

CAUSES AND COPING STRATEGIES FOR STRESS AMONG BANK EMPLOYEES WITH SPECIAL REFERENCE TO COIMBATOREDISTRICT.

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ABSTRACT

Human resources are the most important assets of an organization. Assets make things possible, people make things happen. All the activities of any enterprise are initiated and determined by the persons who make up that institution of the many factors which impinge on the management task and influence its accomplishment, the human factor is probably the most significant . Hence, there is an urgent need to understand the human factor, which is assuming increasing significance in a modern organizational setting. Work pressure is a part and parcel of all work. But excessive pressure can lead to stress , which undermines performance , is costly to employers and can make people ill. Banking industry is an expanding sector and an important constituent of overall economic system. Even the employees working in this banking industry are not exempted from stress. Moreover, banks are not providing the learning opportunities needed for up- dating the intelligence of the senior employees. Moreover target fixation, heavy and tireless work, peer –pressure, unwarranted punishments , in-human attitude , lack of job-security, and compulsory transfer from one place to another, working late nights, careful and diligent work , unattainable targets , answering the annoyed customers, make the bank employees feel reluctant frustrated, worried and stressed . Now a days banking industries have started realizing that stress management important. The banking institutions have to help the employees to reduce stress in their job, so that, we have to provide fitness band wagon, wellness programs, health education programs with the realization that a healthy employee is a productive employee.

Key words: *banking, employees, stress, work pressure*

INTRODUCTION:

Since Adam and Eve were directed in the garden of Eden, to earn their lively hood by ‘the sweat of the brow’, man has found labor essential, to the maintenance of his/her own welfare .In this materialistic world, leading a peaceful and prosperous life is a challenge .Every individual strives hard to make progress in life .The individual who works with an organization, for his/her livelihood, harbors some expectations from the management such as that, certain personal goals and objectives will be fulfilled as a result of his/her affiliation with that organization .Wages for securing food, clothing and shelter, normally are the individual’s expectations, besides many other additional expectations .But the employees never want to become a workaholic .To sum up, it may be rightly revealed that an employee prefers both physical and psychological comforts, to perform the task perfectly .Work contains the potential for many forms of gratification, challenge and harm .It is not surprising that, many people at times, find work life stressful The present era is an era of strain, frustration, conflict, tension, depression, anxiety, etc. that has become regular features of life. Arising both at work and at home, the stressful conditions have frustration, conflict, tension, depression, anxiety etc. This ultimately results in organization’s inefficiency and sickness.

”The modern employees are overworked, squeezed and pressured often, to the point of physical illness or emotional misery”.

HUMAN RESOURCE:

Human resources are the most important assets of an organization. Assets make things possible, people make things happen. An organization whether a business or industrial enterprise, need for its survival and growth, money , material , machinery , and men. The success of an organization depends on an effective combination of these factors. Of these, human resource is a very important and challenging one. Others are short run. All the activities of any enterprise

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are initiated and determined by the persons who make up that institution. Of the many factors which impinge on the management task and influence its accomplishment, the human factor is probably the most significant. Hence, there is an urgent need to understand the human factor, which is assuming increasing significance in a modern organizational setting.

STRESS:

The word 'stress' was derived from the Latin word, "Stringere" meaning to draw 'tight'. Stress is a general term applied to the pressures felt in life. Stress is the result of a mismatch between the challenges that might come from external sources and may be the result of too great or too little pressure. They may also come from within the individuals and be the problem of their own value system, needs and expectations.

Stress has become integral part of everyday living. Stress is a condition of strain that has a direct bearing on emotions, thought process and physical conditions of a person. Steers indicated that "occupational" stress has become an important topic for study of organizational behaviour for reasons."

- Stress is a major cause of employee turn-over and absenteeism.
- Stress experienced by one employee can affect the safety of other employees.
- By controlling dysfunctional stress, individual and organization can be managed more effectively.

Stress can be perceived as a threat that it may create psychological imbalance and can certainly affect individual performance. It is particularly concerned with how people cope with the changes in their lives at work, at home and in other circumstances. Stress could be a stimulating experience as long as it is within a controllable limit. When it goes beyond, stress becomes distress which would become difficult to be managed. When this happens, the situation becomes hopeless and people feel helpless..

STRESS AND JOB PERFORMANCE

Performance is an important process, which enhances improvement in production and profit. Performance of an employee will be good, only when there are no serious problems and interruptions in the smooth functioning of the organization. If the employees are squeezed without providing any needed facilities and amenities and if employees do not have satisfactory mind regard to their stress, stress creeps in. At such unpleasant situations, stress can either be 'helpful' or 'harmful' depending upon the quantum of stress. When there is no stress, job challenges are absent and performance tends to be low. As stress increases, performance tends to increase because stress helps a person call up resources to meet job requirements. At this point additional stress tends to produce no more improvement. Finally, if stress becomes too great, the performance of the employee begins to decline because stress interferes with it. At this stage, one loses ability to cope and becomes

STATEMENT OF THE PROBLEM

Banking industry is an expanding sector and an important constituent of overall economic system of the tertiary sector and it acts as the back bone of India's economic progress and prosperity by playing an overall pervasive role of a catalyst in development. Even the employees working in this banking industry are not exempted from stress. The 1990s encountered with a radical policy changes with regard to fiscal deficit and structural changes in India. Globalization and privatization led policies compelled the banking sectors to reform and adjust to have a competitive edge to cope with multinationals led environment. Ever increasing demands of highly competitive and computerized work environment in banks require a constant updating of knowledge and skill of every employee to perform efficiently and effectively. Moreover, banks are not providing the learning opportunities needed for up-dating the intelligence of the senior employees. Moreover target fixation, heavy and tireless work, peer-pressure, unwarranted punishments, in-human attitude, lack of job-security, and compulsory transfer from one place to another, working late nights, careful and diligent work, unattainable targets, answering the annoyed customers, make the bank employees feel reluctant, frustrated, worried and stressed. Before ten years, the work was shared by many employees but now it is done by two or three employees. This downsizing of the working population is the major cause for stress among the working community. If this trend continues, one day or the other most of the people on the globe will become violent sufferers without a savior, which could really end up in chaos.

Banking industry is a service-oriented industry. The private sector banks try to outpace the public sector banks through their services to the customers. Hence, banks have to be highly responsive and adaptive to the exact demands of the customers and gear themselves to self-propelling growth for their successful survival. This calls not only for a sense of commitment and dedication, but also needs high intellect. Though the employees may be satisfied with their job outwardly, their inner man strives for something. The implications of the above said transformations have affected the social, economical and psychological domains of the bank employees and their relations. So it is very important to deal with the occupational stress of the bank employees, the stressors and their effects and the strategies for combating such stressors.

OBJECTIVES OF THE STUDY

1. To study the socio-economic characteristics of bank employees in Coimbatore
2. To examine the major causes for work stress among the bank employees
3. To understand the relationship between personal factors of bank employees and their level of stress.
4. To find out the relationship between the work stressors of bank employees and their level of stress.
5. To find out the consequences of stress among bank employees
6. To find out the strategies adopted by the bank employees to combat stress.

RESEARCH METHODOLOGY

The primary data were collected from the bank employees using stratified random sampling method with the help of structured interview schedule. Sample size is 416.

The collected data were analyzed with the help of various tools like ANOVA, Two Way Table, Percentage analysis, chi-square analysis, etc

II) REVIEW OF LITERATURE

- ANANDAMURUGAN(2010) stated in the publication on "tips for stress management-a guide to coping with stress-effective ways to beat stress" that a strong family unit develops the tool to solve stressors, reducing stress for the entire family. Problems that pressurize families may be either be individual stressors that are carried over to the whole family such as school suspension, addiction, mental disorder or physical illness or family crisis.

III) ANALYSIS AND INTERPRETATION

TABLE 1
WORKING TIME AND LEVEL OF STRESS (RANGE)

S.no	Working time	No.of respondents	%	Avg	Min. range	Max. range	S.D
1	5-8 hours	138	33.2	151.8	53	280	49.0
2	More than 8 hours	278	66.8	179.1	83	276	48.3
	Total	416	100.0				

From the above table it is concluded that the maximum level of stress has gained by the respondents are working for more than 8 hours.

TABLE 2
MARITAL STATUS AND IMPACT OF STRESS (TWO WAY TABLE)

S.no	Marital status	Low impact	Medium impact	High impact	Total
1	Unmarried	30(19.5%)	70(45.5%)	54(35.1%)	154
2	Married	61(23.3%)	124(47.3%)	77(29.4%)	262
	Total	91	194	131	416

From the above table the high respondents percentage of high impact of stress was the highest among the unmarried respondents and the lower among the married respondents.

TABLE- 3
LOCATION OF THE WORK PLACE AND IMPACT OF STRESS (ANOVA)

Source	Sum of squares	Degrees of freedom	Mean square	F	S
Between groups	178	2	0.0891	.390	Not significant
Within groups	94.377	413	.229		
Total	94.555	415			

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It is identified from the above table that calculated "F" value is less than the table value and the result is not significant .hence the null hypothesis "there is no relationship between location of the workplace and their impact on stress " is accepted. So there is no significant difference between location of workplace of the respondents and their impact of the stress.

IV) FINDINGS AND SUGGESTIONS

MULTIPLE REGRESSION ANALYSIS

- The level of stress towards their job is positively associated with their age ,designation, salary, number of dependents,family system,type of bank, year of experience,location of the workplace, working time member in union body in the study area.
- The impact of stress towards their job is positively associated with their age, sex, designation, salary, number of dependents, family system, type of bank, year of experience, working time member in union body in the study area.

FACTOR ANALYSIS

- It is found from the factor analysis that all the twenty four factors are very much closely associated with one another and the same has analyzed by using factor analysis and the influence of one factor with another has tested and the same has succeed in measuring the correlation between the particular variable and the factor with 74.149 percent reliablilly and the factor analysis supported the study.

PERCENTAGE ANALYSIS

- It is identified from the analysis that majority (81.3%) of the respondents are not having the habit of consuming liquor
- It is concluded that majority(91.6%) of the respondents do not prefer any secondary occupation
- It is speculated from that analysis that majority (46.2%) of the respondents are never taking hydrotherapy to reduce stress.
- It is viewed from the analysis that majority (55.3%) of the respondents are occasionally having an attitude of reading self-development books

SUGGESTIONS

- The female employees struggle to cope with their family commitments and institutional need whenever they contribute more to the institutions. Hence they could have a slight feel that they were ignoring their family responsibilities. This should be sensed by the authorities and some of the modern techniques like day outs with family members and family gatherings should be organized by the management.
- Respondents at the age group of 41-50 are caught under the powerful and destructive effects of stress. The may be due to the hormonal imbalance, physical changes and weakness that might attack a person at the age of 40 and above, hence it is suggested to meet a right time and take care of oneself properly, with good rest. This really would help a respondent to come out of te excessive endangering power of stress and can enable an individual to perform well in the organization.
- The employees should also be given importance to assertiveness training and laughter or smile therapy. After all, a smile brightens the faces and adds to improve their personality. it also enhances mental strength.
- The employees are advised to take proper nutritious and balances diet to keep themselves hale and healthy.
- Stressful people must try to be detached from their worries, step back and look from outside at the issues that cause the stress.
- Rather than trying to control things that are uncontrollable, the best way is to adjust such stress producing responses and to get adapted with the same.
- Loneliness is a big ally of stress: sharing worries, talking to someone else, off-loading etc, are the best practices to come out of stress: so, sharing is essential to reduce stress.
- The married respondents are irritated both mentally and physically due to dual career. Hence, it is suggested that to relinquish their worries where they are working and enter their home very peacefully.
- Counseling is the best way to eradicate the evil effects of stress. Hence, the management should arrange counseling for the employees as a part of their welfare measures.
- The researcher suggests few time management tips to avoid stress, the tips include-creating a balanced schedule, no over-commitment, prioritizing tasks, breaking projects into small steps and delegating tasks. few people are prone to doing all the work by themselves (be it home or office),without delegating tasks to others. This attitude should be avoided, to overcome stress.

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- The researcher suggested that 'flight is another way of finding solution to the problem due to job stress in job is harming their health and relationships, and when they are no prospects for any development or remarkable changes, then they can better quite the job and find a new one. Rather than trying.

CONCLUSION

The employees working in the banking industries are trained to tackle the client and customer. This calls not only for a sense of commitment and dedication, but also need high intellect. Banking industry is a service oriented industry. Hence banks have to be highly responsive and adoptive to the exact demands of the customers and gear themselves to self-propelling growth for their successful survival.

Now a days banking industries have started realizing that stress management important. The united states corporate giants have jumped to fitness band wagon, wellness programs, health education programs with the realization that a healthy employee is a productive employee. Stress management in India is still in a low profit, but it is high time for the Indian corporate stress and strain which in days to come is likely to manifest in a more alarming way.

The best remedial action to control stress have categorized by the researcher, under three heads as "changing of thinking" –by reframing thoughts and by developing positive thinking; changing behavior-by being assertive, time management, developing sense of humour. "change in life style"-dieting, exercising, drinking more water, pet therapy, meditation, yoga, sound sleep, etc. if these are followed by one he/she can be in a better place to handle life's stressors when they inevitably come.

As far as mankind exists in this world, so will the stress. it is born with him and dies with him. Hence, the changes of eradicating this problem called stress, is never possible but what need to be done is ,to minimize or at least learn to live with stress, without being much affected by its negative impact. The success of the various researches on stress lies in identifying the suitable means of coping with stress and in motivating people to adopt them, to lead a healthy and blissful life.

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