

# AN EMPIRICAL ANALYSIS ON STRESS AMONG THE EMPLOYEES OF CENTRAL COOPERATIVE BANK IN DINDIGUL DISTRICT, TAMILNADU, INDIA

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## ABSTRACT

*Cooperatives have a different kind of management and administration system. Though the members are the owners, the governing authority is the government (through the officials) because of the initiation, sponsorship given by it to the cooperative movement in our country. There are reasons for stress in a cooperative enterprise such as workload, working conditions, and so on.*

*This paper attempts to find out the reasons for and reactions to the stress among the employees of the Central Cooperative Bank (CCB) in Dindigul District in Tamilnadu, India; to identify the stress and disclose the factors responsible for the causes of stress; and identify stress management techniques followed by the employees; and to coin out strategies to manage and reduce stress. Since it is empirical in nature, survey method was adopted and Dindigul CCB was selected purposively. The employees at the strategic, tactic and operational level were selected by employing census method sampling procedure. A well-designed questionnaire consists of statements to be responded on five point scale was administered among the respondents to elicit information in tune to the objectives of the study. The collected information was processed and analyzed, and major findings were given.*

*The result of the study shows that the operational level employees has more stress than other levels of employees of the bank. They are feeling stress by mental energy drains, physical energy drains and spiritual energy drains. Most of the respondents recently have been used to go for walk in the morning, yoga and go for games and recreational activities as stress management techniques to reduce the stress.*

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## BACKGROUND AND LITERATURE REVIEW

Stress is the “wear and tear” body experience as human beings adjust continually changing environment; it has physical and emotional effects on men and women and can create positive or negative feelings. As a positive influence, stress can help compel

to action; it can result in a new awareness and an exciting new perspective. As a negative influence, it can result in feelings of distrust, rejection, anger, and depression, which in turn can lead to health problems such as headaches, upset stomach, rashes, insomnia, ulcers, high blood pressure, heart disease, and stroke. With the death of a loved one, the birth of a child, a job promotion, or a new relationship, men and women experience stress as readjust lives. In so adjusting to different circumstances, stress will help or hinder us depending on how we react to it. Richard S Lazarus defined “**stress is a condition or feeling experienced when a person perceives that demands exceed the personal and social resources the individual is able to mobilize**” (<http://www.ivf.com/stress.html>).

Many researchers have conducted studies on stress. Some of the early research on stress established the existence of the well-known “fight-or-flight” response (*Walter Cannon 1932*). His work showed that when an organism experiences a shock or perceives a threat, it quickly releases hormones that help it to survive. Studies by Bhandarker and Singh (1986), Zauderer and Fox (1987), Smith and Siwolop (1988) concentrated on the stress among the managers of private and public sectors. The organisational factors as predictors of job-related stress have been examined in the banking institutions (*Chand & Sethi 1997, Rajeswari 1992, Bedeian et.al 1986*). Studies have also been conducted to assess the occupational stress among various institutional employees like teachers, professionals, medical practioners so forth to identify the factors influencing stress and stress management techniques used by the employees to manage stress (*Singh & Mishra 1984, Pavithran, Leong 1998, Ryhal & Singh 1996, Chandraiah 1997*). Some studies have been done with particular reference to women employees of various sectors (*Nelson & Quick 1999, Sharma 2001*) on the lines of mental health and physiological depression. Work appraisal, strain coping, job satisfaction and negative affectivity (*Decker & Borgan 1993*), multiple roles (*Kandel 1985*), stress assessment among software professionals (*Soujanya 2002*), job stressors, job involvement and employee health (*Prone 1995*) have been analysed in various situations in different sectors. Desai (1993) and Pant and Bhardwaj (1992) discussed differential response profile of three levels of management on the different measures of stress and work stress and related factors among public sector managers of three levels of management.

### **Stress Management in Cooperatives**

Cooperatives have a different kind of management and administration system. Though the members are the owners, the governing authority is the Government – legal, administrative, financial and technical – because of the initiation, sponsorship

and promotion given to the cooperatives by it. It could be the main reason for the prevalence of stress among the employees in a cooperative enterprise.

The relationship between the levels of management emphasizes on the process of accommodation whereby the parties involved develop skills and methods of adjusting to and cooperating with each other. The objects of cordial relationship between the management levels are: i) to avoid conflicts among employees; ii) to raise productivity; iii) to maintain democracy; iv) to bring down strikes and other disputes, and v) evolving a healthy social order and this would enable to reduce stress and strain among the employees of a cooperative enterprise. If there is no such cordial relationship then there is the existence of stress among the different levels of management of a cooperative.

Most of the cooperative enterprises at present are experiencing stress due to unhealthy relationship between the levels of management. The sense of frustration, tension, feelings of conflict, growth of splinter groups, indifferences, rise of complexes, dissatisfaction etc., have crept among the members and those who manage the affairs and also between and among the persons at different levels of management of a cooperative enterprise. Thus, the cooperatives as well as the managerial staff are sailing with stress and strain confused and bewildered as if in any stormy ocean with an eye on lighthouse to find a way out. Most of them have rather decomposed in search of a possible course and few could manage to get on right path. It is the high time for studying stress feel, causes, reasons, reactions, factor responsible for stress and coping strategies to reduce stress. This warrants an empirical analysis on stress among the employees of cooperative enterprise and this study focus with special reference to the Central Cooperative Bank, Dindigul District in Tamilnadu, India.

### **Problem Statement**

With a view to have a cordial relationship between and among the employees of the Central Cooperative Bank in Dindigul District in Tamilnadu, it is proposed to address a few issues: What are the reasons, causes and consequences for stress among the employees of the central cooperative bank? What are the reactions to stress? Which are the factors responsible for the causes of stress and strain? Is there any relationship between causes and stress? Is there any relationship between consequences and stress? Do the employees follow any or more of the stress management techniques to reduce / manage stress? Do they require coping strategies to manage stress? This paper is an attempt to address these issues an empirical analysis was made.

## Objectives

The objectives of this study are:

- i. To find out the reasons for and reactions to stress among the employees of the sample bank;
- ii. To identify the factors responsible for the causes of stress;
- iii. To analyze the stress management techniques followed by the respondents; and
- iv. To coin out coping strategies for stress management.

## METHOD

Since the study is empirical in nature, survey method was adopted. All the employees at the strategic, tactic and operational level were selected as respondents for the present study by employing the sampling procedure namely, census method. Thus, 7 strategic, 12 tactic and 40 operational employees were selected and totally 59 employees formed the samples of the study. A semi-structured interview schedule was prepared, pre-tested and administered among the respondents to elicit information in tune to the objectives of the study. Besides, Focus Group Discussion (FGD) as a technique was also used to address a few issues regarding stress.

## MAJOR FINDINGS

The summary of major findings from the analysis is presented hereunder.

Personal profile of the employees: Majority (57%) of the employees was in the age group between 35 and 50 (middle age). Employees belonging to younger age group were far as there was no recruitment right from 1989. Majority of the respondents were male and 58 per cent were operational level employees (supervisors and assistants). Most of the respondents under this study were married. The employees hailing from urban area formed as high as 56.7 per cent and 54.2 per cent had plus two as their educational qualification. Majority of them (70%) had nuclear family system. The earnings of majority of the respondents ranged between \$105 - \$210 (Rs.5001 – Rs.10000) per month. Most of the employees had more than 12 years of service.

## Stress among the Employees

The causes/reasons for and reactions/consequences to stress, factors responsible for stress and stress management techniques adopted by the employees of the bank were discussed hereunder based on the analyses.

**Causes for stress:** Table 1 depicts the causes for stress among the three levels of employees.

**Table 1:** Causes for Stress

Response Causes	No. of employees		
	Strategic (N=07)	Tactic (N=12)	Operational (N=40)
Feeling out of control	06 (85.7)	10 (83.3)	23 (57.5)
Feeling tense	05 (71.4)	12 (100.0)	38 (95.0)
Putting down & complaining	-	05 (41.7)	36 (90.0)
Worrying about things that you can't control	-	07 (58.3)	34 (85.0)
Overload of fear/ anger/fatigue in life	08 (85.7)	11 (91.7)	32 (80.0)

*Figures in parentheses are percentages to 'N' total*

As for causes for stress as perceived by the employees, the survey revealed that majority of the employees under strategic level had stress due to feeling out of control, feeling tense and overload of anger and frustration in their work place. This could be due to the fact that being the top level authority of the bank, whenever they move with politicians and higher level officials (Registrar of Cooperatives, Apex bank, NABARD) they might have lost their control, feel much tension and get frustrated. While in case of tactical level (middle) employees, 100 per cent of them had stress due to the cause of feeling tense since they are the balancing actor between the strategic and operational level employees. To justify this, tactic level employees are the answerable persons to execute all the decisions taken by the top level authorities and extract as much work as possible from the operational level employees with great difficulties. As in the case of operational level employees, they had stress due to all the causes as mentioned in Table 1. This could be due to pressurization of both strategic and tactic level employees to expedite the work, threats from higher levels, over workload, family responsibilities, so forth are the stimuli for the above causes for stress.

**Consequences to stress:** The reasons/consequences to stress among the employees of the bank are dealt in Table 2.

**Table 2:** Consequences/Drains to Stress

Reactions	Response	No. of employees		
		Strategic (N=07)	Tactic (N=12)	Operational (N=40)
Mental		5 (71.4)	8 (66.7)	24 (60.0)
Physical		2 (28.6)	9 (75.0)	36 (90.0)
Spiritual		2 (28.6)	4 (33.3)	27 (67.5)

Figures in parentheses are percentages to 'N' total

So far as consequence to stress is concerned, 71.4 percentage of strategic level employees had much of mental reactions while tactic level employees had much mental and physical reactions, whereas in case of operational employees, they had invariably all the reactions. Smoking, alcohol, poor diet and insufficient sleep are the physical reactions in case of tactic and operational level employees due to their work stress. Further, operational level employees had more of spiritual reactions (67.5%) such as staying in a job they dislike, staying in an unhealthy relationship, pushing themselves to do things they do not want to do and holding inside that afraid to express than other level employees. Too much mindless TV, worrying too much, no concentration in work and unsettled conflicts are the mental reactions, which were found high among strategic level employees.

**Factors responsible for stress:** The factors such as individual, organisational and environmental that are responsible for stress were identified and analysed in Table 3. Among individual factors aspirations/calibre, family responsibility, permission towards life, discipline among employees and prejudices/biasness/individual differences were considered. Under organisational factors objective/principles, organisational structure, job specification, communication system and reporting system were taken into account. Political, legal, technological and economic were perused for environmental factors.

**Table 3:** Factors Responsible for Stress

Factors	Response	No. of employees		
		Strategic (N=07)	Tactic (N=12)	Operational (N=40)
Individual factors		3 (42.8)	8 (66.7)	32 (80.0)
Organisational factors		4 (57.1)	9 (75.0)	29 (972.5)
Environmental factors		7 (100.0)	3 (25.0)	10 (25.0)

*Figures in parentheses are percentages to 'N' total*

It is worthwhile to mention that environment factors were the most responsible for stress among the strategic level employees as they have to cope up with the changes in the political, legal, technological and economic systems as and when occurred. As for tactic level employees, organizational factors were the most responsible for stress among them since the entire responsibility of accomplishing the organization goals and objectives is vested with them by mingling with strategic and operational level employees. In case of operational level employees both individual and organizational factors were responsible for stress. This could be due to family responsibility coupled with work atmosphere.

### **Stress Management Techniques**

There are very many techniques that can be used to manage stress. To find out the stress management techniques being adopted by the three (3) levels of employees, Focused Group Discussion (FGD) was perused. The result of FGD revealed that all the three (3) levels of employees have been adopting both mental and physical techniques to reduce work stress.

- i. Among strategic level employees they have been using some of the mental techniques such as, meditation, rational positive thinking, thought awareness and reducing uncertainty and deep breathing/control, progressive muscular relaxation, games, exercise of various types and sleep as physical techniques to reduce work stress.
- ii. As far tactical level employees are concerned, they have been adopting meditation, reducing importance of an event, anticipation and avoidance, and rational positive thinking as mental techniques. Exercise of various types, games and rest/relaxation are the physical techniques very often used by them to be free from stress.

- iii. As for operational level employees, it was distressing to note that none of them used any of the techniques to reduce/manage stress.

They said,

*“Since we are having more responsibility on either side – office and family – we are unable to spend time for using the stress management techniques intensively. Thus, we live in stress; work with stress and will die due to stress and strain”.*  
(FGD held among the operational level employees of the bank)

### **Strategies to Manage and Reduce Stress**

The following are the strategies evolved based on the analyses to manage and reduce stress among the employees.

- i. Improve, modify or change the personality and attitude;
- ii. Relaxation, recreation and meditation;
- iii. Religious activities;
- iv. Learn to listen;
- v. Counseling by seniors;
- vi. Learn and get pacified on seeing people with more stress;
- vii. Improve inter-personnel relationship;
- viii. Social activities; and
- ix. Physical fitness.

### **CONCLUSION**

To conclude, although all levels of employees felt stress, more was found among operational level employees. They are feeling stress by mental energy drains, physical energy drains and spiritual energy drains. Most of the respondents recently have been used to go for walk in the morning, yoga and go for games and recreational activities as stress management techniques to reduce the stress. It is advocated that the employees have to manage and reduce stress by adopting any one or more of the above mentioned stress management techniques and strategies regularly for stress free life.



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## AUTHOR'S BACKGROUND

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