



Stress and Analysis of Management Tactics among the Employees of Jammu And Kashmir Bank - A Case Study of Rajouri District

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ABSTRACT

Banking sector act as the most important sector that deals with banking as well as non- banking activities. It is one of the significant and competitive sectors in the country. There are many challenges which are faced by the banking organizations from last few decades in terms of change in technology, diversification in services and global banking. Such type of change in the system, procedure and the technology make the employees more complicated and tough. So the stress is inevitable on the part of the employees. Every employee in the organization not able to handle change within the working procedure. This will lead to stress among employees. The basic endeavor of this paper to find out the reasons of stress among the bank employees and the technique used to handle up with stress generated at work place. It is found that many employees in the work place remains in stress and tried out to find the solution to go away from stress. Some of the measure also recommended for taking some mental and physical relief from stress.

Key Words: Stress, Banking, Work place.

INTRODUCTION

Stress is a normal physical response to events that make you feel threatened or upset your balance in some way. When you sense danger—whether it's real or imagined—the body's defenses kick into high gear in a rapid, automatic process known as the “fight-or-flight-or-freeze” reaction, or the stress response. The stress response is the body's way of protecting you. When working properly, it helps you stay focused, energetic, and alert. In emergency situations, stress can save your life—giving you extra strength to defend yourself, for example, or spurring you to slam on the brakes to avoid an accident. The stress response also helps you rise to meet challenges. Stress is what keeps you on your toes during a presentation at work, sharpens your concentration when you're attempting the game-winning free throw, or drives you to study for an exam when you'd rather be watching TV.

But beyond a certain point, stress stops being helpful and starts causing major damage to your health, your mood, your productivity, your relationships, and your quality of life.

OCCUPATIONAL STRESS

It is the stress involving at work. According to the current World Health Organization's (WHO) definition, occupational or work-related stress "is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope.

Men and women are exposed to many of the same stressors. However, women may be more sensitive to interpersonal conflict whereas men might be more sensitive to things that waste time and effort. Furthermore, although men and women might not differ in overall strains, women are more likely to experience psychological distress, whereas men experience more physical strain. “Desmarais and Alksnis”, suggest two explanations for the greater psychological distress of women.

- The genders differ in their awareness of negative feelings, leading women to express and report strains, whereas men deny and inhibit such feelings.
- The demands to balance work and family result in more overall stressors for women that lead to increased strain.

SIGN AND SYMPTOMS OF STRESS OVERLOAD

The following table lists some of the common warning signs and symptoms of stress. The more signs and symptoms you notice in yourself, the closer you may be to stress overload.

Stress Warning Signs and Symptoms

Cognitive Symptoms	Emotional Symptoms
<ul style="list-style-type: none"> • Memory problems • Inability to concentrate • Poor judgment • Seeing only the negative • Anxious or racing thoughts • Constant worrying 	<ul style="list-style-type: none"> • Moodiness • Irritability or short temper • Agitation, inability to relax • Feeling overwhelmed • Sense of loneliness and isolation • Depression or general unhappiness
Physical Symptoms	Behavioral Symptoms
<ul style="list-style-type: none"> • Aches and pains • Diarrhea or constipation • Nausea, dizziness • Chest pain, rapid heartbeat • Loss of sex drive • Frequent colds 	<ul style="list-style-type: none"> • Eating more or less • Sleeping too much or too little • Isolating yourself from others • Procrastinating or neglecting responsibilities • Using alcohol, cigarettes, or drugs to relax • Nervous habits (e.g. nail biting, pacing)

Keep in mind that the signs and symptoms of stress can also be caused by other psychological or medical problems. If you're experiencing any of the warning signs of stress, it's important to see a doctor for a full evaluation. Your doctor can help you determine whether or not your symptoms are stress-related.

CAUSES OF STRESS

The situations and pressures that cause stress are known as stressors. We usually think of stressors as being negative, such as an exhausting work schedule or a rocky relationship. However, anything that puts high demands on you or forces you to adjust can be stressful. This includes positive events such as getting married, buying a house, going to college, or receiving a promotion.

Of course, not all stress is caused by external factors. Stress can also be self-generated, for example, when you worry excessively about something that may or may not happen, or have irrational, pessimistic thoughts about life. What causes stress depends, at least in part, on your perception of it. Something that's stressful to you may not faze someone else; they may even enjoy it. For example, your morning commute may make you anxious and tense because you worry that traffic will make you late. Others, however, may find the trip relaxing because they allow more than enough time and enjoy listening to music while they drive.

Common exterior causes of stress	
Major life changes	Financial problems
Work or school	Being too busy
Relationship difficulties	Children and family
Common interior causes of stress	
Chronic worry	Unrealistic expectations/Perfectionism
Pessimism	Rigid thinking, lack of flexibility
Negative self-talk	All-or-nothing attitude

STRESS MANAGEMENT

Stress management is the need of the hour. However hard we try to go beyond a stress situation, life seems to find new ways of stressing us out and plaguing us with anxiety attacks. Moreover, be it our anxiety, mind-body exhaustion or our erring attitudes, we tend to overlook causes of stress and the conditions triggered by those. In such unsettling moments we often forget that stressors, if not escapable, are fairly manageable and treatable.

When stress at work interferes with your ability to perform in your job, manage your personal life, or adversely impacts your health, it's time to take action. Start by paying attention to your physical and emotional health. When your own needs are taken care of, you're stronger and more resilient to stress. The better you feel, the better equipped you'll be to manage work stress without becoming overwhelmed. Taking care of your self doesn't require a total lifestyle overhaul. Even small things can lift your mood, increase your energy, and make you feel like you're back in the driver's seat. Take things one step at a time, and as you make more positive lifestyle choices, you'll soon notice a reduction in your stress levels, both at home and at work.

GET MOVING

Regular exercise is a powerful stress reliever—even though it may be the last thing you feel like doing. Aerobic exercise—activity that raises your heart rate and makes you sweat—is a hugely effective way to lift your mood, increase energy, sharpen focus, and relax both the mind and body. For maximum stress relief, try to get at least 30 minutes of heart-pounding activity on most days. If it's easier to fit into your schedule, break up the activity into two or three shorter segments.

MAKE FOOD CHOICES THAT KEEP YOU GOING

Low blood sugar can make you feel anxious and irritable, while eating too much can make you lethargic. Healthy eating can help you get through stressful work days. By eating small but frequent meals, you can help your body maintain an even level of blood sugar, keep your energy up, stay focused, and avoid mood swings.

DRINK ALCOHOL IN MODERATION AND AVOID NICOTINE

Alcohol temporarily reduces anxiety and worry, but too much can cause anxiety as it wears off. Drinking to relieve job stress may also eventually lead to alcohol abuse and dependence. Similarly, smoking when you're feeling stressed and overwhelmed may seem calming, but nicotine is a powerful stimulant – leading to higher, not lower, levels of anxiety.

GET ENOUGH SLEEP

Not only can stress and worry can cause insomnia, but a lack of sleep can leave you vulnerable to even more stress. When you're well-rested, it's much easier to keep your emotional balance, a key factor in coping with job and workplace stress. Try to improve the quality of your sleep by keeping a sleep schedule and aiming for 8 hours a night.

GET SUPPORT

Close relationships are vital to helping you through times of stress so reach out to family and friends. Simply sharing your feelings face to face with another person can help relieve some of the stress. The other person doesn't have to ret to "fix" your problems; he or she just has to be a good listener. Accepting support is not a sign of weakness and it won't mean you're a burden to others. In fact, most friends will be flattered that you trust them enough to confide in them, and it will only strengthen your bond.

OBJECTIVES

- To study the causes of stress among employees.
- To study the effects of stress on the health of employees.
- To study the outcome of stress on efficiency of an organization.
- To analyze the importance of interventional strategies at organizational level to manage stress among bank employees.
- To study the role of stress in interpersonal relationship.
- To study effectiveness of stress management programme organized by the banks.

REVIEW OF LITERATURE

Dr. K. Chandrasekar (2011), found that environmental factors are favorable to work and he also originate that factors that affect attitude of employees to work are- interpersonal relationships control over emotional, environment, shift. Neelamegam and S Asrafi (2010), in their article said that Stress is a general term applied to the pressures felt in life. Stress at work is almost inevitable in many jobs. It has become a major buzzword and a legitimate concern of the time. Dayo Akintayo (2012), found that working environment is significantly related to workers' morale and also working environment is significantly correlated with perceived workers' productivity. According to N Kathirvel (2009), Stress is the reaction that people take due to excessive pressure or other types of demand placed on them. It arises when they worry that they cannot cope. Stress is a demand made upon the adaptive capacities of the mind and body. Kulkarni (2006), in an article Burnout said that rapid change of the modern working life is associated with increasing demands of learning new skills, need to adopt to new types of work, pressure of higher productivity and quality of work, time pressure and hectic jobs are increasing stress among the workforce. Further he added that privatization and globalization have ignited mergers, acquisitions and precarious employment. Brook (1973), reported that qualitative changes in the job create adjust mental problem among employees. The interpersonal relationships within the department and between the departments create qualitative difficulties within the organization to a great extent.

RESEARCH DESIGN

The nature of study was explanatory and the size of sample is 50. Data was collected from the employees of Jammu and Kashmir banks situated in Rajouri. It was collected through self-structured questionnaire. Books, internet web sites, journals etc were used as a source of secondary data. MS-Excel was used to list and store the data. Percentage Analysis method was used to analyze and interpret results and achieves research objectives.

FINDINGS AND CONCLUSION

Most of the employees panic with the actuality that lack quality in their work puts stress on them. It is found that maximum number of employees in banks remains in stress. 42% employees feel tensed due to their non-achievement of their target of work. 55% employees feel that they are overloaded with work. 30% employees feel stress due to their family related problems. 40% employees accepted that they will obey the order of their boss by sacrificing their important domestic function. It indicates fear and stress among employees. It means such employees feel greater level of stress as compared to other employees. Half of the employees accepted that there is conflict among the employees. It is a concern for top management. Only 45% employees feel that strategies used by banks to manage stress of employees are effective. 75% employees try to solve the problems by discussing it with their spouse or friend or other who closes to them. Majority of the employees try to find solution to relieve them from stress. 55% employees use physical, mental, and spiritual practice or discipline. or other ways to relieve them from stress. In spite of stress, majority of the employees balance in their social life.

SUGGESTIONS

As most of the employees feel that they feel stress at work, banks should take positive steps to make their employees free from stress so that they can work with optimum efficiency and effectiveness. Employees of the banks should be made free from not only fear of quality of performance but also from other types of fear generating in their minds. Guidance and counseling, quality consciousness awareness programs, psychological support can be provided to employees. The concept of five day week working can be implemented in banks so that the employees can give more time to themselves and their family and discharge other social responsibilities. Banks should arrange YOGA camp, meditation camp, entertaining programs etc. The working environment should be made clean and safer. There should be proper work division in all departments. There should be friendly environment from colleagues and especially boss. Employees should try for quality of performance rather than fear from it.

LIMITATIONS OF STUDY

The time period for carrying out the research was short as a result of which many facts have been left unexplored. Lack of time and other resources as it was not possible to conduct survey at large level. 50 employees responded positively. The study is limited to the employees of selected braches of Jammu and Kashmir banks situated in Rajouri district and therefore the findings of the study cannot be extended to other areas. During collection of the data many

employees were unwilling to fill the questionnaire due to lack of time. Respondents were having a feeling of wastage of time for them. Convenient sampling has been used in the study and it has its own limitations. Personal bias of the respondents might have crept in while answering a few questions. Results of the study may not be generalized.

SCOPE FOR FURTHER STUDIES

Area of present study can be increased from district level to state level, national level, as well as international level; Sample size can be increased; other demographic details can be added in the future research and Various other statistical tests can be used for comprehensive analysis & findings.

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Annexure

S.No	statement	Response percentage		
		yes	no	Can,t say
1	Are you satisfied with the Performance you give at your work?	100	-	-
2	Do you fear about the quality of your performance	74	20	6
3	Do you work more than 8 hours?	86	14	-
4	Do you worry about your Colleagues' opinion about you?	38	56	6
5	Do you feel stress sometimes?	82	16	2
6	Is workload the reason of your Stress?	48	44	8
7	Do you discuss your problem with your spouse or friend or any other person close to you?	75	23	2
8	Do you get tensed at non achievement of your target?	40	48	12
9	Is there any effect of work on your health?	55	35	10
10	Do you plan your work before doing?	98	2	-
11	Is there any conflict among employees?	50	40	10
12	Do employees support each other?	80	10	10
13	Are the strategies effective that are used by your bank to manage stress of employees?	50	15	35
14	Are you stressed because of your family problem?	25	65	10
15	Do you try to find any solution for the problem of your Stress?	85	5	10
16	(IF YES) Do you practice yoga or use any therapy for reducing stress?	55	40	05