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OCCUPATIONAL STRESS AMONG THE BANK EMPLOYEES IN TIRUVARUR DISTRICT OF TAMILNADU

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Abstract:- Banks are among the top ten high stress workplaces (www.banknet.india.com) in India. Elucidating the causes of occupational stress is important not only for its potential implications for stress management at banks but also for enhancing an understanding of strategic human resource management. The study is undertaken to address the specific problems of bank employees related to occupational stress. The study throws light into the pathogenesis of various problems related to occupational stress among public sector bank employees in Tiruvarur district of Tamilnadu. The result of the study reveals that the officers and clerical staff experience high level of occupational stress and sub staff experience moderate occupational stress.

Key Words: Stress, Occupational stress, Bank Employees Stress

INTRODUCTION

Occupational stress has become a common problem throughout the industrial world. Over the years its prevalence has increased, thus affecting the individual's mental health and well being. Occupational stress poses a threat to physical health. Work related stress in the life of organized workers, consequently, affects the health of organizations. Occupational stress can be defined as the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker.

Selye [1936] defines stress as "a dynamic activity wherein an individual is confronted with an opportunity, constraint or demand". According to United States National Institute of Occupational Safety and Health, (NIOSH) Cincinnati, (1999), Job stress can be defined as the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the workers'. Job stress can lead to poor health and even injury. According to a discussion document presented by United Kingdom Health and Safety Commission, London, (1999), "Stress is the reaction of people who show excessive pressures or other types of demand placed on them

Work plays a powerful role in people's lives and exerts an important influence on their well-being. Since 1960s, paid work has occupied an increasing proportion of most people's lives. Although employment can be an exciting challenge for many individuals, it can also be a tremendous source of stress. Consequently, work makes more and more demands on time and energy. Individuals are increasingly exposed to both the positive and negative aspects of employment. The relationship among work, mental and physical health may also contribute to career adjustment as well as to the productivity and economic viability of companies.

STATEMENT OF THE PROBLEM

In this present era of cutthroat competition, the idea of being perfect becomes very necessary to strive and become successful. The worker has to be perfect in his job or else he will be replaced or at least lag behind in his work leading to stress. In India, the problem of stress management is gaining more and more importance due to the new privatized nature of the economy.

During the past decade, the banking industry had undergone rapid and striking changes like policy changes due to globalization and liberalization, increased competition due to the mushrooming of more private sector banks and the introduction of new technologies. Owing to these changes, the employees in the banking industry, particularly public sector bank employees are experiencing a high level stress. The advent of technological revolution in all occupations coupled with globalization, privatization policies has drastically changed conventional patterns in all sectors. The banking industry is no

exception to this changing phenomenon.

Existing literature reveals that more than sixty per cent of the public sector employees have one or more problem directly or indirectly related to these drastic changes. Along with other sectors, the banking industry is also leaning towards the policy of outsourcing. All these factors are prospective attributes to cause occupational stress and related disorders among the employees. Although many studies have been conducted on the psycho social side of the new policy regime in many sectors, there are only few studies, as far as the banking sector is concerned, while the same sector has been drastically influenced by the new policies.

The elevated stress levels of employees in banking industry are associated with increased absenteeism, sickness, reduced productivity, job dissatisfaction and low morale. In such circumstances, efforts to sustain a high level of work performance over time can be a tedious task for organizations as well as for employees.

Considering occupational stress as a debilitating syndrome, this study has been undertaken with an aim to systematically investigate the factors causing occupational stress amongst public sector bank employees. Banks are among the top ten high stress workplaces (www.banknet.india.com) in India. Elucidating the causes of occupational stress is important not only for its potential implications for stress management at banks but also for enhancing an understanding of strategic human resource management. At this juncture, the study is undertaken to address the specific problems of bank employees related to occupational stress among public sector bank employees in Tiruvarur district of Tamilnadu.

OBJECTIVES OF THE STUDY

The primary objective of the study is to analyze the level of occupational stress experienced by the public sector bank employees in Tiruvarur district of Tamilnadu.

METHODOLOGY

Both primary and secondary data have been collected for the study. The primary data were collected from the employees of the banks with the help of a well structured questionnaire. The secondary data have been collected from the sources like books related to stress management, previous research studies, national and international journals and on line journals.

A widely used Occupational Stress Index (OSI) in the Indian context developed by Srivastava and Singh, 1981 was chosen to assess the occupational stress of the sample. The questionnaire consisted of 48 statements with five alternative responses e.g., 5 scores for absolutely true, 4 for almost true, 3 for partially true, 2 for almost false and 1 for absolutely false. The statement with asterisk should be scored inversely, e.g, 5 for absolutely false and 1 for absolutely true.

There are 11 public sector banks functioning in the Tiruvarur district with a total of 66 branches. As the profession of banking industry is acknowledged as stressful occupation (www.banknet.india.com), the population of the study involved employees of public sector banks in Tiruvarur district of Tamilnadu.

For the purpose of the analysis, the employees are classified as officers, clerical staff and sub staff. The branch managers and field officers and cash officers are considered as officers, clerks and recovery marketing officers are considered clerks and messengers, sweepers and watchmen are viewed as sub staff.

Among the public sector banks functioning in Tiruvarur district, Indian Overseas bank, Indian bank and State bank of India play a prominent role. Therefore, these banks were selected for the study. They have established 20, 19 and 18 branches respectively in the district. Ten branches from each bank are purposively selected for the study. There are 855 employees working in Indian Overseas Bank, Indian Bank and State Bank of India in the selected branches, of which 177 are officers, 444 are clerks and 234 are sub staff, 31 per cent from each category is drawn on the basis of stratified random sampling method. The total sample size is 265 employees.

RESULT AND DISCUSSION

The widely used Occupational Stress Index (OSI) in the Indian context developed by Srivastava and Singh, 1981 was chosen as the tool to assess the occupational stress of the sample. The occupational stress index consists of 46 statements. The scores secured by the respondents on all these statements were added up to estimate the levels of occupational stress. This index examines 12 particular dimensions namely role overload, Role ambiguity, Role conflict, group pressure, Responsibility for persons, under participation, Powerlessness, Poor peer relations, Intrinsic Impoverishment, Low Status, Working condition and Low profitability. The mean score for occupational stress experienced by the employees is shown in Table 1

TABLE 1
MEAN SCORE - OCCUPATIONAL STRESS

Category	Mean score	Mean score (%)
Officers	162.54	70.67
Clerical staff	177.04	76.97
Sub staff	159.10	69.17
Average (N=265)	167.13	72.67

Source: Primary data

Table 1 shows the overall occupational stress experienced by the sample respondents. The respondents have secured a mean score of 72.67 per cent for overall occupational stress. The clerical staff have obtained the maximum score of 76.97 per cent followed by officers who have secured 70.67 per cent. The sub staff have obtained the minimum mean score of 69.17 per cent. It is observed from the table that the clerical staff and officers have been exposed to high level of occupational stress whereas sub staff have experienced moderate level of occupational stress.

OCCUPATIONAL STRESS LEVEL

The occupational stress experienced by the respondents is classified in to three categories namely low, moderate and high level. If the employee obtained the score below 115, it is considered as low. If the score is between 116 and 161, it considered as moderate level, and if the score is above 161, employees are considered to be highly stressed.

TABLE 2
OCCUPATIONAL STRESS LEVEL

Occupational stress level	No. of Respondents			
	Officers	Clerical staff	Sub staff	Total
Low	07 (12.96)	21 (15.22)	22 (30.14)	50 (18.87)
Moderate	19 (35.19)	31 (22.46)	43 (58.90)	93 (35.09)
High	28 (51.85)	86 (62.32)	8 (10.96)	122 (46.04)
Total	54 (100.00)	138 (100.00)	73 (100.00)	265 (100.00)

Source: Primary data, Figure in the bracket is percentage to the total

Table 2 indicates the level of occupational stress experienced by the respondents. Out of 265 respondents about 46 per cent of the respondents have revealed high rating, 35 per cent of the respondents have obtained the moderate rating and nearly 19 per cent of the respondents have expressed low rating in respect of over all occupational stress. Out of 54 officers, majority of them have experienced high level of stress, about 35 per cent of the respondents have moderate stress and 13 per cent have revealed low level of stress. Among the clerical staff, majority of them have experienced high level of stress, 22 per cent have exposed moderate level of stress and 15 per cent have revealed low stress. Out of 73 sub staff, 59 per cent of the respondents have been affected by moderate level of stress. Table 2 reveals that the officers and clerical staff have experienced high level of stress whereas sub staff have been affected by moderate stress.

In order to find whether there is any significant relationship between categories of respondents and occupational stress experienced by them, a null hypothesis is framed and tested with the help of 't' test.

Null hypothesis

There is no significant difference in the level of occupational stress experienced by different categories of respondents.

**TABLE 3
DESCRIPTIVE STATISTICS-OCCUPATIONAL STRESS**

Category	Count	Mean	S.D	t-value	Result
Officers and Clerical staff	54	18	10.54	1.33	Not significant
	138	46	35.00		
Officers and Sub staff	54	18	10.54	0.53	Not significant
	73	24.33	17.62		
Clerical staff and Sub staff	138	46	35.00	0.96	Not significant
	73	24.33	17.62		

It is inferred from the table 3 that there is no significant difference between level of occupational stress and the different categories of respondents. It means officers, clerical staff and sub staff have experienced the same level of occupational stress.

To find out whether there is any significant difference between individual demographic variables (sex, age, designation, experience, educational qualifications and income) and the occupational stress experienced by the respondents, a null hypothesis is framed and tested with the help of chi-square test.

Null hypothesis

There is no significant difference between individual demographic variables and the occupational stress experienced by different categories of the respondents.

The result is given in Table 4.

**TABLE 4
CHI-SQUARE TEST RESULT**

Demographic variable	Chi-Square Test – Value	Table value 5% level	Table value 1% level	H ₀ Accepted / Rejected	Significance
Sex	17.2	5.99	9.21	Rejected	**Significant
Age	09.06	9.49	13.28	Accepted	Not significant
Designation	10.18	9.49	13.28	Rejected	**Significant
Experience	1.06	9.49	13.28	Accepted	Not significant
Income	30.07	9.49	13.28	Rejected	**Significant
Educational Qualifications	59.4	5.99	9.21	Rejected	**Significant

Significant both at 5% level and 1% level.

It is clear from the table 4 that there is significant association between sex, designation, educational qualifications, income and occupational stress experienced by the respondents. However there is no significant association between age,

experience and occupational stress experienced by the respondents

CONCLUSION

The productivity of the work force is the most decisive factor as far as the success of an organization is concerned. The productivity in turn is dependant on the well being of the employees. The well-being is influenced by occupational stress and job satisfaction. 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. Stress can be managed by practising simple and easy techniques. The first step is to prevent stress and then to identify early signs of stress. The banks fail to prevent it; so, stress becomes a silent killer. Therefore, if the banks adopt effective stress management strategies, it will certainly reduce occupational stress of the employees, which is paramount importance to the banks for achieving its objectives in the dynamic and competitive business world.

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