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**GRT** **A COMPARATIVE STUDY OF STRESS  
MANAGEMENT OF EMPLOYEES IN PRIMARY AND  
DISTRICT CO-OPERATIVE BANKS IN KERALA**

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**Abstract:**-Workplace stress is the harmful physical and emotional response that poor match between job demands and the capabilities,resources, or needs of the worker.Stress is a prevalent and costly problem in today's workplace. Reducing stress in our everyday life is vital for maintaining our overall health, as it can improve our mood, boost immune function, promote longevity and allow us to be more productive.This study tries to measure the level of stress among the employees of Primary and District Cooperative banks in Kerala. The collected data were systematically analyzed and findings indicate that Stress is high in case of primary co-operative bank and comparatively low in District co-operative bank employees.

**Keywords:** stress, employees, primary co-operative bank, District co-operative bank.

#### **INTRODUCTION**

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. Stress bears debilitating effects on both the employees and the employer. Workplace stress is the harmful physical and emotional response that poor match between job demands and the capabilities, resources, or needs of the worker.Reducing stress in us to be more productive. our health. The sciences of stress when we become stressed, the brain undergoes both chemical and physical changes that affect

its overall functioning. During periods of high stress, certain chemicals within the brain, including the neurotransmitters dopamine, epinephrine and norepinephrine begin to rise, causing larger amounts of these and other "fight-or-flight" hormones such as adrenalin to be released by the adrenal glands. The release of these chemicals contributes to certain physiological effects, including rapid heart rate, higher blood pressure, and a weakened immune system. When left unmanaged over time, chronic stress can lead to the development of other serious problems, such as stomach ulcers, stroke, asthma, and heart disease.

**OBJECTIVES OF THE STUDY:**

1. To measure the level of stress among the employees of Primary and District co-operative banks in Kerala
2. To identify how this stress affect the physical and mental health of employees.

**METHODOLOGY:**

The present study is intended to analyse employees stress by taking 60 employees as sample i.e., 30 employees from Primary co-operative bank and 30 employees from District co-operative bank in Kottayam district and Ernakulum district of Kerala state. For the purpose of study a sample of 60 employees of the banks were collected based on Convenience Sampling.

**RESULTS AND DISCUSSIONS**

**Table 1:- EMPLOYEES FACING STRESS**

Sl No.	Employees facing stress	Primary co - operative Banks	%	District Co -operative Banks	%
1	Facing stress	21	70	12	40
2	No stress	09	30	18	60
<b>Total</b>		30	100	20	100

The above table shows that out of 30 respondents from primary co-operative banks, 70 % facing stress, and 30% are not. In District co-operative banks, 40% employees facing stress and 60% are not.

**Table 2:- KINDS OF STRESS**

Sl. No.	Kinds of stress	Primary co-operative Banks	%	District co-operative Banks	%
1	Strict attitude of managers	04	19.05	02	16.67
2	Lack of Cooperation	08	38.10	04	33.33
3	Distance from home	00	00	02	16.67
4	Lack of time to spend with family	05	23.80	03	25.00
5	others	04	19.05	01	08.33
<b>Total</b>		21	100	12	100

Source:- Survey data

The above table shows that out of 21 respondents from primary co-operative banks, 38% facing stress because of lack of cooperation, 23% facing Lack of time to spend with family. In District co-operative banks out of 12 respondent 33%, and 25% employees facing stress because of lack of cooperation and lack of time to spent with family respectively.

**Table 3:- PHYSICAL AND MENTAL SYMPTOM OF STRESS**

Sl. No.	Symptoms of stress	Primary co-operative Banks	%	District co-operative Banks	%
1	Headache	09	42.86	05	41.67
2	Respiratory Problems	Nil	-	Nil	-
3	Muscular problems	01	04.76	Nil	-
4	Hair fall	04	19.05	03	25.00
5	Back pain	06	28.57	04	33.33
6	Lack of concentration	01	04.76	Nil	-
<b>Total</b>		21	100	12	100

Source:- Survey data

The above table shows that out of 21 respondents from primary co-operative banks, 42% having Headache as the facing physical symptom of stress, no one have respiratory problems, 4% having muscular problems, 19% have hair fall and 28% have back pain. In District co-operative banks out of 12 respondent 41% have headache, no one have respiratory problem and muscular problems, 33% have back pain and 25% have hair fall.

**Table 4:- WHETHER WOMEN EMPLOYEES ARE FACING MORE STRESS THAN MEN.**

Sl. No.	Whether women employees facing more stress	Primary co-operative Banks	%	District co-operative Banks	%
1	Agree	07	23.33	05	16.67
2	Strongly agree	05	16.67	08	26.67
3	Neutral	12	40.00	09	30.00
4	Disagree	04	13.33	05	16.67
5	Strongly disagree	02	06.67	03	10.00
<b>Total</b>		30	100	30	100

Source:- Survey data

The above table shows that out of 30 respondents of primary co-operative banks, 23% and 16% agree that women employees have more stress than men in primary and district co-operative banks respectively. 16%, 26% strongly agree, 40%, 30% have no opinion regarding these. 13%, and 16% respondent disagree to the above and 6% and 10% respondent strongly disagree that women may face more stress than men.

**FINDINGS**

1. Stress is high in case of primary co-operative bank and comparatively low in district co-operative bank employees.
2. The respondents in primary co-operative banks and district co-operative banks support the reason for their stress is lack of co-operation and lack of time to spend with family.

3. Physical and mental symptom of stress is also same in both the banks, i.e. headache and back pain.
4. Most of the employees agree that women employees facing more stress than men.
5. Majority of the respondent says that there is no technique followed in the work place to reduce stress.
6. Almost all employees get time to participate in family and religious programmes.
7. The age, marital status, etc. have no influence on the level of stress.

#### **SUGGESTIONS**

1. The bank must provide training to fresher in order to reduce the stress because of lack of knowledge in the job.
2. The managers should be friendly to all employees.
3. The banks should try to provide interval time, time for discussions, entertainment etc so the employees can relaxed from headache, back pain etc arising because of continuous work.
4. The counselling and family tour of employees is better to get relaxed from the job.

#### **CONCLUSION:**

The conclusion drawn from the above study is that most of the employees in primary co-operative banks facing stress in their work life. The stress is mainly due to lack of co-operation and lack of time to spend with family. The head ache, back pain and hair fall are the symptoms they considered as arising because stress. District co-operative bank employees also face stress but it is less as compared to primary co-operative banks. The reason and symptoms are same in both the cases. In order to manage stress the banks should conduct counseling and family tour. It is the best solution for managing stress.

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