



A STUDY ON STRESS MANAGEMENT AMONG EMPLOYEES IN NATIONALIZED BANK, CUDDALORE DISTRICT

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Abstract

This paper examines the level of stress management among nationalized bank employees, Cuddalore District. Further, this study explores the level of effect personal factors on stress management. The stress management is measured by using the different dimension of respectful and responsible behavior, managing and communicating work, managing individual in a team and managing difficult situations. Stress can be defined as a reaction to a stimulus that disturbs our mental balance. It has its existence in everybody's life nowadays. Stress refers to the strain from the conflict between our external environment, leading to emotional and physical pressure. Stress can't be avoidable, but one can learn how to manage it. Stress management scale was developed by Dr. Vandana Kaushik and Dr. Namrata Arora Charpe. Sample bank employees were selected by using simple random sampling method because of easy accessibility and affordability analysed by using statistical package of social sciences (SPSS).

Keywords: *Stress, Stress Management, Workplace Stress, Bank Employees, Stress Management Level*

Introduction

The word, -stress has been derived from the Latin Word, -Stringere which means to draw tight. The term is used to refer to hardship, strain, adversity or affliction. Various terms have been synonymously used with stress such as anxiety, frustration, conflict, pressure, and so on. Every human being has his/her own understanding of stress. Because all demand of adaptability do evoke the stress phenomenon.

Stress is simply the body's non-specific response to any demand made on it. Stress is not by definition synonymous with nervous tension or anxiety. Stress provides the means to express talents and pursue happiness. It can also cause exhaustion and illness, either physical or psychological, heart attack or accidents. The important thing to remember about stress is that certain forms are normal and essential. The result of continuing stress may because disruption is one or more of the following areas of health, physical, emotional, spiritual and social.

Working in organisations not only provides individuals with life-sustaining income but also exerts its own pressures on them. This can ultimately have negative consequences both for achieving the goals of the organisational and meeting the needs of the individuals working in them. Thus, the work environment is a source of social and psychological stress, which has harmful effects on the well-being of the employees. Stress in general and occupational stress in particular is universal and frequently disabling human phenomenon. Stress arising at work has detrimental effect on the behaviour of people, which ultimately results in personal and organisational inefficiency. Occupational stress can be described as a condition where occupation-related factors interact with the worker to change (disrupt enhance) his or her psychological or physiological condition, so that the person's mind and/or body is forced to deviate from its normal way of functioning.



Indian banking industry, the backbone of the country's economy, has always played a key role in prevention the economic cataclysm. The nature of job of banking employees is very tiresome as it involves long working hours, inappropriate reward system, and lack of job autonomy and role conflict. Stress Management is getting more and more consideration now a- days, particularly in the financial sectors. There is no such thing like stress- free job. Everyone in their work is exposed to tension and anxiety as they gets through the duties assigned to them. Banking industry is not an exceptional one.

Causes of Stress

The major sources of employees stress are evenly divided between organizational factors and the non-work environment. These dual cause are noted that individual differences among employees may cause some to respond to these stressors with positive stress (which stimulates them) while others experience negative stress (which distracts from their efforts). As a results, there may be either constructive or destructive consequences for both the organization and the employee. These efforts may be short-term and diminish quickly or they may last a long time. Stress should be accepted as an inevitable part of life. Different situations and circumstances in our lives and our job produce stress. Work-related stressors include occupational demands, role conflict, role ambiguity, work overload, work underload, responsibility for others, and change, lack of social support, lack of involvement in decisions, other sources like working conditions, relationship with co-workers, pay system, repetitive work, extreme temperature, swing shifts, flexible working hours, changes in working policy, reorganization of internal structure and mergers.

Job Related Causes of Stress

Almost any job condition can cause stress, depending on an employee's reaction to it. Foregone employee will accept a network procedure and feel little or no stress, while another experiences overwhelming pressure from the same task. Part of the difference lies each employee's experiences, general outlooks and expectations. There are, however, a number of job conditions that frequently cause stress for employees namely work overload, time pressure, poor quality of supervision, insecure job element, inadequate authority to match responsibilities, role conflict and ambiguity, differences between company and employees values, change of any type, especially when it is major or unusual and frustration.

Symptoms of Stress

People who are under stress may become nervous and chronically worried. They are easily provoked to anger and are unable to relax. Stress also leads to physical disorders, because the internal body system changes to cope with stress. The following are indicators that everyone experience at the time of stressful situations namely general irritability, elevated heart rate, increased blood pressure, increase accident proneness floating anxiety- anxious feeling for no specific reason trembling insomnia headaches indigestion pain in neck and lower back, changes in appetite or sleep pattern.

Stress Management

Stress management is dealing with stress in a positive way to ensure good health and general well being. Although stress in a changing world is inevitable executives have options on how to manage it. Stress management includes regular relaxation, physical exercise, talking with others, making time for social activities and reasonable self-statement. To master change, workers need to assess the need for stress management and develop strategies for reducing the impact of stressful changes at work. Learning changes at work. Learning to lower the stress load will enable staff to function and adapt more effectively.

Stress management helps executives to cope when change threatens to become overwhelming. Ideally one would like to see change unfold in a systematic way that allows one to remain calm, confident and optimistic. Stress can cause unpredictable and immeasurable problems to an individual and also to the organization. It can cause job-related problems like negating safety norms, indifferent job performance, quality compromises, not caring for others and surroundings, forgetfulness, uncharacteristic clumsiness, defying authority, defensiveness and violent behavior. Stress is an inevitable outcome of modern day complex life, in organizations after the arrival of banking companies in India.

Statement of the Problem

Stress is a dynamic condition in which a person faces with constraint and strains. Stress is the discomfort of an individual. Stress is a pressure condition causing hardship. It is an internal phenomenon of mental attitude. Stress is generally believed to have deleterious effect on health and performance. But a minimum level of stress is necessary for effective functioning and peak performance. It is the individuals reaction to stress which makes all the difference. Stress is a mental, emotional or physical reaction resulting from an individual's response to environmental pressure. It refers to pressure people feel in life. Different persons respond to stressful situation in different ways. It is important to distinguish between pressure and stress. Pressure is motivating, stimulating and energizing. But when pressure exceeds the ability to cope, stress is produced. Stress is an external force or pressure on the human mind. One should try to transform stress into vitality, energy into power and knowledge into wisdom. Stress can have serious consequences on both health and work performance.

Review of Literature

Mathew (1993): Stress has a variety of meaning to people in the workplace. To the production manager in a chemical plant, it may be the tension of missing the shipping date of a large order for a major customer. To the business executive, it may be frustration associated with the inability to acquire sufficient short-term loans from banks to cover the operating needs, and so on.

D'Souza (1993): Today's leaders not only live and work at a faster pace but also must also deal with uncertainty and change. They need effective methods for coping with the kind of stress that affects anyone in leadership positions. People popularly identify managing directors or chief executive officers as those most susceptible to stress and disease. However, people at all levels of management find themselves exposed to comparable pressures.

Jha (1988) in his study on 'Jobs Stress and Employee Strain in India Executives' explains the pattern of stress and strain in three work groups, namely production, personnel and data-processing divisions in an organisation. Results indicated that job future ambiguity had negative effect on job satisfaction in all the three groups. The pattern of stress in the three groups was different among different levels of management. Among different levels of managers, the middle level managers had more role ambiguity than others did.

Reddy and Ramamurthi (1991) in their study on 'The Relation between Stress Experience on the Job-Age, Personality and General ability' analysed the influence of age, personality and general ability of the individual in the perception of stress. It was found that only age influenced the perception of stress. There was only very limited contribution of personality and general ability of the individual to the intensity of stress experience of the individual.

Singh and Sehgal (1995) in their study on 'Men and Women in Transition: Patterns of Stress, Strain and

Social Relations‘ highlight the patterns of stress and strain among men and women as well as single- and dual-career couples. They found that male and female managers did not differ significantly on various stress dimensions. Difference in gender was however found in strains.

Shah (2003) in his study on ‘Role Stress in the Indian Industry: A Study of Banking Organisations‘ describes adequate explanation of stress, and its nature, dimensions, causes, manifestations and coping up strategies. It was observed that most of the employees experience medium to high level of stress at work. Role stagnation, inadequacy of role authority and role erosion is comparatively high-rated dimensions of job stress.

Berhem *et al* (2018) in their study on ‘A New Model for Work Stress Patterns‘ describe that the role of ambiguity is the main source of work stress and self-knowledge as the main coping strategy to overcome work stress. Work stress is believed to be one of the most important factors affecting productivity.

Kang (2019) in his study on ‘Stressors among Medical Representatives: An Empirical investigations‘ tries to investigate the various stressors related with the job of a medical representative. The results showed interference of job in personal life, unsupportive colleagues, work load and continuous pressure for improved performance have been found to be causing stress among the medical representatives.

Anitha Devi (2018-2019) in her study on ‘Occupational Stress: A comparative Study of Worker in different Occupations‘ describes identifying the degree of life stress and role stress experienced by professional women. It was found that science and technology professionals and doctors experienced significantly greater life stress and role stress.

Dhanalakshmi (2019) in her study on ‘Actors Predicting Stress of Employees in a Public Transport Corporation‘ measures the level of stress of the transport corporation employees and also studies the factors that could predict stress. It is found that the employees experience moderate level of stress. Further, stress is predicted by working environment and safety and security.

Objectives of Study

1. To describe the socio-demographic characteristics of the respondent‘
2. To identify measures to stress management level of the bank employees.

Hypotheses

1. There is a significant difference between type of family of the respondents and stress management.
2. There is a significant difference between nativity of the respondents and stress management.
3. There is a significant difference between designation of the respondents and stressmanagement.
4. There is a significant relationship between the age of the respondents and stress management.
5. There is a significant relationship between years of work experience of the respondents and stress management.
6. There is a significant relationship between monthly income of the respondents and stress management.
7. There is a significant association between sex of the respondents and stress management.
8. There is a significant association between marital status of the respondents and stress management.

Research Methodology

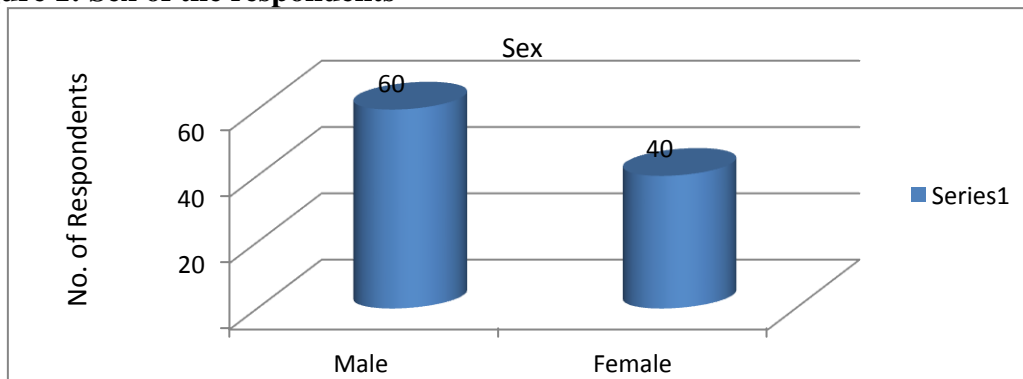
The present study is based on both primary and secondary data. Primary data have been collected by conducting a descriptively among 100 sample employees of nationalized bank in *cuddalore* district in the state of Tamil Nadu. Secondary data have been collected from books, journals, newspapers, periodicals, reports and internet. Administering Stress management scale was constructed and standardized by Dr.Vandana Kaushik and Dr.Namrata Arora Charpe. The first part of the questionnaire was related to personal details of bank employees, second part relates with measuring of stress management among the bank employees with the help of Statistical Package of Social Sciences (SPSS). Stress management scale was developed on the lines of the Likert summated rating scale in order to recognize the common strategies used to overcome stress. The item responses are to be elicited on a Likert scale that range from zero (strongly disagree) to 5 (strongly agree).

Sampling Design

A sample of 100 bank employees was taken to meet the sample adequacy, for conducting factor analysis number of sample nationalized bank employees for the study were selected by using simple random sampling method because of easy accessibility and affordability.

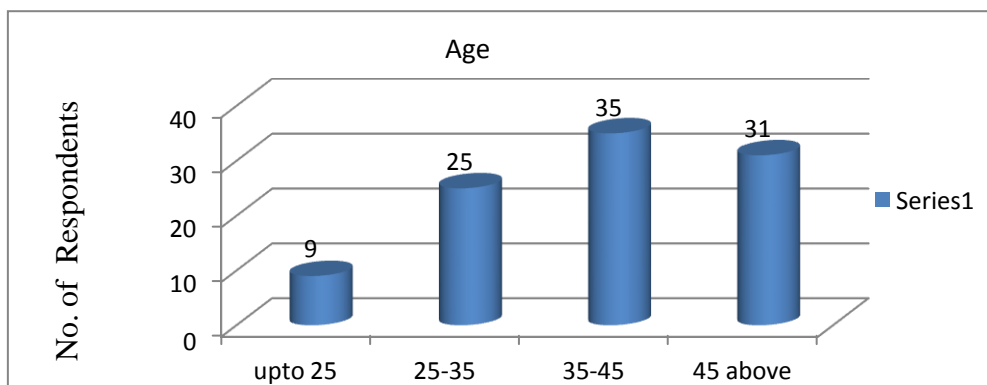
Analysis and Interpretation

Figure 1: Sex of the respondents



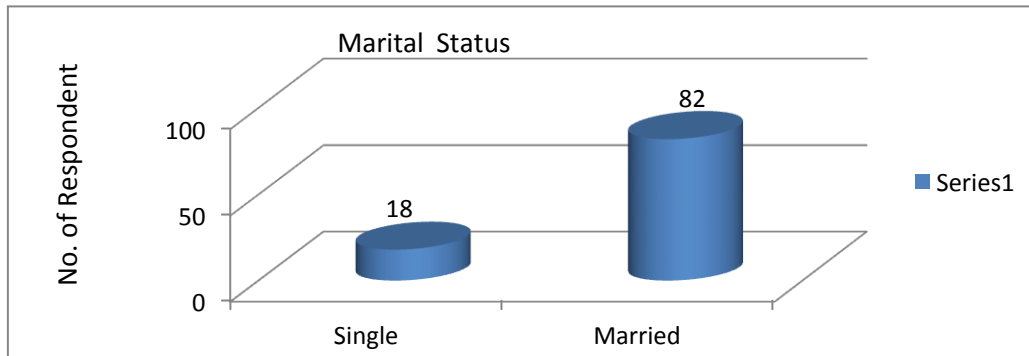
The total numbers of respondents are 100 in which there are 60 male & 40 female respondents. The percentage of male & female respondents is 60 % & 40 % respectively.

Figure 2: Age of the Respondents



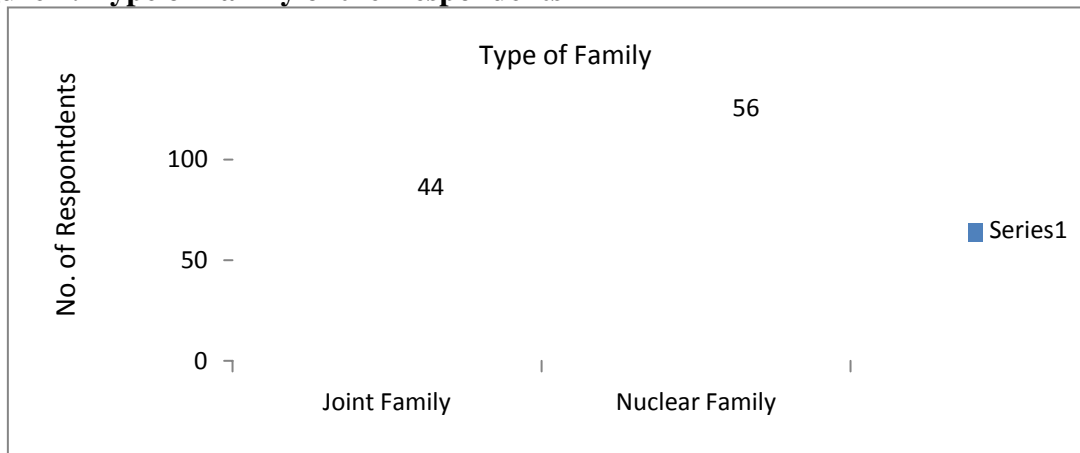
The age of the respondents are classified in to four groups, in which 9 respondents (9%) are from the age group of up to 25, 25 respondents (25%) are from the age group of 25-35, 35 respondents (35%) are from the age group of 35-45, 31 respondents (31%) are from the age group of 45 above.

Figure 3: Marital Status of the Respondents



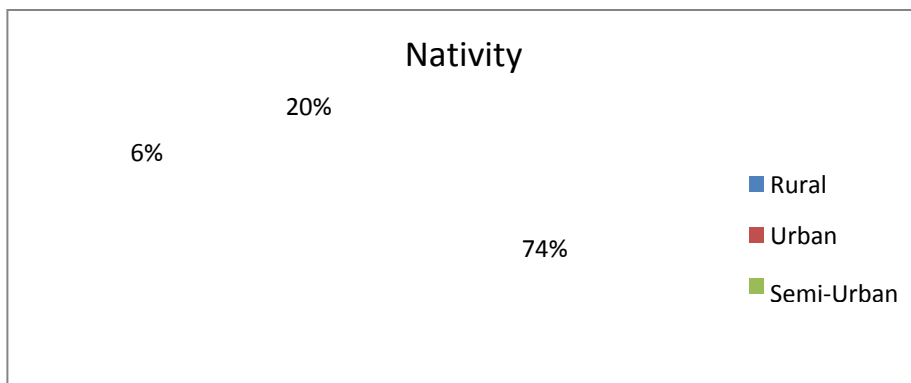
The total numbers of respondents are 100 in which there are 18 single & 82 married respondents. The percentage of single & married respondents is 18 % & 82 % respectively.

Figure 4: Type of Family of the Respondents



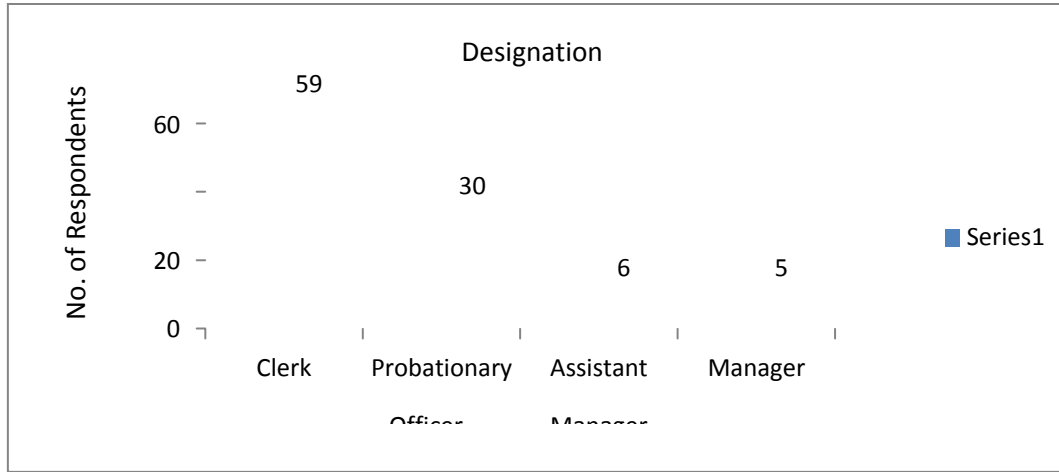
The total numbers of respondents are 100 in which there are 44 Joint Family & 56 Nuclear Family respondents. The percentage of joint family & nuclear family respondents is 44 % & 56 % respectively.

Figure 5: Nativity of the Respondents



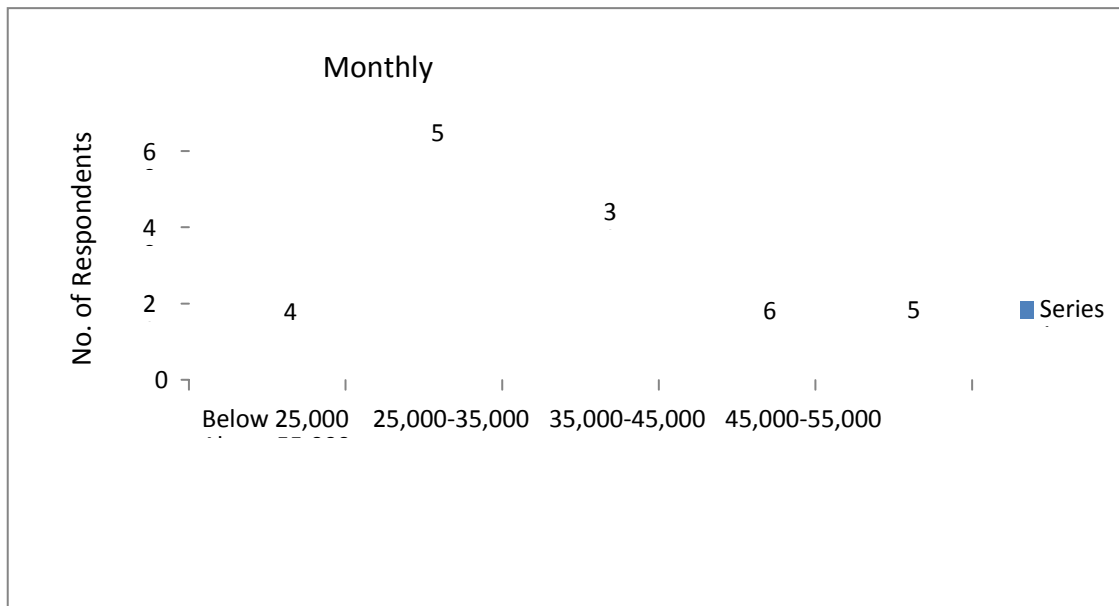
The above figure explain that the respondents their nativity background like, majority of the respondent 74 (74%) from rural, 20 (20%) from semi-urban and 6 (6%) urban.

Figure 6: Designation of the Respondents



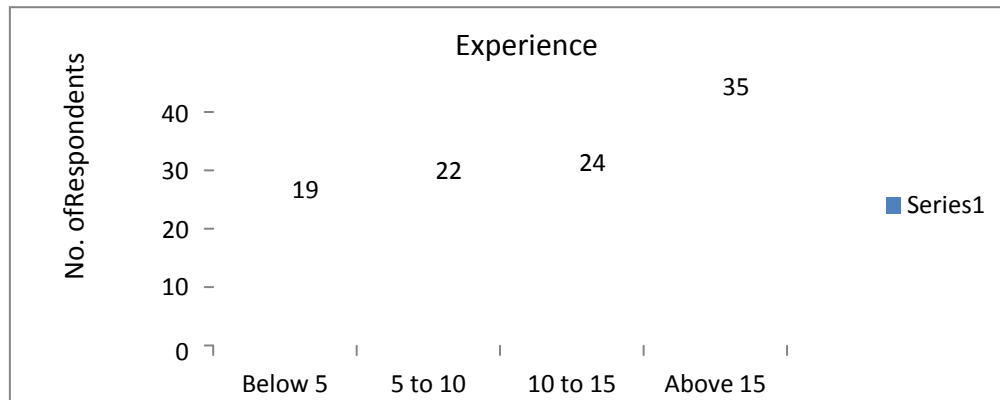
The above table that more than half 59(59%) of the respondents are clerk, 30 (30%) of the respondents are probationary officer, 6 (6%) of the respondents are assistant manager and 5 (5%) of the respondents are manager.

Figure 7: Monthly Salary of the Respondents



The above figure explains that the respondents below the monthly income 25,000 are 4 (4%), between the monthly incomes of 25,000—35,000 are 5 (5%), between the monthly incomes of 35,000—45,000 are 3 (3%), between the incomes of 45,000—55,000 are 6 (6%) and above the monthly income 55,000 are 5 (5%).

Figure 8: Experience of the Respondents



The above figure explains that the respondents below the experience 5 years are 19 (19%), between the experience of 5—10 years are 22 (22%), between the experience of 10—15 years are 24 (24%) and above the experience of 15 years are 35 (35%).

Table: 1 Level of Stress Management

Sl. No.	Level of Stress Management	Frequency	Percent	Valid Percent	Cumulative Percent
1.	Very good management	26	26.0	26.0	26.0
2.	Good management	29	29.0	29.0	55.0
3.	Moderate management	11	11.0	11.0	66.0
4.	Poor management	23	23.0	23.0	89.0
5.	Very poor management	9	9.0	9.0	98.0
6.	Extremely poor management	2	2.0	2.0	100.0
	Total	100	100.0	100.0	

From Table 1, it is observed that less than half of the bank employees 29(29%) had a good management level of stress, 26 (26%) had a very good management level of stress, 23 (23%) had a poor management level of stress, 11 (11%) had a moderate management level of stress, 9 (9%) had a very poor management level of stress and remaining 2 (2%) had an extremely poor management level of stress.

H1: There is a significant difference between type of family of the respondents and stress management.

Table: 2 Z Test between Types of Family of the Respondents and Stress Management

Sl. No.	Stress management level	N	Mean	Std. Deviation	Statistical Inference
1.	Joint Family	44	113.909	19.454	z=-1.581P>0.05 Not significant
2.	Nuclear Family	56	119.911	18.029	

From the above table it is evident that there is no significant difference between type of family of the respondents and Stress management. Hence, null hypothesis is accepted. Value $p > 0.05$, Which means that there is no statistically significant difference between the respondents who live in nuclear type of family and those who live in joint family with regard to stress management. It explains that the type of the family has no influence on the stress management among the bank employees.

H2: There is a significant difference between nativity of the respondents and stress management.

Table: 3 ‘F’ Test: One Way Analysis of Variance among the Respondents with different nativity of Stress Management

Sl. No.	Stress management level	Sum of Squares	Mean	Mean Square	Statistical Inference
1.	Between Groups	991.538	G1= 117.76	495.769	F=1.412 P>0.05 Not Significant
2.	Within Groups	34046.176	G2=105.00	350.991	
	Total	35037.710	G3=119.15		

G1=Rural G2=Urban G3=Semi Urban

From the above table it inferred that there is no significant difference among the various areas of living of the respondents with regard to the level of stress management. Hence, null hypothesis is accepted. It explains that the various areas of living of the respondents has no influence on the stress management among the bank employees.

H3: There is a significant difference between designation of the respondents and stress management.

Table: 4 ‘F’ Test: One Way Analysis of Variance among the Respondents with different designation of Stress Management

Sl. No.	Stress management level	Sum of Squares	Mean	Mean Square	Statistical Inference
1.	Between Groups	1181.641	G1= 118.88	393.880	F=1.117 P>0.05
2.	Within Groups	33856.069	G2=115.43	352.667	
	Total	35037.710	G3=121.33 G4= 104.40		Not Significant

G1=Clerk G2=Probationary Officer G3=Assistant Manager G4=Manager

From the above table it inferred that there is no significant difference among the various designations of the respondents with regard to the level of stress management. Hence, null hypothesis is accepted. It explains that the various designations of the respondents have no influence on the stress management among the bank employees.

H4: There is a significant relationship between the age of the respondents and stressmanagement.
Table: 5 Karl Pearson’ Co-Efficient of Correlation between Age of the Respondents and Stress management.

Sl.No	Stress management Level	Correlation Value	Statistical Inference
1.	Age	0.075	P>0.05 Not Significant

From above table it was found that there is no significant relationship between the age of the respondents and stress management. Hence null hypothesis is accepted. It explains that age of the respondents has no influence on the stress management level among the bank employees. The correlation value shows that there is positive relationship between the age of the respondent and the stress management level among the bank employees.

H5: There is a significant relationship between years of work experience of the respondents and stress management.

Table: 6 Karl Pearson’s Co-Efficient of Correction between Years of work Experience of the Respondents and Stress management

Sl.No	Stress management Level	Correlation Value	Statistical Inference
1.	Experience	0.008	P>0.05 Not Significant

The above table shows that there is no significant relationship between Years of Work Experience of the respondents with regard to overall level of stress management. Hence null hypothesis is accepted. It explains that working experience of the respondents has no influence on the stress management level among the bank employees. The correlation value shows that there is positive relationship between the work experience of the respondent and the stress management level among the bank employees.

H6: There is a significant relationship between monthly income of the respondents and stress management.

Table: 7 Karl Pearson’s co-efficient of correction between monthly income of the respondents and stress management

Sl.No	Stress management Level	Correlation Value	Statistical Inference
1.	Monthly Income	-0.101	P>0.05
			Not Significant

The above table interprets that there is no significant relationship between monthly income of the respondent and level of stress management. Hence null hypothesis accepted. It explains that the monthly income of the respondents has no influence on the stress management level among the bank employees. The correlation value shows that there is negative relationship between the monthly income of the respondent and the stress management level among the bank employees.

H7: There is a significant association between sex of the respondents and stressmanagement.

Table: 8 Association between sex of the respondents and stress management

Sl. No.	Stress management Level	Sex		Statistical Inference
		Male n=60	Female n=40	
1.	LowHigh	33	17	$\chi^2 = 1.50$ dt = 1 P>0.05 Not Significant
2.		27	23	

The above table construes that there is no significant association between sex of the respondents and level of stress management. Hence null hypothesis is accepted. It explains that the gender of the respondents has no influence on the stress management level among the bank employees.

H8: There is a significant association between marital status of the respondents and stress management.

Table: 9 Association between the respondents by marital status of stress management

Sl. No.	Stress management Level	Marital Status		Statistical Inference
		Single N=16	Married 64	
1.	Low	10	40	$\chi^2 = 0.271$ dt = 1 P>0.05 Not Significant
2.	High	8	42	

The above table indicates that there is no significant association between marital status of the respondents and level of stress management. Hence null hypothesis is accepted. This given an explanation that marital status of the respondents does not contribute to the stress management in this study.

Conclusion

This study was conducted at Nationalized bank employees in cuddalore district. The Main aim of the study is to find out various reasons for the stress management level of bank employees. This study analysed that the bank employees faced stress in their working area due to their work pressure and inter personal conflicts. The results of the study it is clear that the nationalized bank employees as a whole are found to be more than half good management level of stress and less than half of the bank employees the poor management level of stress. The next finding of this study revealed that there is no significant difference among the various areas of living of the bank employees with regard to the level of stress management. Further, from the result it is clear that there is no significant relationship between the age of the respondents and stress management. Further, from the result it is clear that there is no significant relationship between Years of Work Experience of the respondents with regard to overall level of stress management. Further, from the result it is clear that there is no significant relationship between monthly income of the respondent and level of stress management. It explains that the monthly income of the respondents has no influence on the stress management level among the bank employees. Stress can be managed by yoga and meditation, relaxation, physical exercise, massage therapy, hydro therapy, laughter therapy, music therapy, behavior self-control, cognitive therapy, networking, enriching of task given and involving in other interested hobbies or sports, etc.



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