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**A STUDY ON STRESS MANAGEMENT OF THE STAFF OF THE CO OPERATIVE  
BANKS OF TAMIL NADU, INDIA**

**S.Suganthi<sup>1</sup>, Dr.C.B.Senthilkumar<sup>2</sup>**

Research Scholar, Bharath University, Chennai<sup>1</sup>.

Head of Commerce Department, Dr.M.G.R Educational and Research Institute University, Chennai<sup>2</sup>.

*Emails: sugan.damu@gmail.com*

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**Abstract:**

Co Operative Sectors Banking, like other services, has become one of the highly competitive sectors in Tamil Nadu. The Co Operative banking Sectors, since the beginning of this Period of 10 Years, Co Operative banking Sectors has been facing greater challenges in terms of technological revolution, Co Operative service diversification and global banking. Stress is inescapable on the part of the employees as the organization, dealings; techniques are getting complicated with the use of extra ordinary technology. An Every member of staff cannot manage with such rapid changes taking place in the works. This will show the way to coming up of stress among workers. An attempt has been made through this research paper to know the reasons of stress among the Co Operative bank workers and the ways used by employees to manage with the stress generated at place of employment. Stress is found that maximum number of workers in Co Operative banks stay in stress. Greater part of the employees tries to find solution to relieve them from stress in work place. Also the measures are also suggested in the paper to overcome stress that affects their mental health and physical.

**Key Words:** Co operative Bank Sectors, Employer, Employees. Rural Bank, Technical Problem.

**Introduction**

The workplace is the challenging assignment for all kind of work, particularly people deals with financial sectors. Banking sector is the most competitive and conflict to deal with the end customers<sup>1</sup>. From the last two decades stress is one of the common factors which affect the output of the entire system; it may be from employer, employee or the customers. Employers should provide a stress free work environment and ergonomically standard work place. Stress

reduces the productivity, increases management, pressure, performance, concentration, memory and the entire environment to reduce the stress<sup>[2, 4]</sup>. The Co-operative Bank Sectors have a history of almost 10 decade. The Co-operative banks are an important constituent of the Indian Financial methods, judging by the role assigned to them, the prospect they are supposed to complete, their number, & the number of offices they operate. Their responsibility in rural financing continues to be important even today itself, and their business in the urban areas also has increased phenomenally in recent years mainly due to the sharp increase in the number of primary Co-operative Bank Sectors. Co-operative Banks in India are registered under the Co-operative Societies Act. The Reserve Bank of India also regulates the cooperative bank sectors. They are governed by the Banking Regulations Act 1949 and Banking Laws (Co-operative Societies) Act, 1965. Cooperative credit structure is the single largest institutional credit delivery system in the State in India. It provides credit to the people particularly in rural areas at reasonable interest rate thereby reducing the dependency of the farmers on the informal credit source and usurious rate of interest. In naturally and culturally it is the most convenient institutional arrangement for availing the credit by farmers<sup>[3]</sup>.

### **Review of Literature**

#### **Harish Shukla., Ms. Rachita Garg., (2013).,**

The banking sectors are facing greater challenges in the form of technical, service and global banking. Stress is unavoidable on the part of the employees in the modern universe on account of new innovation, easy process and premium access.

#### **Zhang, N.F., Kang, X., (2014).,**

Examination of Stress and the application of new technology in the stress detection may use for the credit risk commercial banks.

#### **Olatona, F.A., Ezeobika, E.N., et al., (2013).,**

It is noted that the commonness of stress is high among the bank workers. It is highly recommended that effectual stress management programmes must be implemented to reduce stress among bank workers.

#### **Purushothaman, K.<sup>a</sup>, Viswanathan, M., et al., (2014).,**

Stress is one among the biggest killer disease in the perfunctory and aggressive world. Recently stress has been found to be the highest problem among the employees in the bank sectors. This is because of customer and the employer activities and other organization related issues tends to add multiple pressure on the employees.

**Makhbul, Z.M.<sup>a</sup> , Alam, S.S., et al., (2014).,**

Work stress occurrences largely contribute to job disappointment, burnout and retention ratios in many organizations. As in most literature review, poor ergonomic workstation environment is among the major contributor in stress outcomes such as somatic complaints and intention to leave. Thus, this study aims to examine the relationship between ergonomics workstation factors and the work stress outcomes in the Banking Supervision Department in the ABC Bank.

### **Objective:**

1. Analyze the present stress level of the employee
2. Identification of problem that cause stress
3. Give importance to the latest techniques
4. To ensure the ergonomic condition of the work place
5. To monitor the stress of the employee
6. Identification of emotion, physical and cognitive effect of stress

### **Materials and Methods**

The subjects were selected from the Co operative bank in Tamilnadu. All kinds of staffs start from the clerical position to the divisional officers. The pilot study was conducted initially using questionnaires around 20 respondents; the information was collected from the employees at all the levels and the respondents are 112 out of 300 employees all around the Tamilnadu from 10 banks. In person interviews also were conducted to collect their perception about their work place and the problems faced both directly and indirectly <sup>[4, 5, and 6]</sup>.

### **Design**

Size : 112(employees), 10 Banks

Area : Tamilnadu

Type : Random

Source : Co Operative Bank

Study Interest : Percentage of employees being stressed in jobs

### **Results and Discussion**

According to the pilot study and the questionnaire study the result has been derived and charted in the table 1, 2 &3.

Work culture, stress situation, workload, colleague and friend support, management findings, responsibility and recognition of the job in the organization are analyzed with the percentage in table 1. It shows more problem and stressed significance in the organization <sup>[7]</sup>.

**Table-1: Analysis of Questionnaire study.**

Acceptability Percentage (%)	work culture supportive in your organization	How do you feel stress Situation in your organization	How feel about your workload	Percentage problems in your work	colleagues and friends support in the organization	How Management is effective in handling your Stressful situation	Are your job responsibility clearly defined	Does your organization recognize your work
<b>Poor</b>	20	80	60	37	10	80	80	90
<b>Better</b>	20	10	20	22	20	10	10	8
<b>Good</b>	40	5	10	31	60	7	9	1
<b>Excellent</b>	10	5	10	30	10	3	1	1

<sup>[8]</sup>The out of Interview, pilot study and the Questionnaire study were described the stress percentage among the workers in Work overload, Lack of Acceptability, Time Management, Lack of Support, Feeling of Inequality, Job Difficulty, Stress due to technological problem, Inadequacy of Role Authority were tabulated in table 2.

**Table-2: Percentage of Cause of Stress.**

Cause of Stress	
Category	% of Employees
Work overload	<b>31</b>
Lack of Acceptability	<b>05</b>
Time Management	<b>20</b>
Lack of Support	<b>10</b>
Feeling of Inequality	<b>03</b>
Job Difficulty	<b>06</b>
Stress due to technological problem	<b>19</b>
Inadequacy of Role Authority	<b>06</b>

Stressed and non stressed ratios are performed using the study and the questionnaire study and the variation in the Table 1 and 2. <sup>[9]</sup>The stressed percentage is considerably high in this analysis statement (Table3).

**Table-3: Percentage of Stressed Employees.**

Percentage of Stressed Employees	
Category	% of Employees
<b>Stressed</b>	<b>76</b>
<b>Non Stressed</b>	<b>34</b>

## **Conclusion**

Stress is unavoidable in the banking sector particularly in rural banks. To initiate the stress management it is recommended to encourage the employee in various aspects. Most of the employees are facing problem in heavy workload, technical problem, time management and lack of support<sup>10</sup>. From the study it is recommended to increase the technical training programs, adequate facility and group work to get the good output.

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## **Corresponding Author:**

**S.Suganthi\***,

**Emails:**[sugan.damu@gmail.com](mailto:sugan.damu@gmail.com)