A STUDY ON OCCUPATIONAL STRESS AMONG NATIONALIZED AND NON-NATIONALIZED BANK EMPLOYEES IN KARAikal DISTRICT, U.T OF PUDUCHERRY

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ABSTRACT

Stress is an adaptive response to a situation that is perceived as challenging or threatening to a person’s well-being. People are stressed from overwork, job insecurity, information overload and increasing pace of life. These events produce distress the degree of physiological, psychological and behavioural deviation from healthy functioning. Stress is an unavoidable consequence of modern living. The impact of globalization, liberalization and modernization on banking sector had undergone rapid technological advancements and also the heavy competition; the employees working in a banking sector are meeting high order of stress. In the context of the above, the present study attempt to analyse the level of occupational stress among the Nationalised and Non-Nationalised bank employees and also to offer suitable suggestions to cope with the stress of the employees. There are 200 respondents were selected from both nationalised and non-nationalised banks at Karaikal District, U.T. of Puducherry.

Keywords: Stress, occupational stress, nationalised banks, non-nationalised banks, employees.

INTRODUCTION

Stress is increasingly recognized as one of the major causes of mental and physical sufferings of individuals in the contemporary society. Stress is a universal phenomenon affecting every living creature. It can be defined as a dynamic condition in which an individual is confronted with an opportunity, a demand or a resource related to what the individual desires and for which the outcome is both uncertain and important. Stress on the workplace is mostly associated with a mismatch between the demands and the resources. Demands are the responsibilities, obligations and pressures that an individual faces at work (high workloads, role overload, role conflict, time pressure). An individual makes use of all the available resources such as social support, performance feedback, autonomy in order to resolve a demand. If demands are greater than the resources available stress occurs.

But stress doesn't necessarily have a negative effect. Some level of stress is a necessary part of our lives. The absence of stress can be viewed as death. There is a substantial amount of relationship between on stress - performance relationship. That relationship has an inverted U-shape. This means
that some level of stress can actually improve job performance. These moderate levels of stress can be even healthy because they increase our ability to react. This is viewed as good stress. In case the amount of stress reaches some extent the job performance starts rapidly declining, exhaustion and breakdown. During that time the individual is could not able to meet the job demands with the recourses available. Here the situation notice that the organization should actively manage the stress level because stress factors are most important for performance declining of employees. The absence of such management may lead to large economic losses. But if appropriate stress management is applied the U-shaped curve can be straightened, increasing the optimal point of stress after which performance starts declining and in this way enhancing it.

There are some potential sources of stress and it can be categorized in three groups, environmental, organizational and personal. The environmental sources of stress are technological, economical and political. The technological uncertainty deals with the continuous innovation in technology and the inability of the individual to keep up and adapt to it. Economic sources of stress are concerned with the changes in the business cycles and economic growth. Economic crisis is one of the biggest stressors for an individual because when the economy is contracting workers are not sure of their finances, whether they will be able to remain employed, etc. Political instability is the third type of environmental sources of stress. It is comes from the unexpected changes in the national and international politics.

Stress can arise also from the organization itself. Working conditions can be a major stress source for the employees. People working in noisy, crowded, polluted, or dangerous conditions tend to be subject to more stress. Poorly designed tasks and task overload are possible stressors in an organization. Role ambiguity and role overload are other sources of stress. They occur when the role is not clearly defined or understood, and when the role expectations are not matched with adequate time to be completed. Interpersonal pressures arising from other employees can cause stress on the workplace. Throughout its life a business undergoes different cycles. Two of them, the birth and the decline of a firm, are connected with a great deal of uncertainty, and thus can be very stressful for the workers.

**Stress Management**

The negative occupational stress notice that the need of stress management techniques. There are numerous stress management techniques to handle with stress it can be divided into two major category such as individual and organizational. The individual strategy can be used by employees in order to reduce the stress. Other individual strategies for coping with stress include development of skills for more efficient working method is time management.

Organizational approaches are programs and techniques that organizations implement to successfully manage the stress levels in a company. Despite such differentiation of management strategies, it should be clear that employees and management must take joint responsibility for the prevention of stress and eliminate its harmful effects. It is important to note that in dealing with stress, managers should consider the individual personality traits of their employees. Overall the difference between people concerning stress can be expressed by the concept of the so called stress threshold. The threshold stress depends primarily on the following personality factors such as temperament, self-experience, individual differences, etc.

**Sources of Stress**

**Environmental Stress**

The environment can bombard you with intense and competing demands to adjust. Examples of environmental stressors include weather, noise, crowding, pollution, traffic, unsafe and substandard housing, and crime.
Social Stressors

One can experience multiple stressors arising from the demands of the different social roles we occupy, such as parent, spouse, caregiver, and employee. Some examples of social stressors include deadlines, financial problems, job interviews, presentations, disagreements, demands for your time and attention, loss of a loved one, divorce, and co-parenting.

Physiological Stress

Situations and circumstances affecting our body can be experienced as physiological stressors. Examples of physiological stressors include rapid growth of adolescence, menopause, illness, aging, giving birth, accidents, lack of exercise, poor nutrition, and sleep disturbances.

Thoughts

The brain interprets and perceives situations as stressful, difficult, painful, or pleasant. Some situations in life are stress provoking, but it is our thoughts that determine whether they are a problem for us.

Organizational Stress

Everyone has engaged with, belong to and is employed by the organization. This can be result in organizational stress. Experts in stress management discuss that this source of stress under the areas of environmental or social stress. Since organizations of all types play an important role in everyone lives. Most often this source of stress is associated with work stress and job stress. It often involves the demands and pressures placed upon by the organization. However; it also involves any organization with which people interact including the local government organizations, clubs, associations and more.

STATEMENT OF THE PROBLEM

Stress at work can be a real problem to the organization as well as for its workers. Good management and good workers organization are the best forms of stress prevention. If employees are already stressed, their organization should aware of it and know how to help. In the present scenario employees working in banking sectors are more responsible and stressful manner. Hence the study enables to arrive at the factors responsible and coping strategies for occupational stress among employees working in selected both nationalised and non-nationalised banks.

OBJECTIVES OF THE STUDY

1. To discuss the concept of occupational stress and stress management,
2. To analyse the level of occupational stress among the Nationalised and Non-Nationalised bank employees,
3. To offer suitable suggestions to cope with the stress of the employees.

METHODOLOGY

The present study based on both primary and secondary source of information. Survey method was used to complete the study. The total population was composed of both employees of public and private sector banks of Karaikal District, U.T of Puducherry. The Sample size was 200 respondents and it was divided into 100-100 employees each from public and private sector banks. Questionnaire was the main tool used to collect the pertinent data from the selected sample respondents. The statistical tools used for the study are percentage analysis, mean, S.D and t-test. The data was collected between March and May 2017.

HYPOTHESIS

There is no significant difference between the level of occupational stress among the Nationalised and Non-Nationalised bank employees.
LIMITATION OF THE STUDY
The study was confined only in Karaikal District and the results of the study cannot be generalized.

REVIEW OF LITERATURE
Caral Lopes and Dhara Kachalia, (2016) have conducted a study in private and public banks. They have shown that the technological growth has revolutionized the way banking sector works and the competition is globalised now way days because of the economic condition. The level of stress faced by the employees in banking sector is also growing rapidly. The study found that there is a significant relationship between type of the banks, age, gender and education, job, role, interpersonal relationship and Impact of occupational stress. So the banking sector employee should adopt new coping strategies for maintaining good physical and mental condition to improve productivity.

Kishori., B and Vinothini.,B (2016) the authors have found that productivity of the work force is decisive factor for the success of an organization is concerned. In an age of highly dynamic and competitive world, an employee is exposed to all kinds of stressors that can affect them on all realms of life. The research intended to study the impact of occupational stress on Nationalized Bank employees.

Priyanka Das and Alok Kumar Srivastav (2015) they have identified that banks must manage people at work to improve physical work environment, If the organizations enhance the psychological well-being and health of the employees, the organizational revenue will increase and there will be employee retention as well. Because of “A Healthy Employee is a Productive Employee”. they concluded that the level of stress among the select public sector banks are found to be limited and if the necessary action taken by the management that will help to relieve the stress of the employees and also help to impact more productive employees that will help the banks to achieve greater heights.

Ementa, Christiana Ngozi (2015) the study looked into the bank secretaries’ perceived causes of stress, its effect on their performance and effective strategies for coping with stress. The study showed that bank secretaries consider most of the work functions as causes of stress in the workplace, and these stressors has great effect on their performance, and have considered a number of factors as effective strategies for coping with occupational stress. This study concluded that bank secretaries experience a lot of work stress as they carry out their administrative and clerical functions in the bank. The study further revealed that gender; work experience and marital status do not significantly affect respondents’ mean rating on causes of stress, effect of the stressors to performance and effective coping strategies. Since stress is unavoidable in work life, it is obvious that bank secretaries must go through a form of stress to accomplish office tasks, efforts towards effective management of stress is paramount.

Kannan, P and Suma.,U (2015) in order to manage stress the organization has to encourage employee development and embark on training interventions for employees. Training specifically related to policies and policy implementation is a key priority. Stress in banking sector is mostly due to excess of work pressure and work life imbalance the organization should support and encourage taking up roles that help them to balance work and family.

Vishal Samartha and Mushtiary Begum., et al. (2014) the stress is unavoidable in any occupation and banking is no exception. This study found that factors such as performance pressure; inadequate planning at workplace, change to adaptability; family demands and lack of efficient manpower caused more stress among the bank employees.

Enekwe, Chinedu Innocent and Agu, Charles Ikechukwu., et al. (2014) they have conducted study based on the statistical calculation, male and female bankers not to differ significantly on their stress management technique. It can be concluded that stress management is not gender sensitive or gender-centric. This means that the problem of stress is both genders sensitive. Furthermore, section of a
banker has a significant influence on stress management technique among bank employees in Nigeria banking industry.

Hasebur Rahman. Md.,& Kamruzzaman. Md., et al. (2013)\(^8\) the commercial bank as one the occupational group functions under of high stress. The variables such as long working hour, workload, family sympathy, management pressure, mental depression, and job insecurity perceived stress stressors of commercial bank. Employees wellbeing psychologically and mentally depress if stress prolong over the period of time. Effective job design, healthy working environment, remuneration should be offered to employees to motivate in competitive jobs of commercial bank.

Tatheer Yawar Ali &Atif Hassan., et al. (2013)\(^9\) the bankers are facing high stress in their job and the reasons for this is stress include long working hours, improper reward system, lack of job autonomy, organizational culture, role conflict etc and the main reason is lack of management support to employees. They can notice a number of symptoms indicating high level stress. If these symptoms are not noticed in early stage, they can cause serious health problems among employees such as depression, heart problems, diabetes etc.

Sharmila .A and Poornima. J (2012)\(^10\), in their study on “employee stress management in selected private banks in Salem” A majority of the employees face severe stress related ailments and a lot of psychological problems. The management must take initiatives in helping employees to overcome its disastrous effect. In an age of highly dynamic and competitive world, employees are exposed to all kinds of stressors that can affect them on all realms of life. The growing importance of interventional strategies is felt more at organizational level.

**ANALYSIS AND INTERPRETATION**

The following table shows the profile of the respondents.

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Particulars</th>
<th>N</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Public Sector Banks</td>
<td>100</td>
<td>50 %</td>
</tr>
<tr>
<td>2</td>
<td>Private Sector Banks</td>
<td>100</td>
<td>50 %</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

**Table – 2.** The Mean, SD and t- value of stress scores of the respondents with respect to selected occupational stress variables.

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Variables</th>
<th>Nationalised Bank</th>
<th>Non-Nationalised Bank</th>
<th>t-value</th>
<th>df</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Work overload</td>
<td>10.87 3.9</td>
<td>11.84 4.2</td>
<td>1.69</td>
<td>198</td>
</tr>
<tr>
<td>2</td>
<td>Time Management</td>
<td>7.35 3.15</td>
<td>8.84 3.7</td>
<td>3.06</td>
<td>198</td>
</tr>
<tr>
<td>3</td>
<td>Lack of Support</td>
<td>10.05 3.76</td>
<td>11.65 3.6</td>
<td>3.07</td>
<td>198</td>
</tr>
<tr>
<td>4</td>
<td>Feeling of Inequality</td>
<td>13.06 4.84</td>
<td>17.85 6.5</td>
<td>5.24</td>
<td>198</td>
</tr>
<tr>
<td>5</td>
<td>Job Difficulty</td>
<td>9.8 3.2</td>
<td>10.56 3.2</td>
<td>1.68</td>
<td>198</td>
</tr>
<tr>
<td>6</td>
<td>Personal problems</td>
<td>7.8 2.8</td>
<td>6.23 2.1</td>
<td>4.48</td>
<td>198</td>
</tr>
<tr>
<td>7</td>
<td>Role Ambiguity</td>
<td>6.76 2.45</td>
<td>7.20 3.2</td>
<td>1.09</td>
<td>198</td>
</tr>
<tr>
<td>8</td>
<td>Constraints of Changes, Rules and Regulations</td>
<td>7.1 2.32</td>
<td>6.52 2.7</td>
<td>1.63</td>
<td>198</td>
</tr>
<tr>
<td>9</td>
<td>Role Conflict</td>
<td>6.85 2.58</td>
<td>6.83 1.97</td>
<td>0.06</td>
<td>198</td>
</tr>
<tr>
<td>10</td>
<td>Job Requirements Capability Mismatch</td>
<td>5.7 2.84</td>
<td>6.89 2.4</td>
<td>3.20</td>
<td>198</td>
</tr>
<tr>
<td></td>
<td>Total Stress</td>
<td>85.34 31.84</td>
<td>94.41 33.57</td>
<td>25.2</td>
<td>198</td>
</tr>
</tbody>
</table>
Inferences

The above data clearly shows that the mean score of feeling of inequality (13.06, 17.85) and work overload (10.87, 11.84) were high in both nationalized and non-nationalized banks. Job requirements capability mismatch (5.7) is lowest mean score of nationalized bank and personal problem (6.23) is the lowest mean score of non-nationalized banks.

Ho: There is no significant difference between the level of occupational stress among the Nationalised and Non-Nationalised bank employees.

<table>
<thead>
<tr>
<th>Variable</th>
<th>N</th>
<th>Nationalised Bank Mean</th>
<th>SD</th>
<th>Non-Nationalised Bank Mean</th>
<th>SD</th>
<th>t value</th>
<th>Df</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Stress</td>
<td>200</td>
<td>85.34</td>
<td>31.84</td>
<td>94.41</td>
<td>33.57</td>
<td>25.2</td>
<td>198</td>
</tr>
</tbody>
</table>

Inferences

The table value of ‘t’ scores for 198 degree of freedom is at 1% level of significance is 2.326 and the calculated value is 25.2. Since the calculated value is more than the table value the null hypothesis is rejected. It can be concluded that there is significant difference between the level of occupational stress among the Nationalised and Non-Nationalised bank employees.

The mean score of the non-nationalized bank (94.41) is more than the mean score of Nationalised bank (85.34).

FINDINGS

1. The stress variables of work overload is more in case of non-nationalised bank employees (11.84) compare than the nationalised banks (m 10.87). The non-nationalised bank employees having heavy work load because of shortage of personnel.

2. Another important stress variable is feeling of inequality was higher in non-nationalised bank employees (17.85) than the nationalised bank employees (13.06).

3. The nationalised bank employees (7.8) having more personal problem than the non-nationalised bank employees (6.23).

4. The non-nationalised bank employees had poor support from the top management compare than the nationalised bank employees, most of the employees in non-nationalised banks feels that the top management doesn’t consulting some important aspects.

5. In addition to that other stress variables of time management, job difficulty, role ambiguity, constraints of changes, rules and regulations and job requirements capability mismatch are also contribute more to the occupational stress among non-nationalized employees compared to nationalised employees.

SUGGESTIONS

1. Banks should take positive steps to make their employees free from stress so that they can work with optimum efficiency and effectiveness.

2. Every bank should organize effective stress management program to all levels of employees.

3. The banks should redesign the jobs according to the employee’s abilities and also banks follow the proper job rotation among the employees because it will reduce the monotonous of the job pressure.

4. Sufficient job role clarification to be made to remove the role ambiguity.
5. The top management introduce and organize well job oriented training programs with brain storming program, roleplaying and problem solving techniques because of these techniques will promote employees skill and confidence.

6. The organization must be organizing well established counselling center and provide effective counselling to the stressed employees. Guidance and counselling, quality consciousness awareness programs, psychological support can be provided to employees, it can minimize the not only fear of quality of performance but also from other types of fear generating in their minds.

7. Effective two-way communications at all levels of the organization are clearly important in helping to reduce or overcome the level of stress.

8. The concept of five day week working can be implemented in banks so that the employees can give more time to themselves and their family and discharge other social responsibilities.

9. Banks should arrange YOGA camp, meditation camp, entertaining programs etc. The bank should be make proper work division in all departments. There should be friendly environment from colleagues and especially top management.

**CONCLUSION**

The more informed the employee, the less stress and the more productive the employee will become. Stress in banking sector is mostly due to excess of work pressure and work life imbalance the organization should support and encourage taking up roles that help them to balance work and family. The success of an organization mainly depends on only the quality of service and productivity of the labor force. The productivity in turn is dependent on the psychosocial wellbeing of the employees. This particular study was analyzed to the impact of occupational stress among nationalized and non-nationalized bank employees. The study has highlighted that there is a significant difference between the occupational stress of public and private sector bank employees. It was found that the Non-nationalized bank employees experienced higher occupational stress than their nationalized banks.

**SCOPE FOR FURTHER STUDIES**

The study can be expanded to cover the district level to state level, national level, other demographic details can be added in the future research and various other statistical tests can be used for comprehensive analysis & findings.

**REFERENCES**


