



OCCUPATIONAL STRESS AMONG PUBLIC SECTOR BANKS EMPLOYEES

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ABSTRACT

Today's workplace stress is becoming a matter of anxiety for all the organizations. Banking sector is no more an exception. In India, particularly public and private sector banks are amongst also coping with stressed environment. The stressful factors that employees are facing i.e. greater challenges to be at par with technological revolutions, service diversification and global banking. In this volatile and competitive environment, stress is unavoidable. Stress is becoming a major issue in the workplaces, that were considered safe and cool, but at present times, this has been changed so much, that it is a subject of concern for the employees and the institutions. Despite of prologue of modern technologies and innovations in the banking sector, employees are still feeling overloaded with work and stressed out. It has become hard for Indian employees specially working women to cope with these changes, and the result is stress. Stress management is a vital tool of maintaining good physical and emotional health and healthy relationships with others. Various researches have proved that stress is increasing at a rising rate in the banking sector. Due to recession in the global market and cutthroat competition, banks are facing many challenges. As a response of which, they have to make efforts to increase their efficiency. Banks, these days, are restructuring themselves. This results in more workload on their employees. Some institutions have introduced special programs to help their employees to remove physical and mental stress and prevent from the problems of stress and to help "make do" with work-related stress. Stress management refers to the extensive range of techniques and psychotherapies, which can prevent and control an individual's level of stress. If psychological wellness and wellbeing of the employees is enhanced, productivity shall also increase. Because it is said that, "A Healthy Employee is a Productive Employee" The paper will be an insight that will help the reader further improve his / her management competencies in managing stress in the workplace.

KEYWORDS : Occupational Stress, Stress Management, Yoga & Meditation.**INTRODUCTION:**

With the mounting crisis of stress, stress management has become imperative. Proper and timely stress management can prevent and control an individual's level of stress. Stress management has three solutions – it prevents or controls, eradicate excessive stress, and give the expertise to handle it. As all people know that, prevention is better than cure. We should take effective steps at the initial stages in order to prevent the stressors rather than curing it later. If timely actions are not taken i.e. stress management exercises are not taken then one may have harmful effects or bear heavy costs. Effective stress management can be done at the individual level as well as at the organizational level in various ways. Stress management has two phases: the first is to cope with stress and the second is facing the stress with the help of relaxation techniques i.e. meditation, exercises, etc. Banks should treat their employees at work differently, treat them with respect and value their efforts. Banks should introduce Employee Assistance Programmes (EAPs) and stress control workshops according to the level of employees as level of stress and employees are directly related. Job stress is a real phenomenon and it is associated with job satisfaction level of employees in any place. In this case, the employees of public sector banks in Bhopal are taken as samples and there are many factors taken into consideration leading them to stressful situations. Some important factors associated with their stress are over workload, working condition, role conflict, and role ambiguity, relationship between superiors and colleagues, relationship with family members, lack of experience in understanding and executing procedures, lack of sense of belonging in the bank.

Jayashree, (2009) suggested that the main cause of stress is role incumbents, i.e. high levels of role ambiguity and also the anxiety, and depression, etc. Joshi, Vijay and Goyal, K.A. (2012), studied stress among bank employees with reference to mergers and acquisitions. The research paper focused on various issues that increased the level of stress among employees. In the research done by Garg, Rachita and Shukla, Harish (2013), an attempt was made to study the reasons of stress among the bank employees and the methods used individually to cope it. The paper suggested some of the solutions to relieve them from stress. Shukla & Garg, (2013), in their paper, the researchers found that the employees feel pressure due to overload of work, target achievements, etc. The fear is the major cause of stress. In the research paper of Azad, S Uma Mageswari, (2014) attempted to identify the stress factors and examined the strategies to cope it among bank employees. Tilottama (2014), they have too pointed out the cause of the stress, felt by the bank employees, i.e. long working hours, organizational culture, role conflict, and lack of management support, etc. are the main causes of stress. G., Gopika (2014), attempted to study experience and stress level, among bank employees; the researcher

concluded and suggested that the psychological well-being and health of the employees should be enhanced to increase the overall productivity of the organization. Dhankar (2015), investigated the occupational stress among bank employees, and found that overload, conflicts ambiguity, and pressure; etc. are responsible for stress.

Workplace interpersonal clash and negative relations (interpersonal) are prevalent sources of stress and are existed with negative mood depression, and symptoms of ill health. Stress reduction techniques consist of general and professional advice to employees. Organizational strategies prevent occupational stress that are relatively simple; if they are timely cured. One has to create a suitable working environment that makes / develops healthy organizational culture. Companies have recognized the worth of anti-stress programs by looking at the reduction of medical costs for their employees. The most recent programs are "wellness programs". They are designed to take care of both the physical and psychological aspect of the employee. These programs include lectures, discourses, physical exercises, i.e. yoga, etc. where one gives up smoking and alcohol. The employees are told about the difference between diet and healthy diets. One such program was developed by Health Weimar Institute in California and named after an ingenious **NEW START**, where **N** stands for - nutrition (food), **E** stands for - exercise (physical), **W** stands for - water (daily consumption of more than 2 liters of water), **S** stands for - Sun (Vitamin D, judicious exposure to sunlight), **T** stands for - Temperance (moderation, including periods of employment adjustment / relaxation), **A** stands for - air (fresh air), **R** stands for - rest (sleep and relaxation including weekends) and **T** stands for - trust (social support, trusting somebody).

Effect of Stress

Excessive stress proves to be harmful for an individual. It ultimately leads to compromised health and loss of productivity. Absenteeism, avoiding responsibility, loss of productivity, increase of turnover (employee), memory loss, errors, over-reacting, getting irritated, and frustration, etc. are the outcomes of stress. Stress experienced by one employee does not affect the other employees or the organization as much as it affects the family of the employee. It should be taken care that a healthy employee, fetch high productivity and vice-versa.

There are three types of stress as follows;

1. Physical Stress:

The stress occurs due to the ergonomics in any organization. The physical conditions i.e. the space given to an employee to sit, the equipment's provided to him and the space requirement for its handling, the comfort level of the furniture at his disposal, the

placement of telephones, the system of cross ventilation in the room / work station, the placements of lights etc. come in this category. If employee does not have comfort while working, they would feel stressful and the strains would result in extremely terrible results. Physical stress if not timely cured outcomes to ulcer, blood pressure or even heart attack.

2. Emotional / Mental Stress:

Emotional / mental stress has become a very vast study as every individual has his own distinct personality, attitude, likings, and mind-set. Emotional / mental stress a very diverse, and dynamic. This situation gives rise to mental stress. Emotional stress raises its head because of insults, jealousy etc. Consequences of emotional stress are apathy, loss of ability, boredom, irritability and negativism.

3. Behavioural Stress:

Behavioural stress is the stress that results due to the behaviour of self or others. Any employee entering organization in an un-usual state of mind would definitely be unexpected to others and when they would greet that employee in the same old manner, the reaction would not be the same as it used to be. This situation might cause behavioural stress. Behavioural stressors bring changes in behaviours like a sudden change in smoking habits, sudden noticeable weight loss or gain or even difficult breathing.

Outcomes of Job Stress:

The outcome of job stress is negative. Performance is affected which further results into the following circumstances: absenteeism, ineffectiveness, job dissatisfaction and turnover.

Objectives

- The specific objectives of this research is as follows-
1. To study the causes of stress among bank employees.
 2. To study the effect of stress on productivity of the public and private sector bank employees.

Research Methodology

For this study, the researcher selected the branches of PNB and HDFC

on the basis of random and stratified technique. The research design of the present study was mainly “explanatory” in nature as the main purpose of the study was to explore nature and extent of deterioration in the quality of training and thereby to find out whether the employees were satisfied with the training of “Commercial banks (PNB) and Private Banks (HDFC)”. The researcher personally contacted 200 employees of PNB and HDFC bank (100 each) in Bhopal region. The questionnaires were appraised and request was made to the respondents to fill up the questionnaire with correct and unbiased information.

Hypothesis

- Training program gives positive impact on the growth of the banks.
- There is significant difference between the perception of male and female employees.

Gender wise distributions of employees						
	PNB (commercial bank)	%	HDFC (private bank)	%	Total	%
Male	60	30	60	30	120	60
Female	40	20	40	20	80	40
Total	100	50	100	50	200	100

Age wise distribution of employees						
Age	PNB (commercial bank)	%	HDFC (private bank)	%	Total	%
20-30	15	7.5	19	9.5	34	17
30-40	51	25.5	56	28	107	53.5
40-50	33	16.5	23	11.5	56	28
Above 50	01	0.5	02	01	03	1.5
Total	100	50	100	50	200	100

It is observed from the above table that 60% of the respondents are male and the remaining 40% are female. 17% of the respondents come under age group 20-30, 53.5% comes under age group 30-40, next 28% comes under age group 40-50 and the remaining 1.5% are of above 50.

Effect of Training on Performance								
Sl. No.	Factors		Strongly Agree	Agree	Indifferent	Disagree	Strongly Disagree	Total
1	Training Needs Analysis (TNA) leads to effectiveness.	No.	47	91	39	6	17	200
		%	23.5	45.5	19.5	3	8.5	100
2	Extent of training according to one's job requirements.	No.	12	95	74	16	3	200
		%	6	47.5	37	8	1.5	100
3	Training has improved in your task handling.	No.	22	102	53	20	3	200
		%	11	51	26.5	10	1.5	100
4	One has received encouragement, after going through training.	No.	30	97	61	11	1	200
		%	15	48.5	30.5	5.5	0.5	100
5	Training helps to boost up employee's productivity.	No.	51	81	47	15	6	200
		%	25.5	40.5	23.5	7.5	3	100

Value of Mean, S.D., C.V. of Male and Female of PNB										
Sl. No.	Content	Male			Female			Total		
		Mean	S.D.	C.V	Mean	S.D.	C.V	Mean	S.D.	C.V
1	Induction Training	3.59	0.80	22.36	3.70	0.88	23.93	3.53	0.94	26.68
2	TNA leads to effectiveness	3.65	0.73	19.95	3.71	0.59	15.89	3.55	0.94	26.58
3	Effect of training on performance	3.72	0.70	18.85	3.66	0.59	16	3.59	0.91	25.28
4	Development based training	3.61	0.74	20.44	3.72	0.50	13.52	3.54	0.87	24.58
5	Total	3.64	0.04	1.17	3.70	0.17	4.53	3.55	0.03	0.98

Value of Mean, S.D., C.V. of Male and Female of HDFC Bank										
Sl. No.	Content	Male			Female			Total		
		Mean	S.D.	C.V	Mean	S.D.	C.V	Mean	S.D.	C.V
1	Induction Training	3.87	0.76	19.73	3.84	0.98	25.52	3.77	0.91	24.12
2	TNA leads to effectiveness	4	0.72	17.96	3.84	1.05	27.24	3.82	0.94	24.53
3	Effect of training on performance	3.92	0.80	20.31	3.73	1.03	27.63	3.73	0.95	25.36
4	Development based training	3.80	0.79	20.67	3.77	0.91	24.01	3.69	0.88	23.82
5	Total	3.90	0.03	0.90	3.79	0.06	1.67	3.75	0.05	0.81

Value of Mean, S.D., C.V. of Male and Female of Both Banks										
Sl. No.	Content	Male			Female			Total		
		Mean	S.D.	C.V	Mean	S.D.	C.V	Mean	S.D.	C.V
1	Induction Training	3.59	1.60	44.55	3.77	1.56	41.52	3.84	0.98	25.52
2	TNA leads to effectiveness	3.63	1.67	45.92	3.77	1.66	44.13	3.84	1.05	27.24
3	Effect of training on performance	3.70	1.55	41.84	3.69	1.59	43.19	3.73	1.03	27.63
4	Development based training	3.57	1.60	44.81	3.75	1.39	37.02	3.77	0.91	24.01
5	Total	3.62	0.05	1.32	3.74	0.12	3.16	3.79	0.06	1.67

The statistics describes the perception of male and female employees in PNB, HDFC and in both banks respectively. Total C.V of both the banks i.e. public bank (PNB) and private bank (HDFC) is 1.67 and the male staff of private sector bank (HDFC) is having much effective training it could be easily seen. The male respondent of HDFC bank shows a C.V of 0.90, which is less than the C.V of PNB respondents, which is 1.17. Therefore, by above comparison of C.V analysis, we can say that private sector bank is having better training programmes. It can be stated that the staff of HDFC is more satisfied with the training program as compared to PNB staff. It also describes that there is no significant difference between the perception of male and female employees in terms of observance of training practice. Finding of the study shows that the training and effectiveness boost the morale of the employee upgrade skills improve their performance and gives them the opportunity to get lucrative jobs and excel in their jobs. The findings shows that the training aimed at providing the trainee the opportunity of changing their behaviours and contributes to their effectiveness and upgrading their skills.

CONCLUSION

Training is necessity in the changing environment; it brings changes in behaviour, attitude at any age and helps in increasing the organizational performance. The organization should encourage more facilities during training and off the job training, because it is one kind of encouragement to improve the interest towards the training and development program. If the training is good then the employees will contribute their maximum for the achievement of the organizational objectives. The result of the present study shown that the training practices in the selected branches of PNB and HDFC are average and there is lot of scope for improvement. The researchers found that most of the banks have their own training institutes. However, there is a lack of needs assessment before training. The overall opinion about the training conducted by the PNB and HDFC among the employees is very good and effective, it is very much helpful to improve the individual profession and the organization growth too and they were satisfied with the training process and method of teaching.

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