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JOB STRESS AMONG THE EMPLOYEES OF TIRUPATI CO-OPERATIVE BANK, CHITTOOR DISTRICT, ANDHRA PRADESH

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ABSTRACT

Stress is inevitable in all walks of human life. There is a continuous change in social, cultural, economic, political, legal and technological environment. Banking plays a significant role in the economic development of a country. Stress upsets the balance of an individual and adversely affects his/her physical and psychological well being. Stress related problems cost crores of rupees to the national economy. This is one of the major factors for lagging in productivity. A modest attempt is made in this article to identify the causes of stress and its impact. The universe of the study is Tirupati Cooperative Bank (TCB). This study encompasses 42 employees in TCB. The study found that a majority of employees had job stress. The difference in job stress among the three levels of employees is significant. Nervousness in accomplishing the tasks assigned; difficulty to handle technological changes in the emerging banking sector; lack of proper interaction and communication between the officers and subordinates; poor management and unnecessary interference in the work are the main factors that cause job stress. Therefore, the study implies that job security coupled with reward; cooperation among the employees; incentive for honest, sincere and hard working employees; promotion; cooperation and interaction among the employees are the need of the hour.

KEYWORDS

job stress, bank, stressors, role ambiguity.

1. INTRODUCTION

Stress related problems cost the national economy crores of rupees. This is one of the factors that cause lagging in productivity. In fact, the relationship between stress and status of health is significant. Undoubtedly, stressed people often become nervous and develop chronic worry. They can be easily provoked. As a result, they are unable to relax. There are many studies on stressors at individual level. Role conflict, role ambiguity, role overload and under load are widely examined among individual stressors (Newton and Keenan 1987). Sources of managerial stress were well documented since the late 1970s. Ivancevich and Matteson (1980) and Schuler (1980) have identified four categories of work stresses such as physical environment, individual, group and organisational levels.

During the past decade, the banking sector had undergone rapid and striking change due to policy changes to globalisation and liberalisation, increased competition, entry of private banks, downsizing, introduction of new technologies and so on. As a result, bank employees experience a high level of stress. The advent of technological revolution in all walks of life coupled with globalisation and privatisation have drastically changed conventional patterns. These have affected the social, economic and psychological domains of bank employees and their relations. Evidence from the existing literature states that more than 60 per cent of bank employees have one or other problem directly or indirectly related to the aforesaid.

TCB is one of the leading banks under co-operative sector in the Rayalaseema region of Andhra Pradesh. The present study has been undertaken with the following specific **OBJECTIVES**:

1. to study the level of job stress among the employees working at TCB;
2. to identify the causes for job stress;
3. to determine the effect of stress on the employees' well being and their quality of work; and
4. to suggest strategies for manage of job stress among employees.

2. METHODOLOGY

The employees in the TCB are classified into three categories viz officers, clerks and sub staff. Forty two employees are conveniently selected. The data is collected with the help of well structured questionnaire. The job stress factors such as role overload, intrinsic to the job, role ambiguity, role relatedness, role career, role expectations and family role are identified (Table 1). The response of employees is obtained on a series of statements under a five point continuum scale. The scores of 5, 4, 3, 2 and 1 are assigned to a positive statement i.e. strongly agree, agree, neutral, disagree and strongly disagree respectively. The score is reversed in the case of negative statement. The total score of each respondent is computed. On the basis of average score of each factor, overall mean score is determined. Taking into consideration the total score, respondents are classified into the three categories like high job stress (60.00 to 68.00); medium/optimum job stress (48.00 to 59.00); and low job stress (30.00 to 47.00) (Singh, 1975).

In order to find out whether or not the employees working in the organization under study differed in their job stress, Krushkal Wallis Test (H-test) is used:

$$H = \frac{12}{N(N+1)} \sum_{k_i} \frac{R_k^2 - 3(N+1)}{nk_i}$$

Where:

N = total number of employees in all the three categories (in the present study N= 42)

K = number of samples or groups (in the present case K= 3)

n = number of cases or frequencies in the ki sample

Rk = the sum of all ranks in ki samples/groups

i = ranges from 1 to k (individual group)

3. ANALYSIS

STRESS RELATED FACTORS

It can be observed from the Table 1 the response of employees to statements. These are categorised into different job stress factors.

TABLE 1: RESPONSE ON STRESS RELATED FACTORS

Factor	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Role overload					
I feel that I have been overloaded with too many works	12 (28.6)	15 (35.8)	3 (7.1)	12 (28.6)	0 (0.0)
I do my work under considerable tension	14 (33.3)	20 (47.6)	1 (2.4)	7 (16.7)	0 (0.0)
Physical working conditions are poor	13 (31.0)	23 (54.8)	1 (2.4)	4 (9.5)	1 (2.4)
Intrinsic to job					
I feel harassment at work place	13 (31.0)	7 (16.7)	2 (4.8)	15 (35.7)	5 (11.9)
I have been assigned too much responsibility	10 (23.8)	14 (33.3)	9 (21.4)	9 (21.4)	0 (0.0)
I feel nervous when I fail to accomplishing my task in job	14 (33.3)	19 (45.2)	8 (19.0)	1 (2.4)	0 (0.0)
My working hours are excessive	14 (33.3)	18 (42.9)	8 (19.0)	1 (2.4)	1 (2.4)
Role ambiguity					
I feel over burdened in my role	13 (31.0)	20 (47.6)	1 (2.4)	6 (14.3)	2 (4.8)
Several aspects of my role are vague and unclear	12 (28.6)	18 (42.9)	0 (0.0)	3 (7.1)	9 (21.4)
Role relatedness					
Boss	6 (14.3)	17 (40.5)	14 (33.3)	5 (11.9)	0 (0.0)
Colleague	10 (23.8)	20 (47.6)	7 (16.7)	3 (7.1)	2 (4.8)
Customers	10 (23.8)	19 (45.2)	8 (19.0)	4 (9.5)	1 (2.4)
Role career					
I find difficulty in coping with the changes in the banking sector	14 (33.3)	15 (35.7)	0 (0.0)	10 (23.8)	3 (7.1)
There is less staff consultation when change is proposed	9 (21.4)	17 (40.4)	14 (33.3)	0 (0.0)	2 (4.8)
I don't have any difficulties to handle the technological changes in the emerging banking sector	3 (7.1)	11 (26.2)	3 (7.1)	25 (59.5)	0 (0.0)
I am informed when new developments occur related to the changing situation	6 (14.3)	31 (73.8)	2 (4.8)	3 (7.1)	0 (0.0)
Role expectations					
I don't have good environment to interact with my colleagues	12 (28.6)	28 (66.7)	0 (0.0)	0 (0.0)	2 (4.8)
I have no sufficient assistance to complete my assignment	11 (26.2)	27 (64.3)	2 (4.8)	1 (2.4)	1 (2.4)
I feel that people around me simply expect too much from me	17 (40.5)	15 (35.7)	0 (0.0)	9 (21.4)	1 (2.4)
Family role					
I don't have enough time to spend with family members	2 (4.8)	9 (21.4)	4 (9.5)	26 (61.9)	1 (2.4)
My role tends to interface with my family life	8 (19.0)	16 (38.1)	9 (21.4)	8 (19.0)	1 (2.4)

Source: sample survey

Of the stress factors, family role is prominent (3.64) followed by intrinsic to job (3.37).

TABLE 2: FACTORS AFFECTING JOB STRESS AMONG EMPLOYEES

Factor	Mean score	Rank
Role overload	3.16	4
Intrinsic to job	3.37	2
Role ambiguity	2.84	6
Role relatedness	3.21	3
Role career	3.16	4
Role expectations	3.10	5
Family role	3.64	1

Source: Table 1

Role relatedness (3.21), role overload and role career (each 3.16), role expectations (3.10) and role ambiguity (2.84) (see Table 2).

DESIGNATION WISE JOB STRESS

A cursory look at the Table 3.1 reveals that a little over 45 per cent of employees have medium level of job stress followed high level of stress (31 per cent) and rest 23.8 per cent have low level of stress.

TABLE 3.1: DESIGNATION WISE LEVEL OF JOB STRESS AMONG EMPLOYEES

Stress level	Designation				Chi-square
	Officers	Clerks	Sub-staff	Total	
High stress	3 (16.7)	10 (47.6)	0 (.0)	13 (31.0)	χ ² = 12.86; (p = 0.012)* df= 4; TV = 9.49
Medium stress	13 (72.2)	5 (23.8)	1 (33.3)	19 (45.2)	
Low stress	2 (11.1)	6 (28.6)	2 (66.7)	10 (23.8)	
Total	18 (100)	21 (100)	3 (100)	42 (100)	

Source: sample survey

There is a significant difference in job stress among the categories of employees since calculated value of χ² is greater than the table value.

VARIATION IN JOB STRESS

In order to know whether the employees working in the TCB differ in their job stress or not, Krushkal Wallis Test was used.

TABLE 3.2: VARIATION IN JOB STRESS SCORES AMONG SELECT EMPLOYEES

Status of employee	Number of respondents	Sum of ranks	'H' value
Officers	(n ₁ = 18)	R ₁ = 26.03	6.57 df = 2 Sig p= 0.037
Clerical staff	(n ₂ = 21)	R ₂ = 19.52	
Sub staff	(n ₃ = 03)	R ₃ = 8.17	

*significant at 5 per cent level.

The results show that there is a significant difference in job stress among the categories of employees as the calculated value (6.57) is higher than the table value (5.27).

IMPACT OF STRESS ON WORK QUALITY

It is evident from the Table 4 that two thirds of respondents have perceived that the stress has undoubtedly affected the quality of their work whereas the remaining opined conversely.

TABLE 4: IMPACT OF STRESS ON THE QUALITY OF WORK OF SAMPLE EMPLOYEES

Response	Frequency	Percentage
Yes	25	60
No	17	40
Total	42	100

Source: sample survey

It implies that a lion's share of employees perceived that stress has adversely affected their quality of work.

STRESS RELIEVING TECHNIQUES

TABLE 5.1: ADOPTION OF STRESS RELIEVING TECHNIQUES AT TCB LEVEL

Response	Frequency	Percentage
Yes	28	66.67
No	14	33.33
Total	42	100

Source: sample survey

Nearly 67 per cent of respondents have opined that the TCB had adopted stress relieving techniques and the rest negative.

On probing whether or not employees were satisfied with the job stress relieving techniques adopted by the bank, 75 per cent have satisfied while the rest did not.

TABLE 5.2: SATISFACTION ON STRESS RELIEVING TECHNIQUES

Response	Frequency	Percentage
Satisfied	21	75
Not Satisfied	7	25
Total	28	100

Source: Table 5

It may be said that there is a need to know the causes for dissatisfaction so as to initiate corrective action. Otherwise it may cause adverse affect on their job performance.

TABLE 6: STRESS RELIEVING TECHNIQUES ADOPTED BY EMPLOYEES

Response	Frequency	Percentage
Yes	35	83.33
No	7	16.67
Total	42	100

Source: sample survey

A perusal of the Table 6 shows that 83.33 per cent of respondents have adopted stress relieving techniques in one way or the other by themselves. While, the rest did not.

TABLE 7: STRESS RELIEVING TECHNIQUES EMPLOYED SAMPLE BY EMPLOYEES

Technique used	Frequency	Percentage
Yoga	28	66.67
Exercise	15	35.71
Relaxation in peaceful place	6	14.29
Mediation	10	23.81
Short break	4	9.52
Positive thinking	7	16.67

Note: Multiple answers

Among the techniques adopted by respondents to relieve from stress, the highest 66.67 per cent have adopted yoga followed by exercise (35.71%), meditation (23.81%), positive thinking (16.67%), relaxation in peaceful place (14.29%) and short breaks from busy routine schedule (9.52%).

4. SUGGESTIONS

The respondents were asked to suggest measures to create conducive environment to free from any kind of stress.

TABLE 8: SUGGESTIONS FOR CREATING STRESS FREE WORKING ENVIRONMENT

Suggestion	Frequency	Percentage
Cooperation among employees	31	73.81
Efforts to develop an effective and supportive relationship	15	35.71
Fixation of realistic deadline to accomplish the assigned task	3	7.14
Provision for relaxation during working hours	25	59.52
Short training camps	18	42.86
Provision of rewards/incentives for the honest, sincere and hardworking employees	32	76.19
Job security	28	66.67

Source: sample survey data

A perusal of the Table 8 shows that the highest 76.19 percent have suggested rewards/incentives to relieve stress, 73.81 per cent cooperation among employees, 66.67 per cent job security, 59.52 per cent provision for relaxation during working hours, 42.86 per cent short training camps, 35.71 per cent effective and supportive relationship and 7.14 percent fixation of realistic deadline to accomplish the tasks assigned to them.

5. CONCLUSION

Family role, intrinsic to job, role overload, role career, role expectation and role ambiguity cause job stress. A majority of the employees had medium/optimum level of job stress. There is a significant difference in job stress among the three levels of employees. There is a need to educate and motivate those employees who have not adopted any stress relieving technique by themselves. Yoga is the popular technique used by respondents for relief from job stress at personal level.

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