



**A DESCRIPTIVE STUDY ON OCCUPATIONAL STRESS
AND COPING MECHANISM AMONG BANK EMPLOYEES
IN PERAMBALUR DISTRICT**

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Cite This Article: A. Deeba & Dr. G. John, "A Descriptive Study on Occupational Stress and Coping Mechanism among Bank Employees in Perambalur District", *International Journal of Interdisciplinary Research in Arts and Humanities*, Volume 3, Issue 1, Page Number 300-303, 2018.

Abstract:

Every human being has, without exception, experienced the feeling of distress, anxiety or uncertainty, which usually accompanies a difficult situation. In most cases, stress occurs in situations when people are in danger or facing a problem. Nevertheless, in contemporary societies, Stress is commonly experienced as a part of everyday life, either to a smaller or a larger extent. Sarafino (1994) defined Stress as a condition that occurs when the transaction between the person and the environment makes him/ her perceive a difference true or not-between the demands of the situation and the resources of biological, psychological and social systems. In contemporary societies the sources of stress can be found in the family, educational or occupational context, in the natural and social environment and in individual traits and personal factors as well.

According to Rothman (2008) Occupational stress can be related to poor working conditions, high workload, involuntary overtime, inflexible working hours, excessive demands, very frequent changes or monotony. In addition, role vagueness, role conflict and degree of responsibility are likely to become sources of stress for an organization's employees (Jamal, 1990; Jawahar et al., 2007). Furthermore, an employee's career evolution and an organization's structure and management can be possible sources of occupational stress. More specifically, an employee's personal effort for career advancement, the lack of job security and the process of job performance evaluation are likely to affect his/ her level of occupational stress (Cavanaugh et al., 2000), while the lack of the feeling of belonging to an organization and the lack of participation opportunities are likely to cause occupational stress and burnout (Baltzer et al., 2011).

'Coping' is proposed as the key to people maintaining well-being and satisfactory performance. Recent definitions view stress as arising from the interaction between person and situation (Furnham, 1997), with a prominent model being that of Lazarus and Folkman (1984) and subsequent developments (Lazarus, 1991, 1999). This model suggests that the potentially stressful employee-work environment relationship is mediated by two factors - cognitive appraisal and coping - and that these factors influence immediate and longer-term outcomes. In the changing workplace, employees are continually evaluating what is going on and what the significance for them is. They assess whether changes have any relevance for their well-being, and if so, in what ways. Such evaluations are of two kinds: A primary appraisal: What will I gain? What will I lose? What are the potential benefits or harm to me? Is what is happening irrelevant, can I ignore it? A secondary appraisal asks: What can I do to overcome or prevent the negative effects? What can I do to improve my prospects for benefiting from change? What coping options might be worth adopting? What are the likely consequences? Will I accomplish what I want to achieve? In addition, employees reappraise the outcomes that have been achieved as a result of their coping strategies within a changing environment, learn of the consequences and make further appraisals. Coping is seen, therefore, as constantly changing cognitive and behavioral efforts to manage specific external or internal demands that are appraised as taxing or exceeding the resources of the person. (Lazarus and Folkman 1984: Moreover, there are two functions of coping - dealing with a problem that has arisen (problem-focused coping) and regulating associated emotions (emotion- focused coping). Different coping approaches involve regulating emotions in a positive or negative way (Latack and Havolic, 1992; Kahn and Cooper, 1993). One example of problem-focused coping is 'innovative coping' (Bruce and West, 1996). Innovative coping is an outwardly-directed form of coping strategy. The implication is that people can change, in an active way, an aspect of a situation that is seen as stressful. This means that employees can lead, either individually or as teams, and achieve unit/department goals more effectively, so the organization can develop and function effectively. In this light it is interesting to learn perceived occupational stress by the employees and the coping mechanism adopted by them. This research study is geared towards the understanding of the various factors responsible for stress among bank employees and to know the prevailing level of coping mechanism.

Key Words: Bank Employees, Stress, Occupational Stress & Coping Strategy

1. Introduction:

Stress is a universal phenomenon, excess of which results in intense and distressing experience. Occupational stress refers to a situation where occupation related factors interact with employee to change i.e. disrupts or enhance his / her psychological and or physiological conditions such that the person is forced to deviate from normal functioning. Occupational stress is generally defined in terms of relationship between a

person and his environment. There is potential for stress when an environmental situation is perceived as presenting demand which threatens to exceed the person's capabilities and resources for meeting it. Every occupation has some stress, which may differ in its degree. An individual in his or her job in bank face stress as Jamshed et al., (2011) suggested "The workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks." And that stress often decreases their performance. "Therefore occupation of individuals could be a major source of stress in the given circumstances. When individuals face stress due to various conditions of their occupation and fail to cope with stress, it results into burnout," Basically in banking sector lack of administrative support from boss (Manager), work overload & time. Pressure, riskiness of job, poor relationship with customers & co-workers, and work family balance cause stress which in turns decrease employee performance. The same was contributed by Materson (1980) "Causes of stress are many like work load, cuts in staff, change at work, long work hours, shift work, lack of supervision, inadequate training, inappropriate working conditions, too heavy responsibilities and poor relations with colleagues." The same was identified by Ganster & Loghan, (2005) "huge and multi fields literature points a lot of key factors such as work environment, management support, workload etc in determining how stressful the work can be and its effect on employee physical and mental health." Today workplace stress is becoming a major issue and a matter of concern for the employees and the organizations. Ivancevich and Matteson (1980) identified four categories of work stressors: physical environment, individual level (a mixer of role and career development variables), group level (primarily relationship-based) and organisational level (a mixture of climate, structure, job design and task characteristic). Schuler (1982) also identifies seven categories of work stressors in organisations: Job Qualities, Relationships, Organisational Structure, Physical Qualities, Career Development, Change and Role in the organisation. Quick and Quick (1984) proposed four categories of stressors: task demands, physical demands and interpersonal demands.

It has become a part of life for the employees, as life today has become so complex at home as well as outside that it is impossible to avoid stress. Selye [1936] defines stress as "a dynamic activity wherein an individual is confronted with an opportunity, constraint or demand". Organisational stress arises due to lack of person- environment fit. When organizational stress is mismanaged, it affects the human potential in the organization. It further leads to reduced quality, productivity, health as well as wellbeing and morale. Stress is a part of every employee's life. However, where stress is excessive, personal and organizational performance is at best damaged. All the worst, stress is a liability and threat to the survival of an organization. Stress can have serious consequences that affect both health and work performance. In terms of health, the current belief among many medical practitioners is that 50% or 70% of all physical illness are related to stress. Stress can cause depression, irritation, anxiety, fatigue, lowered self-esteem and reduced job satisfaction. Sustained over a longer period, stress can lead to the use of drug or alcohol. Steers [1981] indicate that, "Occupational stress has become an important topic for study of organisational behaviour for several reasons." 1. Stress has harmful psychological and physiological effects on employees, 2. Stress is a major cause of employee turnover and absenteeism, 3. Stress experienced by one employee can affect the safety of other employees, 4. By controlling dysfunctional stress, individual and organisation can be managed more effectively. Learning ways to cope with work stress is essential for the workers' physical, mental and emotional health and well being. So as to enable them to perform their work duties clearly and confidently.

2. Statement of the Problems:

Stress nowadays has almost become an epidemic as just about every day men, women, children and even fetuses suffer from it. This study attempts to explore the factors relating to stress (whether work related or personal) and the various coping mechanisms used by the employees in the banking Sector. There are numerous common causes of work related grievances including lack of free time, job environment problem, high workloads, low salary, unrealistic deadlines, job insecurity, lack of clarity of role, and a sense of feeling undervalued. However, role without sufficient levels of challenge, lack of clear policies and procedures and weakly managed organisational situation may also lead to stress. Whilst external causes of stress are more challenging for manager to proactively manage, an employee who receives support from his organization is more likely to limit how this impacts his work role. Although, the banking industry is important in different ways, it seems that there are invisible problems due to stress in the banking sector. A large number of researches exist on the topic that measures workplace stress but not much had checked the stress encountered by bank employees and ways to cope with it thus prompting this research.

3. Objectives of the Study:

The main objectives of this research are to determine good techniques employed by bank employees to manage workplace and other stresses. Specifically, this research paper has the following objectives:

- ✓ To analyses the areas of occupational stress among the bank employees.
- ✓ To investigate the level of stress among bank employees.
- ✓ To determine various techniques used by bank employees in stress management
- ✓ To identify the role of socio-demographic factors towards stress and different techniques to reduce job-related stress.

4. Research Questions:

The following Questions serve as a guide to the researcher in carryout this study.

- ✓ How will the socio-demographic factors affect stress level of bank employees?
- ✓ What are the essential factors contribute towards their stress?
- ✓ Is there any difference between sex and designation / section of the employees pertaining to their perceived level of stress?
- ✓ What is the effective coping strategy adopted by the bank employees?

5. Scope of the Study:

The banking industry is a very important aspect of the economy in particular and the world in general. It is however fraught with so much stress for workers and because of these stressors that affect the workers effects are needed at both the organisational and individual level to develop interventional strategies. This research focuses on stress and its management techniques among employees in banking industry. Emphasis is laid on the techniques employed by bank employees with a view to identifying the cause, effect, coping strategies and socio-economic implications of stress on bank employees in our society. It also revolves on the management techniques in coping with bank employees' stress and identification of differences and their objective as it relates to the coping techniques of bank employees in Perambalur District.

6. Literature Review:

According to Scott (2006) stressors at work place include unclear requirement, role overload, high stress times with no down times, big consequences for small failures, lack of personal control, lack of recognition, poor leadership.

Das and Singhal (2003) explored the effect of job autonomy upon occupational stress among managers, 300 male managers were selected for the study. The findings of the study revealed that the managers with high job autonomy show less stress as compared to managers with low job autonomy.

An excessive work load may make people feel job stress (Jamal, 2004). Other potential sources of job stress include the organizational climate created by the leadership style of supervisors (Parker and DeCotiis, 1983).

Job stress can produce adverse consequences for both the individual and the firm since it has the effect of lowering motivation levels and performance, and increases turnover intentions (Montgomery, Blodgett & Barnes, 1996).

Arpad (2008) in their research paper titled "Work stress and mental health in a changing society" to indicate that a cluster of stressful working and psychosocial conditions are responsible for a substantial part of variation in self reported mental and physical health with work related factors.

Rahim (2010), attempted his study with increasing psychological problems i.e. stress, strain, anxiety, depression, sleep disorders, etc. This situation, in which the employees have little or no sense of identification with their job, can cause an individual looking for another job or don't perform efficiently their own.

According to Pratibha Garg(2010) Job or occupational stress is mismatch between the individual capabilities and organizational demands. Employees often experience stress because of work overload, an expected work pace, difficult work schedules, role conflict, uncertainty regarding job security, poor interpersonal relationships and unpleasant working conditions. This stress manifests in conflict, depression, headaches, hypertension, alcoholism and other conditions.

Ramezan Jahanian, et.al (2012) observed that stress is a fact in our daily life. When a person needs help, it means the person feels physically and emotionally disabled. Most people believe that their capacity and capabilities are so little to encounter high level of stress. Today, with progress in all respects, human is facing new challenges in many different fields as if progress in turn creates new problems. Over a century, the nature of working has been changed widely, and still these changes are in progress. Following these changes, number of illnesses has been increased, morality and human aspects are faded and new problems are occurred every day, so that we are facing job stress which called "illness of the century".

7. Limitations of Study:

The study is limited to the bank employees of Perambalur district and therefore the findings of the study cannot be extended to other areas. Convenient sampling has been used in the study and it has its own limitations. Personal bias of the respondents might have crept in while answering a few questions. Results of the study may not be generalized.

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