offering training, mentorship, and career progression paths boosts motivation and job satisfaction.

Supportive Leadership: Encouraging open communication, employee recognition, and participative leadership can reduce workplace stress.

Flexible Work Arrangements: Providing work-from-home options, flexible hours, and maternity benefits helps female employees balance work and personal life.

Creating an Inclusive Workplace: Addressing gender-based discrimination and fostering a supportive work culture can enhance employee well-being and productivity. Organizational stressors have a direct and profound impact on employee performance.

While moderate stress can drive productivity, excessive stress leads to burnout, disengagement, and decreased efficiency. Addressing workplace stressors through strategic policies and supportive measures is essential to improving employee well-being and ensuring sustainable performance, particularly for female employees who face additional workplace challenges.

Organizational stressors and employee performance: theoretical review

Organizational stressors play a significant role in shaping employee performance, either enhancing or hindering productivity. While a moderate level of stress can act as a motivator, excessive stress negatively impacts employees' psychological and physical well-being, leading to decreased efficiency, job dissatisfaction, and burnout. For female employees, occupational stressors—such as workload pressure, job insecurity, workplace discrimination, and work-life balance challenges—can significantly influence their ability to perform effectively.

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Role conflict and role ambiguity

Unclear job expectations and conflicting responsibilities create confusion, leading to stress and reduced efficiency. Employees facing uncertainty in their roles often experience frustration, which impacts their motivation and productivity.

Job insecurity and career growth concerns

Fear of job loss, lack of promotions, and limited career advancement opportunities contribute to anxiety and disengagement, lowering performance levels. Female employees, in particular, may encounter glass ceiling effects that add to workplace stress.

Workplace harassment and discrimination

Gender-based discrimination, pay disparities, and workplace harassment negatively affect job satisfaction and morale. Employees experiencing workplace hostility may withdraw from work responsibilities, impacting their overall performance.

Work-life balance challenges

Difficulties in managing professional and personal obligations can lead to stress and emotional exhaustion. For female employees, a lack of flexible work arrangements or organizational support exacerbates performance issues.

Leadership style and organizational culture

Unsupportive leadership, micromanagement, and lack of employee recognition can demotivate employees. A negative organizational culture fosters stress and dissatisfaction, reducing job performance.

2.4 Organizational stressors to improve performance

To mitigate the negative effects of organizational stressors and enhance employee performance, companies can implement the following strategies:

Workload management

Ensuring realistic job expectations and distributing tasks fairly can prevent burnout.

Clear job roles and responsibilities

Providing well-defined job descriptions and expectations minimizes confusion and stress.

Career development opportunities

Offering training, mentorship, and career progression paths boosts motivation and job satisfaction.

Supportive Leadership

Encouraging open communication, employee recognition, and participative leadership can reduce workplace stress.

Flexible work arrangements

Providing work-from-home options, flexible hours, and maternity benefits helps female employees balance work and personal life.

Creating an inclusive workplace

Addressing gender-based discrimination and fostering a supportive work culture can enhance employee well-being and productivity.

Organizational stressors have a direct and profound impact on employee performance. While moderate stress can drive productivity, excessive stress leads to burnout, disengagement, and decreased efficiency. Addressing workplace stressors through strategic policies and supportive measures is essential to improving employee well-being and ensuring sustainable performance, particularly for female employees who face additional workplace challenges.

2.5 Empirical studies

Occupational stress

Work stress is a persistent condition caused by unfavorable workplace conditions, which can negatively affect an individual's performance and overall well-being, both mentally and physically. It is defined as a situation where certain aspects of the work environment are believed to have a detrimental impact on an individual's psychological or physical health or increase the likelihood of health-related risk factors. It occurs when the demands of the job surpass the individual's capabilities, leading to job-related strains as the resultant reactions or outcomes (Amigun & Blottnitz, 2010).

Occupational stress is a pervasive and significant issue in today's high pressure and hectic work environments. It indicates to the physical and mental stress encountered by individuals due to the responsibilities, demands, and anticipations associated with their work. In the modern workplace, employees often face a multitude of challenges, such as heavy workloads, tight deadlines, interpersonal conflicts, and organizational changes, all of which contribute to the experience of stress.

Employee performance

Aguinis (2013) believes that employee performance refers to the conduct of individuals in the workplace that aligns with the organization's objectives and is evaluated based on the tasks or responsibilities assigned to them within the organization. The performance of employees represents the effectiveness and productivity of individuals in achieving organizational goals through their constructive contributions, thereby contributing to the overall performance of the organization (Markos & Sridevi, 2010).

According to Faiza and Nazir (2015), employee performance can be understood as the exhibited behaviors that reflect an employee's learning and training. It encompasses the outcomes of both cognitive and psychological abilities of individuals. It plays a crucial role in improving overall organizational processes, particularly in terms of efficiency and productivity.

Occupational stress and employee performance

When individuals perceive that their circumstances exceed their ability to cope, stress emerges. This imbalance between resource supply and demand has become widespread across various professions and jobs, as organizations increasingly expect high performance from their employees to outdo competitors. Consequently, multiple stresses accumulate, subjecting individuals to challenging and stressful situations.

Weiss(1983) found that occupational stress does not always negatively impact both individuals and organizational performance. He suggests that while some stress at work enhances performance, excessive stress may hinder output if it exceeds an individual's tolerance threshold. The duration of stress effects and individuals' ability to recover determine the level of stressfulness in the workplace, ranging from temporary to permanent, short-term to long-term, and mild to severe (Schermerhorn & Chappell, 2004). Selye (1956) presents idea that not all stress is detrimental to workers. To some extent, job stress can actually benefit employee performance. Extensive research supports the concept of "good stress." Ashforth (1996) discovered a negative correlation between two major workplace stressors, namely role ambiguity and role conflict, and organizational outcomes. These stressors had significant impacts on unfavorable reactions. Furthermore, there is a negative and significant relationship between occupational stress and job satisfaction, as well as organizational productivity.

Imtiaz and Ahmad (2009) demonstrated through correlation analysis that employees perform worse under work-related stress. Their study revealed a substantial inverse association between occupational stress and work output. They linked stressors like interpersonal conflicts and supervisor relationships to declining performance. Similarly, a survey of managers in Nigerian firms in 2010 using the Z score test showed a negative

association between managers' performance and occupational stress (Ahmed & Ramzan, 2013). Their hypothesis suggested that work-related stress negatively affects employee performance when it reaches a critical level.

Fonkeng (2018) conducted research in a microfinance institution in Cameroon to investigate the impact of job stress on worker performance. The study revealed significant stress experienced by individuals, negatively affecting their performance. Ajayi (2018) reported that job stress significantly reduced individual performance in Nigerian bankers, as all stress factors had an adverse impact on their performance. Additionally, Pandey (2020) studied 200 Nepalese employees in the banking sector and found that all stress factors were significantly but negatively associated with employees' performance, with overall stress levels leading to decreased performance.

Lavuri (2023) discovered a significant impact of role ambiguity on bank employees' job performance. A study in Malaysia by June and Mahmood (2011) revealed a negative correlation between role ambiguity and employee performance in Malaysian SMEs. However, a study conducted in Pakistan in 2011 found an interesting result that job uncertainty had a positive association with employee performance, possibly due to modern employees' multitasking abilities and eagerness to handle multiple tasks simultaneously.

Table 1

Integration of essential literature review

Authors	Variables	Key Findings
Kitole et al. (2015)	1. Independent Variable: Work Load, Work Conflict, Work Ambiguity and Job Security Dependent Variable: Employee	The study findings showed that job security and workload affected the employee performance.

	Performance	
Vijayan (2017)	1. Independent Variable: Workload, Job Security and Shift Work 2. Dependent Variable: Employee's job performance	There is a significant interrelationship between the selected constructs such as workload, job security, and shift work. The chosen constructions have a stronger influence on workers' job performances and are favorably associated with one another.
Karunanithy and Ponnampalam (2018)	1. Independent Variable: Occupational Stress 2. Dependent Variable: Performance	The results indicate that performance is adversely affected by stress, which is assessed through job-related, organization-related, and individual-related stress factors.
Chen, Wang, Li, & Li (2019)	1. Independent Variable: Stress 2. Dependent Variable: Performance, Mental Health	The research conducted in SMEs amid the COVID-19 pandemic revealed that work-related stress has a detrimental impact on the performance of employees, particularly affecting their mental health.
Nyanghai and Bula (2020)	1. Independent Variable: Work Stress 2. Dependent Variable: Performance of employees	It was noticed that when the work stress reaches undesired levels it adversely affects employee performance.
Kumar et al.(2021)	1. Independent Variable: Lifestyle Choices, Role Overload, Family Distractions, Operational Discomfort & Distress 2. Dependent Variable: Job Performance	The research indicated that role overload and alterations in lifestyle choices did not have noteworthy effects on job performance. However, family distraction, occupational discomfort, and distress were

identified as significant factors influencing job performance, with distress emerging as the most impactful among them.

- Iskamto (2021) 1. Independent Variable: Working Conditions, stress due to role, job stress has a significant impact on interpersonal factors, career development, organizational structure, home view- work
2. Dependent Variable: Work result, job knowledge, initiative, mental agility, attitude, discipline of time and attendance
- Appiah (2021) 1. Independent Variable: Stressors (Physical, Emotional, Behavioral) the research, it can be inferred that
2. Dependent Variable: Job Performance
- Drawing from the key discoveries of individuals demonstrated heightened physical stress symptoms. The primary contributors to stress were identified as unfavorable job conditions, deficient interpersonal connections, and a dearth of prospects for career growth.
- Akah et al. (2022) 1. Independent Variable: Remuneration, Workload, Provisional of Institutional Amenities
2. Dependent Variable: Job Performance
- The research indicated that employee performance is notably influenced by both compensation and workload, whereas the provision of institutional amenities has not demonstrated a significant impact.

Joy and Kumar (2023) 1. Independent Variable: Role ambiguity, Workload, Salary and Rewards, Fear of Obsolescence
 2. Dependent Variable: Job Performance
 The research indicated a negative correlation between job stressors and job performance, with role ambiguity significantly influencing job performance.

2.5 Research gap

Despite the growing body of literature on occupational stress and employee performance, limited studies have specifically explored the impact of occupational stress on the performance of female employees in Kathmandu Valley. Most existing research on workplace stress and productivity has been conducted in broader organizational contexts, often focusing on general employee populations without gender-specific analysis. This study aims to fill the following research gaps: Existing research primarily examines occupational stress among employees as a whole, with limited attention to gender differences. However, female employees face unique stressors, including work-life balance challenges, gender discrimination, and societal expectations, which require deeper investigation. Most studies on occupational stress and employee performance are based on Western or developed economies. The organizational structure, cultural norms, and workplace environment in Nepal differ significantly, impacting how stress affects employees. While some research highlights the role of work-life balance in employee well-being, few studies specifically address how inadequate organizational support, lack of flexible work arrangements, and household responsibilities contribute to stress among female employees. This study seeks to explore how these factors impact job performance. Previous research often generalizes workplace stress across different industries, ignoring the distinct stressors present in various sectors (e.g., banking, healthcare, education, corporate offices). This study will examine occupational stress across multiple industries in Kathmandu Valley to identify sector-specific challenges faced by female employees. Many studies provide theoretical discussions on occupational stress but lack practical recommendations tailored to female employees in Nepal. This research aims to bridge this gap by providing context-specific insights and actionable strategies for organizations

to manage occupational stress and enhance female employee performance This study will contribute to the existing literature by providing a gender-specific, Nepal-focused analysis of occupational stress and its impact on employee performance. The findings will help policymakers, business leaders, and HR professionals develop targeted interventions to improve workplace conditions for female employees in Kathmandu Valley.

2.6 Conceptual framework and definition of variables

The research framework of the study is

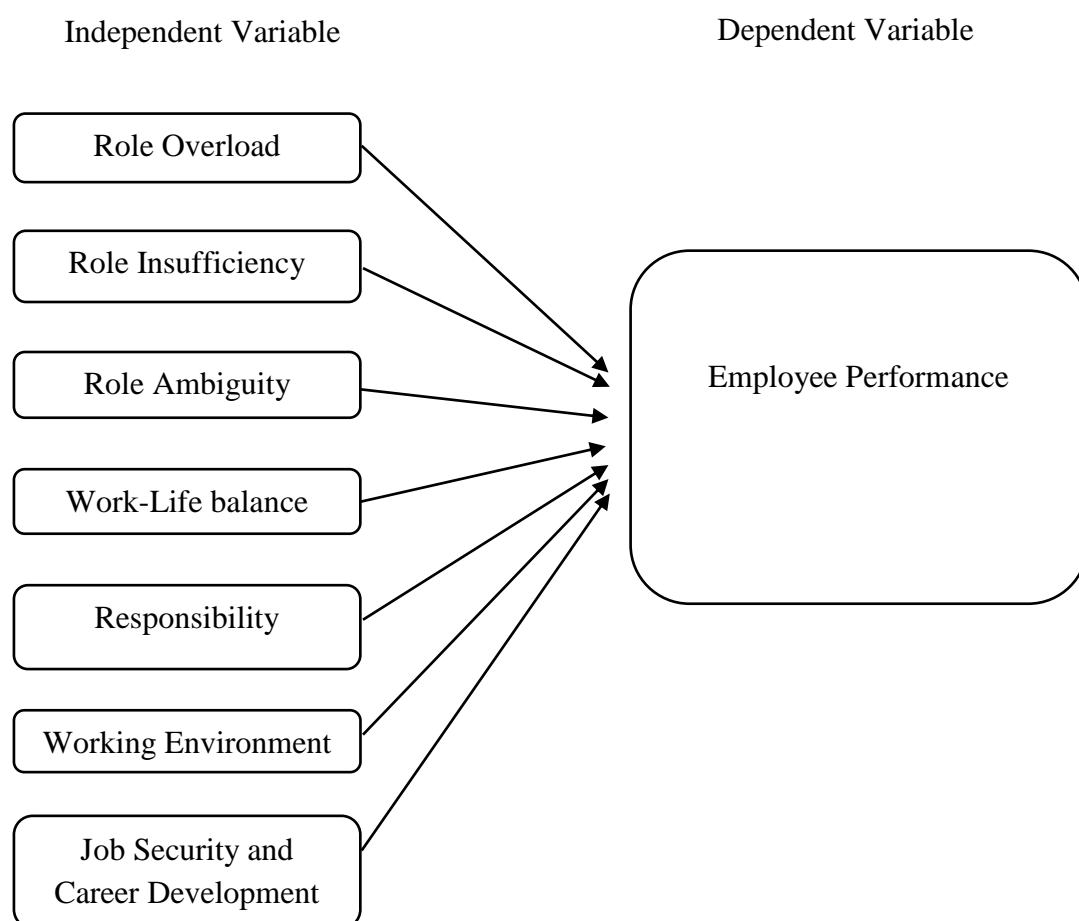


Figure 1: *Conceptual framework*

The variables for the study can be described as:

Role overload

Role overload occurs when an individual is burdened with excessive responsibilities, tasks, or demands within their job. It happens when the quantity and complexity of work exceed an individual's capacity to cope effectively, leading to stress, feelings of overwhelm, and decreased performance. Role overload results in a perception that the requirements and expectations of a role surpass the individual's abilities and available resources. This overwhelming workload can lead to anxiety, decreased job performance, and increased absenteeism (Burke, 1991).

Role insufficiency

Role insufficiency refers to an individual's perception that their job does not fully utilize their skills, abilities, and potential. It often occurs during role transitions, impacting personal development, situational adjustments, and health-related concerns (Meleis, 1975). Employees experiencing role insufficiency may feel underutilized, bored, and dissatisfied due to a lack of responsibilities, challenges, or opportunities to make meaningful contributions within their organization.

Role ambiguity

Role ambiguity arises when individuals encounter uncertainty or lack of clarity regarding their roles, responsibilities, and expectations within an organization. It is the discrepancy between an individual's understanding of what is expected in their role and the actual demands, requirements, and performance criteria associated with it. This incongruence can lead to frustration, dissatisfaction, and reduced job engagement (Morgeson & Humphrey, 2006). Addressing role ambiguity is essential for fostering a positive work environment and enhancing employee well-being and organizational effectiveness.

Work-life balance Work-life balance refers to an individual's ability to achieve equilibrium between work and personal responsibilities. Kalliath and Brough (2008) describe it as a subjective sense of control over one's time and the efficient allocation of it to meet personal and professional goals. Work-life balance is influenced by individual

choices, organizational policies, and societal factors, playing a critical role in promoting well-being and job satisfaction.

Responsibility

Responsibility entails being accountable for one's actions, decisions, and duties. In an organizational context, it involves ownership of one's tasks and actions, as well as those of team members or colleagues. The level of responsibility assigned to an employee can either enhance or hinder performance depending on their motivation and capacity to handle it effectively.

Working environment

The working environment encompasses the conditions in which employees perform their duties, including job attributes, social connections, and organizational culture. According to Bakker and Demerouti (2007), these factors significantly influence commitment, exhaustion, and job effectiveness. A positive work environment enhances productivity and job satisfaction, while a stressful or negative environment can have adverse effects on employee performance.

Job Security and career development

Job security refers to employees' confidence in retaining their jobs without fear of sudden termination. Career development, on the other hand, is the process of managing and advancing one's career through learning, skill enhancement, and planned efforts. Both job security and career development impact an individual's job satisfaction, organizational commitment, and overall job performance.

Task performance

Task performance refers to an employee's execution of job-related duties and responsibilities. It is a critical component of overall job performance and is typically assessed based on an employee's ability to fulfill tasks effectively. Griffin and Moorhead

define task performance as "the degree of proficiency exhibited by employees when carrying out the fundamental duties associated with their positions."

Adaptive performance

Adaptive performance involves employees' ability to adjust to evolving conditions, embrace emerging technologies, and efficiently manage resources. Campion et al. (2011) characterize adaptive performance as the actions that enable organizations to navigate dynamic work environments. Employees with high adaptive performance can learn, evolve, and respond effectively to changing circumstances.

Contextual performance

Contextual performance refers to discretionary behaviors that employees engage in beyond their formal job descriptions. These behaviors include helping colleagues, volunteering for additional tasks, offering creative solutions to problems, and contributing to a positive work atmosphere. Contextual performance enhances organizational effectiveness by fostering collaboration and a supportive work culture.

CHAPTER III

RESEARCH METHODOLOGY

3.1. Introduction

Research methodology is a crucial component of any scientific investigation, providing a systematic framework for conducting research and answering research questions. It involves the selection and application of various methods, techniques, and tools to gather, analyze, and interpret data. A well-defined research methodology is crucial for producing rigorous and credible research outcomes, allowing researchers to explore complex questions, test hypotheses, and contribute valuable insights to the existing body of knowledge.

3.2. Research design

The research design for the study "Impact of Occupational Stress on Performance of Female Employees in Kathmandu Valley" employed a descriptive research design with a quantitative approach. Structured questionnaires were used to gather data from a sample of 384 female employees in the Kathmandu Valley who worked in a variety of sectors. To collect participant responses, the study used convenience sampling, a non-probability sampling technique. The survey's questions, which assessed occupational stressors and their effect on job performance, were divided into three categories: closed-ended, open-ended, and Likert scale.

3.3. Population and sample

The population for this study consists of female employees working inside the Kathmandu Valley employed at different fields of organizations. With the growing number of female employees in the workplace, actual number of female employees is

unknown, so we used the non-probability sampling method for the ones who want to participate.

The sample size selection was based on the need to estimate a proportion with around a 95 percent confidence level, error margin of 5% and population proportion be 0.5, which equates to a sample size of 384 (Godden, 2004). So, we collected data from the sample size required for the study which is 384.

As stated by Godden (2004), the formula to calculate the sample size is:

$$SS = Z^2 * p * (1-p) / M^2$$

Where:

SS = Sample size for infinite population

Z = Z value (for a 95% confidence interval, Z = 1.96)

p = Percentage of population(expressed as decimal, 0.50)

M = Margin of Error (5%)

For the calculation:

$$\begin{aligned} SS &= 1.96^2 * 0.50 * (1-0.50)/0.05^2 \\ &= 384 \end{aligned}$$

3.4. Sampling design

The researcher employed a convenient or hazardous sampling technique. This sampling approach initially relies on convenience sampling to identify easily accessible participants. It's worth noting that this approach may introduce some bias into the sample, as the initial convenience sample may not fully mirror the population. Therefore, the researcher incorporated a systematic approach for the random sampling process.

3.5. Nature and sources of data collection

In this study, data was collected administering a standardized questionnaire to the selected respondents to find out the impact of occupational stress on performance of female employees. For the primary data, open-ended and closed-ended questions and Likert scale was mainly used. The questionnaire was constructed by adapting items from existing literature and making necessary modifications to ensure its appropriateness for the current study.

3.6. Instrumentation of data collection

Quantitative analysis was used for the analysis of the questionnaire prepared. The participants' responses to various independent variables, including Occupational Role Stressors (Role Overload, Role Insufficiency, Role Ambiguity, Responsibility, Job security and Career Development, Working Environment, and Work-life Balance), were assessed using a 5-point Likert scale. Similarly, same scale was used to rate the responses related to the dependent variable, Employee Performance (Task Performance, Adaptive Performance, and Contextual Performance).

Demographic information, including gender, age, marital status, job level, highest education attained, years of experience, and income level has been collected in the first section of questionnaire. Meanwhile, the second section consisted of the Likert scale questions derived from the theoretical framework, addressing occupational role stressors and dimensions of employee performance.

3.7. Data analysis tool

To examine, assess, and validate the primary data source, various statistical methods and software were employed. To facilitate data representation, built-in tools within the software were utilized to present the data both in tabular and graphical formats. The data from the final 384 responses was exported as CSV files and subsequently imported into SPSS. IBM SPSS served as the primary tool for data analysis and various statistical computations. The findings and their interpretations were documented in written form using Microsoft Word.

The data analysis in this study can be categorized into two main types: descriptive analysis and inferential analysis. Descriptive analysis involved the use of frequency, percentage, and mean analysis. For inferential analysis, multiple regression and correlation analyses were applied.

Statistical analysis

The goal of quantitative research, like statistical analysis, is to measure the data and is typically associated with statistical analysis. Quantitative data includes descriptive data, such as survey and observational data. Both descriptive and inferential statistical techniques were used for data analysis in this study. Descriptive statistics employ measures of central tendency, frequency distribution, and other statistical methods. The study also used additional inferential statistical techniques, such as the Cronbach's alpha test. Analysis of primary data has been done using SPSS version 25.0 and Excel.

Descriptive analysis

Descriptive analysis is used to present quantitative data in an intelligible manner. With its help, large amounts of data can be somewhat simplified (for example, the features of sample firms can be explained by variables with mean, standard deviations, minimum and maximum values). Outlining and understanding the essential features of a certain piece of data is helpful. It provides summaries of the samples and observations gathered throughout the study. Frequency and percentage have been used to provide a thorough picture of the profiles of the respondents with respect to gender, age, income, and employment. Tables have been used to increase the study's clarity.

Correlation analysis

The study uses correlation to assess and analyze the relationship between tangibility, assurance, responsiveness, empathy, and customer satisfaction. Pearson's correlation analysis has been applied in line with the study's aims. When there is a positive correlation, one person's rise is matched by another's, indicating

that the relationship is progressing well. A negative correlation, on the other hand, displays the previously mentioned in reverse, with one rising as the other falls.

Regression analysis

Regression analysis is the process of looking at the connection between changes in one series and changes in another. It determines the type and strength of two variables' association. Regression is therefore the estimation of unknown values or the prediction of one variable from the known values of other variables. Regression analysis is a statistical technique for identifying the relationship and impact between variables.

Multiple Regression Equation:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + e_i$$

or

$$EP = \beta_0 + \beta_1 RO + \beta_2 RI + \beta_3 RA + \beta_4 WL + \beta_5 RE + \beta_6 WE + \beta_7 JS + e_i$$

Where,

EP= Employee Performance

X₁ = Role Overlode

X₂ = Role Insufficiency

X₃ = Role ambiguity

X₄ = Work life balance

X₅ = Responsibility

X₆ = working environment

X₇ = Job security

e_i = Error Term

β_0 = Intercept of the regression and $\beta_1, \beta_2, \beta_3, \beta_4$ are the coefficient of regression

CHAPTER IV

RESULTS AND DISCUSSION

4.1. Introduction

The results and discussion chapter sets the stage for presenting the outcomes of the study. The subsequent chapters delve into a comprehensive examination of the data, offering insights into the relationships between variables and shedding light on the study's overarching objectives. First section of the chapter presents the graphical representation of the demographic information. Whereas second section presents the findings using regression analysis, correlational analysis and ANOVA.

4.2. Profile of respondents demographic

Descriptive statistics provide concise summaries and insights into the characteristics of a particular data set, offering brief overviews and measurements of the data. This section

presents a summary of demographic information collected from the questionnaires, showcasing figures and a table to illustrate these findings.

A. Distribution of Age

Table 2

Demographics for age distribution

	Frequency	Percent	Cumulative Percent
18-24	116	30.2	30.2
25-31	221	57.6	87.8
32-38	35	9.1	96.9
39-45	12	3.1	100.0
Total	384	100.0	

Source: Field Survey 2024

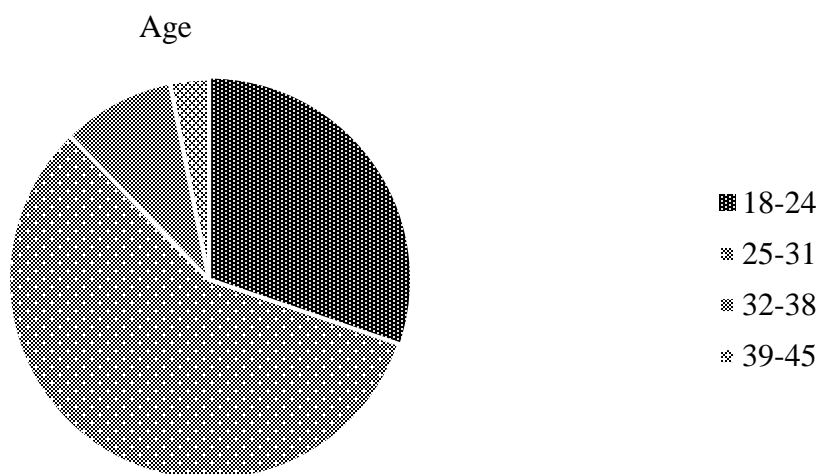


Figure 2: *Distribution of age group*

Table 2 and Figure 2 present frequency and percentage data for different age groups in the sample population. The largest group, aged 25-31, comprises 57.6% of the sample, indicating a significant focus on this demographic. Following closely, individuals aged 18-24 constitute 30.2%, suggesting robust representation among younger adults.

Conversely, those aged 32-38 and 39-45 represent smaller proportions (9.1% and 3.1% respectively), implying lower sample representation in these age brackets.

B. Distribution of education

Table 3

Distribution of education

	Frequency	Percent	Cumulative Percent
Bachelor	214	55.7	55.7
Intermediate	16	4.2	59.9
Master	154	40.1	100.0
Total	384	100.0	

Source: Field Survey 2024

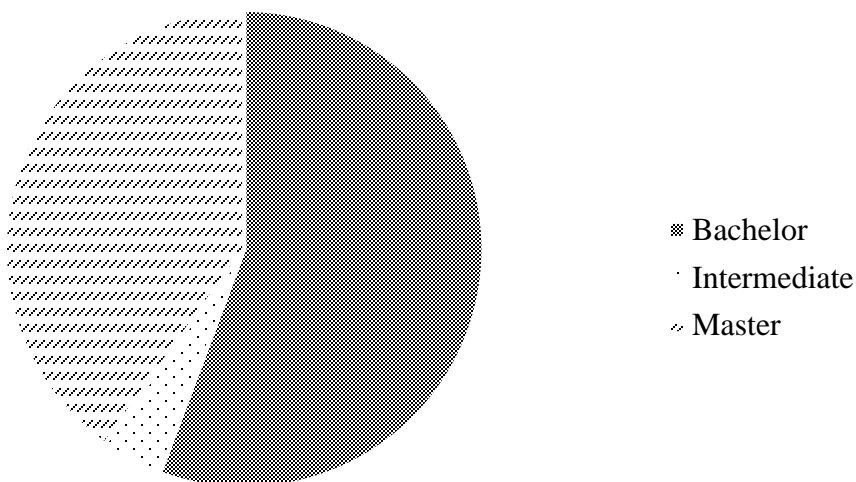


Figure 3: *Distribution of education*

Table 3 and Figure 3 presents data on how individuals are distributed across various education levels in the sample. The majority, accounting for 55.7% of respondents, have bachelor's degrees, indicating a primary focus on this group in the study. In contrast, those with Intermediate education make up only 4.2% of the sample, indicating a small

presence from this demographic. Respondents with master's degrees make up a notable 40.1%, showing significant representation among those with higher educational attainment.

C. Distribution of marital status

Table 4

Distribution of marital status

	Frequency	Percent	Cumulative Percent
Divorced	1	0.3	0.3
Married	116	30.2	30.5
Unmarried	267	69.5	100.0
Total	384	100.0	

Source: Field Survey 2024

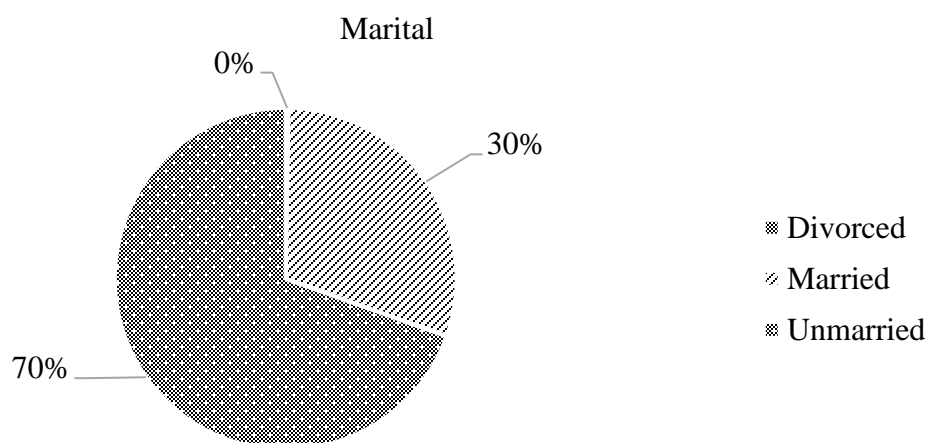


Figure 4: *Distribution of marital status*

The Table 4 and Figure 4 represents the marital status composition of the sample population. The largest portion of the population, with 69.5% comprises of unmarried individuals. While the married population is 30.2% there is not much of a population

which are divorced with only 1 respondent. It represents that huge portion of the sample are unmarried individuals.

D. Work experience of respondents

Table 5

Work experience of respondents

	Frequency	Percent	Cumulative Percent
1-3 years	143	37.2	37.2
10 years and abo	8	2.1	39.3
4-7 years	150	39.1	78.4
8-10 years	21	5.5	83.9
Less than 1 year	62	16.1	100.0
Total	384	100.0	

Source: Field Survey 2024

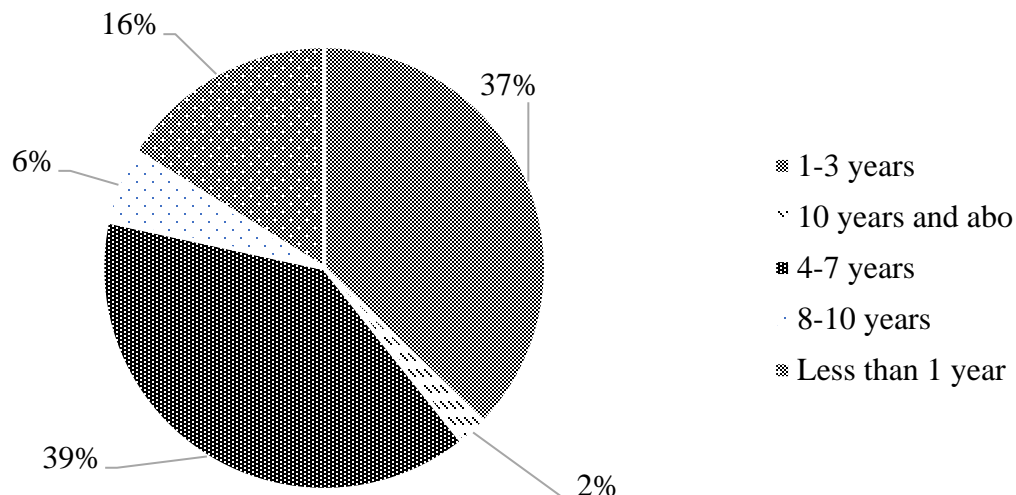


Figure 5: *Work experience of respondents*

Table 5 and Figure 5 provides an overview of work experience among a sample population, revealing that the majority, 39.1%, have 4-7 years of experience, followed closely by 37.2% with 1-3 years. Individuals with less than 1 year of experience make up 16.1% of the sample, while those with 8-10 years account for 5.5%. The smallest group, comprising only 2.1%, has 10 years or more of work experience. This distribution indicates a predominance of early to mid-career professionals, with relatively fewer individuals at the entry-level or senior stages.

E. Work level of respondents

Table 6

Work level of respondents

	Frequency	PercentCumulative Percent
Associate	173	45.145.05
Mid- Level	175	45.690.63
Senior Level	36	9.4100.00

Total 384 100.0

Source: Field Survey 2024

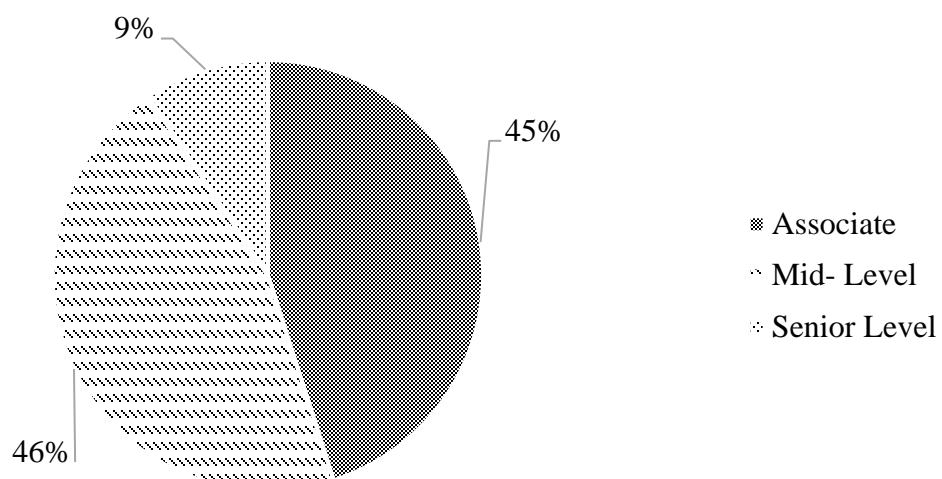


Figure 6: *Work level of respondents*

Table 6 and Figure 6 illustrates the distribution of work levels among a sample of 384 individuals, revealing a nearly equal split between Associate and Mid-Level positions, comprising 45.1% and 45.6% of the population respectively. This indicates a balanced representation of early and mid-career professionals within the sample. Conversely, Senior Level roles are less common, constituting only 9.4% of the total.

F. Distribution of monthly income

Table 7

Distribution of monthly income

	Monthly Income		
	Frequency	Percent	Cumulative Percent
Below Rs.40,000	247	64.32	64.32
Rs. 40,001 - Rs. 80,0000	109	28.39	92.71
Rs. 80,001 - Rs. 1,20,000	26	6.77	99.48
Rs. 1,60,001 and above	2	0.52	100.00
Total	384	100.00	

Source: Field Survey 2024

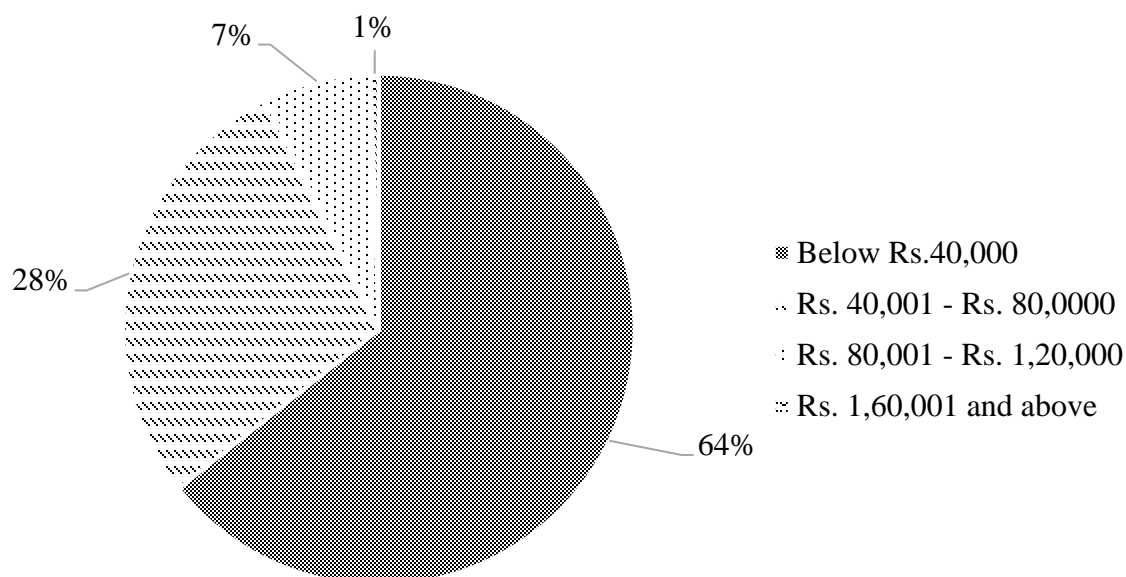


Figure 7: *Distribution of monthly income*

Table 7 and Figure 7 outlines the monthly income distribution among a sample of 384 individuals, revealing significant disparities in earning levels. The largest segment consists of individuals earning below Rs. 40,000 per month, representing 64.32% of the population. Those earning between Rs. 40,001 and Rs. 80,000 constitute 28.39%, indicating a substantial middle-income group. Higher income brackets show smaller representation, with 6.77% earning between Rs. 80,001 and Rs. 1,20,000, and just 0.52% earning Rs. 1,60,001 and above. This distribution underscores prevalent income inequality within the sample, influencing considerations for economic policies, consumer behavior studies, and social welfare strategies aimed at addressing varying income levels and their implications.

4.3. Descriptive statistics analysis

1. Awareness regarding occupational stress

Table 8

Awareness regarding occupational stress

	Frequency	Percent	Cumulative Percent
No	17	4.4	4.4
Yes	367	95.6	100.0
<i>Total</i>	<i>384</i>	<i>100.0</i>	

Source: Field Survey 2024

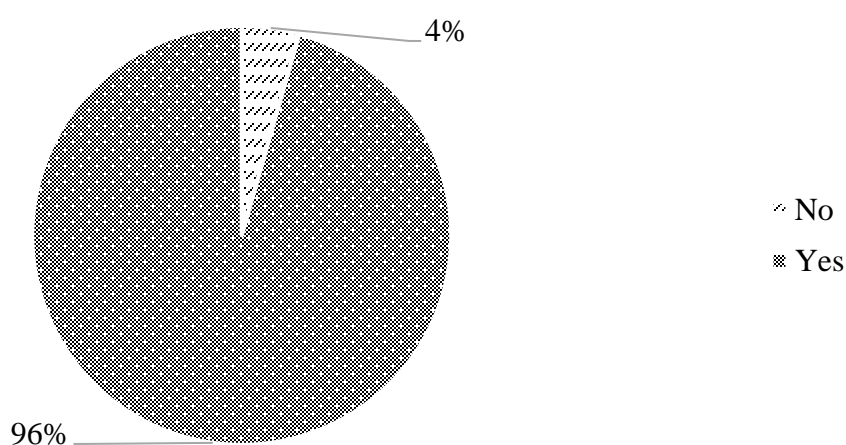


Figure 8: *Awareness regarding occupational stress*

Table 8 and Figure 8 reveals that most of the sample population, comprising 95.6%, is aware of occupational stress, while a small minority, only 4.4%, have not heard about it. This high level of awareness underscores the recognition of occupational stress as a prevalent issue among the surveyed individuals. Such awareness is pivotal for organizations and policymakers aiming to implement effective strategies for managing workplace stress, promoting employee well-being, and enhancing productivity. It also suggests a readiness among the workforce to engage with initiatives focused on stress management and overall workplace health.

2. Experience regarding occupational stress

Table 9

Experience regarding occupational stress

	<i>Frequency</i>	<i>Percent</i>	<i>Cumulative Percent</i>
No	36	9.4	9.4
Yes	348	90.6	100.0
<i>Total</i>	<i>384</i>	<i>100.0</i>	

Source: Field Survey 2024

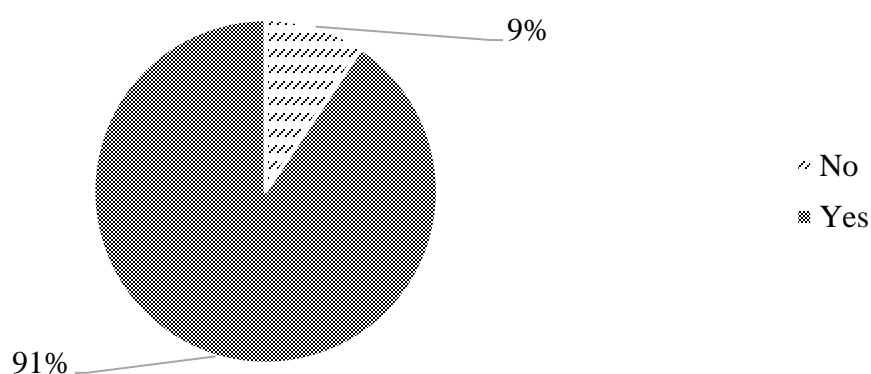


Figure 9: *Experience regarding occupational stress*

Table 9 and Figure 9 indicates that a significant majority, 90.6%, of the sample population has experienced occupational stress, while 9.4% reported not experiencing it. This highlights the widespread prevalence of occupational stress among the surveyed individuals, emphasizing the urgent need for effective stress management strategies and supportive workplace environments. These findings underscore the impact of occupational stress on employee well-being and productivity, necessitating targeted interventions and policies to mitigate its effects and promote a healthier work environment. Understanding these dynamics is essential for fostering a workplace culture that prioritizes mental health and supports employees in managing and reducing stress levels effectively.

4.4. Descriptive statistics of the variables

To analyze occupational stress, responses were gathered from respondents using a five-point Likert Scale across thirty-five items. These thirty-five were categorized into seven distinct variables: Role Overload, Role Insufficiency, Role Ambiguity, Work-Life Balance, Responsibility, Working Environment, and Job Security & Career Development.

Table 10

Descriptive statistics for occupational stress

	Mean	Std. Deviation	N
EP	3.5771	.6189	384
RO	3.0677	.5777	384
RI	3.1542	.5199	384
RA	2.8302	.6733	384
WL	3.2141	.6956	384
RE	3.3589	.6005	384
WE	3.2656	.6779	384
<i>JS</i>	<i>3.0604</i>	<i>.6299</i>	<i>384</i>

Source: Field Survey 2024

The mean score of 3.5771 indicates that respondents generally have a positive perception of their own performance. With most responses clustering around the mean, the comparatively low standard deviation of 0.61889 suggests a moderate degree of agreement among respondents regarding their performance levels. This shows that

although many of the sample believe they perform well, there may be some variation in their opinions.

Respondents generally report moderate degrees of role overload, where work expectations potentially surpass their capacity, with a mean score of 3.0677 and a standard deviation of 0.57774. The standard deviation of the responses shows a moderate degree of variability, indicating that although many people feel overloaded, there are differences in the sample-wide degree of this feeling. This data shows that respondents' task burdens were considerable but not excessive.

The average score of 3.1542, which indicates that respondents felt relatively insufficient in carrying out their job tasks, indicates that they perceive moderate degrees of role insufficiency. A tighter response distribution around the mean is indicated by the relatively low standard deviation of 0.51987, which suggests that the sample's assessment of role insufficiency is more consistent. This data suggests that people generally feel that they require more tools or assistance in order to carry out their jobs well.

Respondents report moderate degrees of role ambiguity, with a mean score of 2.8302 and a standard deviation of 0.67334, indicating uncertainty or impreciseness in job responsibilities. The higher standard deviation indicates that there is more variation in the sample's perceptions, with some people feeling more unsure of their positions than others. This research emphasizes the necessity of improved workplace communication and job expectations.

According to the mean score of 3.2141, most respondents had a reasonably positive perception of their work-life balance. The higher standard deviation of 0.69561, however, points to greater variation in the sample's opinions, with some people feeling more balanced than others. This research emphasizes how crucial it is to address work-life balance since it has a significant impact on workers' general well-being and job satisfaction.

The average response rate is 3.3589, with a standard deviation of 0.60050, indicating that participants believe their roles involve a moderate amount of responsibility. The standard deviation indicates that there is some variation in the sample's perceived level of responsibility, even though many people feel they are responsible enough. This research

emphasizes how important it is to balance duties to preserve worker happiness and output.

The mean score of 3.2656 indicates that respondents generally perceive their working environment positively. The standard deviation of 0.67794 suggests moderate variability in perceptions, with some individuals viewing the environment more positively than others. This finding underscores the importance of a supportive and conducive workplace environment for employee well-being and performance.

Respondents perceive moderate levels of job security, with a mean score of 3.0604 and a standard deviation of 0.62989. The standard deviation shows that there are differences in the sample's perceptions, with some people feeling more secure in their jobs than others. This research emphasizes how crucial job stability is in determining employees' stress levels and general job satisfaction.

These explanations illuminate how respondents view various aspects of occupational stress, highlighting both common trends across the sample and differences in perceptions. Understanding these findings is crucial for organizations aiming to improve workplace conditions, enhance employee satisfaction, and effectively manage stress-related issues.

Below is a summary of the descriptive statistics for each of the seven variables (descriptive statistics are based on five items per variable). Summary of the descriptive statistics of three dependent variables also is presented in the table.

4.5. Reliability analysis

Reliability analysis refers to the process of determining the consistency of a scale or measurement tool. It's about understanding whether a scale produces the same results under consistent conditions across multiple administrations. High reliability means that the scale yields consistent results, indicating its dependability for research purposes (Sonwalkar, 2024).

Table 11

Reliability test

Reliability Statistics	
Cronbach's Alpha	N of Items
<i>0.913</i>	<i>50</i>

Source: Field Survey 2024

The above Table 11 shows the reliability statistics for a scale or questionnaire with 50 items used in this research. After the analysis, we found that the Cronbach's Alpha is 0.913 which indicates excellent internal consistency, meaning the items on the scale are highly correlated and consistently measure the same construct. Overall, the reliability of study is excellent.

4.6. Correlation analysis of variables

The degree to which the numerical pairs for these two variables lie on a straight line is indicated by the correlation coefficient (r). Additionally, it describes the relationship between the variables: a positive correlation indicates that the effects of two related variables are similar. The nature of variables makes it challenging to interpret the correlation between them (McLeod, 2020).

Table 12

Correlation table

	RO	RI	RA	WL	RE	WE	JS	EP
RO	1							
RI	.486**	1						
RA	.334**	.428**	1					
WL	-0.070	.157**	-0.035	1				
RE	.376**	.434**	.176**	.216**	1			
WE	.237**	.189**	-0.024	.273**	.626**	1		

JS	.182**	.310**	-0.011	.247**	.397**	.390**	1	
EP	.399**	.382**	.151**	.348**	.645**	.435**	.427**	1

Source: Field Survey 2024

The correlation table displays the Pearson correlation coefficients between occupational stress variables (Role Overload, Role Insufficiency, Role Ambiguity, Work-Life Balance, Responsibility, Work Environment, Job Stress) and Employee Performance (EP). Values range from -1 to +1, where values closer to +1 or -1 indicate stronger relationships. Double asterisks (.) denote significance at the 0.01 level (2-tailed), meaning the correlation is statistically significant. Positively correlated with RI (.486**), RA (.334**), RE (.376**), WE (.237**), JS (.182**), and EP (.399**). Negatively correlated with WL (-.070), but this is not significant. Higher role overload tends to increase stress factors and even slightly enhances performance, suggesting that a certain level of overload may be perceived as a challenge rather than a burden. Positively correlated with most variables: RA (.428**), RE (.434**), WL (.157**), JS (.310**), EP (.382**). Employees experiencing role insufficiency may also feel more ambiguous and stressed, yet they may still strive for better performance, potentially due to internal motivation or pressure. Weak positive correlation with RE (.176**), RI (.428**), RO (.334**), and EP (.151**). No significant correlation with WL, WE, or JS. Although statistically significant in some cases, RA has the weakest relationship with performance, indicating it may not strongly influence employee outcomes in this context. Positively correlated with RE (.216**), WE (.273**), JS (.247**), and EP (.348**). Better work-life balance is associated with improved job environment, reduced stress, and higher performance. Strongly correlated with WE (.626**) and EP (.645**), also positively with other variables like RO, RI, WL, and JS. Responsibility is the strongest predictor of employee performance, indicating that when employees feel a greater sense of responsibility, their performance increases significantly. Strongly correlated with RE (.626**), moderately with EP (.435**) and JS (.390**). A positive and supportive work environment fosters responsibility, reduces stress, and enhances performance. Positively correlated with most factors including EP (.427**), RE (.397**), WE (.390**), RI (.310**), and WL (.247**). While stress is generally considered negative, the moderate positive relationship with

performance may suggest eustress (positive stress) that motivates action and efficiency. All independent variables are positively and significantly correlated with employee performance, suggesting that these stress-related factors influence performance outcomes—especially responsibility and work environment. The strongest predictors of Employee Performance are Responsibility, Work Environment, and Job Stress. Role Ambiguity has the weakest influence and might not be a critical factor. All variables (except RA with some) show statistically significant relationships with each other and with performance. Strong inter-correlations (e.g., RE & WE at .626**) suggest potential multicollinearity, which should be checked before conducting regression analysis.

4.7. Correlation analysis of overall variables

Table 13

Correlation analysis of overall variables

	<i>OS</i>	<i>EP</i>
<i>OS</i>	1	
<i>EP</i>	-0.67**	1

Source: Field Survey 2024

The correlation matrix reveals the relationship between Occupational Stressor (OS) and Employee Performance (EP). The correlation coefficient of -0.67 between OS and EP indicates a moderately strong negative correlation. This suggests that as levels of occupational stressors increase, there is typically a corresponding decrease in employee performance. Both OS and EP exhibit perfect correlations with themselves, each having a correlation coefficient of 1, which is expected as a variable correlate perfectly with itself. The notation "**" likely signifies statistical significance, underscoring the robustness of these findings and highlighting a meaningful inverse association between occupational stressors and employee performance within the analyzed dataset.

4.8. Regression analysis

Table 14

Regression Analysis to predict Employee Performances

<i>Coefficients Analysis</i>			
Model	Unstandardized Coefficients B	Std. Error B	Sig.
Role overload	.201	.056	.005
Role Insufficiency	.406	.069	.005
Role Ambiguity	0.69	.899	.005
Work Life Balance	.996	.296	.005
Responsibility	-.127	.242	.005
Working Environment	.992	.386	.005
Job security and career development	.625	.850	.005

All variables in the model are statistically significant at the 0.01 level ($p = 0.005$), indicating that each factor has a meaningful impact on employee performance.

Work-Life Balance ($B = 0.996$) and Working Environment ($B = 0.992$) are the strongest positive predictors of employee performance. This suggests that employees perform better when they have a healthy balance between work and personal life and a supportive work environment. Role Insufficiency ($B = 0.406$) and Role Overload ($B = 0.201$) also positively affect performance, implying that well-defined and sufficiently challenging roles contribute to better employee outcomes.

Role Ambiguity ($B = 0.690$) and Job Security and Career Development ($B = 0.625$) also show positive effects, although their high standard errors indicate potential variability or measurement inconsistency. Responsibility ($B = -0.127$) has a negative coefficient, suggesting that excessive or unclear responsibility may hinder employee performance, possibly due to stress or lack of support. The regression model reveals that employee performance is significantly influenced by multiple job-related factors. Enhancing work-life balance, improving the working environment, and addressing role clarity and development opportunities can lead to better performance. However, organizations should monitor how responsibilities are assigned to prevent negative outcomes.

Summary of hypothesis testing

The study's hypothesis results are outlined below:

Table 23

Summary of hypothesis testing

	Hypothesis	result
H1	Role overload has a significant impact on the performance.	Supported
H2	Role insufficiency has a significant impact on the performance.	Supported
H3	Role ambiguity has a significant impact on the performance.	Supported
H4	Work-Life balance has a significant impact on the performance	Supported
H5	Responsibility has a significant impact on the performance.	Supported
H6	Physical environment has a significant impact on the performance	Supported
H7	Job security and career development have a significant impact on the performance	Supported

Source: Field Survey 2024

The study findings reveal significant impacts of various factors on employee performance. Occupational stress (H1), role overload (H2), role insufficiency (H3), role ambiguity (H4), work-life balance (H5), responsibility (H6), physical environment (H7), and job security with career development (H8) all show statistically significant effects on performance, supported by p-values less than 0.05. These results underscore the critical

influence of these factors in shaping employee performance across different organizational contexts, highlighting the importance of managing occupational stress, workload, role clarity, work-life balance, responsibility allocation, physical workspace conditions, and career prospects to enhance overall performance outcomes.

4.9. Findings of the Study

As per the study of impact of occupational stress on employee performance, researcher found that From the above analysis, age distribution was 57.6 percent from 25-31, 30.2 percent from 18-24, 9.1 percent from 32-28 and 3.1 percent from 39-45 age group respectively. Majority of the respondents fall within the age range of 25 to 31 years and smallest group of respondents is aged 39 to 45 years. Respondents with bachelor's degree are 55.7 percent denoting over half of the respondents have completed a bachelor's degree while respondents with master level degree are in significant amount with 40.1 percent. A very small group has an intermediate level of education which is in the portion of 4.2 percent. Similarly, 69.5 percent of respondents were unmarried and 30.2 percent of them are married. However, there is only 0.3 percent of respondents who are divorced. It demonstrates majority of respondents are single. In the similar manner, 39.1 percent of the respondents had work experience of 4-7 years, 37.2 percent had 1-3 years, 16.1 percent had less than 1 year, 5.5 percent had 8-10 years and 2.1 percent had 10 years and more work experience respectively. Moreover, most of the respondents worked at associate and mid-level comprising of equal portion of 45 percent while respondents employed at senior level were at only 9.4 percent. The largest group being the respondents with 4 to 7 years of work experience and the smallest being 10 years or more of experience. When it comes to monthly income, 64.32 percent respondents had a income of below Rs. 40,000, 28.39 percent had income in between Rs. 40-80,000 and 6.77 percent had income of Rs. 80-160,000. Nevertheless, 0.52 percent of respondents had a income of over Rs. 160,000.

The majority of the respondents earn less than Rs. 40,000 per month while very small group of people earn more than Rs. 1,60,000 While 95.6 percent were aware about the occupational stress, and 90.6 percent had experienced it rest of 4.4 percent had no idea about it and although 9.4 percent had no experience of feeling occupational stress. Most

respondents are aware and have experience of occupational stress. The responsibility factor had the highest average score (3.3589), indicating it is a prominent stressor whereas role ambiguity had the lowest average score (2.8302), suggesting it is less of a stressor compared to others. Role insufficiency showed the least variability among respondents. Work-life balance showed the most variability, indicating diverse experiences among respondents. Role overload has moderate positive correlation with role insufficiency ($r=0.486$, $p<0.01$). This indicates that individuals who perceive higher role overload also tend to feel more inadequate in fulfilling their job roles. It also has moderate positive correlation with Responsibility (RE) ($r = 0.376$, $p < 0.01$). This suggests that role overload often accompanies a higher perceived level of responsibility. There is significant positive correlation between role insufficiency and role ambiguity ($r = 0.428$, $p < 0.01$). This indicates that individuals who feel inadequate in their roles are also likely to experience uncertainty or lack of clarity in their job responsibilities. Positive correlation found between role ambiguity and responsibility ($r = 0.176$, $p < 0.01$). This suggests that unclear job responsibilities may contribute to perceptions of increased responsibility. There are negligible correlations with other variables, except for a small positive correlation with role insufficiency ($r = 0.157$, $p < 0.01$). This suggests that individuals who feel inadequate in their roles may also find it more challenging to maintain a satisfactory work-life balance. Responsibility correlates positively with role insufficiency and role ambiguity. This indicates that individuals who perceive higher levels of responsibility are also more likely to feel inadequate or uncertain about their roles.

Working environment has moderate positive correlations with responsibility ($r = 0.273$, $p < 0.01$) and strong positive correlation with Employee Performance ($r = 0.435$, $p < 0.01$). This indicates that a positive working environment is associated with higher perceived responsibility and better employee performance. Job security has a positive correlation with responsibility ($r = 0.247$, $p < 0.01$) and working environment ($r = 0.390$, $p < 0.01$). This indicates that employees who feel more secure in their jobs also tend to feel a greater sense of responsibility and have a more positive perception of their working environment. Employee Performance is positively correlated with both the working

environment ($r = 0.435$, $p < 0.01$) and job security ($r = 0.427$, $p < 0.01$). This emphasizes the significance of a positive work environment and job security in boosting performance. Occupational stress significantly impacts employee performance ($p < 0.05$): The overall occupational stress significantly affects how well employees perform. Role overload significantly impacts performance ($p < 0.05$): Excessive job demands negatively affect employee performance. Role insufficiency significantly impacts performance ($p < 0.05$): Lack of adequate resources or support significantly hampers performance. Role ambiguity significantly impacts performance ($p < 0.05$): Unclear job expectations significantly reduce productivity. Work-life balance significantly impacts performance ($p < 0.05$): Difficulty in balancing work and personal life significantly affects job performance. Responsibility significantly impacts performance ($p < 0.05$): High levels of responsibility significantly increase stress levels, affecting performance. Physical environment significantly impacts performance ($p < 0.05$): The physical work environment has a significant impact on how well employees perform. Job security and career development significantly impact performance ($p < 0.05$): Job stability and opportunities for career growth significantly reduce stress and enhance performance. Correlation Coefficient is -0.67 indicating a moderately strong negative correlation between occupational stressors and employee performance:

This means that as occupational stress increases, employee performance tends to decrease. The model summary indicates a very strong positive relationship between the observed and predicted values with an R-value of 0.924, an R Square of 0.724, and an Adjusted R Square of 0.716. This coefficient of determination suggests that approximately 72.4% of the variability in the dependent variable can be explained by the independent variables. This highlights the strong explanatory power of the model. The reliability analysis of the study showed a Cronbach's Alpha value of 0.913 for a scale with 58 items. The data consistency is very strong, as indicated by the high Cronbach's alpha values for each variable, along with an overall high Cronbach's alpha value.

4.10. Discussion of the Study

The findings showed that female workers experienced a moderate level of occupational stress, with notable variations. The correlation matrix reveals the relationship between

Occupational Stressor (OS) and Employee Performance (EP). The correlation coefficient of -0.67 between OS and EP indicates a moderately strong negative correlation. This suggests that as levels of occupational stressors increase, there is typically a corresponding decrease in employee performance. This result was in line with the research (Imtiaz & Ahmad, 2009). Research has shown that when there is stress at work, employees perform worse. Using correlation analysis, he showed it and found a significant inverse relationship between job output and occupational stress. Ultimately, the results of the study support the findings of Ijaz and Khan (2015), who also reported that Pakistan's industrial sector had seen the negative and severe consequences of occupational stress on employee performance.

This study aligns with and expands upon previous research, offering a nuanced understanding of how occupational stressors specifically affect female employees in a distinct geographical and cultural context.

The study highlights several key sources of occupational stress, including role overload, role insufficiency, role ambiguity, work-life balance, responsibility, working environment, job security, and career development. These factors have been widely recognized in previous research as significant contributors to occupational stress. For instance, Cooper, Slaon, and Williams (1988) identified similar stressors in their Occupational Stress Indicator, emphasizing the broad applicability of these stress factors across different contexts. Role overload and role insufficiency were found to significantly impact employee performance negatively. This finding is consistent with the work of Sunanda (2018), who demonstrated that excessive job demands, and inadequate resources lead to decreased job performance and increased stress. Similarly, Lavuri (2018) highlighted the detrimental effects of role insufficiency on employee performance, emphasizing the need for clear job descriptions and adequate support for employees to perform effectively.

The research also supports the hypothesis that role ambiguity negatively affects employee performance. This finding aligns with earlier studies, such as those conducted by Vischer(2007)and others, which indicated that unclear job expectations can lead to

confusion, stress, and decreased productivity. Interestingly, the study also noted a contradictory finding from research conducted in Pakistan in 2011, where role ambiguity was found to have a positive correlation with performance. This suggests that cultural and contextual factors might influence how role ambiguity affects employees, with some workers possibly thriving in more flexible and dynamic environments. In line with the findings of Alam, Sattar and Chaudhary (2011), it also demonstrated how important work-life balance and responsibility are to employee success.

Female employees face unique challenges in balancing work and family responsibilities, which can exacerbate stress levels and hinder performance. The research suggests that organizations need to implement supportive policies and flexible work arrangements to help employees manage these dual roles effectively. The research confirmed that the physical environment plays a crucial role in employee performance. A well-designed and supportive physical workspace can enhance productivity, reduce error rates, and increase job satisfaction and motivation. These findings are consistent with Vischer (2007), who demonstrated that a conducive physical environment significantly impacts employee performance by minimizing distractions and promoting focus. Job security and career development opportunities were also identified as significant factors influencing employee performance. This aligns with the broader literature on occupational stress, which consistently shows that uncertainty about job stability and lack of career growth prospects can lead to increased stress and decreased performance. This finding emphasizes the importance of continuous learning and professional development opportunities to help employees stay current and reduce stress related to job obsolescence.

The results indicate that role overload has a significant negative impact on performance. Many female employees are found juggling multiple tasks and responsibilities, both at work and at home. Excessive workload, unrealistic deadlines, and limited resources lead to stress, which in turn hampers their efficiency, concentration, and output.

The findings suggest that role insufficiency, which refers to the mismatch between an employee's skills and job demands, significantly affects performance. When employees

feel underutilized or that their abilities are not fully recognized, it leads to job dissatisfaction and reduced motivation, ultimately affecting their productivity.

Role ambiguity was also found to have a significant impact. Unclear job expectations, lack of direction from supervisors, or confusion about responsibilities can lead to uncertainty and anxiety among female employees. This stress reduces their confidence and decision-making ability, affecting performance outcomes. The study confirms that poor work-life balance is a major contributor to occupational stress and negatively affects employee performance. Female employees often bear dual responsibilities – professional and domestic – making it difficult to maintain equilibrium. Without proper work-life integration, stress levels increase, which reduces focus and job satisfaction. A significant relationship was observed between responsibility and employee performance. While responsibility can be a motivating factor, excessive or unclear responsibility can lead to pressure and fear of failure. Proper delegation, authority alignment, and support systems are necessary to ensure that responsibility enhances rather than hinders performance. The analysis shows that the working environment plays a crucial role in influencing performance. Factors such as interpersonal relationships, organizational culture, safety, resources, and infrastructure contribute significantly to employee well-being. A supportive and inclusive work environment helps female employees perform better by reducing stressors.

Lastly, job security and career development opportunities are found to significantly impact employee performance. Insecure jobs and lack of growth opportunities can create anxiety and disengagement. On the other hand, when employees perceive stability and clear career paths, they are more likely to be motivated, committed, and productive. The discussion reveals that all the examined occupational stress factors significantly impact the performance of female employees in Kathmandu Valley. Addressing these stressors through supportive HR policies, mental health support, clear communication, and gender-sensitive work environments is essential for improving employee performance and organizational productivity.

The purpose of this study was to examine the impact of various occupational stress factors on the performance of female employees in Kathmandu Valley. Using correlation

and regression analysis, the following results were found: The analysis revealed a significant negative relationship between role overload and employee performance. Female employees experiencing excessive workload, tight deadlines, and multiple responsibilities tend to have decreased performance levels due to mental fatigue and time pressure. This finding is consistent with past studies (e.g., Rizzo et al., 1970; Srivastava & Singh, 1981) that confirm role overload as a major occupational stressor impacting job performance. A significant negative impact was found between role insufficiency and job performance. When employees feel their skills, knowledge, and experiences are underutilized, it leads to dissatisfaction and lower engagement, thus reducing performance. This aligns with the findings of French et al. (1982), who emphasize the negative consequences of underutilization of talent at the workplace.

The study found a significant relationship between role ambiguity and performance. Uncertainty about job expectations, unclear reporting lines, or vague instructions causes stress, which in turn reduces efficiency and productivity. This result is in line with previous research (Kahn et al., 1964; Beehr & Newman, 1978), which identifies role ambiguity as a core source of stress that undermines employee performance.

A significant positive relationship exists between better work-life balance and improved job performance. Interpretation: When female employees are able to balance professional duties and personal responsibilities, their stress levels reduce and job satisfaction improves. This is consistent with the findings of Greenhaus et al. (2003) and Frone (2000), who reported that work-life balance significantly enhances employee performance and well-being.

The study showed a significant positive relationship between responsibility and performance. When responsibilities are well-defined and appropriately delegated, they act as motivational factors that increase job commitment and performance. This supports the work of Hackman & Oldham (1976), who proposed that meaningful work and responsibility improve job performance through increased engagement.

The working environment was found to have a significant impact on performance. A healthy, inclusive, and supportive workplace fosters employee satisfaction, reduces stress, and enhances performance. The finding is consistent with Herzberg's Two-Factor Theory and other empirical studies (e.g., Chandrasekar, 2011) highlighting the importance of workplace conditions in boosting employee productivity.

A significant relationship was found between job security, career development, and employee performance. Interpretation: Employees who perceive their job to be secure and see growth opportunities are more motivated, leading to higher performance levels. This aligns with Maslow's Hierarchy of Needs theory and empirical research (e.g., Dess & Shaw, 2001), which identify job stability and development prospects as key drivers of job satisfaction and performance.

All seven hypotheses were statistically supported, confirming that occupational stress factors—including workload, role clarity, personal responsibilities, environment, and future career security—significantly affect the job performance of female employees in Kathmandu Valley. These results are largely consistent with existing literature, validating international theories in the Nepalese context and contributing to a localized understanding of stress-performance dynamics among working women.

CHAPTER V

SUMMARY AND CONCLUSION

This section provides a comprehensive overview of the study's findings, encompassing its conclusion and the implications drawn from the research.

5.1. Summary

The research, "Impact of Occupational Stress on Performance of Female Employees in Kathmandu Valley," explores how job stress affects women's work performance, considering the extra pressures women face in balancing work and personal life. The study, involving 384 female employees, used questionnaires and statistical analysis to find a strong negative link between stress and performance. This means higher stress levels lead to lower productivity, job satisfaction, and employee engagement.

The research pinpointed specific factors that contribute to job stress for women, such as feeling overwhelmed with too much work, unclear job expectations, inadequate resources or skills, difficulty balancing work and personal life, and fear of job loss. Feeling overloaded and uncertain about job roles was particularly harmful, leading to decreased productivity and engagement. Limited resources or skills also hindered performance. Balancing work and family responsibilities was a major stressor, especially for women. Job insecurity further added to stress, negatively impacting motivation and satisfaction.

Even with these challenges, the research found that supportive work environments and job security can positively impact performance. A positive workplace can boost productivity and lessen the negative effects of stress. Job stability and opportunities for career advancement can also reduce stress by providing a sense of security and purpose.

The research emphasizes the importance of addressing occupational stress, especially for women. Organizations should implement policies that promote work-life balance, like flexible work arrangements and family-friendly initiatives. Providing clear job roles, sufficient resources, and a positive work environment is crucial for reducing stress.

Ensuring job security and offering career development opportunities can also improve employee engagement and overall performance.

In conclusion, the study confirms that occupational stress negatively impacts female employees' performance, highlighting the need for targeted interventions. Addressing both general and gender-specific stressors can create a more inclusive, productive, and supportive workplace, benefiting both employees and organizations.

5.2. Conclusion

This study delves into the complex relationship between occupational stress and performance among female employees in the IT sector of Kathmandu Valley. The findings underscore the significant impact of various stressors, including role overload, role ambiguity, role insufficiency, work-life balance challenges, and job insecurity, on employee well-being and performance.

A notable finding is the strong correlation between role overload and role insufficiency, indicating that excessive workloads often lead to feelings of inadequacy. Similarly, role ambiguity, characterized by unclear expectations, exacerbates stress levels. To mitigate these issues, organizations should provide clear job descriptions, adequate training, and necessary resources to empower employees. While work-life balance showed minimal direct correlations with other stressors, it indirectly impacts performance through its influence on role insufficiency. Implementing flexible work arrangements and promoting a healthy work-life balance can significantly improve employee well-being and productivity. The study emphasizes the crucial role of responsibility in shaping employee experience. Well-defined and manageable responsibilities, combined with adequate support, can alleviate stress and enhance performance. Additionally, a positive working environment and job security play pivotal roles in boosting employee morale, motivation, and overall job satisfaction.

Role ambiguity, which refers to the uncertainty about job responsibilities, is positively correlated with responsibility, indicating that unclear job roles contribute to increased perceptions of responsibility among employees. Clarifying job roles and responsibilities

is essential to reduce ambiguity and enhance employee performance. While work-life balance shows minimal correlations with other variables, it is slightly correlated with role insufficiency, suggesting that employees who struggle with their job roles also find it challenging to maintain a satisfactory work-life balance. Employers should promote policies that support a healthy work-life balance to reduce stress and improve job performance.

In conclusion, this research underscores the urgent need for organizations to address occupational stress proactively. By creating supportive work environments, providing clear job roles, balancing workloads, and offering opportunities for career growth, organizations can significantly reduce stress levels, improve employee well-being, and enhance overall performance. These measures will not only benefit female employees but also contribute to the overall success of the organization.

5.3. Implications

Practical Implications

The findings provide valuable insight for policymakers and HR departments to design stress-reduction strategies specifically targeted at female employees. This includes implementing flexible working hours, paid maternity leave, and child care facilities.

Organizations should regularly assess workloads and redistribute tasks to avoid role overload. A well-balanced distribution helps prevent burnout and enhances productivity. Management should focus on clearly defining job roles and responsibilities to reduce role ambiguity and insufficiency. Effective communication and regular feedback can enhance employee confidence and performance. Initiatives like remote work options, wellness programs, and family-friendly policies can help employees better manage personal and professional commitments, thereby improving job satisfaction and efficiency. Creating an inclusive and safe working environment is essential. This includes addressing issues like harassment, discrimination, and ensuring mental health support for employees. Offering training, mentoring, and career growth opportunities can reduce stress related to job security and career stagnation, ultimately motivating female employees to perform better. Organizations should regularly conduct stress audits and introduce interventions like

counseling, yoga, and meditation sessions to help female employees manage stress more effectively.

Theoretical Implications

The study enriches the theoretical understanding of how occupational stressors—like role overload, ambiguity, and work-life conflict—negatively influence job performance, especially in the context of gender and location.

By focusing on female employees in Kathmandu Valley, the study contributes to feminist organizational theory and workplace psychology by highlighting how stress impacts women differently due to societal and cultural expectations.

The study provides empirical support to the JD-R model, showing that excessive demands (e.g., overload, ambiguity) without adequate resources (support, clarity, flexibility) lead to stress and reduced performance.

The inclusion of variables like role insufficiency, responsibility, and job security deepens the understanding of how specific dimensions of role stress affect performance outcomes among female employees.

This research fills a gap in the existing literature by offering empirical evidence from a developing country context, contributing localized knowledge that can support comparative international studies on occupational stress.