CHAPTER – I

INTRODUCTION AND DESIGN OF THE STUDY

1.1 INTRODUCTION

Modern living has brought with it, not only innumerable means of comfort, but also a plethora of demands that tax human body and mind. Now-a-days, everyone talks about stress. Not only just high level executives are its key victims but also the labourers, slum dwellers, working women, businessmen, professionals and even children are pressurized due to stress. Stress is an inevitable and unavoidable component of human life due to increasing complexities and competitiveness in living standards. The speed at which change is taking place in the world today is certainly overwhelming and breathtaking. In the fast changing world of today, no individual is free from stress and no profession is stress free. Everyone experiences stress, whether it is within the family, business, organization, study, work or any other social or economical activity. Thus in modern time, stress in general and job stress in particular has become a part of the life and has received considerable attention in recent years. Stress has become the core concern in the life of everyone, but everybody wants stress-free life. Stress is a subject which is hard to avoid. Stress is a part of day-to-day living. Every individual is subjected to stress either knowingly or unknowingly. Stress, a long considered alien to Indian lifestyle is now a major health problem.
The concept of stress was first introduced in the life sciences by Selye Hans in 1936. It was derived from the Latin word ‘stringere’; it meant the experience of physical hardship, starvation, torture and pain. Selye Hans, 1936 defined stress as “the non-specific response of the body to any demand placed upon it”. Further, stress was defined as “any external event or internal drive which threatens to upset the organismic equilibrium” (Selye Hans, 1956). Another definition given by Stephen Robbins (1999) stress has been stated as “a dynamic condition in which an individual is confronted with an opportunity, constraint or demand related to what he / she desires and for which the outcome is perceived to be both uncertain and important.”

Stress affects not only our physical health but our mental well being, too. To successfully manage stress in everyday life, an individual should learn to relax and enjoy life. The best way to manage stress is to prevent it. This may not be always possible. So, the next best thing is to reduce stress and make life easier. Stress refers to any environmental, organizational and individual or internal demands, which require the individual to readjust the usual behavioural pattern. Degree of stress results from events or situations that have potential to cause change. Stimuli or situations that can result in the experience of stress are called stressors. There are three major sources of stress- environmental, individual and organizational.

Work which requires a lot of manual dexterity has a great chance of inducing stress in an individual. Work in the organization can induce stressors when the activities to be performed are either too difficult and complex or repetitive and monotonous. Uncomfortable working conditions extract extra energies from the worker. Stress is
inevitable / unavoidable, when large amount of work is expected beyond the capacities of the worker and work has to be performed keeping in view the set deadlines. The five aspects related to stressors intrinsic to work are boredom, physical working conditions, time pressure and deadlines, work demands, job design and technical problems.

Role can be a source of stress when there is ambiguity about job responsibility and limits of authority. The role occupant suffers with conflicting ideas and expectations. Thus, role in terms of its normative, interpersonal and self congruence aspect can give rise to stress.

Major clusters of potential stressors which are identified to measure personality development in an organization are over-promotion, under-promotion, role stagnation, job security, ambitions, success and gender discrimination.

The kind of relationship the role incumbent develops with his or her colleagues in the organization determines the level of interpersonal stress he or she experiences. Relationship with boss, peers and subordinates are the three aspects included under this component of stress.

The climate that persists in the organization can also be the potential source of stressors. The freedom given to plan the work, weightage given to the views and opinions, participation in decision making, sense of belongingness, free and fair communication and sympathetic approach towards personal problems are considered to measure the stressors in an organizational climate.
COPING WITH STRESSORS

Stress disturbs the equilibrium of the body. It affects physical, emotional and mental wellbeing of an individual. When individuals experience stress or face demanding situation, they adopt ways of dealing with it, as they cannot remain in a continued state of tension. How the individual deals with stressful situations is known as ‘coping’. There are two major targets of coping: changing ourselves or changing our environment. Coping refers to a person’s active efforts to resolve stress and create new ways of handling new situations at each life stage (Erikson, 1959).

The goals of coping include the desire to maintain a sense of personal integrity and to achieve greater personal control over the environment. Then the individual modifies some aspects of the situation or the self in order to achieve a more adequate person-environment fit. Coping thus, is the behaviour that occurs after the person had a chance to analyze the situation, take a reading of his or her emotions and to move to a closer or more distant position from the challenge. The effects of stress are multifarious but one should try to catch stress before it hatches.

1.2  NEED FOR THE STUDY

It is interesting to note that, stress has two faces. It is a good servant, but a bad master. In other words, it can be one’s best friend or worst enemy. A certain amount of stress is necessary to achieve success, but undue stress causes distress. Although it noted to think of stress as caused by external events, events in themselves are not stressful. Rather, it is the way in which an individual interprets and reacts to the events that make
them stressful. Stress is received by different people differently. If two people experience
the same amount of stress or pressure, one may take it as positive or healthy and the other
may accept it as negative. Stress is often referred to as having negative connotation. The
calamitous consequences of stress can affect an individual in three ways i.e. physiologically, psychologically and behaviorally.

Mental stress may be accompanied by anger, anxiety, depression, nervousness,
irritability, tension and boredom. Physical stress is accompanied by high blood pressure,
digestive problem, ulcers and indigestion, palpitation, chest pain, skin disorder muscle
tension, head ache, loss of appetite, restlessness, ulcers, shut down of menstrual cycle,
impairment of fertility among male and depletion of vitamin C,B and D in the body.
Behavioral Stress may be symptomized in the behaviour such a over-eating or under
eating, loneliness, sleeplessness, absenteeism, alcohol consumption, increased smoking
and drug abuse.

Further, the stress can affect either positively or negatively to employee
performance. Positive qualities are those in which the individual may feel more excited
and agitated and perceive the situation positively as a form of challenge (Selye, 1956)1.
Stress is also described as posing threat to the quality of work life as well as physical and
psychological well-being (Cox, 1978)². A high level of occupational stress, not only
detrimentally influences the quality, productivity and creativity of the employees but also

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1 Selye, H., 1936, Thymus and adrenals in the response of the organism to injuries and
employee’s health, well being and morale (Cohen and Williamson, 1991). Job related stress tends to decrease job satisfaction. Stress can be either temporary or long term, mild or severe, depending mostly on how long it continues, how powerful they are and how strong the employees are recovery powers. But major stress problems are sustained for long period. If one does not react to the stress, it may create some other Trauma. It is another severe form of stress. The nature of stress may have an effect on the individual’s perception on the avoidance, intrusion and hyper arousal symptoms of post traumatic stress.

The specific stress experienced by people, often depends on the nature and demands of the setting in which people live. Thus, teachers, engineers, doctors, managers and people in other professions experience different types of stresses at different degrees. The professional role is extremely demanding because they serve to the society. Stress among women bank employees has become a topic of professional interest but studies relating to bank employee’s stress have not been carried out on a large scale.

1.3 STATEMENT OF THE PROBLEM

Banking industry is an expanding sector and an important constituent of overall economic system of the tertiary sector and it acts as the backbone of India’s economic progress and prosperity by playing an overall pervasive role of a catalyst in development. The employees working in banking industry are also the victims of stress. The 1990s encountered with a radical policy changes with regard to fiscal deficit and structural changes in India. Globalization and privatization policies compelled the banking sectors

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to reform and adjust to have a competitive edge to cope with multinationals led environment.

The concept of privatisation paved the way for introduction of tech-savvy transaction in Indian banking sector. The new generation private sector banks and foreign banks introduced fully computerisation and online business transactions with core banking concept. This technological banking service leads to reduce the human resources in the name of ‘golden hand shake’ policy V.R.S. and C.R.S. The banks also reduced a good number of manpower and enhanced the quality of services with the help of computerised banking system. This has improved the business transaction and help to manage the entire business with limited human resources. The manpower working in the banks are entrusted with a heavy work load and all business transactions are linked with computer operations. Hence, the employees in banks felt monotony, frustration and mental agony in their work. Further, it is observed that the ever increasing demands of highly competitive and computerized work environment in banks require a constant updating of knowledge and skill of every employee to perform efficiently and effectively. The bank employees are having a lot of tension in order to qualify them self to enhance their performance in an efficient way.

Banks are not providing the learning opportunities needed for updating the intelligence of the senior employees. Moreover, target fixation, heavy and tireless work, peer-pressure, unwarranted punishments, in-human attitude, lack of job-security in private sector banks and compulsory transfer from one place to another, working late nights, careful and diligent work, unattainable targets, answering the
annoyed customers, make the bank employees feel reluctant frustrated, worried and stressed. Mainly, the employees are severely squeezed to attain the targets and hence restless work leads to health problem. Before ten years, the work was shared by many employees but now it is done by two or three employees. This downsizing of the working population is the major cause for stress among the working community. If this trend continues, one day or the other most of the people on the globe will become violent sufferers without a savior, which could really end up in chaos.

This study aimed at examining the stressors, strains and coping strategies among the women bank employees working in Tamil Nadu. At this juncture, the following questions were probed in the present study.

1. What are the major causes for stress among the women bank employees?
2. To what extent the stress has affected the women bank employees?
3. How to avoid or reduce stress among the women bank employees?

1.4 OBJECTIVES OF THE STUDY

The following are the main objectives of the study.

1. To identify the major sources of stress prevailing among the women employees working in banking sector in Tamil Nadu.
2. To evaluate the level of role stress among the women employees working in banking sector in Tamil Nadu.
3. To find out the impact of occupational stress among the women employees in Indian banking sector in Tamil Nadu.
4. To identify the coping strategies utilized by the women employees in Indian banking sector in Tamil Nadu.

5. To suggest better ways and means to reduce stress among the women employees working in banking sector with reference to Tamil Nadu.

1.5 RESEARCH METHODOLOGY

The methodology of research indicates the general pattern of organizing the procedure for gathering valid and reliable data for the purpose of investigation.

The methodology of this study includes the description of research design, sample size, sampling technique, development and description of tool, data collection procedure and method of analysis. The validity of a research depends on the systematic method of collecting the data and analyzing them methodically. In the present study, extensive use of both primary and secondary data are used systematically. For collecting primary data, field survey technique was used in the study area i.e., Tamil Nadu. First-hand information pertaining to the respondent’s socio-economic background, motivation for selecting the bank job, roles in various dimensions, impact of stress, causes of work stresses, consequences of stress and the coping strategies followed by them to manage stress were also collected.

1.5.1 Sample Design and Size

In the selection of sample women employees working in banking sector, a multi-stage stratified random sampling method is used. Sample size refers to the number of data to be gathered for the study from the given population. Tamil Nadu has been
purposively selected for the study. According to www.slbctn.com, the total bank employees are 53,957 as on March 2013. Out of this total population, 17,865 women employees are working in this banking industry. In this research, the population is known and hence the following formula has been used for calculating the sample size for finding their stresses.

\[
\text{Sample Size } (n) = \frac{z^2 \cdot p \cdot q \cdot N}{e^2 (N - 1) + z^2 \cdot p \cdot q}
\]

Where,
- \( z \) = confidence level at 95\% (standard value of 1.96)
- \( p \) = Sample Defective Population
- \( q \) = 1 - \( p \)
- \( N \) = Total Sample (17865)
- \( e \) = margin of error

The required Sample Size (\( n \)) is

\[
= \frac{(1.96)^2 \cdot (0.5) \cdot (0.5) \cdot 17865}{(0.03)^2 (17865 - 1) + (1.96)^2 \cdot (0.5) \cdot (0.5)}
\]

\[
= 1008
\]

The required sample size = 1008

From the above calculation, the total sample size of the study is 1008.

A total of 32 districts of Tamil Nadu State have been divided into four zones viz., East, West, North and South. The detail of four zones is presented in the following table.

TABLE 1.1
DETAILS REGARDING ZONE AND ITS DISTRICTS

<table>
<thead>
<tr>
<th>Zone</th>
<th>Name of the District</th>
</tr>
</thead>
<tbody>
<tr>
<td>Western (9)</td>
<td>Coimbatore, Nilgiris, Erode, Salem, Tiruppur, Namakkal, Karur, Dindigul, Dharmapuri.</td>
</tr>
<tr>
<td>Eastern (7)</td>
<td>Tiruchirappalli, Thanjavur, Thiruvarur, Nagapattinam, Ariyalur, Perambalur, Pudukottai.</td>
</tr>
<tr>
<td>Southern (7)</td>
<td>Madurai, Virudhunagar, Theni, Sivaganga, Ramanathapuram, Tirunelveli, Thoothukudi.</td>
</tr>
<tr>
<td>Northern (9)</td>
<td>Chittoor, Vellore, Thiruvannamalai, Villupuram, Kanchipuram, Chengulput, Thiruvallur, Cuddalore, Krishnagiri.</td>
</tr>
</tbody>
</table>


Respondents were chosen from these four zones in the study. For collecting primary data, field survey technique was employed in Tamil Nadu State. A well framed questionnaire was also used to collect the primary data. First hand information pertaining to the women bank employees and their opinion towards stress and its impact were collected from 1008 sample respondents by using multi-stage sampling procedure. That 252 sample respondents were selected equally in selected 4 zones of Tamil Nadu State by using stratified sampling method and selecting the sample respondents by using random sampling method. From the collected 1008 samples, the maximum unfilled and biased questionnaires were found and rejected from the study. In this way, 63 questionnaires were eliminated from this study. Finally, the researcher and supervisor had been finalized 945 sample respondents to make a round off for ease of research study. The sample of 945 respondents was considered for primary data collection.
1.5.2 Frame Work of Analysis

By virtue of a mass of data obtained from research survey, as well as data from secondary sources collected and presented in the report, a descriptive and an analytical research was considered most appropriate for the study. The researcher used closed-ended and open-ended questions in the questionnaire to collect the primary data.

1.5.3 Construction of Questionnaire

The key aspect of the present research was identified through the preliminary interviews with a few selected women bank employees. The questionnaire so drafted was circulated among a few research experts, bank employees, bank managers and research scholars for a critical review with regard to wording, format, sequence and the like. The questionnaire was then re-drafted in light of their comments.

1.5.4 Pre-test

The questionnaire meant for the respondents was pre-tested with twenty (20) women bank employees. After pre-testing, necessary modifications were made in the questionnaire to fit in on the track of the present study.

1.5.5 Reliability

The reliability of the enquiry schedule and the individual items in it were tested with the help of Cronbach’s alpha. Examination of Cronbach’s alpha provided the information about the reliability of any given set of measures. The value of alpha must be larger than 0.70 to imply reliability. The Cronbach’s alpha value in this research was
0.923 and 0.916 for role stress and impact of stress towards job respectively. Hence, the study was reliable for analysis.

1.5.6 Primary Data

In order to fulfill the objectives set, the primary data was collected in the form of responses from women bank employees in Tamil Nadu. The women bank employees were the respondents who provided the information regarding their understanding, experiences, opinion and perception towards stress. The study was undertaken by using a well framed questionnaire that was duly filled by the respondents. The respondents were selected with four zones of Tamil Nadu. A noteworthy feature was that the respondents filled the questionnaire with much zeal. This was due to the high level of literacy among the respondents and the researcher’s rapport established with them.

1.5.7 Secondary Data

In any research, the researcher was aware of the value of secondary data. The secondary data provided the researcher with information regarding the activities, the scope and the opinions of other researchers and experts in the initial stages. The data further guided the researcher in defining the variables of the study. The secondary data provided the useful and necessary information that supplementing the qualitative aspects of research findings.

For this purpose, the secondary data was collected from all associated sources that include books on employee, employee behaviour, research journals, magazines and periodicals, internet web sources and libraries of reputed universities, institutes in and around Tamil Nadu.
1.5.8 **Discussions and Informal Interviews**

In order to know the stress among the women bank employees, several rounds of discussion were made with experts in the field of stress, bank officers and the research supervisor.

1.5.9 **Statistical Tools Used for Analysis**

The difference in the stress in various roles among the women bank employees based on their age, educational qualification, designation, monthly salary, marital status, family size, family system, working experience, spouse occupation, distance between bank and residence and working hours was studied by means of Percentages, Mean, Ranges, Standard Deviation, Cross tabulation, Chi-Square test, ANOVA, Correlation analysis, Multiple Regression analysis. In addition, Henry Garrett Ranking Technique was used for finding the motivational factors to choose this profession, organization relation causes, work related causes, psychological consequences, physical consequences and coping methods. Most importantly Factor Analysis and Structural Equation Model were also used in the study.

1.6 **PERIOD OF THE STUDY**

The time span of the present study, took about two years period between 2012 and 2014, for data collection, preparing the master time-table, data analysis, interpretation and report preparation.
1.7 OPERATIONAL DEFINITIONS

In this study, various operational definitions were used as follows:

- **Burnout**
  
  The total depletion of physical and mental resources caused by excessive exertion to reach an unrealistic work-related goal.

- **Coping Strategies**
  
  The methods followed by the people to release their stress are referred to as the coping strategies. Eg. Deep breathing, yoga, meditation, good sleep, etc.

- **Distress**
  
  A negative stress brought about by constant re-adjustments or alterations in a routine life. Distress creates the feelings of discomfort and unfamiliarity.

- **Dual Career Couple**
  
  Both the working husband and the wife in a family.

- **Eustress**
  
  The positive type of stress that increases creativity, physical performance, enthusiasm and energy.
Neustress

Does not have any impact on the individual. It means, responding neutrally to internal and external demands.

Role Ambiguity

A job situation in which there are inadequate or misleading pieces of information about how an individual is supposed to do the job.

Stressors

The pressures and demands that cause stress are known as stressors. These stressors are classified as, individual stressors, familial stressors, domestic stressors, organizational stressors, etc.

Super Woman Syndrome

The expectation of a woman that she must perform well in all her roles - familial role and as well professional role.

1.8 SCOPE OF THE STUDY

This study aims at bringing to light the stressors experienced by the women bank employees and their impact on personal, occupational and social life. This study is also focused to identify the factors causing stress among women bank employees in each of the banks in study and the coping strategies to manage stress. The style of managing the
stress helps not only the women bank employees in Tamil Nadu but also it serves as an alarming indicator for their managements too under whom they are working. Also, this study would help the psychologists, psychiatrists, management of banks and researchers who are interested to pursue their study on stress behavior in banking industry.

1.9 LIMITATIONS OF THE STUDY

It is natural that any research investigation suffers from certain limitations, which warrant an attitude of caution and healthy criticism about its findings. The limitations of the study are:

- This study is confined to the women bank employees only, that too with specific reference to the residents of Tamil Nadu and hence the results of the study may or may not be applicable to the other parts of India.
- The sample size is restricted to 945 respondents only, in order to elicit first-hand information.
- This research is keen about studying only the stress issues relating to the aforesaid banking industries.
- Most of the respondents hesitate to give informations regarding their economic backgrounds and the like from their memory.

Hence, the generalizations of the findings of this study are subject to the above mentioned limitations.
1.10 CHAPTER SCHEME

The present empirical study has been divided into six chapters.

The *First chapter* deals with the Introduction and Design of the Study.

The *Second chapter* presents a Review of Related Literature available in this field.

The *Third chapter* gives an Overview of the Stress Management.

The *Fourth chapter* presents Profile of the study.

The *Fifth chapter* describes the level of stress, impact of stress and managing stress among the women bank employees in Tamil Nadu.

The *Sixth chapter* recapitulates the key Findings, Suggestions, Conclusion and the Scope for further research.