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### **A Study on The Stress Management Among the Women Employees of Nationalised Banks in Coimbatore District**

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#### **ABSTRACT**

Organisational stress is most the common in wake of liberalization, globalization and modernization process across industries. Making provision of better culture and climate is the support that women members expected from their top management in the changing organisational scenarios. Mentally alert and better-adjusted employees are the asset to any organisation and are required to face the challenges. Instead of confusion, more confidence and trust should be inculcated to the women employees at all levels of hierarchy. As far as the success of an organisation is concerned, the efficiency of the work force is the most decisive factor. In turn, the efficiency is dependent on the psychosocial well being of the women employees. In an era of highly competitive and dynamic world, women are exposed to all types of stressors that can affect her whether personal or social etc. People experience stress when they are not clear about what they are expected to do in the organisation. This may happen because either there is ambiguity in the role or there is role conflict. Such a situation can be overcome by defining each role more clearly. Many strategies should be adopted to prevent workplace stress through the control and prevention of hazards by design and worker training to reduce the likelihood of women workers experiencing stress. It should also focus with the timely reaction to the stress that aims to improve the ability of managers to recognise and deal with problems as they arise. Hence the researcher has concentrated to study on the stress management among the women employees of Nationalised Banks in Coimbatore District, because these tend to focus on the women employees and attempts to minimise the impact of stress and hence it will diminish or reduce the effects and seriousness of the consequences of such stresses.

**KEYWORDS:** Stress, Stress Management, Work stress, Stressors.

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## **INTRODUCTION**

Organisational stress is most the common in wake of liberalization, globalization and modernization process across industries. Making provision of better culture and climate is the support that women members expected from their top management in the changing organisational scenarios. Mentally alert and better-adjusted employees are the asset to any organisation and are required to face the challenges. Instead of confusion, more confidence and trust should be inculcated to the women employees at all levels of hierarchy. As far as the success of an organisation is concerned, the efficiency of the work force is the most decisive factor. In turn, the efficiency is dependent on the psychosocial well being of the women employees. In an era of highly competitive and dynamic world, women are exposed to all types of stressors that can affect her whether personal or social etc. People experience stress when they are not clear about what they are expected to do in the organisation. This may happen because either there is ambiguity in the role or there is role conflict. Such a situation can be overcome by defining each role more clearly. Role analysis techniques help to analyze the various job components that will clarify the role of job incumbent and this will help to eliminate imposing unrealistic expectations on women employees leading to reduced stress.

## **NEED FOR THE STUDY**

Stress management refers to a wide spectrum of techniques and psychotherapies aimed at controlling a person's levels of stress, especially chronic stress, usually for the purpose of improving everyday functioning. Stress management is a continuous process of monitoring, diagnosing and prevention of excessive stressors that adversely affects women employees, management and productivity. These stressors are as much a function of the environment as one's perception of the environment. Stress management should be the responsibility of managers and women employees as well and both must maintain the lines of communication and feedback to determine appropriate means of diagnosis and a suitable mix of primary, secondary and tertiary prevention methods. Many strategies should be adopted to prevent workplace stress through the control and prevention of hazards by design and worker training to reduce the likelihood of women workers experiencing stress. It should also focus with the timely reaction to the stress that aims to improve the ability of managers to recognise and deal with problems as they arise. Hence the researcher has concentrated to study on the stress management among the women employees of Nationalised Banks in Coimbatore District, because these tend to focus on the women employees and attempts to minimise the impact of stress and hence it will diminish or reduce the effects and seriousness of the consequences of such stresses.

## **SCOPE OF THE STUDY**

Organizational life is quite stressful. Work pressures, tight schedules, meetings that never seem to end on time, unhelpful colleagues, critical bosses, incompetent subordinates and a host of other irritating factors may all have a cumulative effect in making the lives of modern-day executives quite miserable. As we all know, stress is the body's reaction to any demand made on it. Perception of events, whether positive or negative, activates stress. Banking, like other services, has become one of the highly competitive sectors in India. The banking organizations, since the beginning of this decade, have been facing greater challenges in terms of technological revolution, service diversification and global banking. Stress is unavoidable on the part of the women employees as the systems, procedures, techniques are getting complicated with the use of advance technology. Every women employee cannot cope with such rapid changes taking place in the jobs. This will lead to arising of stress among women employees. An attempt has been made through this research paper to know the reasons of stress among the women employees at Nationalised banks in Coimbatore District and the ways used by them to cope with the stress generated at workplace. It is found that maximum number of women employees in Nationalised banks remains in stress. Majority of the women employees try to find solution to relieve them from stress. Also the measures are also suggested in the paper to overcome stress that affects their physical and mental health.

## **OBJECTIVES**

- To study the reasons for stress among women employees of Nationalised Banks in Coimbatore District.
- To study the effects of stress on women employees health and productivity.
- To study about the effect of stress management programmes organised by Nationalised Banks for women employees.
- To provide suggestions to overcome stress that affects the women employees' physical and mental health.

## **METHODOLOGY**

**DATA COLLECTION:** The study is explanatory in nature. Both primary data and secondary data are used for the study. Primary data is collected through distribution of well framed questionnaire. Secondary data is collected through journals and websites.

**SAMPLE SIZE:** The sample size taken for the study is 175 women employees of Nationalised Banks in Coimbatore District.

**SAMPLING METHOD:** The data is collected as per the convenience of researcher's time, ideas and cost effectiveness. Therefore, convenient sampling method is used for the study.

**TOOLS USED:** Percentage analysis.

## **REVIEW OF LITERATURE**

- **Dileep Kumar M. (2008)** – stated that 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 dependent on the psychosocial wellbeing of the employees. In an age of highly dynamic and competitive world, man is exposed to all kinds of stressors that can affect him on all realms of life. The growing importance of interventional strategies is felt more at organizational level. This research was study the impact of occupational stress on Nationalized and Non-Nationalized Bank employees. The author draws the attention from policy makers and men of eminence in the related fields to resume further research.
- **Shruti M. (2009)** - concludes that employees at bank are too much stressed with their job with heavy workload, so the employees expect some refreshing events to add up in their work place like entertainment, trips, tea breaks, intervals once in a while during lumps of work. Accordingly the employees expect hike in their salary from their worth performance. But even then the employees are very cooperative and have a very good high regard and respect towards the bank's image and its future.
- **Aliah Binti Roslan (2011)** – opined that the purpose of this study is to determine factors of work stress among the Bank Rakyat's employees. The survey was carried out at 12 branches of Bank Rakyat at Northern Zone. A total of 154 bank employees participated in this study. Data was collected through 40 items questionnaires on a five-point Likert Scale. Correlation analyses were conducted to test the relationship between levels of work stress with personal factors, organizational factors and environmental factors; whereas descriptive analysis was conducted to analyze demographic characteristics of respondents. Besides that, T-test, ANOVA and regression were also used in this study. The findings of this study showed that there was no statistically significant difference in the level of work stress by demographic factors. However, the findings showed that only organizational factors have significant relationship with work stress level. Findings of this study also resulted in the overall level of work stress among respondent is moderate.
- **Renu V. V. (2012)** – said that the study is confined to the male population of 200 bank employees of the Nationalized and Non-Nationalized Banks of Chandigarh City. Hence; stress management approaches might be beneficial to the organizations to change the attitude

of Nationalized and Non-Nationalized Bank employees. The researchers study the stress level while considering few stress variables of bank employees of the Nationalized Banks and Non-Nationalized Banks in Chandigarh, Union Territory.

- **Arti Devi (2013)** – aimed at an exploration of the sources of role stress at commercial banks, identifying the coping strategies used by the employees, assessing whether the employees can be segmented on the basis of their role stress experiences, examining the determinants of role stress based employee segments, proposing a comprehensive model for role stress phenomenon at commercial banks.
- **Niharika Student U. V. Kiran (2014)** – explained about occupational stress is stress involving work. Occupational related stress is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope. Occupational stress results from the complex interactions between large systems of interrelated variables. This study examined occupational stress among private and nationalized bank employees from Lucknow city. Hypothesis was tested for occupational stress among private and nationalized bank employees. The result shows that private bank employees had high occupational stress rather than nationalized bank employees. The correlation between independent variables and occupational stress is positive and negatively correlated with various components of occupational stress.
- **Xavior Selvakumar & S. Lawrence Immanuel (2015)** – examined that the stress refers to the strain from the conflict between our external environment and us, leading to emotional and physical pressure. In our fast paced world, it is impossible to live without stress, whether you are a student or a working adult. Job stress level of permanent employees in private and public sector banks, results founded the public sector banks' employees significantly affected more by stress due to no control on their jobs, social unsupported by the managers, and mechanistic and strict organizational structure than the private sector bank's employees. This article highlights employees stress management in public and private sector banks in Nagapattinam district.
- **Pooja Chatterjee (2016)** – observed from his study that the employees are increasingly recognizing that work is infringing on their personal lives and they are not happy about it. Evidence indicates that balancing work and life demands now surpasses job security as an employee priority. They want a life as well as a job. The study assess the occupational stress,

job satisfaction and mental health of employees belonging to two professions namely bank and IT firms comprising of both private as well as private sector. The need was felt so as to aid the personnel to combat with various dimensions of occupation stress and job dissatisfaction and to inculcate feelings of organizational citizenship behaviour and commitment and reduce employee turnover costs and attrition which is on the rise these days.

## LIMITATIONS OF THE STUDY

- The sample size is limited.
- The findings are related to the nationalised banks and it may not applicable to other banks in Coimbatore District.
- Women employees have shown their fear and hesitation in bringing out their opinion while filling questionnaire. So, the results may be biased.
- Most of the women employees are not interested to answer to the questions during their busy schedule.

## ANALYSIS AND INTERPRETATION

Table 1 showing the age of the women employees

AGE GROUP	RESPONDENTS	PERCENTAGE
Below 25 years	50	28.57
26 years – 35 years	20	11.42
36 years – 45 years	45	25.73
Above 46 years	60	34.28
<b>TOTAL</b>	<b>175</b>	<b>100</b>

Source: Primary data

The table shows the age group of the respondents. 34.28 per cent of the women employees are above 46 years, 28.57 per cent of them are below 25 years, 25.73 per cent of them belong to the age group of 36 years to 45 years and 11.42 per cent of women employees belong to the age group of 26 years to 35 years. Majority of the women employees are above 46 years of age.

Table 2 showing the marital status of the women employees

MARITAL STATUS	RESPONDENTS	PERCENTAGE
Married	79	45.14
Unmarried	96	54.86
<b>TOTAL</b>	<b>175</b>	<b>100</b>

Source: Primary data

The table shows the marital status of the women employees. It was understood from the analysis that 54.86 per cent of the women employees are unmarried and 45.14 per cent of them are marries. Majority of the women employees are unmarried.

**Table 3 showing the income of the women employees**

<b>INCOME</b>	<b>RESPONDENTS</b>	<b>PERCENTAGE</b>
Below Rs. 25,000	79	45.14
Rs. 26, 000 – Rs. 45, 000	23	13.14
Rs. 46, 000 – Rs. 55, 000	45	25.72
Above Rs. 56, 000	28	16
<b>TOTAL</b>	<b>175</b>	<b>100</b>

*Source: Primary data*

The table shows the income earned by the women employees. 45.14 per cent of the women employees' income is below Rs. 25,000, 25.72 per cent of the women employees' income is Rs. 46, 000 – Rs. 55, 000, 16 per cent of the women employees' income is above Rs. 56, 000 and 13.14 per cent of the women employees' income is Rs. 26, 000 – Rs. 45, 000. Majority of the women employees' income is below Rs. 25,000

**Table 4 showing the satisfaction level of the current job of the women employees**

<b>SATISFACTION LEVEL</b>	<b>RESPONDENTS</b>	<b>PERCENTAGE</b>
Satisfied	150	85.71
Not satisfied	25	14.29
<b>TOTAL</b>	<b>175</b>	<b>100</b>

*Source: Primary data*

The table shows the satisfaction level of the current job of the women employees. 85.71 per cent of the women employees have opined that they are satisfied with the current job and 14.29 per cent of the women employees have opined that they are not satisfied with the current job. Majority stated that they are satisfied with the current job.

**Table 5 showing the opinion about job stress due to lack of security of the women employees**

<b>JOB STRESS</b>	<b>RESPONDENTS</b>	<b>PERCENTAGE</b>
Yes	136	77.71
No	39	22.29
<b>TOTAL</b>	<b>175</b>	<b>100</b>

*Source: Primary data*

The table shows the opinion about job stress due to lack of security of the women employees. 77.71 per cent of the women employees have opined that have job stress due to lack of security and 22.29 per cent of the women employees have opined that do have job stress due to lack of security. Majority of the women employees have opined that have job stress due to lack of security.

**Table 6 showing the opinion about working environment of the women employees**

<b>WORKING ENVIRONMENT</b>	<b>RESPONDENTS</b>	<b>PERCENTAGE</b>
Safe	97	55.43
Unsafe	78	45.57
<b>TOTAL</b>	<b>175</b>	<b>100</b>

*Source: Primary data*

The table shows the opinion about working environment of the women employees. 55.43 per cent of the women employees have stated that they have a safe working environment and 45.57 per

cent of the women employees have opined that they do not have a safe working environment. Majority of the women employees opined that they have a safe working environment.

**Table 7 showing the opinion about handling job stress without outside force of the women employees**

HANDLING JOB STRESS	RESPONDENTS	PERCENTAGE
Yes	95	54.28
No	80	45.72
<b>TOTAL</b>	<b>175</b>	<b>100</b>

*Source: Primary data*

The table shows the opinion about handling job stress without outside force of the women employees. 54.28 of the women employees have expressed that they can handle job stress without outside force and 45.72 of the women employees have expressed that they cannot handle job stress without outside force. Majority of the women employees have expressed that they can handle job stress without outside force.

**Table 8 showing the opinion about involvement in regular exercises of the women employees**

REGULAR EXERCISES	RESPONDENTS	PERCENTAGE
Yes	50	28.57
No	125	71.43
<b>TOTAL</b>	<b>175</b>	<b>100</b>

*Source: Primary data*

The table shows the opinion about involvement in regular exercises of the women employees. 71.43 per cent of the women employees have opined that they do not involve in regular exercises due to lack of time and 28.57 per cent of the women employees have opined that they involve in regular exercises. Majority of the women employees have opined that they do not involve in regular exercises.

**Table 9 showing the opinion about fear of expression of the women employees**

OPINION ON FEAR	RESPONDENTS	PERCENTAGE
Yes	120	68.57
No	55	31.43
<b>TOTAL</b>	<b>175</b>	<b>100</b>

*Source: Primary data*

The table shows the opinion about fear of expression of the women employees. 68.57 per cent of the women employees have expressed that they have fear in expressing their views to others in banks and 31.43 per cent of the women employees have expressed that they do not have fear in expressing their views to others. Majority of the women employees have expressed that they have fear in expressing their views to others.

**Table 10 showing the opinion about health issues of the women employees**

OPINION ABOUT STRESS THAT AFFECTS HEALTH	RESPONDENTS	PERCENTAGE
Yes	115	65.71
No	60	34.29



<b>TOTAL</b>	<b>175</b>	<b>100</b>
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Source: Primary data

The table shows the opinion about health issues of the women employees. 65.71 per cent of the women employees have stated that they have health issues due to stress and 34.29 per cent of the women employees have opined that they do not have health issues due to stress and they are manageable. Majority of the women employees have stated that they have health issues due to stress and they cannot balance work and family.

**Table 11 showing the opinion about stress prevention methods of the women employees**

STRESS PREVENTION METHODS	RESPONDENTS	PERCENTAGE
Time management	86	49.14
Goal setting	57	32.57
Physiological fitness	32	18.29
<b>TOTAL</b>	<b>175</b>	<b>100</b>

Source: Primary data

The table shows the opinion about stress prevention methods of the women employees. 49.14 per cent of the women employees have stated they follow time management and finish the work on time, 31.57 per cent of the women employees have express that they set the goals and work towards that goals and 18.29 per cent of the women employees have opined that they are physically fit to work and reduce the stress. Majority of the women employees have stated they follow time management and finish the work on time.

## FINDINGS

- Majority of the women employees are above 46 years of age and are unmarried.
- Majority of the women employees' income is below Rs. 25,000 and stated that they are satisfied with the current job.
- Majority of the women employees have opined that have job stress due to lack of security and expressed that they can handle job stress without outside force.
- Majority of the women employees have opined that they do not involve in regular exercises due to lack of time.
- Majority of the women employees have expressed that they have fear in expressing their views to others and it reduces the quality of work.
- Majority of the women employees have stated that they have health issues due to stress and they cannot balance work and family.
- Majority of the women employees have stated they follow time management and finish the work on time.

- Majority of the women employees in nationalized banks remains in stress due to overloaded work and feel tensed due to their non-achievement of their target of work.
- Majority of the women employees accepted that they will obey the order of their boss by sacrificing their important domestic function. It indicates fear and stress among women employees.
- Majority of the women employees feel stress due to their family related problems. It means such women employees feel greater level of stress as compared to other general employees. Half of the women employees accepted that there is conflict among the men employees and gender inequalities.
- Majority of the women employees feel that strategies used by nationalised banks to manage stress of employees are not effective. Majority of them try to find a solution themselves without any support from other colleagues.
- Majority of the women employees stated that they do yoga and meditation, walking and sometimes doing smiling exercises to relieve from stress. In spite of stress, majority of the women employees balance their family and social life.

## **SUGGESTIONS**

- Women employees opined that they were stressed at work. So Nationalized banks should take positive steps to make their women employees free from stress, so that they can work with optimum efficiency and effectiveness.
- Women employees in nationalized banks have stated that they have fear in approaching the top level managers. So, they should be counselled and guided properly to get relief from fear of approaching the top level managers.
- It is suggested to provide psychological support and banks can also arrange for yoga programmes, meditations and relaxation techniques to come out of stress.
- Banks should create a safe, clean and friendly environment for women employees to work towards quality contribution with fullest energy.

## **FURTHER SCOPE OF THE STUDY**

This research can be further extended to

“A study on stress management among women employees at private sector banks at national level”.

“A comparative study on stress management among women employees in foreign banks at national and international level.

## **CONCLUSION**

Women employees in particular face a unique set of challenges at work due to issues like childcare and interpersonal relationships. Stress happens when there's an imbalance between the demands of a situation and a person's resources for managing it. "Think of the brain as stress central," says that brain is responsible for organizing the stress response that happens throughout your body. Stress produces physical symptoms and many of its roots can be traced to the workplace. Women employees are spending more hours working than ever before, leaving less time for personal obligations.

The present study is concluded that the women employees stress is affecting by their behaviour and morale. Positive stress of women employees happened due to their work hard and recognition and negative stress of women employees are due to negative thinking habits and avoidance at work place. It was found that stress is unavoidable and is been controlled and reduced by personal motivation and other stress releasing programmes like yoga, meditation, counselling and indoor games. Effective stress management is something that our lives can go a little more smoothly. It has been proven that more physical activities would help to improve women's mental health and relieves the side effects of stress. Stress management strategies are important in our daily lives especially for women who balance with work and family.

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