CHAPTER - I

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1.1 INTRODUCTION

Stress is the workplace and the consequent physical and psychological health of the workforce is a prominent area of corporate concern. The study of stress is of importance both for the individuals and the organisations because of its deleterious effects. The distress resulting from mismanaged stress may be manifested by physiological, psychological and behavioural problems for the individual. When health is taken in its broader meaning as a complete physical, mental, and social well being and not merely the absence of disease, it is apparent that the health consequences of stress can be numerous. Since reducing or managing stress is the essence of coping, an understanding or coping can aid in affinancing the benefits of dealing with stress successfully.

We all experience stress all at some point in our daily life. Sometimes stress has positive effects and some time it can be harmful. Since stress can be positive and negative, understanding it is critical. Having enough stress to line to work at an effective level creates satisfaction, a sense of well being and accomplishment on the other hand excessive stress can result in loss of efficiency, failure to perform well and affects the mental and physical health. So we need a balance in stress to live and work. Stress is dangerous and its effects may range from manageable to unimaginable.

A content heart and tranquil mind are essential to all human beings more so to an employee who is a become to clear the darkness of ignorance and show
a path through pandemonium and confusion. As a consequence pressures are felt causing a stress in employees.

The Banks in Modern Society

Modern society the words conjure up before our eyes a whole new world - a whole new world of opportunity - a whole new world of stress. It is these changing times - these challenging times that we feel the need of an efficient stress management system.

In India all bank are modernized. The modern banks are all doing jobs fastly. For the fast transaction the banks need very enthusiastic employees because they are all main sources of all banks.

Employees are facing lot of problems in their family, social, physiological, official problems etc. For that stress management among the bank employee is must.

Taylor conducted a postal questionnaire survey of 355 Bank employees in England and Wales. He found out that major problems due to stress is more was common among private bank employees.

In Salem city all banks private, nationalised and foreign bank are available. My study was regarding stress management among the bank employees in Salem.
1.2 IMPORTANCE OF THE STUDY

Several studies have shown that employee having lower stress have lower rates of both turnover and absenteeism, have better health and like longer and they carry over the satisfaction derived out of their job to their life outside of the job. Also there are clear evidence that employee facing more stress. Skip work more often and more likely to resign, are more likely to engage indestructive behaviours that are prone to health set backs ranging from headache to heart diseases. In this modern business world each and every individuals are facing more stress when compared to early 70's productively of every individual is highly influenced by the stress faced by the individuals in their day to day affairs persons with less stress faced by the individuals in their day to day affairs persons with less stress are able to contribute more than a person with more stresses. Management also started thinking in terms of efficiency than effectiveness. Management today started removing the troubles from foundation and not from the result alone.

1.3 STATEMENT OF THE PROBLEM

The very common perception that is prevalent in society is that in the government organization, the employment are facing more stress. The term stress is a relative term and it differs from persons to persons. The matters which give stress to one person need not give stress to another person also even it give stress that may be indifferent level. Individual perception about stress is mostly based on number of factors such as family background, educational qualification personality value system age, number of dependence etc.
1.4 OBJECTIVE OF THE STUDY

The following are the main objectives of the study

1. To study the level of stress in accordance with personal factors.
2. To study the level of stress in accordance with family factor.
3. To study the level of stress in accordance with official factors.
4. To study the factors highly influence towards stress were studied with the.
5. To study the association between the personnel profile factors and level of stress in accordance with personal factors, family factor, official factors and various measures.

1.5 RESEARCH METHODOLOGY

This section deals with description of methodology and the steps undertaken for collection and organization of data and presenting the findings of investigation. The methodology of research indicates the general pattern of organizing the procedure for gathering valid and reliable data for the purpose of investigation (Kothori 1996).

The methodology of the study includes the description of research design, population, sample size, sampling technique, development and description of tool, data collection procedure and method of analysis.

1.5.1 RESEARCH DESIGN

Research design refers to the researchers over plan for obtaining answers to the research questions and the strategies that the researchers adapt to develops information that as adequate, accurate, objective and interpretable.
Research design is a blue print study that maximizes control over factors that could interfere with the study desired outcome.

1.5.2 POPULATION

The population is all elements that meet certain criteria for inclusion in study. The respondents in Salem city are the units in the population.

SAMPLING

Sampling is a subject of the population selected for a particular study and member of the sample are the study subjects. The sample for this study will be the respondents in Salem are the units.

SAMPLE SIZE

The sample size is approximately 100

SAMPLING TECHNIQUE

The total population is initially divided into areas in and around Salem. Convenient sampling is felt to appropriate for the present study because convenience sampling is a strategy that uses the most readily assessable objects or persons as subjects for the present study.

1.5.3 TOOLS FOR RESEARCH

TOOL: 1. Structured questionnaire

2. Rating scale

Construction of tool

Construction of the tool was done by referring book, journal and consultation with guide.
Description of the tool

The tool consists of

1. Demographic data
2. Rating scale to assess the stress based on several factors.
3. Questionnaire consists of 32 questions

1.5.4 PLANS FOR DATA ANALYSIS

Descriptive and inferential statistics was used for data analysis.

DESCRIPTIVE STATISTICS:

Percentage: To assess the personal profile factors.

Weighted average: To identify the more influential factor relating to stress.

INFERENTIAL STATISTICS

Chi-square test: To test the association between the personal profile factors and level of stress.

The chi-square statistic is

\[ \chi^2 = \sum \left( \frac{(O-E)^2}{E} \right) \]

Here \( O \): Observed frequency

\( E \): Expected frequency

Friedman's test: To test the multiple treatment of a series of objects.

Null Hypothesis: \( H_0 \): The effects of the K treatments are same

Alternative Hypothesis: \( H_1 \): The effects of the K treatments are not same
Methods

1. The data be represented by a table of \( n \) rows and \( K \) columns
2. The rank numbers 1, 2... \( K \) is assigned in increasing order of magnitude for the values in each row.
3. The rank sum \( R_j \), \((j = 1, 2... K)\) is calculated for each of the \( K \) columns.

Test statistics

\[
G = \frac{12}{nK(K + 1)} \sum R_j^2 - 3n(K + 1)
\]

If \( G \leq \chi^2_{(a)} \) accept \( H_0 \). Otherwise reject \( H_0 \).

1.6 PERIOD OF THE STUDY

The study was confined to a period of six months, i.e from 01.05.2006 to 31.10.2006. The data collected from the primary sources took four months. Preparing the master table, data analysis and interpretation consumed about 2 months.

1.7 SCOPE OF THE STUDY

The study highlights the strategies practiced by the employees of the bank under study. It covers the problems faced the employees. It also covers the stress due to various factors. Appropriate remedial measures have also been given for the stress.
1.8 LIMITATION OF THE STUDY

This study is confined to the selected particular region i.e. Salem and hence conclusion must be drawn with due care, When an attempt is made to generalize the results. In spite of the constant effort and care taken while administering the questionnaire some of the respondents were not responded properly. The study sample size is restricted to 100.

1.9 CHAPTERIZATION

The study under consideration is discussed in five chapters.

Chapter I give the introduction of the design of the study

Chapter II gives the review of literature relating to our study

Chapter III gives an overview about the stress among the bank employees.

Chapter IV gives the detailed data analysis using some important statistical tools

Chapter V gives the findings, suggestion and conclusion.