



JOB STRESS AMONG THE BANK EMPLOYEES IN KANYAKUMARI DISTRICT

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Abstract

Stress is a wide phenomenon as it seems to have everyday life and in unavoidable consequence of modern living. Stress is a state of affairs involving demand on physical or mental energy as per oxford dictionary. It occur when people are facing demands from others, demands from physical or psycho – social environment to which they feel unable to adequately respond. Stress can be positive or negative. It can be positive when the situation offers an opportunity for a person to gain something and on the other hand if a person faces social, physical or organizational problem that stress can be negative.

Introduction

Stress is the body's reaction to an event that is seen emotionally disturbing, disquieting or threatening. Stress may be even but unconscious like the noise of a city or the daily chore of driving car. Perhaps the one incontestable statement that can be made about stress is that it belongs to everyone to business men and professors to mother and their child, to factory workers. Stress is a part of fabric of life and nothing can isolate stress. The banking field is a source of stress because several reasons such as organizations change and adaption of new and new processes, implementation of new technology in work environment pressure of more effective performance, information over load and computer anxiety. But the work place social support provided by superiors or colleagues is thought to have an important role in stress.

An organization that would like to create a family-friendly work place, must consider all inter-related components. But present work environment in banking industry is different. More importance is given to bench marking, work pressure and workload due to the introduction of automation as well as reduction of employees. It is creating a lot of work pressure especially, among the women employees since they are not sharing their problems with their co-workers and also due to their dual role. The child-care, elder-care, family care responsibilities also rest on the shoulders of the employees. The work-family conflict can be time-based, strain-based or behaviour based. All these are affecting the potential source of life satisfaction and organizational performance.

Review of Literature

Selye (1936) define stress as a dynamic activity where in an individual is confronted with an opportunity constraint or demand. Douglas (1980) stress is defined as any action or situation that places physical or psychological demand upon a person. Van Fleet (1988) stress is caused when a person is subjected to unusual situation, demands, extreme expectation or pressures that are difficult to handle. Sathya Kumar C, (2007) conducted a study to assess the subjective stress in the city "The rapid-stress-assessment scale" was administered on clerical and officials of both the sexes. Significant differences between them were found in RSA total score. Officers were found significantly more often in the "high stress class". Gaines and Norman Tubergen (1989) examined perceptions of stress relative to the demographic and assignment characteristics of marketing officers in a modern sized city. The result of the study showed middle aged marketing personnel perceived more stress as compared to their younger counterparts. Francis (2005) identified the importance of a supportive work environment in promoting employees' work-life balance. Managerial support was seen as a critical factor in facilitating work-life balance in the case study project, as managers and supervisors often act as "gatekeepers" for access to work-life policies. Achievement of the health and well-being key-result areas led to the implementation of work-life intervention such as roistered days off for salaried staff and flexible working hours which positively influence the employee's work-life balance.

Statement of Problem

Job stress is a common workplace problem experienced by all professionals irrespective of their nature of work however; this phenomenon is more common in situations that are deadline driven. Banking industry is one such sector, which is affected profoundly by this challenge, and professionals serving these organizations are often observed under huge stress. Banking employee's nature of job is highly time-bound, client-oriented and technology intensive. The trends in turn, coupled with many factors, contribute towards stress. To analyze the causes of job stress among the bank employees the researcher selected the topic Job stress among bank employees in kanyakumari district. The insights developed through this study are useful to many stakeholders in the local context, including the employers and the government as well.

Objectives

The important objectives of the studies are

1. To study the job stress among the bank employees in kanyakumari district.

- To analyze the factors causing job stress among bank employees in kanyakumari dist

Research Methodology

Research Methodology enlightens the methods to be followed in the study, sampling design, sources of data, collection of data and analysis of data. It includes the procedures for obtaining the information needed. The selected field of the research is commercial bank since the banking industry has been facing rapid changes, especially, after globalization. The number of public, private and co-operative bank branches in Kayakumari district comes around 175. Out of the 175 bank branches in the district, 66.86 per cent of the branches belong to Public Sector whereas 19.43 per cent belong to private sector. The remaining 13.71 per cent of the bank branches are co-operative banks. In total, a maximum of 58.29 per cent of the bank branches are in sub-urban area, followed by 29.71 per cent of the bank branches situated in urban areas. The remaining 12 per cent is at rural areas.

The total number of bank employees has been collected from the various branches of the district. The bank employees are classified into three important categories namely managers and supervisors, clerks and cashiers and sub staff. Totally, 1704 employees are working in banks in the district. Out of the 1704 employees, 46.54 per cent are clerks and cashiers, 26.88 per cent are managers and assistant manager. The remaining 26.58 per cent are sub-staff. The numbers of employees working in public sector banks constitute 65.73 per cent to the total. It is followed by 22.36 per cent of the employees working in private sector banks. The remaining 11.91 per cent are employed in co-operative banks.

The required data for the present study is collected with the help of interview schedule. Statistical tools like percentage and Garratt Ranking have been administered to analyze the data.

Demographic Profile

Demographic profiles like age, gender, marital status, educational qualification are important factors in determining the stress among employees which are exhibited in the following table .

Classification of respondents based on Age, Gender, Marital Status, Educational Qualification

Variables	classification	No. of respondents	percentage
Age	Below 30	24	16
	35-40	54	36
	40-45	24	16
	45-50	39	26
	Above 50	9	6
	Total	150	100
Gender	Male	80	53
	Female	70	47
	Total	150	100
Marital status	Married	96	64
	Unmarried	38	25
	Divorced	12	8
	Widow	4	3
	Total	150	100
Educational qualification	Under graduate	90	60
	Post graduate	33	22
	Professional course	20	13
	Others	7	5
	Total	150	100

(Source: primary data)

Majority 36 percent respondent are in the age group of 30-35, it is followed by 16 percent each in the category of below 30 and 40-45 age group, 53 percent are Male employees, majority 64 percent are married and 25 percent are unmarried. Out of 150 respondent's majority 60 percent are degree as their educational qualification, it is followed by 22 percent having post graduate as their qualification. Profile variable like residential status, type of family, size of family, earning members in the family which are also important in determining the stress quotient among employees which are exhibited in the following table

Classification of respondents based on Residential Status, Type of Family, Size of Family, Earning Member in the Family

Variables	Classification	No. of respondents	Percentage
Residential status	Rural	40	27
	Urban	110	73
	Total	150	100
Type of family	Joint	70	47
	Nuclear	80	53
	Total	150	100
Size of family	Upto 3	45	30
	4-5	78	52
	6-7	21	14
	Above-7	6	4
	Total	150	100
Earning member in the family	Less than 2	108	72
	3-4	39	26
	5-6	3	2
	Total	150	100

(Source: primary data)

73 percent respondents are from rural background, 53 percent are having nuclear family setup, 52 percent are having 4-5 members as their family size and it is followed by 30 percent having 3 and less than 3 member in their family, 72 percent respondents have less than 2 earning members in their family and only 26 percent respondents having 3-4 earning members in the family.

Variables like Year of experience, monthly income, and total family income of the selected respondents are depicted in the following table. Economic variables to certain extent will help to get away from the family related stress.

Classification of respondents based on Year of Experience, Monthly income, Total Family income

Variables	Classification	No. of respondents	percentage
Year of experience	Below 5 years	51	34
	5-10 years	39	26
	10-15 years	33	22
	Above 20 years	15	10
	Total	150	100
Monthly income	Below-Rs.25000	68	45
	Rs. 25001-Rs.50000	31	21
	Rs. 50001-Rs.75000	30	20
	Rs.75001-Rs.100000	19	13
	Above Rs.100000	2	1
	Total	150	100
Total family income	Lessthan-Rs.50000	69	46
	Rs.50001-Rs.75000	28	19
	Rs.75001-Rs.100000	33	22
	Above Rs.100000	20	13
	Total	150	100

(Source: Primary Data)

34 percent respondents have less than 5 years of experience, 26 percent have 5-10 years experience and only 10 percent respondents have more than 20 years of experience. 45 percent respondents' monthly income is less than Rs.25000, 21 percent respondents monthly income range from Rs.25001-Rs. 50000 and only one percent respondents monthly income is above Rs, 100000. Majority 46 percent respondents total family monthly income is less than Rs. 50000, 22 percent respondents family monthly income ranges from Rs. 75001-Rs.100000 and 13 percent respondents total family income is more than Rs. 100000.

The hours worked, distance travelled, modes of travel by the respondents from residence to work place are important factors in determination of level of stress. The classification of the respondents in this regards are presented in the following table

Classification of respondents based on Hours worked per day, distance to work place, and modes of travel.

Hours worked per day	8 hours	15	10
	9 – 10	102	68
	Above – 10	33	22
Distance to work place	Less than – 5 km	33	22
	5 – 10 km	57	38
	10 – 15 km	24	16
	Above – 15	36	24
Modes of travel	Foot	4	3
	Two wheeler	56	37
	Bus	40	27
	Train	12	8
	Car	38	25

(Source: Primary Data)

It is inferred from the table that 68 percent of the respondents are working 9-10 hours daily, 22 percent are working for more than 10 hours and only 10 percent works for 8 hours only. Out of 150 respondents 38 percent travel 5-10 kilometers daily to reach the work place, it is followed by 24 percent for more than 15 kilometers, 22 percent travel less than 5 kilometers daily to reach the work place. Regarding the modes of travel 37 percent are two wheeler riders, 27 percent uses public transport system, 25 percent mode of travel is car and only 8 percent uses train service.

Stress Factors

The following table indicates the important causes of stress among the bank employees in kanyakumari district. The ranks assigned by the employees are converted into scores using Garrett Ranking technique.

Causes of stress

Factors	I	II	III	IV	V	Score	Mean score	Rank
Work load	225	240	75	30	05	575	3.83	VI
Complexity of work	160	160	53	52	34	459	3.06	XIII
Poor leadership	380	128	54	38	5	605	4.03	III
Poor working conditions	110	104	60	68	48	390	2.60	XV
Low pay	190	128	120	30	25	493	3.29	IX
Monotony of work	410	176	36	36	4	662	4.41	I
Poor career prospects	120	152	150	36	20	478	3.19	XI
Work posture	165	180	111	50	10	516	3.44	VIII
Discrimination	275	168	84	30	10	567	3.78	VII
Low social support	140	128	60	60	40	428	2.85	XIV
Job insecurity	100	160	135	60	15	470	3.13	X
Too much responsibility	350	120	75	40	5	590	3.93	IV
Low participation in decision making	400	160	60	10	5	635	4.23	II
Less liberties	290	188	69	24	10	581	3.87	V
Conflicting demands	130	96	171	46	20	463	3.09	XII
Un standardized pay structure	90	76	78	66	54	364	2.43	XVI

(Source primary data)



It is inferred from the table that the main reason for stress is monotony of work which is ranked first and it is followed by low participation in decision making, Poor leadership, too much responsibility, less liberties which are ranked II,III,IV and V respectively. The last rank goes to Unstandardized pay structure.

Conclusion

The modern world, bravely, marching towards progress and achievements has also brought in stress and strains of life. Living a smooth life without tension appears to be a struggle amidst the many hardship and hurdles one has to face in life. Stress is felt by every human being at one time or other while facing life's challenges. Work place and family demands can exacerbate feelings of stress situations. Better interpersonal relationships, strengthening of the family ties and reorienting higher human values can strengthen the roots of family and helps to lead peaceful life.

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