

STUDY ON STRESS MANAGEMENT AMONG CO-OPERATIVE BANK EMPLOYEES

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Abstract

One of the top 10 most stressful places to work in India is a bank. Employees are feeling anxious and overburdened with work, despite their relaxation with the introduction of new technologies and advances in the banking industry. Advances in technology have allowed banks to undergo quick adjustments. Employees now find it challenging to influence these developments. Workers may become stressed as a result of this. Because they deal with direct client engagement on all levels, banks staff have a very boring job. A significant portion of bankers experience stress at work, according to study, and the reasons for this stress include lengthy workdays, a poor compensation structure, a lack of professional autonomy, corporate culture, role conflict, and more. A review of the causes and consequences of stress in bank workers has been attempted. Additionally, recommendations have been made regarding how to deal with stress. It has been found that the majority of bank employees are under stress. To reduce their stress, the majority of employees look for solutions. The report also makes recommendations for ways to reduce stress, which has an impact on workers' physical and emotional health.

Keywords: - Bank employees, Stress Management, Co-operative Bank, Organizations.

Introduction

Stress can be a common part of any work. In organizations, stress is becoming a bigger issue and can occasionally have a negative impact on performance. Stress in the workplace is caused by a lack of person-environment fit. Mismanagement of organizational stress affects the human capacity of the organization. Additionally, it results in decreased employee wellbeing, morale, productivity, quality, and health. Workplace stress can result in poor health and even injury. Our economy has expanded in the majority of sectors, but stress has also accompanied this expansion. Stress causes a variety of psychosomatic and psychiatric diseases, as well as feelings of frustration and overall life discontent. Stress at work is the detrimental physiologic response that occurs when job profiles and, consequently, the demands, resources, or talents of the employee are not well matched. These ailments eventually have

an impact on people's ability to perform at work and, consequently, their health. A small amount of stress, however, might be beneficial to a company. Stress can be both beneficial and detrimental. A person's performance can be prolonged by acceptable levels of stress, but it can be lowered by extreme levels of stress. Since stress is becoming a bigger issue, stress management is now essential. The term "stress management" describes the broad range of methods and psychotherapies that can be used to prevent and regulate a person's stress level. Consequently, an individual's daily functioning is improved. One of the three approaches to stress management is to "avoid or control it, flee from it, or learn to adopt it." It is said that prevention is preferable to treatment, therefore rather than treating the negative consequences of stressors or incurring significant expenses after being impacted by them, action should be taken early on to stop them. There are numerous approaches to managing stress effectively at the individual and organizational levels. Dealing with stress is usually the first step in stress management, and the second is overcoming the strain with the help of relaxation methods like meditation. Psychotherapies must be used as every individual is different. Banks ought to treat staff members differently at work, valuing and recognizing their efforts. Because employee stress and stress levels are strongly correlated, banks should implement employee assistance programs and stress management seminars in proportion to the number of employees. Enhancing employees' psychological health and well-being will increase their productivity. "A Healthy Employee May Be a Productive Employee," as the adage goes, is the reason.

Objective of the study

1. To investigate the sources of stress among the Co-operative Bank employees.
2. To investigate the impact of stress on the organization's production.
3. To determine various strategies and tactics to reduce stress at work.

Review of Literature

Gopika et al. (2025) This study assessed the satisfaction levels of women members in cooperative societies, highlighting factors influencing their engagement and contentment. Findings suggest that active participation and empowerment initiatives significantly enhance member satisfaction. The research underscores the importance of gender-inclusive policies in cooperatives. It recommends tailored strategies to boost women's involvement in cooperative activities.

Kaur & Kameswari (2024) Analyzed eight Farmer Producer Organizations (FPOs) in Uttarakhand, revealing that half performed excellently, while others required capacity building. The study emphasized the role of FPOs in reducing production costs and enhancing market linkages. It highlighted the need for targeted interventions to strengthen weaker FPOs. The research underscores the potential of FPOs in uplifting small and marginal farmers.

Chaudhary et al. (2023) Analyzed the financial viability of the Shilgoor Bijat Swaytt Sahkarita FPO in Dehradun, focusing on business performance and marketing efficiency. The study identified key constraints faced by members and non-members, offering insights into operational challenges.

Recommendations include strategic interventions to enhance financial sustainability. The research emphasizes the need for capacity building in FPOs.

Chamoli, Pratap, & Uniyal (2022) Investigated the participation of women farmers in Uttarakhand's local food markets amidst male migration. The study found that women faced challenges like lack of resources and unfair trade practices. It highlighted the need for supportive policies to empower women in agriculture. The research emphasized the potential of women in sustaining local food systems.

Mukherjee et al. (2020) Assessed the impact of a women-based Farmer Producer Company (FPC) in Uttarakhand's hill regions. The study revealed improvements in income, empowerment, and livelihood well-being among member women. It demonstrated the effectiveness of FPCs in enhancing socio-economic status. The research advocated for the promotion of women-led cooperatives in hilly areas.

Methodology

Research Design:

Both exploratory and descriptive methods were used in the investigation. 50 is the sample size. It was obtained from the Co-operative Bank employees. Using a self-structured questionnaire, data was gathered. Secondary sources of information included books, journals, magazines, websites, and research papers. In order to evaluate and interpret the results and accomplish the goals of the study, the percentage analysis approach was employed.

Sample Design:

The particulars of sample design,

1. Type of Universe: Finite.
2. Sample Size: 50

Population:

Employees of the Co-operative Bank make up the population chosen for this specific study.

Data Collection Tool:

Co-operative Bank staff members at various levels provided the data, which was gathered at random. Information about their company and issues was gathered through online interviews with the staff members and a self-structured questionnaire (Google form).

Data Sources:

In the study, both primary and secondary data will be employed. Direct online interviews and a self-structured questionnaire were used to gather the primary data. Books, periodicals, standard journals, websites, and research papers were the sources of the secondary data.

Results and Discussions

Table no: 1- The proportion of respondents who said they were under stress

Category	Stressed	Not Stressed
% of Respondents	43	7

Above table indicates that while a small percentage of respondents felt they were not stressed, the majority of respondents were.

Table no: 2- Sources of Stress

Sources of Stress	Lack of Support	Feeling of Inequality	Personal Problems	Job Difficulty	Time Management	Work Overload
% of Respondents	4	4	6	7	10	19

Above table concluded that excessive workload [19%] and ineffective time management [10%] are the main sources of stress among bank workers. Individuals reported experiencing a great deal of stress at work as a result of being required to perform numerous tasks and obligations. Another significant element that stresses out workers is time.

Table no : 3- Actions to Reduce Stress Level of Bank Employees

Action to Reduced Stress	Reducing Responsibility	Continuous Training	Recognition	Work in group	Effective Communication	Meditation, Yoga & Relaxation therapy
% of Respondents	4	6	7	7	10	16

Based on the above table, it can be concluded that yoga, meditation, and relaxation therapy directly and favorably affect the mind, giving it the capacity to face stress. Approximately 16% of the participants anticipated that they needed acknowledgment since it is particularly critical to recognize people's worth during stressful situations. The data indicates that the banks have implemented successful stress management programs, ongoing training, and appropriate communication as ways to lessen stress.

Findings of the Study

- i. According to almost 80% of the respondents, they experience significant levels of stress, which could be brought on by both personal and professional factors.
- ii. The respondent had too many responsibilities at work.
- iii. The study found a small number of programs for managing stress well. Stress reduction has been found to be a significant benefit of meditation.

Consequences of Stress

- a. Health and physical issues such as heart conditions, ulcers, arthritis, elevated smoking, cardiovascular disease, and other stress-related conditions
- b. A lack of motivation and job skills, mood swings, inferiority complexes, widespread resentment, poor objectives and self-esteem, and other psychological and behavioral problems
- c. Examples of organizational challenges include higher absenteeism, more accidents, behavioural problems, job dissatisfaction, decreased productivity, and production turnover.

Suggestions for Bank and Bank Employees

- i. Banks should take proactive steps to guarantee that their employees are stress-free so they can perform with optimum efficiency and effectiveness, as the majority of employees report feeling anxious at work.
- ii. Bank workers should be free from anxiety of different worries that cross their minds in addition to the dread of performing poorly. Employees can receive guidance and counselling, stress management programs, quality consciousness awareness workshops, and psychological assistance.

- iii. To enable workers to complete other social responsibilities and spend more time with their families, banks may implement the idea of a five-day workweek.
- iv. To reduce stress, banks could set up fitness classes, yoga camps, mindfulness meditation camps, relaxation methods, and fun events. In the workplace, cleanliness and safety should come first. Work must be properly divided in every department. The environment between coworkers and, particularly, the supervisor should be friendly.
- v. Instead of fearing subpar performance, workers ought to aim for it. For all staff groups, prompt training is necessary to keep them informed and self-assured. Plan a Stress Management Program that addresses various leave options for staff members across the board. In order to manage stress related to the workplace, promote open communication.
- vi. Promotional strategies such as internal promotions for staff members will result in more accomplished workers. When necessary, the bank should clarify roles to remove any uncertainty and take appropriate action to redesign jobs that are burdensome on employees' abilities and capacities.

Conclusion

In the banking industry, stress is a problem that cannot be avoided. This stress at work is primarily caused by placing greater value on work and less value on family and health. Stress has evolved into a pervasive evil in the current situation that needs to be eradicated. Stress may be an issue in and of itself, leading to a number of other issues over time. Stress management programs are desperately needed in order to alleviate stress and lessen its negative effects. Given the growing risks of stress, which make it harder for employees to function, this essay aims to review the need for stress management programs. According to a number of studies, businesses that have implemented stress management techniques have an advantage over rivals since their staff members are more productive. These days, stress management programs are an essential component of every sector. Organizations would undoubtedly benefit from knowing how much they must spend on stress management programs in order to maximize their profits. It would also help to create a stress-free environment and increase employee satisfaction.

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