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## A STUDY ON STRESS MANAGEMENT AMONGST FEMALE BANK EMPLOYEES IN TAMIL NADU DURING DEMONETIZATION

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### ABSTRACT

*In India, banks became the most stressed work place during demonetization. In spite of the advent of modern technology and innovations in the banking sector, the employees felt as overloaded with work and stressed out. Because of long working hours, spending stressful days and sleepless nights the bank officials in general were overstressed. They were constantly surrounded by distressed and angry customers. Hence, it has become hard for employees to cope with demonetization which resulted in stress. This made to study the types of stressors (organizational, individual, job and other organizational stressors) and effects of stress amongst female bank employees in Tamil Nadu. A sample of 50 female public sector bank employees was selected for the study. Random convenient sampling method is used. The study will help to find out the stressor which contributed in increasing the level of stress among the female bank employees in Tamil Nadu during demonetization.*

### KEYWORDS

stress, female bank employees, demonetization, banking sector.

### INTRODUCTION

**S**tress has become a common word in today's modern life. It has been ruling the common man's life; it can be work pressure or family issues or social activities. Various studies has been depicted that stress is rising in work places especially in banking sector, because of common technical and society behaviour problems. Bank these days are pushing them to over pressure. Banking sector has seen a lot of stress due to demonetisation. Most probably the female bank employees had suffered a lot more than male bank employees during demonetization issue. At the same time female employees managed their work load with lots of pressure on family issues. This type of stress can be overcome when it is well managed.

### REVIEW OF LITERATURE

**Joshi, Vijay and Goyal, K.A. (2012)** had made an effort to study the stress management among the bank employees with reference to mergers and acquisitions. The study focused on the identification of many stressors that upsurge the level of stress among the employees. The stressors which were recognized in their study were uncertainty, insecurity, fears concerning job loss, job changes, compensation, changes in power, status, prestige, workload, working hours, technological problem at work, inadequate salary, time for family job worries at home group differences and communication. The findings recommended that employees' satisfaction should be the first priority of banks so that desired targets can be achieved.

**Shukla & Garg (2013)** had discussed that most of the female bank employees had fear with lack of appreciation in their work which puts high stress on them. It is found that 48% of female employees in banks remains in stress. 50% of female employees feel that they are overloaded with pressure. 46% of female employees feel tensed that there is changes in job profile. It indicates fear and stress among female bank employees. 32% of female employees feel stress due to their family issues. It means such employees feel higher level of stress as compared to male employees. 28% of female employees accepted that there is conflict among the employees. Majority of the female employees try to find solution to relieve them from stress and 26% of female employees maintained their proper work plan to reduce work pressure.

**Masood (2013)** has discussed that employees have to work with positive determination even if they are not provided with the support; they need to perform their tasks for customers. They are more focused to avoid problems so as to work without any effect on their performance. This can finally help to increase the working conditions and the working relationships among employees peacefully.

**Garg, Rachita and Shukla, Harish (2013)** had attempted to study the reasons of stress among the bank employees and the ways used by them to cope with the stress at workplace. The authors used primary as well as secondary data for their study. They found that majority of employees in banks are over stressed. They found that the stressed employees also tried to find a solution to relieve them from stress. They suggested some stress management strategies such as encouraging and appreciating employees, job rotation, job enrichment, and decentralization, cracking jokes, playing games, guidance and counselling, quality consciousness awareness programs, psychological support and many more to lessen the stress. They also suggested working for five days in a week so that the employees can get more time for themselves and their family and discharge other social responsibilities.

**Uma Mageswari S (2014)** had made an attempt to identify the stress categories (stressors) and to examine the types of stress among bank employees of different sectors. The researchers consolidate the important observations that were recorded in the study major findings. A certain amount of stress is positive. Some of the stress leads to high pressure because of overload of work. Hence, effective stress management does not always mean minimizing stress. It is to keep the stress at the minimum level. Though the overall stress is moderate at present, it could be further shifted to standard level by giving special attention to the female employees. Necessary steps may be taken to control the level of stress, which exists among certain group of employees. The management should pay attention to female bank employees with more experience.

**Azad, Tilottama (2014)** had conducted a casual research in the banks of Bhopal in which he had defined various variables such as long working hours, improper reward system, lack of job autonomy, organizational culture, role conflict, lack of management support that led to stress in the banking sector. In his study, he investigated the effect of one variable over another. The aim of his study was to study the cause effect relationship between all these factors on the health and life of an individual employee. He concluded that management should take initiatives and stress management programmes should be started to minimize stress in the banks.

**Dhankar, (2015)** had researched the occupational stress level among employees of banking sector. There is not a single factor which determines the stress in bank employees. Factors like work overload, peer pressure, confliction etc. are responsible for stress. Occupational stress has become leading factor of modern life. It has wide-ranging effects on employee's behaviour. He found that about 28% of the problem related to employee health and declining levels of productivity is

related to occupational stress. Controlling occupational stress in the coming time would be part of banking policy of the organizations and be seen as a better target to the bank employee satisfaction.

**OBJECTIVES**

The following objectives are framed to study about the stress faced by female public sector bank employees during demonetization in Tamil Nadu:

1. To find out the types of stress faced by the female bank employees in Tamil Nadu during demonetization.
2. To study the causes of stress among women bank employee during demonetization
3. To identify the stress management programmes adopted by the female bank employees during demonetization.

**STATEMENT OF THE PROBLEM**

Workplace stress is not good in terms of physical and emotional response that occurs as there is a poor match between the demand from jobs and the capabilities, resources, or needs of the employees. During demonetization period, the stress was more among the bank employees especially among the female bank employees. Banks are the most stressed work place during the demonetization. Hence the study is done to find out the types of stress faced by the female bank employees and what strategies were adopted to come out of the stress.

Despite of the advent of modern technology and innovations in the banking sector during demonetization period, bank employees are feeling overloaded with work and stressed out. Hence, an attempt has been made to study the causes and effects of stress amongst female bank employees and how they managed the stress.

**RESEARCH AND METHODOLOGY**

**Research design:** The study of research is descriptive in nature.

**Sample design:** Population of female bank employees is 210 in Vellore, Thiruvallur and Chennai districts and 50 employees have been chosen for the study using convenience sampling method.

**Data collection:** The primary data were collected through questionnaire and also by conducting personal interviews and secondary data was collected from research papers, articles, journals etc.

**EFFECT OF STRESS**

Stress is a state of mental or emotional strain or tension caused from adverse or demanding situations. Also it is referred to the strain seem the tussle between the external environment and the employees, leading to emotional and physical pressure. Stress is a widespread and costly problem in today’s workplace. Excessive stress proves to be harmful for an individual in any field. It ultimately leads to health problems and loss of productivity. It also leads to absenteeism, dodging work responsibilities, coming late to office, leaving early, etc.,

The other effects are loss of productivity, increase in employee turnover, more of error prone work, memory loss, cribbing, various psychological and psychometric problems, over-reacting, arguing, getting irritated, frustration, suicides, deteriorating health, more of accidents. Eating disorders, excessive smoking and drinking, insomnias, depression, improper work, delay in completion of job etc. are the outcomes of stress.

Stress experienced by one employee can affect the confidence of other employees also. Productivity is directly related with the health of an employee in any organisation. Healthier an employee, higher is the productivity and vice-versa. Workplace stress has a significant impact on performance, employees’ wellbeing and overall performance of an organization.

**STRESSORS**

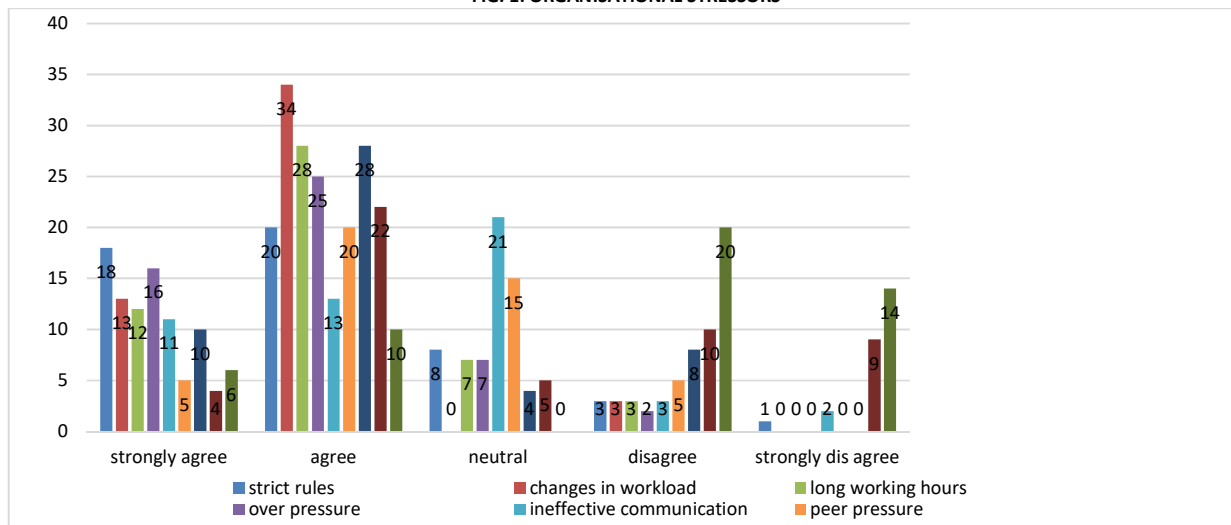
Stress can be either positive or negative. Some level of stress will help to increase the individual’s performance while excessive stress can lead to a decreased performance. Stress is a term of psychological or physiologic pressure felt by a common man and it refers to the strain leading emotional and physical pressure. Work place stress is more harmful to the employees that may lead to poor work performance. Such kinds of stress can affect various biological reactions which end up in cardiac arrest. There are various types of stress which affects among bank employees like strict rules and regulation, changes in workload, long working hours, technological problem, over pressure, changes in profile, impatient, aggressive, rigid, lack of rewards, family issues, lack of confidentiality, crowding, insecure environment, changes in government policy, changes in economic policy and regulation by RBI.

These kinds of stressors can be divided in four categories. They are explained in the following paragraphs.

**TYPES OF STRESSORS**

1. **Organisational stressors-** Organizational stressors are usually related to the workers’ role in the organization. They are strict rules and regulations, changes in workload, long working hours, and technological problems, over pressure, peer pressure, role conflict, ineffective communication and lack of participation as found from the literature. The employees were asked about their opinion on these stressors and their responses were collected and given in the chart form.

FIG. 1: ORGANISATIONAL STRESSORS

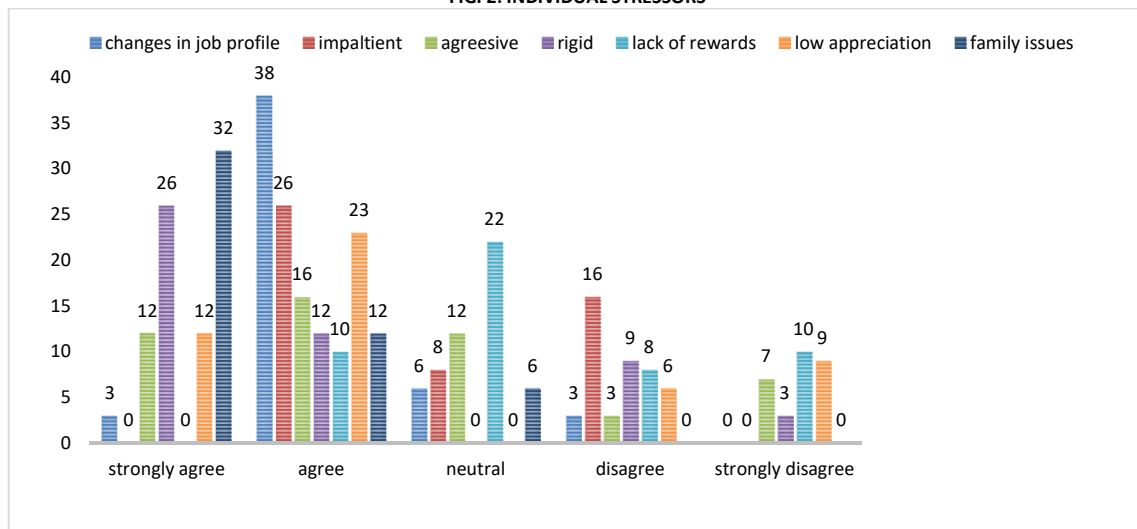


Source: Primary data

The above chart shows that the main organisational stressor for the female bank employees is the unexpected changes in the workload. It means that every day the workload will be changing without prior information to the employees. The ineffective communication was the least one as agreed by the respondents, which means that there was an effective communication among the bank employees during the demonetization period.

**2. Individual stressors** - An individual stressor is any event, experience, or environmental stimulus that causes stress in an individual. These events or experience are perceived as threats or challenges to the individual and can be either physical or psychological. These stressors are changes in job profile, Impatience, Aggressive, Rigid, Lack of rewards, Low appreciation, family issues as found from the literature. Hence, the same was tested with the bank employees in Tamil Nadu and the results are analysed and given below in the chart.

FIG. 2: INDIVIDUAL STRESSORS

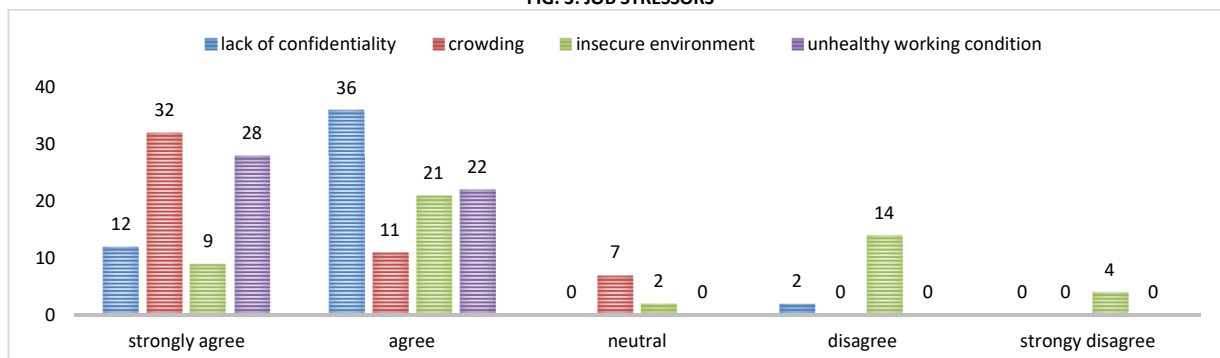


Source: Primary data

The above chart shows that the main individual stressor for female bank employees is unexpected changes in job profile which affects them more. The lack of rewards is the least one which is agreed by the female employees as they didn't expect the rewards during demonetization.

**3. Job stressors** - Job stress can be defined as the harmful physical and emotional responses that occur when the requirement of the job do not match the capabilities. They are lack of confidentiality, crowding, insecure environment, and unhealthy condition as found from the literature. Hence the same was tested with female bank employees and the result was analysed in the below chart.

FIG. 3: JOB STRESSORS

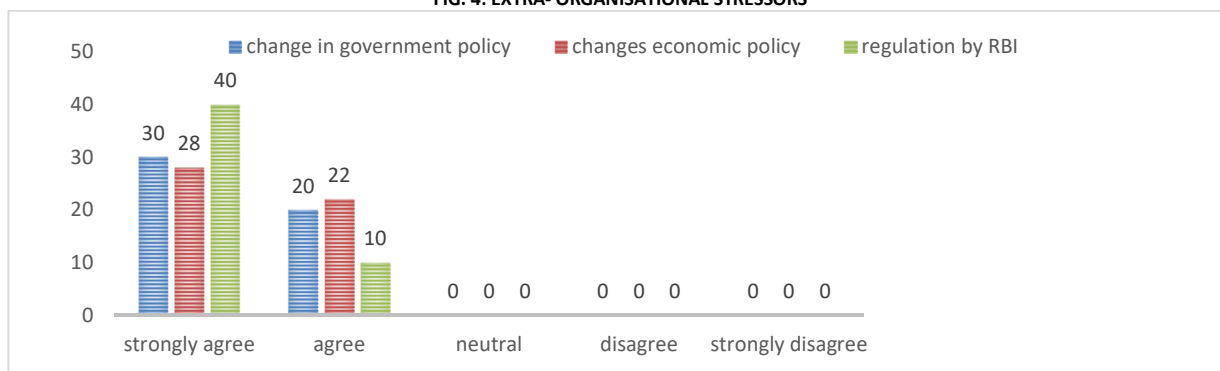


Source: Primary data

The above chart shows that main job stressor for female bank employees is the lack of confidentiality which is 36% as the customers had lost their confidence during demonetization. The insecure environment is the least one agreed by the respondents that means the female bank employees felt very secured in their work place in the time of demonetization.

**4. Extra-Organization stressors**-Extra organizational stressors refer to the factors that are more personal to individual. They are changes in government, changes in economic policy and Regulation by RBI which are found from the literature. Hence the same was asked to female bank employees in Tamil Nadu and the result was analysed as below.

FIG. 4: EXTRA- ORGANISATIONAL STRESSORS



Source: Primary data

The above chart shows that the main extra-organizational stressor for female bank employees in the State is the regulations imposed by RBI, and the changes in economic policy is not a stress for the female bank employees.

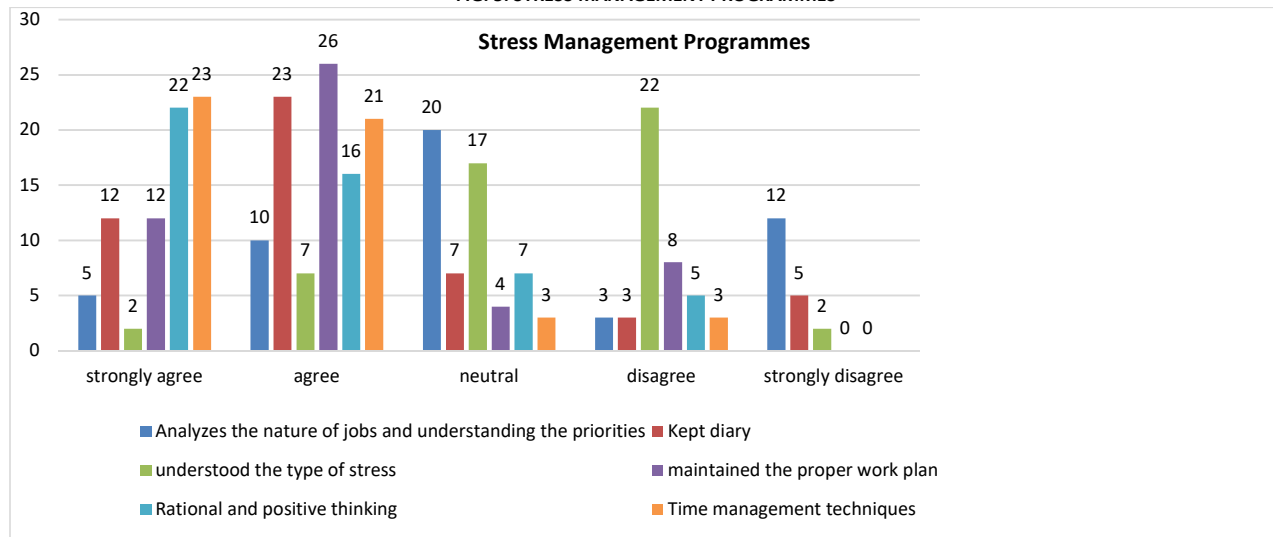
**STRESS MANAGEMENT PROGRAMMES**

Banks are amongst the top ten stressed workplaces in India during demonetization. To increase the productivity and efficiency of the country, banks have come forward with a number of solutions. With the increasing problem of stress, stress management has become very important in the banking sector. Stress Management refers to the varied range of techniques and psychotherapies that can prevent and control an individual’s level of stress. Thereby, it will lead to improve the everyday functioning of an individual. Stress management can have any of the three ways and solutions – a) prevent or control, b) escape from it, or c) learn to adapt to it. As it is said that prevention is better than cure, steps should be taken at the initial stage to prevent the stressors rather than curing as its harmful effects or bearing heavy costs are big after being affected by it.

Effective stress management can be done at the individual level as well as at the organizational level in various ways. Stress management can be divided into two phases: the first step is coping with stress and the second phase is facing the stress with the help of relaxation techniques such as meditation. Some techniques are used by the female bank employees as found from the study.

Stress management means trying to overcome from the particular tension or pressure. Some of them used yoga or meditation to overcome their stress whereas some of them relied on their hobbies to manage their stress. However these methods will not reduce the total amount stress, it can only help them to minimize the stress. It was found that the female employees made use of three most effective methods to control their stress. 26% of female bank employees managed their stress by maintaining a proper work plan. 23% of female bank employees managed by keeping diaries which had list of events that could cause stress. And 21% of female bank employees used proper time management techniques to reduce stress. Remaining 30% used other techniques like analysing the nature of job, understanding the type of stress and rational positive thinking to manage their stress. However these methods were found less effective than the others.

**FIG. 5: STRESS MANAGEMENT PROGRAMMES**



Source: Primary data

Stress Management Programmes if implemented carefully can help in minimizing stress in the banks and overcoming all the obstacles in the growth of banking industry. Apart from psychological well-being and health of the employees, proper work plan which was followed by the female bank employees during demonetisation period is followed every day, the banking industry would make more revenue as well as contribute more in the coming future.

**SUGGESTIONS**

Stress in banking sector is mostly due to over work pressure and imbalanced work life. An individual can be made constructive when the stress is properly identified and well managed. The productivity is dependent on the psychosocial wellbeing of the bank employees. In an age of highly dynamic and competitive world, human is exposed to all kinds of stressors that can affect his/her life. When the female bank employees have broader perspective of life will definitely change the perception of stress. The stress can be minimized if the banking sector takes the right steps like maintaining proper work plan, keeping diaries and managing the time properly in future.

**CONCLUSION**

The efficiency of the workforce is the most decisive factor in the growth of any organisation. The efficiency of a workforce is interdependent with the proper planning by the employees. The reason for stress is giving more importance to work and less importance to health and family. Stress, in the present scenario has become a deep rooted evil which needs to be uprooted as the pressure was gone with the demonetization period. Stress itself is a problem which will give birth to a number of problems. There is an awful prerequisite of stress management programmes to relief stress and to reduce its harmful effects in the workplace. This study is an effort to study the contribution of Stress Management Programmes due to increasing dangers of stress under which it becomes difficult for an employee to work. Through various studies, it has been found that the firms which have adopted various stress management strategies have gained a good edge over other firms as the employees can work more proficiently. These days Stress Management Programmes had proved to be an integral part of banking industry.

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