

Causes and Consequences of Work Stress and Coping Behaviour of Employees : An Analysis

** I. Arul Edison Anthony Raj*

*** Sheeba Julius*

Abstract

Background : In the modern era, there is no job that is stress - free. Technological advancement and competitive market employees are forced to sustain their employment. It tends to increase their anxiety level as well as work tension. The banking industry is not an exceptional one.

Objectives : The purpose of the study was to assess the causes and consequences of work stress and to investigate the individual and organizational coping strategies adopted for managing stress effectively.

Materials and Methods : A sample of 186 participants (73.7% men and 26.3% women) from Dindigul Central Cooperative Bank (DCCB) participated in the study and the census method was adopted in the collection of data from individual respondents.

Results: The results showed that the employees, to a greater extent, were satisfied with their family as well as work life. They had a very positive and good opinion regarding the fairness of the management systems and practices adopted by the bank. The employees attached top-priority to their work and ,therefore, they normally spent more time at work. The findings of the study suggested that to overcome the consequences of work-stress, the employees recommended measures that involved both individual and organizational level strategies.

Conclusion: According to the respondents, the most appropriate solution to maintain work - life balance was capacity building and skill development on the part of the employees and involvement of employees in the organizational decision making.

Keywords : Work stress, occupational stress, job stress, stress coping strategies, work environment, interpersonal relations, anxiety

JEL Classification : J28, J81, M54

Paper Submission Date : June 2, 2017 ; **Paper sent back for Revision :** February 16, 2018 ; **Paper Acceptance Date :** February 20, 2018

In the present globalized world, stress has become a part and parcel of everyone's life. Stress is omnipresent in everyday life of an individual irrespective of gender, qualifications, occupations, position, experience, and status. Nevertheless, the level and kind of stress constantly varies. All human beings do not possess the same or uniform amount/degree of stress or similar quality of pressure in similar situations. It definitely varies. Besides,

** Full Time Ph.D. Research Scholar; Bharathiar University, Coimbatore - 641 046, Tamil Nadu.*

E-mail : aruledison87@gmail.com

*** Assistant Professor & Research Supervisor; Department of Co-operation, T.B.M.L. College, Porayar - 609 307, Tamil Nadu. E-mail : sheebajulius71@gmail.com*

the stress among individuals depends upon several factors in the work environment such as occupation, income, work atmosphere, peers, nature of work, and personal environment such as family, friends, relatives, and so on (Sundareswaran, 2011). From the organizational perspective, stress becomes a too often discussed issue which affects the performance and efficiency of the employees in the short run and in the attainment of the objectives of the organization as a whole in the long run.

In common language, 'stress' is employed to indicate distress, which originally reflects a kind of hardship/burden/pressure/compulsion inflicted on something or somebody. Stress is a vigorous state in which a person is confronted with an opportunity, demand, or resource related to what the individual wishes and for which the outcome is perceived to be both vague and vital. It is an unwanted reaction of people related to severe pressure or other types of demands placed upon them.

Statement of the Problem

Stress is the general response of the body to environmental stimuli and situations. In other words, it can be described as the changes in physical, emotional, or mental states while encountering various stimuli in an environment. It leaves mostly an adverse impact on the physical, emotional, and mental health of the individual, which reduces the ability to perform well in his/her duties and works in daily life. Stress is the reality of one's everyday life.

Banking is one of the most significant financial services in the modern world. Professionals who are working in a bank need to work with concentration, sharpness, and intelligence. The banks are competing with each other to capture new customers and retain the existing customers, which needs hard work on the part of the employees. The workload is relatively more in the banking field. The working hours are mostly from 10:00 a.m. to 05:30 p.m. in India, but technically speaking, there is no time limit given the nature of work and style of functioning of banks. The bank employees are required to work even during the weekends. Hence, the bank employees need more physical and mental energy to avoid getting burnout. As they deal with numbers and in processing of financial transactions in day-to-day activities, they need to be active physically and mentally all throughout the day and for six days in a week. The stress they face during the working hours may cause problems in their family life too.

Compared to men, women are more vulnerable to emotions and feelings. Due to working for long hours and the resultant fatigue, they develop stress, which leads to negative work - life balance and health consequences. Working for long hours, nature of job, family circumstances, and many other variables create problems for bank employees. One of the important issues faced by the banking sector employees is that the employees, including the managers, have to face a tough working environment. This is more in case of cooperative banks, where the infrastructure is relatively poor and the nature of work varies from that of the public and private sector banks.

Review of Related Studies

In their research study, Chand and Sethi (1997) examined organizational factors as predictors of job related strain (JRS). They selected 150 officers as sample respondents at the junior management level who were working in various banking institutions in Himachal Pradesh state. The study revealed a significant positive relationship between job related to stress and role overload, role conflict, and strenuous working conditions. The relationship of other organizational variables was also in the expected direction, but not significant. Role conflict, strenuous working conditions, and role overload were found to be the most significant predictors of job related stress.

Oke and Dawson (2008), in their research paper, drew the attention to the contextual dimensions of stress at the workplace. In a study of 10 banking organizations in Nigeria, quantitative data were captured using a survey instrument and qualitative data were collected through a series of semi-structured interview schedule. The

researchers used the dual method approach to investigate workplace stress, and a key finding was that employees' experience of stress reflected both individual characteristics as well as more collective qualities that are shaped by contextual factors. The results indicated that workplace stress had a weak inverse relationship with culture (-0.24), a positive relationship with age (0.22), an inverse relationship with educational level (-0.01), and a weak positive relationship with the number of years working in the bank (0.05). These findings indicated that negative perceptions of the culture in an organization contributed to workplace stress.

In her research article, Ushadevi (2009) carried out a study on organizational role stress on public and private sector bank employees in the branches of State Bank of India and South Indian Bank situated in and around Thrissur District to identify the stressors and the strategies adopted by the employees to cope up with the problems. She found that all the organizational and personal stressors impacted the employees more or less in the same manner. The commonly identified seven styles of coping strategies such as relaxation, acupuncture, exercise, yoga, meditation, bio-feedback, recreation were ranked in the order of their preference by the respondents.

Menon (2010) studied the job stress level of employees working in selected banks in Mumbai. It was found that there was a positive correlation between stress levels and working conditions. The findings of the study revealed that the male employees in the banks were more satisfied with working conditions as compared to the female employees. The study concluded that the job satisfaction was high even with no stress management measures, this shows that employees were motivated to perform due to a proper work environment.

Malik (2011) conducted a study on occupational stress experienced by private and public banks employees in Quetta City. He studied the impact of occupational stress among the bank employees. A randomly selected sample of 200 employees from the both banking sectors were studied and it was observed that occupational stress was found to be higher among private bank employees as compared to public sector bank employees. Among different occupational variables, role overload, role authority, role conflict, and lack of top management support were reported to have contributed more to the occupational stress of the bank employees.

Solkhe (2012) studied the stress levels among banking professionals in a nationalized bank, and threw light on the various problems of occupational stress among banking professionals. The study concluded that employees of the selected banks had experienced high degree of stress with respect to the dimensions of poor peer relations, irresponsibility of certain persons, strenuous working conditions, powerlessness, and unprofitability. The results obtained revealed the presence of significant stress among the bank employees.

Raj and Julius (2015) examined and compared the factors causing stress among the employees working in public and private sector banks in Karaikal District of Union Territory of Puducherry, India. The sample population consisted of 316 employees - 180 employees from public sector banks and 136 employees from the private sector banks. It was found that there was no statistical significant difference in occupational stress between public and private sector bank employees. The findings of the study revealed that the factors causing occupational stress to the employees who were working in the both the banking sectors were the same.

Theerthamalai and Rajandiran (2015) examined the managerial stress reduction techniques and job performance of bank employees in the banking sector in Chidambaram, Tamil Nadu. The study found that 82% of the bank employees gained relaxation by practising yoga and physical exercises in their day-to-day life. This helped them to overcome their work stress and they were able to manage stress during work hours, which increased their job performance.

Rai and Tripathi (2017) examined the dimensions of occupational stress impacting turnover intentions amongst BPO employees. The results revealed that scope of occupational stress, that is, role uncertainty/ambiguity, role boundary, role responsibility, and the physical environment had a substantial significant impact on turnover intentions of employees. The dimensions of occupational stress, that is, role insufficiency and role overload had a slight impact on turnover intentions of employees. The regression model stated that there was a dependency between occupational stress and turnover intentions. The study suggested that empowerment should be provided

at the workplace so that the employees can minimize the inter-role distance and can increase job involvement. To make a productive workforce, the sub-variables of job stress like role stagnation, role isolation, and role overload should also be minimized by working more on the person-organization-fit at the time of recruitment and selection.

Rani and Thyagarajan (2017) analyzed the influence of hours worked on workplace stress of nursing staff in government and private hospitals in Chennai city. The results indicated that there was a significant difference in workplace stress experienced by nurses working normal hours and those working overtime hours. The findings of the study revealed that the workplace stress was higher among nurses of government hospitals when compared to the nurses of private hospitals. It was recommended that the hospital administration should discuss issues and grievances with the staff, and also devise a stress-management policy in consultation with the employees and take appropriate action, wherever possible.

Objectives of the Study

The specific objectives of the study are as follows :

- ↳ To assess the causes and consequences of work stress.
- ↳ To investigate the individual and organizational coping strategies adopted for managing stress effectively among the employees of DCCB, Dindigul Dist., Tamil Nadu.

Hypotheses of the Study

The following hypotheses were adopted and tested using chi-square (χ^2) analysis :

- ↳ **H(a) :** The employees with more dependents are significantly caught-up with high stress.
- ↳ **H(b) :** There is no statistical significant relationship between personal demographic factors and overall employees' views on the individual coping strategies to overcome stress.
- ↳ **H(c) :** There is a significant relationship between personal demographic factors and overall employees' views on the organizational coping strategies to overcome stress.

Scope of the Study

The primary purpose of the study is to investigate the relationship between work stress and level of job and family life satisfaction among the employees of the Central Cooperative Bank in Dindigul District of Tamil Nadu. Therefore, this study confines itself to the job satisfaction, job stress, coping strategies, and health problems of the employees of the cooperative bank.

Materials and Methods

The research method is a strategy of enquiry, which means moving from the underlying assumptions to research design and data collection (Myers, 1999). In this research study also, we have used these ways to prove the causes and consequences of work stress and its coping behaviour of employees in Dindigul District Central Cooperative Bank, Dindigul Dist., Tamil Nadu.

(1) Participants and Procedure : The present research adopts an analytical research design. It is based on a case

Table 1. Time Line for the Study

	Jun'16				Jul'16				Aug'16			Sep'16			Feb'18	
	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	3
(1) Preparation of the Study		(1)														
(2) Data Collection						(2)										
(3) Data Entry									(3)							
(4) Analysis											(4)					
(5) Report Writing														(5)		
(6) Report Re-writing																(6)

study of one selected banking institution in the cooperative sector in a given district in Tamil Nadu. In this regard, the Dindigul Central Cooperative Bank was chosen as the study unit. All the employees working in Central Cooperative Bank and its branches were contacted for the purpose of the study. The selection of the bank is purposive. The institution to which the research belongs is located in the same district. The physical proximity is also another factor that prompted the choice of the case. The Census method was adopted in the collection of data from individual respondents since the employees' strength in the bank was limited. Moreover, that only completed enumeration which had enabled coverage of all cadres of staff.

(2) Tools for Data Collection : Keeping in view the objectives of the study, a questionnaire for the employees was drafted. The questionnaire was finalized after pre-test. The pre-test was carried out to ensure the relevance and suitability of the questionnaire ; wherever it was required, the possible questions were rearranged and restructured to enable speedy completion of data collection.

Data collection was started from the first week of June 2016. The collection of data was over by the end of July 2016 (see Table 1). Overall, 196 questionnaires were distributed to the sample respondents under the census method. However, we were able to receive feedback from 95% of the employees, that is, 186 sample respondents (see Table 2). The data were examined using Statistical Package for Social Sciences (SPSS v.23) in the analysis process. The questions were based on a 5 - point Likert scale with responses ranging from *strongly agree* to *strongly disagree*. Appropriate weights were assigned to the response options, that is, *strongly agree*, *agree*, *disagree*, and *strongly disagree*, with undecided being three points for enabling application of statistics. In the analysis process, statistical tools such as scoring, average, standard deviation, and chi-square test are applied to examine the relationship among different variables under consideration.

Analysis and Results

The personal profile of the respondents in terms of demographic factors such as age, gender, marital status, family type, educational qualification, designation, period of service, monthly income, working hours, distance, and mode of travel is presented in the Table 2.

(1) Demographic Profile of the Respondents

(i) Gender : A close look at the Table 2 reveals that the male respondents accounted for a higher percentage (73.7%) when compared to female respondents (26.3%). Thus, three fourth of the sample respondents were men.

Table 2. Demographic Details of the Respondents**(N = 186)**

Variables	No. of Responses	%
Gender		
Male	137	73.7
Female	49	26.3
Age		
26 - 35 years	30	16.1
36 - 45 years	81	43.5
46 - 55 years	42	22.6
56 - 60 years	33	17.7
Marital Status		
Married	171	91.9
Unmarried	15	8.1
Widow	6	3.2
Widower	2	1.1
Family Type		
Joint Family	58	31.2
Nuclear Family	128	68.8
Educational Status		
SSLC	20	10.8
HSC	6	3.2
Diploma in Cooperation	43	23.1
Degree	67	36.0
PG	49	26.3
Others	1	0.5
Designation		
Assistant General Manager	4	2.2
Manager / Chief Manager	35	18.7
Assistant Manager	50	26.9
Assistant	69	37.2
Typist	4	2.2
Sub Staff / Messenger	21	11.3
Telephone Operator	1	0.5
Driver	2	1.1
Period of Service		
Up to 5 years	84	45.3
6 - 10 years	12	6.3
11 - 15 years	42	22.6
16 - 20 years	26	14.1
21 - 25 years	15	8.1
26 - 30 years	7	3.6

Monthly Income (in INR)		
Below 10,000	4	2.2
10,001 to 15,000	70	37.5
15,001 to 20,000	29	15.6
20,001 to 25,000	23	12.4
25,001 to 30,000	20	10.8
Above 30,001	40	21.5
Working Hours		
Up to 8 hours	38	20.4
8 - 10 hours	133	71.5
10 - 12 hours	15	8.0
Traveling Distance		
Up to 10 km	100	53.8
10 - 20 km	30	16.1
20 - 30 km	24	12.9
More than 30 km	32	17.2
Mode of Travel		
By Bus (Public/Private)	96	51.6
By Bike / Car	71	38.2
By Bicycle	4	2.2
By Walk	15	8.1

(ii) Age : With regard to the age distribution of the respondents, it was found that majority of them belonged to the age group of 36 - 55 years (66.1%). Those belonging to less than 35 years of age accounted for 16.1% , while those in the age group of 46 - 55 years accounted for 22.6%, and 56 years and above accounted for 17.7% of the total respondents.

(iii) Marital Status : With respect to marital status, there were more number of married than unmarried employees. While 91.9 % of the employees were married, only 8.1% of the employees were unmarried. Of the married respondents, about 3.2% were widows and 1.1% were widowers.

(iv) Type of Family : A majority (68.8%) of the employees were from nuclear families and the rest were living in joint families.

(v) Educational Status : With respect to the educational status, 36% of the employees had secured graduation; 26.3% of the respondents were post graduates, and 23.1% of them were non-graduates with special Diploma in Cooperation – a prescribed qualification for appointment in the cooperative banks and societies. The rest who accounted for 14.0% had completed up to school level education.

(vi) Designation : About one third of the respondents were working as Assistants (37.2 %), followed by those working as Assistant Manager (26.9%), 18.7% of the employees were working on the Manager level, sub staff and drivers constituted 11.3% and 2.2%, respectively of the total work force of the DCCB. Thus, the Assistants and the

Assistant Managers together constituted the majority of the employees of the bank.

(vii) Period of Service : It was observed that majority of the employees (45.3%) had more than 5 years of experience. Out of which, 22.6% of the employees reported to have had 11 – 15 years of experience, and 8.1% of the respondents had 21 – 25 years of experience in banking, 6.3% and 3.6% of the employees had 6 - 10 and more than 20 years of service in the bank.

(viii) Monthly Income : The salary of the DCCB employees is subject to the provisions of the Tamil Nadu Cooperative Societies Act, 1983. The salary of the employees in the case of 37.5% of the respondents ranged from ₹ 10,001 to ₹ 15,000, while 21.5% reported to have received a monthly salary of more than ₹ 30,001 ; 15.6% of the employees reported receiving a salary of ₹ 15,001 to ₹ 20,000, and 12.4 % of the respondents received a monthly salary of ₹ 20,001 to ₹ 25,000. Thus, a majority of the employees (about 60%) received a reasonable monthly salary sufficient for leading a decent life and the rest, particularly those in the lower cadres and those who joined recently into the service of the bank, received an income of less than ₹ 30,000 per month, which they considered insufficient for meeting their family expenses.

(ix) Working Hours : With regard to working hours, the banking institutions, in general, have adopted 8 hours' duty as per the Banking Regulation Act and Rules. However, in practice, as reported by the employees, it varies from 8 to 12 hours a day. In a sizeable number of cases, it was 8 hours (20.4%) ; whereas, in a majority of the cases (71.5%), the working hours ranged between 8 and 10 hours and in another 8% of the employees, the working hours ranged between 11 and 12 hours. Thus, it is clear that majority of the employees worked more than eight hours, that is, more than the working hours fixed officially.

(x) Traveling Distance and Mode of Transport : As it can be seen from the Table 2, the majority of the employees (53.8%) had their residence within 10 km ; 16.1% had to commute 10 - 20 km ; 17.2% had to travel more than 30 km, while 12.9 % had to travel 20 - 30 km to attend office. Thus, a majority of the respondents had to travel up to 10 km to reach office. The employees who had their residence in the urban centres and worked in the rural branches had to travel a longer distance to attend to their work. However, they constituted the minority in the case of the DCCB under study.

Table 3. Views of the Employees on the Causes for Work - Family Conflict

	Views on Causes for Work - Life Conflict					Mean Score	SD	Rank	
	SA	A	UD	DA	SDA				
Causes for Work - Family Life Conflict									
Stress - caused due to the nature of work.	10 (5.4)	115 (61.8)	29 (15.6)	19 (10.2)	13 (7.0)	3.48	0.993	V	
Problems related to improper time management.	3 (1.6)	104 (55.9)	49 (26.3)	22 (11.8)	8 (4.3)	3.39	0.877	VI	
Unable to allocate sufficient time for attending to family related works.	19 (10.2)	114 (61.3)	32 (17.2)	13 (7.0)	8 (4.3)	3.66	0.911	II	
Difficult to fulfill family duties because of more time on the job.	18 (9.7)	120 (64.5)	21 (11.3)	18 (9.7)	9 (4.8)	3.65	0.955	IV	
Giving higher priority to duty - having “duty first” attitude.	24 (12.9)	127 (68.3)	20 (10.8)	6 (3.2)	9 (4.8)	3.81	0.877	I	
Insufficient time to complete tasks.	11 (5.9)	128 (68.8)	27 (14.5)	13 (7.0)	7 (3.8)	3.66	0.844	II	

Note: Figures in parentheses are percentage to N and Rank is assigned based on mean score / HS = Strongly Agree, A = Agree, UD = Undecided, DA = Disagree, SDA = Strongly Disagree.

Table 4. Views of the Employees on the Causes for Work - Life Conflict: Chi-Square Statistics of Significance

	Calculated Value		<i>p</i> - value	Result
	Pearson Chi-square	<i>df</i>		
Independent Variables				
Gender	1.703	4	0.790	H(a ₁) is Accepted
Age	43.040	12	0.000	H(a ₂) is Rejected
Marital Status	7.112	4	0.130	H(a ₃) is Accepted
Family Type	11.468	4	0.022	H(a ₄) is Rejected
Educational Status	103.252	20	0.000	H(a ₅) is Rejected
Monthly Income	89.692	20	0.000	H(a ₆) is Rejected
Designation	170.885	28	0.000	H(a ₇) is Rejected
Period of Service	66.564	20	0.000	H(a ₈) is Rejected
Working Hours	10.293	8	0.245	H(a ₉) is Accepted
Distance	39.236	12	0.000	H(a ₁₀) is Rejected
Mode of Transport	20.119	12	0.065	H(a ₁₁) is Accepted

As regards the mode of transport, a majority of 51.6% of the employees reported using the public/private transport system (i.e. bus), while 38.2% of the employees used their own vehicle for their conveyance ; 8.1 % of the employees who were staying very near to the bank generally reached office by walking.

(2) Causes for Work - Family Life Conflict : The views of the employees on the causes for work - life conflict are obtained and presented in the Table 3.

The chi - square (χ^2) statistics (Table 4) indicate that gender, marital status, working hours, and mode of transportation are found to have an insignificant relationship with the employees' perception and views on the causes for work and family life conflict and thereby on the work stress of the employees of the DCCB ; whereas, all other variables as listed in the Table 4 are found to be associated with the perception of the employees on the work – life conflict. Thus, the work and family life conflict is found to vary with the changes in the demographic social and economic characteristics of the employees. Hence, the research hypothesis H(a) that employees with more number of dependents undergo more stresses than employees with less number of dependents is proved. Similarly, the hypothesis on the work – life incompatibility being capable of causing stress is also found to be true as per the chi-square test results.

(3) Individual Coping Strategies to Overcome Stress : The views and opinions on the coping behaviour and strategies adopted by the employees in order to overcome the stressful situations are presented in the Table 5.

The chi-square test (Table 6) indicates that the *p* - value is less than ($p < 0.05$) in the case of the variable gender and '0.000' in all other cases. Therefore, it can be stated that there is a significant association between the individual coping strategies and all the personal and employment related variables considered under study. In other words, the views of the individual coping strategies are being influenced by all the independent variables and the differences in the perception of the employees are mainly due to the differences in the personal and employment profiles.

The mean score analysis brings forth clearly that the majority of the employees favored adoption of positive approaches to overcome stress. The mean score of all the statements describing positive individual level coping strategies is more than three ; whereas, the mean score is less than three for all those statements that are based on a negative approach. Majority of the employees expressed their views favourably to the individual coping

Table 5. Views of the Employees on the Individual Coping Strategies to Overcoming Stress

Individual Coping Mechanism	Views on Individual Coping Strategies to Overcoming the Stress					Mean Score	SD	Rank
	SA	A	UD	DA	SDA			
Behaviour Modification								
Practicing yoga and meditation.	16 (8.6)	58 (31.2)	73 (39.2)	30 (16.1)	9 (4.8)	3.23	0.98	XV
Constant prayer.	15 (8.1)	101 (54.3)	40 (21.5)	21 (11.3)	9 (4.8)	3.49	0.97	VIII
Seek help from family or friends.	11 (5.9)	87 (46.8)	49 (26.3)	30 (16.1)	9 (4.8)	3.33	0.98	XIII
Problem Solving Approach								
Look at the problem objectively.	5 (2.7)	88 (47.3)	54 (29.0)	31 (16.7)	8 (4.3)	3.27	0.92	XIV
Actively try to change the situation.	15 (8.1)	97 (52.2)	55 (29.6)	14 (7.5)	5 (2.7)	3.55	0.85	V
Find out more about the situation so that you can handle it better.	18 (9.7)	119 (64.0)	32 (17.2)	15 (8.1)	2 (1.1)	3.73	0.79	I
Think through different ways to handle the situation.	16 (8.6)	115 (61.8)	36 (19.4)	16 (8.6)	3 (1.6)	3.67	0.82	II
Break the problem down into smaller pieces.	15 (8.1)	86 (46.2)	47 (25.3)	31 (16.7)	7 (3.8)	3.38	0.98	XI
Set specific goals to help solve the problem.	14 (7.5)	102 (54.8)	45 (24.2)	20 (10.8)	5 (2.7)	3.54	0.88	VI
Escapism - Positive								
Accept the situation as it is.	8 (4.3)	102 (54.8)	46 (24.7)	23 (12.4)	7 (3.8)	3.44	0.90	IX
Laugh it off and take problems easy.	18 (9.7)	103 (55.4)	46 (24.7)	17 (9.1)	2 (1.1)	3.63	0.82	III
Try to put the problem out of your mind.	17 (9.1)	100 (53.8)	50 (26.9)	16 (8.6)	3 (1.6)	3.60	0.83	IV
Withdraw from the situation.	7 (3.8)	94 (50.5)	55 (29.6)	23 (12.4)	7 (3.8)	3.38	0.89	XII
Do nothing in the hope that the problem will take care of itself.	9 (4.8)	93 (50.0)	54 (29.0)	23 (12.4)	7 (3.8)	3.40	0.90	X
Work on something else to be out of tension.	12 (6.5)	100 (53.8)	52 (28.0)	16 (8.6)	6 (3.2)	3.52	0.87	VII
Escapism - Negative								
Consume alcohol/drugs or smoke.	2 (1.1)	34 (18.3)	62 (33.3)	58 (31.2)	30 (16.1)	2.57	1.00	XX
Get mad, curse, sweat, and get angry.	5 (2.7)	37 (19.9)	89 (47.8)	34 (18.3)	21 (11.3)	2.85	0.96	XVII
Cry and get depressed desperately in need of help.	3 (1.6)	46 (24.7)	83 (44.6)	34 (18.3)	20 (10.8)	2.88	0.96	XVI
Blame someone else for your problems.	1 (0.5)	33 (17.7)	80 (43.0)	47 (25.3)	25 (13.4)	2.67	0.94	XIX

Note: Figures in parentheses are percentage to *N* and Rank is assigned based on mean score / *HS* = Strongly Agree, *A* = Agree, *UD* = Undecided, *DA* = Disagree, *SDA* = Strongly Disagree.

strategies, that is, need behavioural modification; adopting problem solving approach ; and adopting those means and methods of escaping from the problem situations which cause any severe effect on the health. Only a very less number of employees favoured adoption of negative coping strategies to overcome the stressful work situations (the mean score stands less than three in almost all cases). Among those strategies that are most favoured or popular ones based on the mean score are: (a) find out more about the problem situation so that it can be handled better (3.73), (b) think through different ways to handle the situation (3.67), (c) laugh it off and take problems easy (3.63), (d) try to put the problem out of mind (3.60), and (e) actively try to change the problem situation (3.55).

(4) Organizational Coping Strategies to Overcome Stress : The views and opinions on the behaviour and organization coping strategies that the individual employees adopted in order to overcome the stressful situations are presented in the Table 7.

Table 6. Views of the Employees on the Individual Coping Strategies to Overcoming Stress: Ψ^2 Statistics of Significance

	Calculated Value		<i>p</i> - value	Result
	Pearson Chi-square	<i>df</i>		
Independent Variables				
Gender	16.945	4	0.002	H(b ₁) is Rejected
Age	209.358	12	0.000	H(b ₂) is Rejected
Marital Status	11.1054	4	0.025	H(b ₃) is Rejected
Family Type	30.402	4	0.000	H(b ₄) is Rejected
Educational Status	389.596	20	0.000	H(b ₅) is Rejected
Monthly Income	313.178	20	0.000	H(b ₆) is Rejected
Designation	437.750	28	0.000	H(b ₇) is Rejected
Period of Service	367.557	20	0.000	H(b ₈) is Rejected
Working Hours	45.510	8	0.000	H(b ₉) is Rejected
Distance	163.300	12	0.000	H(b ₁₀) is Rejected
Mode of Transport	107.081	12	0.000	H(b ₁₁) is Rejected

Table 7. Views of the Employees on the Organization Coping Strategies to Overcoming Stress

Organization Coping Strategies	Views on Organization Coping Strategies to Overcoming Stress					Mean Score	SD	Rank
	SA	A	UD	DA	SDA			
Job Environment Related								
Training for employees (job related).	30 (16.1)	96 (51.6)	38 (20.4)	17 (9.1)	5 (2.7)	3.69	0.94	VII
Promotion and good relationship between employees.	18 (9.7)	81 (43.5)	60 (32.3)	24 (12.9)	3 (1.6)	3.48	0.89	VIII
Instilling innovation methods in the working environment.	25 (13.4)	96 (51.6)	52 (28.0)	11 (5.9)	2 (1.1)	3.70	0.82	V
Effective grievances handling procedures.	26 (14.0)	98 (52.7)	52 (28.0)	8 (4.3)	2 (1.1)	3.74	0.79	II
Individual Related								
Yoga, meditation for employees.	26 (14.0)	67 (36.0)	66 (35.5)	22 (11.8)	5 (2.7)	3.47	0.97	IX
Recreation club (entertainment).	18 (9.7)	55 (29.6)	70 (37.6)	38 (20.4)	5 (2.7)	3.23	0.97	XII
Instilling goodwill of organization among employees.	49 (26.3)	94 (50.5)	34 (18.3)	7 (3.8)	2 (1.1)	3.97	0.84	I
Annual tour arrangement.	26 (14.0)	57 (30.6)	70 (37.6)	27 (14.5)	6 (3.2)	3.38	1.00	XI
Employee counseling.	21 (11.3)	69 (37.1)	72 (38.7)	21 (11.3)	3 (1.6)	3.45	0.90	X
Celebrating during festival session.	23 (12.4)	101 (54.3)	48 (25.8)	11 (5.9)	3 (1.5)	3.70	0.82	VI
Use past experience to handle the situation.	21 (11.3)	106 (57.0)	46 (24.7)	12 (6.5)	1 (0.5)	3.72	0.77	III
Talk the problem over with someone who has been in the same type of situation.	18 (9.7)	113 (60.8)	40 (21.5)	13 (7.0)	2 (1.1)	3.71	0.78	IV

Note: Figures in parentheses are percentage to *N* and Rank is assigned based on mean score / HS = Strongly Agree, A = Agree, UD = Undecided, DA = Disagree, SDA = Strongly Disagree.

Table 8. Views of the Employees on the Organization Coping Strategies to Overcoming Stress: Ψ^2 Statistics of Significance

	Calculated Value		<i>p</i> - value	Result
	Pearson Chi-square	<i>df</i>		
Independent Variables				
Gender	6.759	4	0.149	H(c ₁) is Accepted
Age	68.201	12	0.000	H(c ₂) is Rejected
Marital Status	10.503	4	0.033	H(c ₃) is Rejected
Family Type	29.126	4	0.000	H(c ₄) is Rejected
Educational Status	175.503	20	0.000	H(c ₅) is Rejected
Monthly Income	116.882	20	0.000	H(c ₆) is Rejected
Designation	211.984	28	0.000	H(c ₇) is Rejected
Period of Service	90.449	20	0.000	H(c ₈) is Rejected
Working Hours	25.914	8	0.001	H(c ₉) is Rejected
Distance	50.009	12	0.000	H(c ₁₀) is Rejected
Mode of Transport	46.191	12	0.000	H(c ₁₁) is Rejected

The chi-square results (Table 8) obtained are less than the critical value in the case of the variable gender, and hence, it can be stated that there is no statistically significant relationship between the perception of the employees on the strategies adopted at the organizational level to help employees overcome the work stress based upon the gender of the employees. However, in the case of other variables, the differences in the personal and employment characteristics among the employees are found to have created statistically significant differences in the views and perception on the organizational strategies for overcoming work stress.

It is also clear from the mean score results that the employees favoured positively all the work and work environment related and the individual centred organizational coping strategies to enable the employees in overcoming the work stress. The scores range between 3.23 and 3.97. However, a vast majority of the employees recommended the following organizational coping strategies : (a) instilling goodwill of organization among the employees (3.97), (b) effective practice of grievances handling procedures (3.74), (c) using past experience to help handling the situation (3.72), (d) discussing the problem with someone who has been in a similar situation (3.71), and (e) instilling innovation methods in the working environment (3.70).

Discussion and Conclusion

Stress is a common phenomenon. It is present in every one of us in one form or another. Stress in a mild form is believed to be good for efficient functioning of the individuals, while in its stronger form, it becomes disastrous to a human being. The modern organized society with its rigid rules and regulations makes the work life more complex for individuals. The job responsibilities of the working men and women makes their life more stressful. The banking industry, like any other business organization, is facing a stiff competitive business environment. The employees who are working in the banking sector have to work hard to achieve the targets ; spend more time on the job to complete the assigned work. They need to adapt themselves to the changing organizational environment and to cope up with the changes in the banking technology by changing their routines consistently, which becomes a cause for stress.

Although the banking functions are same for all types of banks in the country, cooperative banks differ in certain respects, that is, the organization structure, administrative control, state partnership and policy interventions, etc. These differences make the working environment completely different for the employees in the cooperative sector banks. Therefore, the causes and consequences of stress and coping strategies of the cooperative employees may not be the same as they are for the public and private sector bank employees.

As a consequence of insufficiency of time, tedious nature of work, pro-work attitude, that is, attaching more importance and spending more time towards work, etc., the employees face the difficulties in fulfilling the family responsibilities. These factors along with the employees' improper time management practices put them into a stressful condition in their family life. The work factors like the nature of work, workload, and attitude towards work, etc. besides causing stress in the work environment also become the causes for the work and family conflict which eventually become the cause for work stress. That is, the employees' attitude of attaching top priority to work; spending more time at work; depriving the family of quality time forces the family as well as the employees of the bank into stress by being the major sources of work-life conflict in the case of DCCB employees.

It is understood from the study that majority of the employees agreed to the personal coping strategies such as constant prayer, seeking help from family and friends, and practising yoga and meditation to overcome the stress as and when they are under stress.

The study reveals that majority of the employees liked to adopt a problem-solving approach as the most relevant coping strategy. These strategies include: looking at the problem objectively and actively trying to change the situation, attempting to find the causes of the problem, and constantly thinking through different ways to handle the situation, and setting specific goals to help solve the problems causing work stress.

The study also reveals that majority of the employees either agreed or remained neutral to almost all the statements except the creation of recreation facilities as an organizational strategy to help employees to overcome the work stress. Instilling the goodwill of the organization among employees; arranging for forums for discussing the problem with someone who has been in a similar situation; using past experience to help handling the problematic situations; celebrating festivals, arranging for practice of yoga and meditation for employees; employee counselling; annual tour arrangements; and recreation club (entertainment) are some of the most common organizational level coping strategies suggested by the employees aiming at individual employees.

Similarly, the group-related strategies as suggested by the employees include: (a) training of employees (job related); (b) effective implementation of grievances handling procedures; (c) introducing innovative methods in the working environment; and (d) promoting good relationship among employees. That is, the employees favoured positively all the work and work environment related and the individual centred organization coping strategies to enable the employees in overcoming the work stresses.

Managerial Implications

Work stress factors, along with the employees' improper time management practices, put them in a stressful condition in their family life. The work factors like the nature of work, workload, and attitude towards work, etc., besides causing stress in the work environment also become the causes for work and family conflict, which eventually become the causes of work stress.

Many employees acknowledged that a certain pressure at work is necessary as a motivator for producing better results. However, too big a pressure at work can cause stress, which not only harms the employee's health, but also makes a negative impact on labour efficiency. The greater is the stress, the lower is the labour efficiency, and the performance results are not good. At this level, the management has to spend more time and money for providing valuable training as well as recreational programs to overcome employee stress and enrich labour efficiency.

Work-related stress is considered to be harmful when physical and emotional responses occur when there is a

mismatch between job requirements and the workers' capabilities, resources, or needs. The management must understand what kind of stress mostly happens among the different groups of employees, and necessary action has to be taken based upon employees' stress levels. From the implication point of view, it is implicit that the stress level at different cadres has to be found out, and the employers can take measures according to the requirements of the different cadres of employees.

This study proves that stress is experienced by the employees at all levels, and it is the need for the management at this hour to implement stress management programmes in the specialized areas such as improving the interrelationship between co-workers, instilling skill and confidence among the employees, and augmenting open channels of communication for better organizational growth. This study will also help the employers in facilitating a better organizational climate which in turn will boost the performance and productivity of the employees. Effective stress management strategies can be taken in an appropriate manner, and it can be considered as one of the components to be discussed at the policy decision making level of the organization.

Limitations of the Study and Scope for Further Research

The population in the study was limited to the full-time employees only. The study focused only on those employees due to the consistency of the positions and job characteristics of the employees of the DCCB.

Based on the finding of this present study, the scope for further research is highlighted hereunder :

- ✧ A study on occupational stress among the employees of the cooperatives at different levels of the three-tier structure may be attempted.
- ✧ The levels of stress of the employees of the cooperative banks and that of the state government employees working in the cooperative department may be taken up.
- ✧ A study on the relationship among the leadership style, job satisfaction, and work stress in the cooperative sector banking organizations may be taken up.

References

- Chand, P., & Sethi, A. S. (1997). Organizational factors in the development of work stress. *Indian Journal of Industrial Relations*, 32 (4), 453 - 462.
- Malik, N. (2011). A study on occupational stress experienced by private and public banks employees in Quetta city. *African Journal of Business Management*, 5 (8), 3063 - 3070.
- Menon, S. (2010). Job stress at workplace and recession: A study of stress in employees of selected banks in Mumbai. *Prabandhan: Indian Journal of Management*, 3 (11), 26 - 29. DOI: 10.17010/pijom/2010/v3i11/61178
- Myers, M. D. (1999). Investigating information systems with ethnographic research. *Communications of the AIS*, 2(4), Article No. 1, 01 - 20.
- Oke, A., & Dawson, P. (2008). *Contextualizing workplace stress: The experience of bank employees in Nigeria*. Australia : Faculty of Commerce, University of Wollongong. Retrieved from <http://ro.uow.edu.au/commpapers/503>

- Rai, R., & Tripathi, S. (2017). Dimensions of occupational stress impacting turnover intentions amongst BPO employees: An empirical study. *Prabandhan: Indian Journal of Management*, 10 (10), 53 - 61. DOI: 10.17010/pijom/2017/v10i10/118815
- Raj, A. E. A. I., & Julius, S. (2015). A comparative analysis of occupational stress among the employees working in public and private sector banks in Karaikal District of Union Territory of Puducherry, India. *European Academic Research*, 3 (9), 10292 - 10316.
- Rani, D., & Thyagarajan, V. (2017). Influence of work place stress on well - being of nursing staff. *International Journal of Advanced Scientific Research & Development (IJASRD)*, 4 (7), 50 - 58. DOI: 10.26836/ijasrd/2017/v4/i7/4706
- Solkhe, A. (2012). Occupational stress among banking professionals: A case study of nationalized bank. *Gyanpratha – Accman Journal of Management*, 3 (2), 67 - 74.
- Sundareswaran, S. M. D. (2011). Essentials of managing stress in the era of globalization – An organizational perspective. *Journal of Contemporary Research in Management*, 6 (3), 67- 78.
- Theerthamalai, S., & Rajandiran, K. R. (2015). Managerial stress reduction techniques and its effect on managerial performance of bank employees in Chidambaram Town. *International Journal of Advanced Scientific Research & Development (IJASRD)*, 2 (2), 412 - 416.
- Ushadevi, K. N. (2009). Organizational role stress on bank employees. *Southern Economist*, 48 (16), 11 - 15.

About the Authors

I. Arul Edison Anthony Raj is a passionate academician and researcher in the field of Management Studies with more than 5 years of accomplished experience in teaching and industry. He obtained an MBA Degree from Apollo Engineering College, Chennai ; M.Phil. in Management from Khadir Mohideen College, Adhirampattinam ; and he has also done PG Diploma in International Business. He has published a number of papers in refereed international journals and is currently pursuing his Ph.D. in the area of Stress Management from Bharathiar University, Coimbatore, Tamil Nadu.

Dr. Sheeba Julius is an Assistant Professor in Cooperation at T.B.M.L. College, Porayar. She received her Ph.D. from Bharathidasan University, Tiruchirappalli. She is an academician, a Research Supervisor in Commerce & Management Studies, with more than 22 years of accomplished experience in teaching. She has published over 41 articles in national and international refereed journals. There are five Ph.D. research scholars who are pursuing their research work under her guidance.