
STRESS MANAGEMENT AMONG THE EMPLOYEES OF NATIONALISED BANKS IN COIMBATORE CITY

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ABSTRACT:

Banking has become one of the highly competitive sectors in India. Since the beginning of this decade, banking organizations have been facing greater challenges in terms of technological revolution, service diversification and global banking. Stress is unavoidable on the part of the employees as the systems, procedures; techniques are getting complicated with the use of advance technology. Every employee cannot cope with such rapid changes taking place in the job. This may raise the stress of employees. The present research paper finds the reasons of stress among the bank employees and the measures taken by employees to cope the stress generated at workplace. It was found that a large number of employees in banks remained stressed. Majority of the employees tried to find solution to relieve them from stress. The paper suggests measures to overcome stress that affects their physical and mental health.

KEYWORDS: *Stress Management, Work stress, Strategies, Work Performance.*

INTRODUCTION:

Stress refers to the strain from the conflict between our external environment and us, leading to emotional and physical pressure. In our fast paced world, it is impossible to live without stress, whether you are a student or a working adult. There is both positive and negative stress, depending on each individual's unique perception of the tension between the two forces. Stress bears deliberating effects on both the employees and the employer.

(Khanka, p.319) Corporate India is finally waking upto the fact that a lot of human potential is being drained away because of stress and burn out. (Shekhar Bajaj) Workplace stress is the harmful physical and emotional response that occurs when there is a poor match between job demands and the capabilities, resources or needs of the worker. These conditions may lead to poor work performance or even injury. Job stress is also associated with various biological reactions that may ultimately lead to compromised health.

Workplace Stress: Job stress may ultimately lead to compromised health, such as cardiovascular disease. Stress is a prevalent and costly problem in today's workplace. About one-third of workers report high levels of stress. One-quarter of employees view their jobs as the number one stressor in their lives. Three-quarters of employees believe the worker has more on-the-job stress than a generation ago. Evidence also suggests that stress is the major cause of turnover in organizations.

Symptoms of Stress : Absenteeism, escaping from work responsibilities, arriving late, leaving early, etc., deterioration in work performance, high error prone work, memory loss, etc., cribbing, over-reacting, arguing, getting irritated, anxiety, etc., deteriorating health, more of accidents, etc. improper eating habits (over-eating or under-eating), excessive smoking and drinking, sleeplessness, etc.

SOURCES / CAUSES OF STRESS

Organizational factors- Discrimination in pay/salary structure, strict rules and regulations, ineffective communication, peer pressure, goals conflicts/goals ambiguity, more of centralized and formal organization structure, less promotional opportunities, lack of employees participation in decision-making, and excessive control over the employees by the managers

Individual factors- There are various expectations which the family members, peer, superior and subordinates have from the employee. Failure to understand such expectations or to convey such expectations lead to role ambiguity/role conflict which in turn causes employee stress. Other individual factors causing stress among employees are inherent personality traits such as being impatient, aggressive, rigid, feeling time pressure always, etc. Similarly, the family issues, personal financial problems, sudden career changes all lead to stress.

Job concerning factors- Monotonous nature of job, unsafe and unhealthy working conditions, lack of confidentiality, and crowding.

Extra-organizational factors- In today's modern and technology savvy world, stress has increased. Inflation, technological change, social responsibilities and rapid social changes are other extra-organizational factors causing stress.

Stress Management: Stress management is the need of the hour. However hard we try to go beyond a stress situation, life seems to find new ways of stressing us out and plaguing us with anxiety attacks. Moreover, be it our anxiety, mind-body exhaustion or our erring attitudes, we tend to overlook causes of stress and the conditions triggered by those. In such unsettling moments we often forget that stressors, if not escapable, are fairly manageable and treatable.

Benefits of Stress Management:

- Better immune function
- Less illnesses and physical complaints
- More energy
- Feeling more relaxed
- Sleeping better
- Better digestion
- Calmer mood
- More focused, more positive
- Better performance
- Quick decision making
- Easy handling of critical situations

STRATEGIES FOR MANAGING STRESS

Organizational strategies for managing stress are encouraging more of organizational communication with the employees so that there is no role ambiguity/conflict. Effective communication can also change employee views. Managers can use better signs and symbols which are not misinterpreted by the employees; Encouraging employees participation in decision-making will reduce role stress; Grant the employees greater independence, meaningful and timely feedback and greater responsibility; The

organizational goals should be realistic, stimulating and particular. The employees must be given feedback on how well they are heading towards these goals; encourage decentralization; have a fair and just distribution of incentives and salary structure; promote job rotation and job enrichment; create a just and safe working environment; have effective hiring and orientation procedure and appreciate employees on accomplishing and over-exceeding their targets.

Individual strategies for managing stress are the employees should make a “to-do” list daily, prioritize the acts in the list and plan the acts accordingly. Take regular breaks during work to relax themselves. By effective time management, the employees can achieve their targets on time and can meet work pressures and thus avoid stress and hard work. Strive to achieve the goals but do not do it to the harm of family, health or peer; indulge in physical exercises. It helps in effective blood circulation, keeps you fit, diverts mind from work pressures; Encourage a healthy lifestyle. Take a regular sleep, have plenty of water and have healthy eating habits. Promote relaxation techniques such as yoga, listening music and meditation. The employees should have optimistic approach about their work. They should avoid connections with negative approach employees; The employees should have emotional intelligence at workplace. They should have self-awareness, self- confidence and self-control at workplace. The employees should build social support. They should have close connections with trustworthy peer who can listen to their problems and boost their confidence level. This social network will help the employees to overcome stress; Employee counselling is a very good strategy to overcome employee stress. Through counselling, employees can be aware of their strengths and find ways to develop those strengths, their weaknesses and ways to eliminate them and can develop strategies for changing their behaviour. Employees can be given career counselling which helps in reducing their ambiguities with regard to career. Find a fun way to release stress such as, cracking jokes, playing tennis, golf, etc. and do not remain pre- occupied with themselves. Help others. This will release some stress.

Objectives

To study the causes of stress and level of stress of employees.

To study the effects of stress on employee health and productivity.

To study the role of stress in interpersonal relationship.

To study the effect of stress management programmes organized by the banks.

Rationale: Banking has become one of the highly competitive sectors in India. Since the beginning of this decade, banking organizations have been facing greater challenges in terms of technological revolution, service diversification and global banking. This has lead to rise in stress among employees. Any kind of stress/ pressure directly affects individual performance as well as performance of the organization. Every employee yearns for the luxurious life, high income, promotion, etc. Lot of efforts are taken to achieve work related targets. This increases stress among the employees. Every organization strongly competes with each other hence targets greater productivity with proper utilization of resource, high sale and high profit.

REVIEW OF LITERATURE:

Dayo Akintayo (2012) found that working environment is significantly related to workers' morale and also working environment is significantly correlated with perceived workers' productivity.

Dr. K. Chandrasekar (2011) found that environmental factors were conducive to work found that factors that affect attitude of employees to work were interpersonal relationships control over environment, shift, emotional factors, job assignment, overtime duty and extended work.

L. S. Kang and R. S. Sandhu (2011) stated that stress is an individual's state of mind in an encounter of a demanding situation or any constraint in the organization which she/he feels harmful or threat for herself/himself.

Pratibha Garg (2010) Job or occupational stress is a mismatch between the individual capabilities and organizational demands. Employees often experience stress because of heavy work, unexpected work pace, difficult work schedules, role conflict, uncertainty regarding job security, poor interpersonal relationships and unpleasant working conditions. Stress manifests in conflict, depression, headaches, hypertension, alcoholism and other conditions. The organizations not only lose money by paying medical bills but also lose profits due to reduced productivity.

R Neelamegam and S Asrafi (2010) stated that stress is a general term applied to the pressures felt in life. Stress at work is almost inevitable in many jobs. It has become a major buzzword and a legitimate concern of the time.

N Kathirvel (2009) Stress is the reaction that people take due to excessive pressure or other types of demand placed on them. It arises when they worry that they cannot cope. Stress is a demand made upon the adaptive capacities of the mind and body.

Kulkarni (2006) in an article Burnout said that rapid change of the modern working life is associated with increasing demands of learning new skills, need to adopt to new types of work, pressure of higher productivity and quality of work, time pressure and hectic jobs are increasing stress among the workforce. Further he added that privatization and globalization have ignited mergers, acquisitions and precarious employment.

Sharma, Khera and Khandekar (2006) is study on Computer Related Health Problems among Information Technology Professionals in Delhi - A publication in Indian Journal of Community Medicine in January 2006 found more on visual stress and musculoskeletal symptoms, initially being mild and temporary and later with increasing years assuming more intense and permanent nature. It also found that computer related morbidity had become an important occupational health problem and of great concern. It suggested an immediate need for the concerned authorities to collaborate and enforce suitable preventive measures.

Barhem et al (2004) define stress as an extraordinary state affecting individual human functions as an outcome of internal and external factors which differ qualitatively (having different types of stressors) and quantitatively (having different numbers of stressors) from individual performance, due to individual differences.

Cobb (1975) is study related that, "The responsibility load creates severe stress among workers and managers." If the individual manager cannot cope with the increased responsibilities it may lead to several physical and psychological disorders among them.

Brook (1973) stated that qualitative changes in the job created adjust mental problem among employees. The interpersonal relationships within the department and between the departments create qualitative difficulties within the organisation to a great extent.

RESEARCH DESIGN : The study was of explanatory in nature. The sample size was 50. It was collected from the employees of various nationalized banks situated in Coimbatore city. Data was collected through self-structured questionnaire. books, web sites, journals etc., were used as a source of secondary data. Percentage Analysis was used to analyze and interpret results.

FINDINGS AND CONCLUSION: Most of the employees fear with the fact that lack quality in their work puts stress on them. It was found that maximum number of employees in banks remained in stress. 50% employees felt that they were overloaded with work. 42% employees were tensed due to non-achievement of their target of work. 39% employees accepted that they obeyed to the orders of their bosses by sacrificing their important domestic function. This indicated fear and stress among employees. 28% employees experienced stress due to family related problems.

Such employees felt greater level of stress as compared to other employees. Half of the employees accepted that there was conflict among the employees. Only 46% employees felt that the strategies used by banks to manage stress of employees were effective. Majority of the employees tried to find solution to relieve them from stress. 58% employees practiced YOGA or other ways to relieve them from stress. In spite of stress, majority of the employees balanced their social life.

SUGGESTIONS: As most of the employees felt that they were stressed at work, banks should take positive steps to make their employees free from stress so that they can work with optimum efficiency and effectiveness. Employees of the banks should be made relieved from fear of quality of performance and from other types of fear in their minds. Guidance and counselling, quality consciousness awareness programs, psychological support may be provided to employees. The concept of five day week working can be implemented in banks so that the employees can contribute more time for themselves and their family and discharge other social responsibilities. Banks should arrange YOGA camps, meditation camps, entertaining programs, etc. The working environment should be made cleaner and safer. There should be proper work division in all departments. There should be friendly environment from colleagues, especially boss. Employees should try for quality performance rather than fearing about it.

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