COVID-19 CRISIS AND WORK-FROM-HOME: AN EMPIRICAL STUDY ON STRESS, RESILIENCE, AND WELL-BEING OF EMPLOYEES DURING LOCKDOWN PERIOD IN INDIA

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ABSTRACT

In the year 2020, India has witnessed one of the major health crises in the form of COVID-19 pandemic. This pandemic brought radical change in the personal and professional life of the citizens. To curb the rising infections, the country went on complete lockdown for almost three months (24th March to 8th June 2020), during which people have experienced severe emotions of fear, stress and anxiety. However, the situation was challenging for all class of the population, but professonals working from home had added stress of health safety, job insecurity, job performance and overall well-being Banking/Finance. Hence, the present study aimed to explore the relationship between perceived stress and job-related affective well-being of employees working from home during a complete lockdown period in India and to examine the mediating role of resilience. A sample of 130 employees from an array of jobs and industries participated in the study through an online survey. Results indicated the significant negative relationship of perceived stress with job-related affective well-being and resilience of the employees. Resilience was found to be positively related to affective well-being of employees and partially mediated the relationship between perceived stress and the job-related affective well-being of the employees. The implications of the study in context of present pandemic has been discussed.

Keywords: Covid-19 Pandemic, Perceived stress, Resilience, Finance, Banking/Finance, Job-related affective well-being, Work-from-home, Lockdown in India.

JEL Classification Codes: M50, M54, M12.

INTRODUCTION

India has been the second most affected nation in the world due to the COVID-19 pandemic. The first case of Covid-19 was reported in the country on 1st February 2020, and gradually it converted into millions. The outbreak, which was initially viewed as a major health crisis also emerged as a critical economic crisis in the country (Noronha, 2020). Researchers have already presented this situation as a *"career shock"* for many people (Akkermans et al., 2020). To check the spread of disease and to gain time for an adequate level of preparedness, the government of India had announced a nationwide lockdown on 24th March 2020. The country was under complete lockdown for almost three months (24th March to 8th June 2020). During this period national and international borders were sealed and public transport around the country

was halted. Malls, markets, schools, colleges, and offices were all got shut down. Only essential services like groceries, medicines and, healthcare services were available for the public. However, on 8th June 2020, fresh guidelines were issued by the government, and some conditional relaxations were granted to some places in the country, but places under corona containment or hotspot zones remained locked. A night curfew was imposed after 9 pm to 5 am and any movement during this period was prohibited Banking. This historic event has brought many changes in the lifestyle of people including their way of working. After lockdown organizations that could operate remotely have opted for Work-from-home for their employees (Duffy, 2020; Richter, 2020). On one hand, this situation provided the employees' convenience to devote quality time to their family and loved ones but on the other hand, it has also created lots of apprehensions about their health, job security, work-life balance, and future economic crisis. This mixed kind of situation was a completely new experience for the employees, where they had to stay positive and productive by using their inner strength.

Psychological Impact of the Pandemic on the Employees doing Work-from-home

The rising numbers of COVID-19 patients across the country and the sudden lockdown had a profound impact on the mind of the working population in India. It has influenced the day-to-day activities and the lifestyle of employees with altered work environments (Carnevale & Hatak, 2020). Social distancing, masks, and sanitizers have now become *"new norms"* of their life (Singh, 2020). Apart from jobs, they also have to look after their children and dependent elders at home and extend their help to household chores. It redesigned their work-life balance, which has a great impact on their mental health and well-being (Kelly et al., 2020; Yucel, 2017). Many employees were also stuck somewhere due to the sudden lockdown and somehow managed their work and life, they had a different set of challenges. For some people, the meaning of life and death had changed too. Few cases of suicides were also reported in the country during this period (Goyal et al., 2020; Mamun & Griffiths, 2020). Fear of death, getting infected, or being isolated in the quarantine centers created lots of insecurity and anxiety among the people (Banerjee, 2020). For working populations, job insecurity and future economic crises are other bigger challenges to deal with (Blustein, 2020). In this situation, stress is inevitable among the employees working from home Banking/Finance. However, the level of perceived stress is different for different individuals depending upon their health, psychology, work, and family conditions, which define their overall well-being. Previous studies on crisis show that people with higher resilience can better cope up with the difficulties and challenges, which helps them in restoring their well-being (Wood et al., 2012; Aiello et al., 2011).

Hence, the current study aims to explore the relationship between perceived stress and job-related well-being of employees working from home during the lockdown period in India and examines the mediating role of resilience.

Perceived Stress

Perceived stress can be defined as the degree to which a certain situation or event in one's life is appraised as stressful. It is influenced by the surrounding environment, personality traits, and individual ability to cope with the stressors (Cohen et al., 1983).

The current pandemic situation has thrown many new challenges to the organizations and their employees. The countrywide lockdown has interrupted the traditional functioning of the organizations, due to which they must abide by the new rules and regulations imposed by the

government. In this turbulent environment, managers are adopting innovative methods to run the organizations including changes in daily work schedule, job hours, number of working days, and new work settings for the employees. These radical changes have created new adjustment problems for the employees working from home. They are facing difficulties like *"person-environment misfit"* and altered *"work-life balance"* which leads to a higher degree of stress (Carnevale & Hatak, 2020).

Ford (2012) in his study on 2809 workers in the US found that person-environment misfit is one of the major job stressors, which leads to depression in employees. Similarly, Yang et.al (2008) in their study on 288 employees of six organizations in China found that person and work-environment jointly determine the well-being of employees, and misfit between the two causes stress and strain among the employees. In the context of work-life balance, Tausig & Fenwick (2001) in their study on 2958 employees in the US found that alternate work schedules imposed by organizations adversely impacted the work-life balance of employees. They argue that when an alternate work schedule is imposed on employees, it creates a sense of *"time bind"* which makes achieving a balance between work and personal life a difficult task for them. The term *"time bind"* was given by Hochschild (1997), which refers to a situation, when workers prefer to allocate their time for work and family different from their routine but find it difficult or unable to do so. It makes employees perceiving the situation as more challenging and stressful, which has a great impact on their job and well-being (Kinman & Jones, 2008; Christiansen & Matuska, 2006).

Job-related Affective Well-being

"Job-related affective well-being" is a context-specific form of well-being that specifies the feelings and emotions of employees related to their job and assessment of their affective responses to the job (Van Katwyk et al., 2000). It is one of the conceptualizations of well-being introduced by Warr (1994), which influences the personal and organizational outcomes. According to Warr (1994), job-related well-being is a higher-order construct made of two dimensions: arousal and pleasure. The combination of these dimensions results in multiple work-related effects. Later, Katwyl et al. (2000) developed a well-being scale in the context of work, known as the Job-related Affective Well-being Scale (JAWS) based on the two dimensions model of Warr. The scale measures four sub-dimensions: High Pleasure High Arousal (HPHA), High Pleasure Low Arousal (HPLA), Low Pleasure High Arousal (LPHA), and Low Pleasure Low Arousal (LPLA). These four sub-dimensions are around the two axes: 1) pleasure and 2) arousal, showing different kinds of emotions of the individual at work.

The pleasure axis shows the level of pleasure one experiences at work, while the arousal axis shows the level of motivation one feels at work. An individual at high pleasure and high arousal state is considered as pleased and active, while an individual at high pleasure and low arousal state is considered as emotionally content but less motivated. Similarly, an individual at low pleasure and high arousal state is considered as tense but motivated, while an individual at low pleasure and low arousal state is considered as depressed and tired. In the present study, the model proposed by Katwyl et al. (2000) has been used to conceptualize well-being at work.

Research shows that many individual and job-related factors define well-being at work. For instance, Narainsamy & Der Westhuizen (2013) in their study on 202 medical staff under a laboratory setting found that work-related well-being is attributed to burnout and occupational stress. They argued that these factors should be considered while investigating and addressing the issue of job-related well-being.

THEORITICAL FRAMEWORK

Conservation of Resource Theory

From the perspective of the *"Conservation of Resource (COR)"* theory proposed by Hobfoll (1989), the current study explores the mediating role of resilience on the relationship of perceived stress and job-related affective well-being of employees working under lockdown situations. For the last 30 years, COR theory is one of the most tested theories in organizational behavior and industrial psychology that has been the basis for exploring multiple domains of the stress spectrum including burnout and traumatic stress. The basic tenet of COR theory is that people want to obtain, foster, retain and protect the resources they centrally value. It classifies resources broadly into four categories: personal, material, condition, and energy resources. Material resources include house, vehicle, furniture, etc., Condition resources include job profile, marital status, etc. Energy resources include time, knowledge, etc. while, personal resources include, physical health, resilience, self-efficacy, ability to regulate emotions, etc. Stress is experienced when a) central resources are threatened with loss, b) there is a failure to obtain central resources despite significant effort, or c) central resources are lost (Hobfoll et al., 2018). People have to invest key resources to prevent the current state of stress and to build the reservoir of resources for challenging times in the future. In the present research, resilience is conceived as a personal resource, which has the potential to alleviate the impact of perceived stress on the job-related affective well-being of employees working under pandemic conditions.

Resilience as the Mediator

Resilience has been defined as the attribute or individual characteristic which determines one's capability of coping with challenging life circumstances (Kaplan, 1999). It has been also defined as the *"process of effectively negotiating, adapting to, or managing significant sources of stress or trauma. Resilience is like an asset or personal resource which facilitates the capacity for adaptation and bouncing back in the face of adversity"* (Windle, 2011, p.12). Studies suggest that individual resilience is determined by an array of factors like genetic (Tannenbaum & Anisman, 2003), biological (Charney, 2004), psychological (Campbell-Sills et al., 2006), and environmental factors, which makes the person more capable to withstand stress.

Previous studies on crisis show that adversity plays a salient role in the emergence of resilience at the individual as well as at the organizational level, which results in positive outcomes. For instance, it has been found that in adverse situations individuals having high resilience experience a lower level of psychological distress (Min et al., 2013), higher well-being (Kuntz et al., 2017), and more productive work attitudes (Youssef & Luthans, 2007) than individuals having lower resilience. Anasori et al. (2019) in their study on 252 full-time hotel employees reported that resilience partially mediates the relationship between workplace bullying and emotional exhaustion, which enhances the coping ability of employees and preserves their psychological well-being. Similarly, Johnson et al. (2019) in their study on academic and non-academic employees (N= 2,779 to N=652) of three U.K universities found that resilience had a mediating role on job stressor-strain relationship. It had a direct effect on the psychological and physical health of employees and an indirect effect by influencing the perception of stressors.

Based on the reviewed literature, it can be assumed that in the present pandemic situation stress perceived by the employees working from home will have an impact on their job-related

affective well-being, but the degree of individual resilience will influence the effect of stress on the well-being of the person. Hence following hypotheses have been formulated:

H1: Perceived stress would be negatively correlated with job-related affective well-being of the employees.

H2: Perceived stress would be negatively related to the resilience of the employees.

H3: Resilience would be positively related to job-related affective well-being of the employees.

H4: Resilience would mediate the relationship between perceived stress and job-related affective well-being of the employees.

MATERIALS AND METHODS

Participants and Procedure

A sample of 130 employees, who were allowed to do work-from-home during the lockdown period (25th March- 8th June 2020) was chosen from different organizations of Delhi and the National Capital Region of India. Data collection was done through an online survey, following the snowball sampling method. Formal consent was taken before administering the tests to the participants. A total of 250 questionnaires were distributed online, of which 138 were filled (response rate = 55.2%) by respondents. After removing the partially filled questionnaires and outliers, 130 participants were included in the study. The mean age across the participants was 34.57 (SD=6.10) years ranging from 22 to 61 years.

Measures

The socio-demographic datasheet has been used to collect information regarding age, gender, educational qualification, industry, marital status, location of work during the lockdown (whether the employee is working from his/her city or somewhere stuck due to the lockdown), availability of essential services at the location and the type of family the employee living with during the lockdown period.

Perceived Stress Scale (Cohen, 1994) has been used to assess the stress perceived by the employees under lockdown situations. The scale consists of 10 items that measure the stress perceived by the participants in the context of unpredictable and uncontrollable life events. In the present study, participants were asked about their feelings and thoughts for the last two months of lockdown due to the COVID-19 pandemic. Responses were measured on a five-point Likert scale (0= Never, 1= Almost never, 2= Sometimes, 3= Fairly Often, 4= Very Often). The reliability of the scale for the current sample has been found to be satisfactory (Cronbach's alpha=0.800).

Job-Related Affective Well-being Scale (Van Katwyk et. al., 2000) has been used to measure the Job-related affective well-being (JAW) of employees working from home under lockdown situations. The scale consists of 20-items (short version) in which the employees were asked to describe the emotions, their job made them feel during the last one month. Responses were measured on a five-point Likert scale (1= Never, 2= Rarely, 3= Sometimes, 4= Quite Often, 5= Extremely often or always). The current study has scored JAWS on a single dimension for measuring the overall job-related affective well-being of employees. Chronbach's alpha of the scale for the current sample has been found to be 0.913.

10-item Connor-Davidson Resilience Scale (Connor & Davidson, 2003) has been used to assess the resilience of employees. Responses were measured on five-point scale (0= Never, 1= Rarely true, 2= Sometimes true, 3= Often true, 4= True nearly all the time). A higher score corresponds to greater resilience. The Cronbach's alpha of the scale for the current sample was 0.875.

ANALYSES AND RESULTS

To study the characteristics of participants and the relationship among the study variables, descriptive and correlation analysis has been conducted on software IBM SPSS version 21.0. To explore the mediating role of resilience, mediation analysis has been conducted on software PROCESS macro (version 2.16) for SPSS, developed by Andrew F. Hayes.

Demographic Characteristics of the Participants

Table 1 presents the demographic characteristics of participants which include Age, gender, educational qualification, marital status, industry, type of family, location of work and availability of essential services, etc.

Table 1		
DEMOGRAPHIC CHARACTERISTICS OF PARTICIPANTS (N=130)		
Characteristics	**Frequency**	**Percentage**
Age		
21-31 years old	33	25.40%
32-41 years old	88	67.70%
42-51 years old	5	3.80%
52-61 years old	4	3.10%
Gender		
Male	106	81.50%
Female	24	18.50%
Educational qualification		
Higher secondary	3	2.30%
Graduate	55	42.30%
Post-graduate	63	48.50%
Doctorate	9	6.90%
Marital status		
Single	23	17.70%
Married	105	80.80%
Others (divorced/ widow/widower/engaged)	2	1.50%
Type of family		
Nuclear family	76	58.50%
Joint family	32	24.60%
Living independently	22	16.90%
Industry		
Education	20	15.40%
IT/ITES	53	40.80%
Banking/Finance	13	10.00%
Marketing	12	9.20%
Others	32	24.60%
Location of work		

Working from own city	107	82.30%
Stuck somewhere due to lockdown	23	17.70%
Availability of essential services		
Yes	120	92.30%
No	10	7.70%

Note: Essential services refers to availability of food, medicine and healthcare services during the lockdown.
Source: Authors.

From Table 1, it can be inferred that, employees from various industries like education (20), IT (53), Banking/Finance (13), Marketing (12), and some other industry (32) had participated in the study. The majority of the participants were male (81.5%), married (80.8%), living in a nuclear family (58.5%). Most of the participants (82.3%) were doing work from their city; however, some of the participants (17.7%) were stuck in some other place due to sudden lockdown in the country. The majority of the participants (92.3%) reported that they were getting essential services like food items, medicines, and health care facilities during the lockdown period.

Relationship among the Study Variables

To see the relationship between study variables and their dimensions, a product-moment correlation has been conducted on SPSS 21. The results of correlation analysis are shown in Table 2.

Table 2									
MEANS, STANDARD DEVIATIONS AND CORRELATION COEFFICIENTS (N=130)									
Variables	**Mean**	**SD**	**1**	**2**	**3**	**4**	**5**	**6**	**7**
PS	17.21	6.00	1						
HPHA	17.35	3.57	-0.19*	1					
HPLA	18.02	3.78	-0.27**	0.81**	1				
LPHA	9.91	3.46	0.35**	-0.29**	-0.39**	1			
LPLA	10.39	3.11	0.34**	-0.52**	-0.54**	0.60**	1		
JAW	75.07	11.21	-0.35**	0.83**	0.87**	-0.70**	-0.81**	1	
R	26.81	6.48	-0.26**	0.23**	0.31**	-0.28**	-0.22*	0.32**	1

Note: SD: Standard Deviation, PS: Perceived Stress, HPHA: High Pleasure High Arousal, HPLA: High Pleasure Low arousal, LPHA: Low Pleasure High Arousal, LPLA: Low Pleasure Low Arousal, JAW: Job related Affective Well-being, R: Resilience p*< 0.05, p**< 0.001
Source: Authors.

From Table 2, it can be inferred that, perceived stress has significant positive correlation with LPHA (r= 0.35, p< 0.01) and LPLA (r=0.34, p<0.01) while, significant negative correlation with HPHA (r= -0.19, p< 0.05), HPLA (r= -0.27, p< 0.01), JAW (r= -0.35, p<0.01) and resilience (r=-0.26, p<0.01). In other words, perceived stress is positively related to the negative job-related emotions (LPHA & LPLA) of employees, while negatively related to positive job-related emotions (HPHA & HPLA), affective well-being, and resilience of the employees. Hence, hypotheses *H1* and *H2* have been accepted. Further, resilience is also found to be positively related to job-related affective well-being of the employees (r=0.32, p<0.01), and the relationship is significant. Hence hypothesis *H3* has been also accepted.

Resilience as the Mediator

From the review of past literature, it has been assumed that resilience would mediate the relationship between perceived stress and job-related affective well-being of employees. According to Barron & Kenny (1986), for this hypothesis to be true, four conditions must be met: (1) perceived stress must predict job-related affective well-being; (2) perceived stress must predict resilience; (3) resilience must predict job-related affective well-being; and (4) the strength of the relationship between perceived stress and job-related well-being should be reduced when resilience is included in the model than, it is not Figure 1.
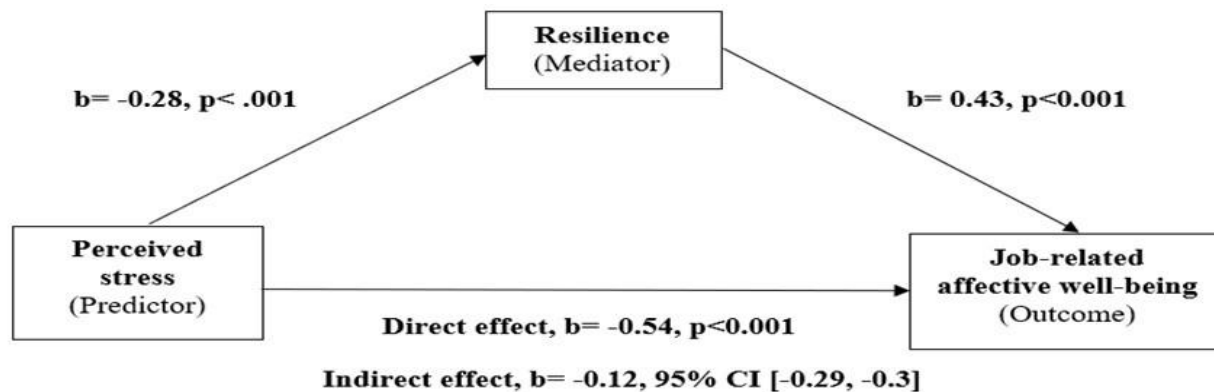

FIGURE 1
MODEL OF PERCEIVED STRESS AS A PREDICTOR OF JOB-RELATED AFFECTIVE WELL-BEING MEDIATED BY RESILIENCE
Source: Authors

To explore the mediating role of resilience, mediation analysis has been conducted on PROCESS macro (version 2.16). From the analysis, it is evident that perceived stress predicts resilience significantly (b= -0.28, p<.001). Here the negative sign of b indicates the inverse relationship between perceived stress and resilience. It is also found that resilience predicts job-related affective well-being significantly (b=0.43, p<.001), and the strength of the relationship between perceived stress and affective well-being of employees has been reduced with the introduction of resilience as a mediator in the model (Direct effect, b=-0.54, Indirect effect, b=-0.12). Hence, all conditions are fulfilled to conclude resilience as a mediator. In addition, results of the 'Sobel test' also indicate a significant indirect effect of perceived stress on job-related affective well-being through resilience (b= -0.12, p=0.04) which confirms the mediating role of resilience between the relationship of perceived stress and job-related well-being of employees working under lockdown situation in Banking/Finance. Hence, hypothesis *H4* has been accepted.

DISCUSSION

Though the economy of India is reviving, vaccines have been launched and the recovery rate has improved, the Covid-19 pandemic is still a challenge for the country. Many states have still a high number of corona cases with a new variant of virus strain (IANS, 2021). In this situation, the present study draws notable findings which are crucial for the mental health, productivity, and well-being of the employees working from home.

The first important finding of the study is that perceived stress is negatively correlated with job-related affective well-being of the employees Table 2. The underlying mechanism of this relationship works as; perceived stress contributes positively to the negative job-related emotions (LPHA and LPLA) while contributes negatively to the positive job-related emotions (HPHA and HPLA). The combined effect results in reduced job-related affective well-being of the employees. This finding is consistent with the existing literature. For instance, Hadadian & Sayadpour (2018) in their study on 213 knowledge workers in Iran, found that job stress caused by quantitative workload, interpersonal conflict, and organizational constraints, has a significant negative relationship with job-related affective well-being of employees. Similarly, Van Katwyk et.al. (2000) in their study on 114 employees of the University of South Florida, found that job stressors and strains have a significant positive relationship with negative subscales whereas the significant negative relationship with positive subscales and overall job-related affective well-being of the employees Banking/Finance.

The second important finding of the study is; perceived stress has a significant negative correlation (r=-0.26, p<0.01) with the resilience of the employees Table 2. This finding is also in line with existing literature. Chen et al. (2017) in their study on 837 construction workers found that resilience is related to the lower job and psychological stress, and high safety performance in the construction industry. Similarly, Avey et al. (2009) in their study on 416 working adults found that perceived stress is negatively related to the resilience of the employees. They argued resilience that was previously perceived as a rare dispositional trait is a state-like psychological resource, which is open to development.

The third important finding of the study is; resilience positively relates to job-related affective well-being and plays a mediating role between the relationship of perceived stress and job-related affective well-being of the employees Figure 1. From the perspective of COR theory, resilience has emerged as a valuable personal resource in dealing with crises. The results revealed that the impact of perceived stress on the well-being of the employee gets reduced when the person is resilient. This relationship can be explained in the line of previous studies which are consistent with the results obtained. Faircloth (2017) in her study on 325 college students of Georgia, found that resilience was positively related to psychological well-being and partially mediated the relationship between negative life events and the psychological well-being of the participants. Similarly, Lee et al. (2020) in their study on 143 accident or crime victims found that resilience fully mediates the relationship between posttraumatic stress and posttraumatic growth of the victims. The very essence of resilience makes it the most valuable personal resource to navigate a turbulent and stressful situation. Resilient individuals are better equipped to deal with ever-changing and stressful work environments, are open to new experiences, are more adaptive towards change, and show more emotional stability when confronted with challenging situations (Tugade & Fredrickson, 2004). Hence, there is a need to work upon the resilience of employees to stay mentally healthy and perform better in this pandemic situation. Both theory and research suggest that resilience is a state-like malleable resource, which can be developed through proper training and interventions (Luthans et al., 2007; Wang et al., 2014). Organizations can adopt various methods like well-being oriented HRM practices (Cooper et al., 2018), use of positive emotions (Tugade & Fredrickson, 2004), self-enhancement and development programs (Luthans et al., 2006), etc. which have been found successful in building resilience in the employees.

Implications

The present study has several theoretical and practical implications for researchers, organizations, career counselors, and practitioners concerned with the mental health and well-being of employees. It extends the literature on the health psychology of employees during the Covid-19 era. From the lenses of conservation of resource theory, it emphasizes the importance of resilience in coping with stress and restoring well-being for the employees. It provides important insights for organizations to make jobs more enriched and engaging for the employees so that it can induce more positive emotions and contribute to the well-being of employees. Apart from that, organizations should focus on spreading positivity through internal communication, counseling, training, and intervention programs to build resilience among the employees, which makes them more capable of handling stress, adversity, and uncertainties in the present situation.

Limitations and Future Direction

The study has few limitations as well. Due to the complete lockdown situations, very few employees could be contacted for the study, resulted in a smaller sample size. The time period of only 3 months was also a constraint to collect a big data. A longitudinal study can be conducted across the different wave of infection in the country by including large number of participants.

CONCLUSION

The business world is a place of uncertainties. Organizations often hit through economic, political, and global challenges. COVID-19 pandemic is one such challenge, which has created a major health and economic crisis for the working population around the globe. In this situation, the onus on the part of organizations is to prepare their employees in such a way that they can cope with the present crisis and also become resilient towards future challenges. The current study is a pioneering attempt to explore empirically the relationship between perceived stress, resilience, and job-related affective well-being of employees working from home during a complete lockdown period in India Banking/Finance. From the results of the study, it can be concluded that the degree of perceived stress has an adverse impact on the affective well-being of the employee. Hence, employees should remain calm and resilient towards the stressors. In addition, organizations should also help their employees in enhancing their resilience by counseling, online training, webinars, and mental health awareness programs, so that employees can better develop and utilize their resilience as a psychological resource to deal with this adversity Banking/Finance.

Conflict of Interest: There is no conflict of interest between the authors.

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