Job STRESS: A STUDY WITH REFERENCE TO NATIONALIZED BANK Employees In Tiruchirappalli District.

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Abstract : This paper examines the level of job stress among nationalized bank employees, Tiruchirappalli District. Further, this study explores the level of effect personal factors on job stress. Stress can be defined as a reaction to a stimulus that disturbs our mental balance. It has its existence in everybody's life nowadays. Stress refers to the strain from the conflict between our external environment, leading to emotional and physical pressure. Stress can't be avoidable, but one can learn how to manage it. Job Stress management scale was developed by Thomas Holmes (1981). Sample bank employees were selected by using simple random sampling method because of easy accessibility and affordability analysed by using statistical package of social sciences.

Keywords: Stress, Job stress, Workplace stress, Bank employees, Nationalized bank,

INTRODUCTION

Meaning of stress

The word, ‒stress‖ has been derived from the Latin Word, ‒Stringere‖ which means to draw tight. The term is used to refer to hardship, strain, adversity or affliction. Various terms have been synonymously used with stress such as anxiety, frustration, conflict, pressure, and so on. Every human being has his/her own understanding of stress. Because all demand of adaptability do evoke the stress phenomenon.

Stress is simply the body's non – specific response to any demand made on it. Stress is not by definition synonymous with nervous tension or anxiety. Stress provides the means to express talents and pursue happiness. It can also cause exhaustion and illness, either physical or psychological, heart attack or accidents. The important thing to remember about stress it that certain forms are normal and essential. The result of continuing stress may because disruption is one or more of the following areas of health, physical, emotional, spiritual and social.

Working in organisations not only provides individuals with life-sustaining income but also exerts its own pressures on them. This can ultimately have negative consequences both for

achieving the goals of the organisational and meeting the needs of the individuals working in them. Thus, the work environment is a source of social and psychological stress, which has harmful effects on the well-being of the employees. Stress in general and occupational stress in particular is universal and frequently disabling human phenomenon. Stress arising at work has detrimental effect on the behaviour of people, which ultimately results in personal and organisational inefficiency. Occupational stress can be described as a condition where occupation-related factors interact with the worker to change (disrupt enhance) his or her psychological or physiological condition, so that the person's mind and/or body is forced to deviate from its normal way of functioning

REVIEW OF LITERATURE

1. Davis and Newstrom (1985): Stress is a condition of strain on one's emotion's thought processes, and Physical condition. When it is excessive, it can threaten one's ability to cope with the environment, _stress' is the general term applied to the pressures people feel in life. As a result of these pressures, employees develop various symptoms of stress that can harm their job performance. People who are stressed may become nervous and develop chronic worry. They are easily provoked to anger and are unable to relax. They may be uncooperative or use alcohol or drugs excessively. These conditions occur from other causes also, but they are common symptoms of stress.

2. Mathew (1993): Stress has a variety of meaning to people in the workplace. To the production manager in a chemical plant, it may be the tension of missing the shipping date of a large order for a major customer. To the business executive, it may be frustration associated with the inability to acquire sufficient short-term loans from banks to cover the operating needs, and so on.

    In the words of Szilagyi and Wallace, stress is an internal experience that creates a psychological or physiological imbalance within an individual and results from factors in the external environment, the organisation or the individual.

3. D'Souza (1993): Today's leaders not only live and work at a faster pace but also must also deal with uncertainty and change. They need effective methods for coping with the kind of stress that affects anyone in leadership positions. People popularly identify managing directors or chief executive officers as those most susceptible to stress and

disease. However, people at all levels of management find themselves exposed to comparable pressures.

4. Robbins (2005): Most of us are aware that employee stress is an increasing problem in organisations. Friends tells us they're stressed out from greater workloads and having to work longer hours because of downsizing at their company. Parents talk about the lack of job stability in today's world and reminisce about a time when a job with a large company implied lifetime security. We read surveys in which employees complain about the stress created in trying to balance work and family responsibilities. In this section, we'll look at the causes and consequences of stress, and then consider what individuals and organisations can do to reduce it.

5. Jha (1988) in his study on _Jobs Stress and Employee Strain in India Executives' explains the pattern of stress and strain in three work groups, namely production, personnel and data-processing divisions in an organisation. Results indicated that job future ambiguity had negative effect on job satisfaction in all the three groups. The patter of stress in the three groups was different among different levels of management. Among different levels of managers, the diddle level managers had more role ambiguity than others did.

6. Reddy and Ramamurthi (1991) in their study on _The Relation between Stress Experience on the Job-Age, Personality and General ability' analysed the influence of age, personality and general ability of the individual in the perception of stress. It was found that only age influenced the perception of stress. There was only very limited contribution of personality and general ability of the individual to the intensity of stress experience of the individual.

7. Singh and Sehgal (1995) in their study on _Men and Women in Transition: Patterns of Stress, Strain and Social Relations' highlight the patterns of stress and strain among men and women as well as single- and dual-career couples. They found that male and female managers did not differ significantly on various stress dimensions. Difference in gender was however found in strains. Women were characterised by anxiety, whereas men exhibited more symptoms of somatic problems comparing the single and dual couples. It was found that male managers with working spouses experienced higher workload than managers whose spouses were not working. In strains also single career male managers

had less irritability that dual career male managers, and overall single career male managers had better psychological well-being than others. Working women managers had better physical well-being that their working husband did but had poorer psychological well-being.

8. Shah (2003) in his study on ‗Role Stress in the Indian Industry: A Study of Banking Organisations' describes adequate explanation of stress, and its nature, dimensions, causes, manifestations and coping up strategies. It was observed that most of the employees experience medium to high level of stress at work. Role stagnation, inadequacy of role authority and role erosion is comparatively high-rated dimensions of job stress. The study further reveals that employees belonging to the clerical cadre relatively experience more stress on most of the dimensions.

9. Berhem *et al* (2004) in their study on ‗A New Model for Work Stress Patterns' describe that the role of ambiguity is the main source of work stress and self-knowledge as the main coping strategy to overcome work stress. Work stress is believed to be one of the most important factors affecting productivity.

10. Kang (2005) in his study on ‗Stressors among Medical Representatives: An Empirical investigations' tries to investigate the various stressors related with the job of a medical representative. A sample of 140 medical representatives was taken for the purpose of the present study. The results showed interference of job in personal life, unsupportive colleagues, work load and continuous pressure for improved performance have been found to be causing stress among the medical representatives.

11. Anitha Devi (2006-2007) in her study on ‗Occupational Stress: A comparative Study of Worker in different Occupations‖ describes identifying the degree of life stress and role stress experienced by professional women. It also studies the effect of life stress and role stress on various demographic variables like age, experience and income. For the purpose of study, 180 women professionals (six different occupations) were chose. It was found that science and technology professionals and doctors experienced significantly greater life stress and role stress.

12. Dhanalakhsmi (2008) in her study on ‗Actors Predicting Stress of Employees in a Public Transport Corporation' measures the level of stress of the transport corporation

employees and also studies the factors that could predict stress. It is found that the employees experience moderate level of stress. Further, stress is predicted by working environment and safety and security.

OBJECTIVES OF STUDY

1. To measures the level of job stress among the nationalized bank employees.
2. To find out the relationship between socio-demographic variables and job stress among the nationalized bank employees.

HYPOTHESES

1. There is a significant relationship between type of family of the respondents and job stress.
2. There is a significant relationship between nativity of the respondents and job stress.
3. There is a significant relationship between the age of the respondents and job stress.
4. There is a significant relationship between years of work experience of the respondents and job stress.
5. There is a significant relationship between monthly income of the respondents and job stress.
6. There is a significant relationship between sex of the respondents and job stress.
7. There is a significant relationship between marital status of the respondents and job stress.

Research Methodology

The Study on Job Stress among Employees in Nationalized Bank at Tiruchirappalli District. Hence the researcher adopted the descriptive research design for the study. The present study is based on both primary and secondary data. Primary data have been collected by conducting from employees of nationalized bank in Tiruchirappalli district in the state of Tamil Nadu. Secondary data have been collected from books, journals, newspapers, periodicals, reports and internet. Administering Job Stress scale was constructed and standardized by Thomas Holmes (1981). The first part of the questionnaire was related to personal details of bank employees, second part relates with measuring of job stress among the bank employees with the help of Statistical Package of Social Sciences (SPSS). Job stress scale was four dimensions of the questions for

organization stressors, job stressors, group stressors and individual stressors. The score has both positive and negative statements. The positive statements carry score of 1, 2, 3 and negative statements carry of 3, 2, 1.

SAMPLING DESIGN

A sample of 100 bank employees was taken to meet the sample adequacy, for conducting factor analysis number of sample nationalized bank employees for the study were selected by using simple random sampling method because of easy accessibility and affordability.

ANALYSES AND INTERPRETATION

Table: 1 Level of Various Dimensions of Job Stress

Sl. No.	Various Dimensions of Job Stress	Number of Respondent n=100	Percentage
1.	**Organizational Stressors** Low High	40 60	40 60
2.	**Job Stressors** Low High	28 72	28 72
3.	**Group Stressors** Low High	19 81	19 81
4.	**Individual Stressors** Low High	28 72	28 72
5.	**Overall level of Job Stress** Low High	34 66	34 66

The above table substantiates that more than half of the respondents perceived levels of job stress in the dimensions like organizational stressors (60%), job stressors (72%), group stressors (81%) and individual stressors (72%) is high. While summing up more than half (66%) of the respondents perceived levels of overall job stress is high and (34%) of the respondents level of overall level of job stress is low.

H$_1$: There is a significant relationship between type of family of the respondents and job stress.

Table: 2 Z Test between Types of Family of the Respondents and Job Stress

Sl. No.	Various Dimensions of Job Stress	N	Mean	Std. Deviation	Statistical Inference
1.	**Organizational Stressors**				z=0.173
	Joint Family	40	32.500	10.634	P>0.05
	Nuclear Family	60	32.133	10.184	Not significant
2.	**Job Stressors**				z=-0.151
	Joint Family	40	32.750	10.975	P>0.05
	Nuclear Family	60	33.083	10.551	Not significant
3.	**Group Stressors**				z=0.392
	Joint Family	40	22.850	6.538	P>0.05
	Nuclear Family	60	22.317	6.851	Not significant
4.	**Individual Stressors**				z=0.212
	Joint Family	40	16.525	5.787	P>0.05
	Nuclear Family	60	16.283	5.440	Not significant
5.	**Overall level of Job Stress**				z=0.124
	Joint Family	40	104.625	33.336	P>0.05
	Nuclear Family	60	103.817	31.227	Not significant

From the above table it is evident that there is no significant difference between type of family of the respondents and with regard to various dimensions and overall level of job stress of the respondents. It explains that the type of the family has no influence on the job stress among the bank employees. Hence null hypothesis is accepted.

H$_2$: There is a significant relationship between nativity of the respondents and job stress.

Table: 3 'F' Test: One Way Analysis of Variance among the Respondents with different nativity of Job Stress

Sl. No.	Various dimension of Job Stress	Sum of Squares	Mean	Mean Square	Statistical Inference
1.	**Organizational Stressors** Between Groups Within Groups Total	6684.010 3448.150 10532.160	G1= 37.000 G2=18.050 G3=18.400	3342.005 39.672	F=84.242 P<0.05 Significant
2.	**Job Stressors** Between Groups Within Groups Total	8353.053 2915.697 11268.750	G1= 38.227 G2=17.150 G3=17.000	4176.527 30.059	F=138.946 P<0.05 Significant
3.	**Group Stressors** Between Groups Within Groups Total	2830.710 1612.200 4442.910	G1= 25.600 G2= 13.500 G3= 12.600	1415.355 16.621	F=85.157 P<0.05 Significant
4.	**Individual Stressors** Between Groups Within Groups Total	2363.373 690.187 3053.560	G1= 19.187 G2= 8.000 G3= 7.800	1181.687 7.115	F=166.076 P<0.05 Significant
5.	**Overall level of Job Stress** Between Groups Within Groups Total	75592.053 22735.987 98328.040	G1= 45.149 G2=46.905 G3=42.600	37796.027 234.392	F=161.252 P<0.05 Significant

G1= Urban G2= Semi Urban G3= Rural

The above table states that there is a significant difference among the respondents of difference nativity background and with regard to various dimensions and overall level of job stress of the respondents. It explains that the various areas of living of the respondents have an influence on the job stress among the bank employees. Hence null hypothesis is rejected.

H3: There is a significant relationship between the age of the respondents and job stress.

Table:4 Karl Pearson' Co-Efficient of Correlation between Age of the Respondents and Job Stress.

Sl. No	Various dimension of Job Stress	Correlation Value	Statistical Inference
1.	**Organizational Stressors** Age	 -0.700	$P<0.05$ Significant
2.	**Job Stressors** Age	 -0.655	$P<0.05$ Significant
3.	**Group Stressors** Age	 -0.632	$P<0.05$ Significant
4.	**Individual Stressors** Age	 -0.693	$P<0.05$ Significant
5.	**Overall level of Job Stress** Age	 -0.707	$P<0.05$ Significant

The above table illustrates that there is a significant relationship between age of the respondents and with regard to various dimensions and overall level of job stress. The correlation value shows that there is negative relationship between the age of the respondent and the job stress level among the bank employees. It explains that age of the respondents has an influence on the job stress level among the bank employees. Hence null hypothesis is rejected.

H4: There is a significant relationship between years of work experience of the respondents and job stress.

Table: 5 Karl Pearson's Co-Efficient of Correction between Years of work Experience of the Respondents and Job Stress

Sl. No	Various dimension of Job Stress	Correlation Value	Statistical Inference
1.	**Organizational Stressors** Experience	-0.647	P<0.05 Significant
2.	**Job Stressors** Experience	-0.634	P<0.05 Significant
3.	**Group Stressors** Experience	-0.594	P<0.05 Significant
4.	**Individual Stressors** Experience	-0.649	P<0.05 Significant
5.	**Overall level of Job Stress** Experience	-0.667	P<0.05 Significant

The above table shows that there is a significant relationship between years of experience of the respondents and with regard to various dimensions and overall level of job stress. It explains that working experience of the respondents has an influence on the job stress level among the bank employees. The correlation value shows that there is negative relationship between the work experience of the respondent and the job stress level among the bank employees. Hence null hypothesis is rejected.

H5: There is a significant relationship between monthly income of the respondents and job stress.

Table: 6 Karl Pearson's co-efficient of correction between monthly income of the respondents and Job Stress

Sl. No	Various dimension of Job Stress	Correlation Value	Statistical Inference
1.	**Organizational Stressors** Monthly Income	-0.657	P<0.05 Significant
2.	**Job Stressors** Monthly Income	-0.684	P<0.05 Significant
	Group Stressors Monthly Income	-0.648	P<0.05 Significant
	Individual Stressors Monthly Income	-0.694	P<0.05 Significant
3.	**Overall level of Job Stress** Monthly Income	-0.707	P<0.05 Significant

The above table interprets that there is a significant relationship between monthly income of the respondent and with regard to various dimensions and overall level of job stress. It explains that the monthly income of the respondents has an influence on the job stress level among the bank employees. The correlation value shows that there is negative relationship between the monthly income of the respondent and the overall level of job stress among the bank employees. Hence null hypothesis is rejected.

H6: There is a significant relationship between sex of the respondents and job stress.

Table: 7 Z Test between sex of the respondents and Job stress

Sl. No.	Various Dimensions of Job Stress	N	Mean	Std. Deviation	Statistical Inference
1.	**Organizational Stressors**				z=0.000
	Female	50	32.280	10.367	P>0.05
	Male	50	32.280	10.367	Not significant
2.	**Job Stressors**				z=0.103
	Female	50	33.060	10.566	P>0.05
	Male	50	32.840	10.877	Not significant
3.	**Group Stressors**				z=0.134
	Female	50	22.620	6.608	P>0.05
	Male	50	22.440	6.855	Not significant
4.	**Individual Stressors**				z=0.107
	Female	50	16.440	5.500	P>0.05
	Male	50	16.320	5.662	Not significant
5.	**Overall level of Job Stress**				z=0.082
	Female	50	104.400	31.319	P>0.05
	Male	50	103.880	32.026	Not significant

The above table construes that there is no significant association between sex of the respondents and with regard to various dimensions and overall level of job stress. It explains that the gender of the respondents has no influence on the job stress level among the bank employees. Hence null hypothesis is accepted.

H7: There is a significant relationship between marital status of the respondents and job stress.

Table: 8 Association between the respondents by marital status of job stress

Sl. No.	Various dimension of Job Stress	Marital Status		Statistical Inference
		Married n=82	Single n=18	
1.	**Organizational Stressors** Low High	32 50	8 10	$\chi2 = 0.181$ dt = 1 P>0.05 Not Significant
2.	**Job Stressors** Low High	21 61	7 11	$\chi2 = 1.291$ dt = 1 P>0.05 Not Significant
3.	**Group Stressors** Low High	14 68	5 13	$\chi2 = 1.099$ dt = 1 P>0.05 Not Significant
4.	**Individual Stressors** Low High	21 61	7 11	$\chi2 = 1.291$ dt = 1 P>0.05 Not Significant
5.	**Overall level of Job Stress** Low High	26 56	8 10	$\chi2 = 1.067$ dt = 1 P>0.05 Not Significant

The above table indicates that there is no significant association between marital status of the respondents and with regard to various dimensions and overall level of job stress. This given an explanation that marital status of the respondents does not contribute to the job stress in this study. Hence null hypothesis is accepted.

CONCLUSION

This study was conducted at Nationalized bank employees in tiruchirappalli district. The Main aim of the study is to find out various reasons for the job stress level of bank employees. This study analysed that the bank employees faced stress in their working area due to their work pressure and inter personal conflicts. The results of the study it is clear that the nationalized bank employees as a whole are found to be more than half high level of job stress and less than half of the bank employees the low level of job stress. The next finding of this study revealed that there is a significant difference among the various areas of living of the bank employees with regard to

the level of job stress. Further, from the result it is clear that there is a significant relationship between the age of the respondents and job stress. Further, from the result it is clear that there is a significant relationship between Years of Work Experience of the respondents with regard to overall level of job stress. Further, from the result it is clear that there is a significant relationship between monthly income of the respondent and level of job stress. It explains that the monthly income of the respondents has an influence on the job stress level among the bank employees.

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