

Nexus between Work Stress and Employee Turnover Intention: Study of Non-Managerial Female Employees in Apparel Industry of Sri Lanka

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Abstract

Current study examines the nexus between work stress and turnover intention of non-managerial female employees in apparel industry, Sri Lanka to bridge the lacuna in up-to-date body of knowledge with more precise empirical evidence from the context. Five companies representing the whole industry, were selected from Katunayake Free Trade Zone, Sri Lanka from which the primary data were collected via a questionnaire survey. A standard questionnaire was distributed to a sample of 320 non-managerial female employees. Random sampling technique was used to select a representative sample. Correlation, independent sample t-test and One-way ANOVA were applied to analyse the collected data and to test the advanced hypotheses. In the analysis demographic differences do not come out as significant in predicting for turnover intention, except the education level and level of work experience. However, it is found that, non-managerial females in the apparel industry experiencing higher job demands and negative work relationships are more likely to leave. Further, a greater extent of work control, clarity of job role, management support & colleagues support will increase the chances of employees staying. Thus, non-managerial females who are open to higher work stress are at a higher risk of leaving than other employees. Findings revealed that less experienced and less educated employees are more likely to leave than other females. Moreover, practical and theoretical implications are emphasized in the present study.

Keywords: *Apparel Industry, Turnover Intention, Work Stress*

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Introduction

In up-to-date literature, employee turnover and turnover intention have been recognized as important concerns of Human Resource Management (HRM) (Shuck et al., 2014) as both can negatively affect the organizational performance (Egan et al., 2004 as cited in Ju & Li, 2019). Similarly, on the other hand, work stress has become a significant and serious problem in the modern world of work. It can affect employees' health and wellbeing, causing not only physiological, but also psychological, emotional and even spiritual disorders. Further, work/job stress can inversely effect employees' work efficiency, performance, service quality, and boost turnover rates; thus, increasing the cost for both employee and organization (Villanueva & Djurkovich, 2009; O'Neill & Davis, 2009).

Among those costs of stress, major negative outcome is employee turnover intention (Sullivan & Bhagat as cited in Liyanage, et al, 2014). Meanwhile, there are several researchers (such as Noor & Maad, 2008; Sherazet et al. 2014; Mxenge et al., 2014) who have identified that there is a significant impact of work stress on turnover intention of employees; especially female workers. Researchers (such as Muhammad et al., cited in Khan et al. 2014; Kaur et al., 2013) have suggested that if organizations are willing to retain their employees, they must reduce the gravity of work stressors which may cause

the work stress ultimately leading towards the employee turnover intention.

On the other hand, development policies laid out by the government of Sri Lanka continuously fostered the growth of the apparel industry. According to the Index of Industrial Production (IIP), apparel production has increased by 4.7% in 2017 (Central Bank of Sri Lanka, 2017). In addition, by December 2017 total export revenue from this sector grew by 19.4% (Central Bank of Sri Lanka, 2017).

Sri Lankan apparel industry mainly attracts the youth; especially young females (Liyanage, et al, 2014). It creates many employment opportunities, especially in non-managerial and non-technical jobs. Despite these entire favourable facts associated with the apparel industry, at present it faces a high level of employee turnover. (Khatri et al., as cited in Liyanage, et al, 2014). Hence, the apparel industry faces major challenge of reducing the turnover among its workers.

According to the figures depict in table 01, employee turnover and work/job stress in the context of apparel industry is a notable research direction as per the empirical evidence and the explanations found in the extant literature. It highlights Sri Lanka is also a notable context demanding such contemporary studies further.

Table 01: Annual turnover rates of five apparel manufacturing firms

Year	Company 1	Company 2	Company 3	Company 4	Company 5
2017	6.2%	5.1%	6.1%	5.5%	6.7%
2018	6.5%	6.0%	5.9%	6.2%	6.9%

Source: Company Records, 2018 and 2019



Research Problem

As mentioned above, one main challenge of nowadays business is employee turnover of organisations. Tariq and Riaz (2013) cited from Derek (2006) and stated that employee turnover positively leads towards inefficiency in organisations. Hence, employee turnover is a huge issue for developed nations as well for developing nations that need to be addressed properly in the business context.

DailyFT (2018) highlighted that apparel sector has contributed 40% of all exports of Sri Lanka in 2017. In addition, the article highlighted that over 300,000 employees are directly working in this sector and majority of them are women. MAS Fabric Park (2018) in their study mentioned that nearly 15% of the workforce in Sri Lanka working in the apparel sector, and out of them 85% represent females. However, in recent years it has been recognized that labour turnover in the apparel industry is increasing rapidly especially among women workers. Madurawala (2017) explained that labour shortage is excessive in apparel industry due to low social recognition and bad reputation for the jobs. Further, this report highlighted that female unemployment rate was 7.6% in 2015, while male unemployment rate was 3%. The labour Demand Survey 2017 conducted by Department of Census and Statistics (2018) revealed that there is very high demand for sewing machine operators, nearly 40% of the total demand. It is the highest demanded occupation, while second largest demand for other manufacturing labour is accounted only for 14.4% (Rajapaksha, 2018).

Even though, there are job opportunities in the sector, women refused to join the industry, or leaving within a very shorter period of time after joining the industry. Turnover intention and turnover has become a major burning issue in the apparel industry of Sri Lanka as stated. Many turnover studies have focused on causes and effects in many other industries. To date, comprehensive and substantial studies have

not been conducted to determine the direct impact of work stress on turnover intention of non-managerial female employee in the apparel industry of Sri Lanka, though a few scholars and organizations have conducted surveys relating to women's problems at the workplace. This lacuna of research could be attributed to the fact that, even though employee turnover causes financial losses and social issues, the problem is often ignored because the issues are indirect and hidden (Rajapaksha, 2019). Then, this study focuses to identify how job stress impacts on turnover intention among non-managerial female employee in apparel industry in Sri Lanka. Further, a shortage of up-to-date empirical evidence to validate the said association found in the extant literature. Hence, having identified the aforementioned empirical gap, knowledge gap and the contextual gap, the below problem is raised in the current study:

What is the nexus between work stress and employee turnover intention of non-managerial female employees in the apparel industry of Sri Lanka?

Objectives of the Study

Main objective of this research is to identify the significant determinants of turnover intention of non-managerial female employees in apparel industry of Sri Lanka. In addition to that, following specific objectives were established to be achieved in the current study.

- i. To assess the nexus between dimensions of work stress and employee turnover intention of non-managerial female employees in apparel industry of Sri Lanka.
- ii. To assess the nexus between job stress and employee turnover intention of non-managerial female employees in apparel industry of Sri Lanka.
- iii. To assess the association of demographic variables and employee turnover intention of non-managerial



female employees in apparel industry of Sri Lanka.

Significance of the Study

Findings of this study are very crucial in understanding the impact of work stress on employee turnover intention of non-managerial female employees in apparel industry. Since different employees have different perspectives, the management (both top and middle management) can use this research insights to control the stress for reducing employee turnover, which will ultimately enhance performance, efficiency and effectiveness of the organisational processes.

Even though employee turnover and its relationship with stress of employee have ever researched, their importance always increases, as the competitiveness of labour market grow leaps and bounds. Therefore, it is essential and advantageous to discuss an ever-valid research area, which will add new literature in novel perspectives that are compatible with changing business and academic contexts. It will assist future researchers to get to know about the impact of work stress on employee turnover intention of non-managerial females in apparel industry, Sri Lanka.

Literature Review

Turnover is an ever-critical theme, discussed by many researchers and scholars, and ultimately exhibits alike denotation; exit of the employees from business organisations. Still there are numerous categories and meanings of employee turnover. Generally, it is identified that turnover occurs when the employer-employee relationship stops. In organisational perspective, turnover is the termination of the intra-organisational career path of an employee that is consisted with a string of changes of the job starting-way in and ending-way out (NSDC, 2010). According to Arokiasamy (2013), employee turnover is denoted as a condition, whereby employees willingly depart from the organisation due to diverse reasons and by

this means it affects the organisation in a negative manner. Nel et al., (2001) stated a general definition for employee turnover mentioning it as the replacement of employees all over the labour market, among the business entities, occupations, and jobs and further between status of employment and unemployment. It has been identified in modern literature as job hooping.

Having reviewed all the above-mentioned literature, it is evident that, whatever the form of turnover, its ultimate outcome is to end the prevailing employer-employee relationship. The focus of this research is on the voluntary turnover of employees [known as turnover intention], to which various organisational factors could affect such as: job; working schedules; working environment; superiors & peers.

On the other hand, work stress has been widely researched and identified as a predictor of employee turnover intention across various samples and time-scales. However, work stress is relatively a hard concept to define because of its subjectivity and complexity. The fact that work stress has been a topic of interest for researchers of various disciplines including; management, psychology, medicine, and that they proposed their own concepts and methodology, makes the topic even more complex and polygonal (Cummings & Cooper, 1998 as cited by Fevre et al, 2003).

Term stress was first introduced by Hans Selye, a Hungarian endocrinologist - known as the father of stress (Fink, 2009). Further, Fink (2009) noted that some patients with different diseases had some common non-specific symptoms at the beginning of their infection. This observations encouraged her for further research of the body reactions to the stressful stimuli and development of the General Adaptation Syndrome - GAS (Fink, 2009). Hans has introduced the term 'stress' and has given the first and the most generic definition: stress is the nonspecific response of the body to any demand (Selye, 1976). In his GAS theory, Selye has identified three



stages as: alarm, resistance, and exhaustion. At the first stage; alarm body responds to the stressors with the first signs of changes and the defense processes are activated next (Ivancevich & Matteson, 1980). Later, if the stressor is not disappearing and adaptation is developed, the resistance stage will be reached. Long lasting stress can result in the third stage; exhaustion, and even lead to the death (Fink, 2009). This process is recurring; therefore, if new demands are put on the body repeatedly, the alarm stage reoccurs. The consequences of this cyclical experience can vary from sicknesses & fatigue to decreased performance at work, and at other life domains in the long-run (Ivancevic & Matteson, 1980).

Work stress as a well-known problem, nowadays has been researched and reported by several authors. Recent studies reported that work stress is the prominent source of stress among the working adults of USA, which has intensely improved during last two decades (American Institute of Stress, 2016). Also, from a survey conducted in Canada (2002) found that 38.8% of Canadians between the age of 15 and 75 experience a light degree of stress at work, 25% are relatively stressed, and 5.4% of the respondents were extremely stressed (Statistics Canada, 2002 – updated in September, 2004 as cited in Brun & Lamarche, 2006). Furthermore, the rising interest on this issue could be explained via the critical consequences associated with the work stress for both employees and employers (Watkins, 2003; Brun & Lamarche, 2006). However, to analyze all the aspects of work stress, first it is necessary to understand the nature and recognize the predictors of work stress.

Turnover intention of employees at work has been examined enough by various scholars as a conscious willingness to leave the work place (Griffeth et al., 2000; Ohana and Meyer, 2010; Alniacik et al., 2011; Panatik et al, 2012). According to Tett & Meyer (1993) turnover intention has been described as the final step of the process of withdrawal cognitions; a set of thoughts including

thinking of leaving and the intent to search for alternative opportunities. Indeed, the turnover intention is the main source of employee turnover. Hence, Alkandari & Hammad (2009) stated that the employee retention has been shown to be significant to the development and the accomplishment of the organizational targets.

Apparel industry attracts mainly young females (Liyanage et al, 2014). According to the existing information in the apparel industry, the turnover intention of them is higher than the expected level and has become a major threat to the existence of the industry (Rajapaksha, 2017).

Though the nexus between work stress, its dimensions and turnover intention of employees have been investigated enough and well documented across various samples, such findings are found to be inconsistent. Generally speaking, a common agreement was found among many of the scholars (Abbasi & Hollman, 2000; Liyanage et al. 2014; Rajapaksha, 2017; Dheerasinghe, 2017) for a strong positive association among work stress and turnover intention of employees in apparel sector. Similarly, Qureshi et al., (2013) and Mosadeghrad (2013) found a positive relationship between work stress and turnover intention of employees; especially, among non-managerial females. Ohana and Meyer (2010) stated that work demands, work control and clear job roles are significantly correlated with employee turnover intention whereas Panatik et al., (2012) found that relationships at work and changes in work are significantly influential than other organizational and environmental related factors on employee turnover intention. Moreover, Dheerasinghe (2017) mentioned that managerial support and colleague support as two significant predictors of turnover intention of females workers.

Further, Rajapaksha (2017) found that turnover intention is significantly varies across various age categories and on the marital/civil statuses of employees. Similarly,



education level and the working experience were found to be significant in predicting for turnover intention of employees especially in Asian countries (Alniacik et al., 2011; Panatik et al., 2012). However, the association among residence place of the employee and turnover intention were found to be not clear and consistent in the extant literature.

Accordingly, building on the empirical evidence and theoretical explanations discussed above, following hypotheses were advanced in the current study.

- H1:** There is a significant nexus between work demands and employee turnover intention.
- H2:** There is a significant nexus between work control and employee turnover intention.
- H3:** There is a significant nexus between managerial support and employee turnover intention.
- H4:** There is a significant nexus between colleague support at work and employee turnover intention.
- H5:** There is a significant nexus between job role and employee turnover intention.

H6: There is a significant nexus between relationship at work and employee turnover intention.

H7: There is a significant nexus between work change and employee turnover intention.

H8: There is a significant nexus between work stress and employee turnover intention.

H9: There is a significant nexus between age and employee turnover intention.

H10: There is a significant nexus between residency and employee turnover intention.

H11: There is a significant nexus between marital status and employee turnover intention.

H12: There is a significant nexus between work experience and employee turnover intention.

H13: There is a significant nexus between education level and employee turnover intention.

The hypothesized relationships among the constructs are depicted in figure 01; conceptual framework of the study.

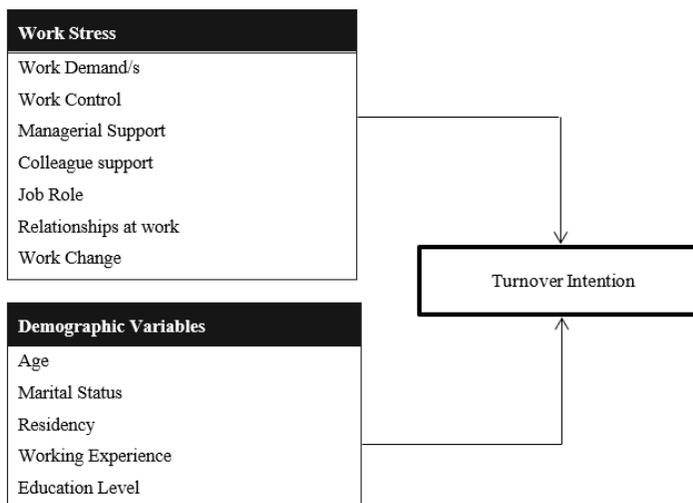


Figure 01: Conceptual Framework

Source: Authors, 2020



Methodology

Population and the Sample

Selected population for the current study comprises the total number of non-managerial female employees working in selected five garment factories located in Katunayake Free Trade Zone, Sri Lanka. Hence, for the current study a known population is considered which is depicted in table 02.

There are around 350 manufacturers of apparels in Sri Lanka. (Industry Capability Report, 2019). More than 65% of garment factories are located in Katunayake Free Trade Zone because of better infrastructure facilities and close proximity to Colombo harbour. In Katunayake Free Trade Zone, there are more than 60,000 non-managerial female workers working in garment factories (Dheerasinghe, 2017). Because of the above reasons Katunayake Free Trade Zone is recognized as the needed, and also the target area.

Table 02: Population

Company	Company 1	Company 2	Company 3	Company 4	Company 5
Population	690	850	700	890	700
Total	3830				

Source: Company Records, 2019

First, researchers visited ten apparel companies located in Colombo-Katunayake Free Trade Zone. Among those ten factories a sample of five reputed factories were selected judgementally according to the highest turnover rates. The final sample is taken from five companies using systematic random sampling method.

A random group of 350 non-managerial female employees were selected from the population of 3830 using systematic sampling. First, considering the payroll of five companies, create a list of female workers. Then order-up the list and select every 11th person as a participant. Such a participant was chosen since, $3830/350 = 11$.

Measurement Scales of Variables

Turnover Intention

Adopting the measurement scale developed by Abbasi and Hollman (2000) employee turnover intention was assessed as a unidimensional construct. Coefficient alpha for this scale was 0.834 in the original study

of Abbasi and Hollman (2000). Respondents rated their level of agreement for the items on a five-point Likert scale anchored at 1 = strongly disagree and 5 = strongly agree. Sample items included: "I often think about quitting"; "It is likely that I will actively look for new job next year"; "I will probably look for a new job in the next year" and "I often think of changing my job".

Work Stress

Work stress was assessed using the measurement scale developed by Cousins et al. (2004) which was the most commonly used scale in the literature. This was appraised through six dimensions: demands, control, support, relationships, role and organizational change. The current researchers used 34 items fixed on a five point Likert scale adopted from Cousins et al., (2004) to assess work stress, and it had the average coefficient alpha of 0.91 in the original scale. Sample items include: "I am pressured to work long hours" (demands); "I can decide when to take a break" (control);



“There is friction or anger between colleagues” (relationships).

Methods of Data Collection and Data Analysis

Primary data were collected via a questionnaire survey. The survey instrument contains three sections; A, B and C. Section A includes the questions relating to the independent variables, and section B covers the dependent variable. Section C was designed to obtain the demographic information of respondents. Survey questionnaire was administered in Sinhala medium via an offline survey; printed on paper. Overall response rate of the current study was 91.4%.

Respondents were assured that the results would be reported in aggregate to ensure their anonymity. Moreover, one open ended question was given at the end of the questionnaire to report other comments relating to work stress and turnover intention of the respondents. The collected primary data were analysed with the aid of Statistical Package for Social Sciences (SPSS) and Excel employing descriptive statistics, correlation, independent sample t-test and one-way ANOVA.

Analysis of Data

To ensure the reliability of measurement scales, internal consistency statistics were used. As recommended by Nunnally (1978) and Lu et al., (2007), both construct reliability and the dimension reliability were assessed using the Cronbach's Alpha coefficient. Cronbach's Alpha values of all the variables [α of turnover intention = 0.892 and α of work stress = 0.733] are greater than 0.7 indicating that the multi item scale is reliable, and all the items have played a significant role in constructing the respective variable.

Sampling adequacy and the sphericity were ensured through the Kaiser-Meyer-Olkin (KMO) Measure and the Bartlett's test respectively. As the KMO coefficient is

greater than 0.7 for both variables, and the Sig. value is less than 0.05, statistically it is claimed that the study sample of 350 observations is adequate enough to proceed with multi-variate analysis. Also, results indicate that sufficient correlations exist among the variables to proceed, and in this study therefore, sampling adequacy is significant.

According to the validity statistics obtained in the current study, cumulative percentage of the Extraction Sums of Squared Loadings (ESSL Cum%) of two constructs are [turnover intention = 78.23% and work stress = 74.16%] greater than 50%, and the item Factor Loading (FL) values are above the threshold limit of 0.5 for all the items - as recommended by Hair et al, (2010). So that, statistically, the construct validity is ensured. Also, no cross-loading issues were encountered.

Moreover, the primary data set was tested for basic two multivariate assumptions: normality and linearity. Based on the Skewness (-0.289) and Kurtosis (0.125) normality of the outcome variable [turnover intention] was ensured. Further, building on the Sig. value of the deviation from linearity coefficient of ANOVA test (which should be above 0.05) a linear association was found between the dependent and independent variable [work stress]. Thus, Pearson correlation coefficient was used to assess the strength of association among the said variables in the research model, as they are linearly correlated.

Findings and the Discussion

In the study sample, 52.1% of non-managerial female employees' were found in young age (16-25). This is similar to many of the previous studies conducted in Sri Lanka (such as Kaunanayake, 2016) showing that the majority of them are in young age category. 24% are in between 26 to 35, 11.9% are in between 36 to 45. Only 10.5% of employees' are in matured category. Out of the total respondents 59.4% are single and remaining 40.6% are married.



Approximately 67.7% of respondents are from suburban, 21.9% were from urban and 10.3% are from rural areas of the country. Analysis reveals that most of those females have studied up to Ordinary Level (57.4). 34.2% of the respondents were in 6 - 12 months in the level of working experience.

The general objective of this study is to assess the association between work stress and turnover intention of non-managerial female employees. Hence, correlation analysis and simple linear regression analysis were done to test the advanced hypotheses. Results indicate a significant positive relationship between work stress and turnover intention ($\beta = 0.862, p < 0.05$). Also, this result congruence with the previous studies of Liyanage et al., (2014) and Imran (2018) depicting that work stress has a statistically proven significant association with employee turnover intention.

According to Shire et al. (2017), work demands impact on turnover intention. Similarly, the findings of this study show that work demands ($\beta = 0.804, p < 0.05$) significantly impact on employee turnover intention. Hence, unmanageable work demands create an increased risk of employee turnover.

Similarly, relationship at work shows a strong negative correlation with turnover intention ($\beta = -0.805, p < 0.05$) and hence, H3 is accepted. The findings are similar to previous studies showing that relationship with immediate superiors at work is negatively associated with turnover intention (Cooper & Marshall, 1976). Also, Asgharian et al., (2013) found that relationship with colleagues at work is significantly correlated with turnover intention; even though the direction of association is not unique. Indeed, cordial relationships at work blended with people focus management reduce the risk of leaving the employees.

Moreover, a strong negative association is found between management support and

turnover intention ($\beta = -0.850, p < 0.05$) which is significant. This is in line with previous studies that indicate that sound management support decreases turnover intention (such as Hart & Cooper, 2001). Similarly, colleague support has a negative relationship with turnover intention at ($\beta = -0.896, p < 0.05$). Hence, H4 is accepted. The employee might have cordial and better relationships with colleagues due to their calm and non-confrontational nature, and consequently lower level of stress decrease turnover intention (Hart & Cooper, 2001).

Current findings are consistent with Cooper & Marshall (1976) who found that job role and work changes are negatively impact on turnover intention. According to this study job role ($\beta = -0.829, p < 0.05$) and work change ($\beta = -0.570, p < 0.05$) also negatively impact on turnover intention. Thus, clear & non-ambiguous job roles and work changes help to reduce employee turnover intention.

Apart from the work related stresses, turnover was proved to vary among the different demographic groups (Michael et al, 2009). Hence, independent sample t-test and one-way ANOVA test were conducted appropriately to assess the relationships between identified demographic factors such as: educational level, age, working experience, residency, and marital status with turnover intention those female employees.

Education level of the employee and working experience (seniority) were found to be significantly correlated with turnover intention while there is no significant association was found between age, marital status and residency of the employee with the turnover intention.

Moreover, the findings revealed that mean value of turnover intention of three education levels [groups] is significantly different. Hence, the ANOVA post-hoc test was conducted to discover the differences within the groups and among the groups. Tukey HSD test showed that there is a significant difference between the turnover

intention of graduates and the employees who are up to G.C.E. O/L ($P < 0.05$). Also, there is no significant difference was found between the mean values of the other categories. Previous studies show that better educated people tend to be more exposed to leave work places. The reason is they have more qualifications and abilities so that, they have a demand to try for another job (Doughty, 2013). Tukey HSD test shows a significant difference of turnover intention between the experience categories of 3-5 years and 6-12 months ($P < 0.05$). However, there is no significant difference found among the turnover intention of other experience categories. This brings into line with the previous findings of Liyanage et al. (2014), who found a significant correlation between work experience and employee turnover intention.

Finally, the current study empirically found a significant association between work stress and turnover intention of non-managerial females working in the apparel industry of Sri Lanka. Current findings are supported by the findings of several previous studies such as: Liyanage et al. (2014), Qureshi et al., (2013) and Mosadeghrad (2013) who found a positive relationship between work stress and turnover intention of employees; especially, among non-managerial females.

Conclusion

Building on the findings it could be concluded that non-managerial females in the apparel industry experiencing higher job demands and negative work relationships are more likely to leave. Further, a greater extent of work control, clarity of job role, management support & colleagues support will increase the chances of employees staying. Thus, non-managerial females who are open to higher work stress are at a higher risk of leaving than other employees. Hence, the work stress could be concluded as a significant manipulator of employee turnover intention. Moreover, less experienced and less educated employees are more likely to leave than other females.

Recommendations

Redesigning the jobs of non-managerial workers in apparel, keeping an optimum trade-off among efficiency elements and behavioural elements is recommended to create adequate and achievable job demands within the stipulated hours of work. Similarly, by providing adequate amount of training to improve employees' skills and abilities to meeting the job demands also recommended. Organizations in apparel could possibly enrich good relationship with non-managerial employees, which positively affect the turnover intention. By organizing cultural events, annual colours night, trips and gatherings to applause employees while establishing mutual understanding among them is an initiative for that.

Moreover, mutual trust between the management and employees should be ensured for the smooth operations of the business, which will reduce the turnover intention of employees as well. To achieve that trust, management perception toward employees should be changed. Further, management should provide up to date information to enable employees to understand their roles and responsibility clearly. Also, appropriate work rotations will help them to rescue from repetition and boredom. Similarly, establishing an active channel to obtain the opinions of non-managerial workers for decision making, and rewarding them for the presented effective opinions might be another sound initiative to reduce the turnover intention of employees. While ensuring the job security, establishing a clear path for career progression also recommended as it is found that less experienced, but educated employees are more likely to leave.

Direction of Further Studies

Though the finding of the current study provide a clear idea about the nexus between work stress and turnover intention of non-managerial female employees working in Katunayake Free Trade Zone, interpreting



the overall situation in Sri Lanka based on this study would be a dough, which is a major limitation of this study. Hence, it is suggested for future researches to consider a bigger sample than this covering the entire country to eliminate the regional (location) differences in the outcome variable. Also, cross industry validations are required as the turnover intention of employees is a common problem in every industry today. In the current study, work stress and the

demographic factors were considered separately assuming that other variables remain unchanged. Thus, more empirical evidence are required to generate in future studies considering demographic factors as controlling or moderating factors on the nexus among said variables, in cross industry sample, which would possibly add more insights to validate the findings of the present study.

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