

**STUDY OF JOB-RELATED FACTORS AFFECTING THE OCCUPATIONAL
STRESS OF MICROFINANCE CASH COLLECTORS: SPECIAL REFERENCE TO
ANURADHAPURA DISTRICT, SRI LANKA**

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ABSTRACT

This study investigates occupational stress among microfinance cash collectors in Anuradhapura District, Sri Lanka. These employees face challenges, such as demanding workloads, difficult collections, and security risks, leading to stress and reduced job satisfaction. This stress adversely affects mental and physical health, productivity, and organizational performance. Therefore, it is essential to study job-related factors affecting this stress. This study aims to fill this gap by identifying key job-related factors and providing insights for improving employee well-being and organizational sustainability in the microfinance sector. This methodology employs a deductive quantitative approach. Primary data were gathered from 150 microfinance cash collectors in Anuradhapura District through a structured survey using a self-administered questionnaire. Key variables, including work overload, time pressure, role ambiguity, role conflicts, and responsibility, were measured using a 5-point Likert scale. Statistical analysis was conducted using SPSS, with techniques such as descriptive statistics, correlation, and multiple regression analysis, to assess the relationships between job-related factors and occupational stress. This study confirms that excessive workloads, unclear job expectations, and collection duties are key stressors for cash collectors in the microfinance sector. High work demands and low job control significantly contribute to stress, aligning with the demand-control model and the conservation of resources theory. However, the time pressure was less impactful than the workload and targets. These findings underscore the need for targeted organizational interventions to manage these stressors and protect employee well-being, validate established theories, and provide context-specific insights for the microfinance industry.

Keywords: Employee stress, job-related factors, microfinance