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**“A CRITICAL EVALUATION OF STRESS MANAGEMENT APPROACHES OF COOPERATIVE BANKING  
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## “A CRITICAL EVALUATION OF STRESS MANAGEMENT APPROACHES OF COOPERATIVE BANKING SECTOR”

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**Abstract:** Stress Management focuses on identifying the causes and effects of stress among the bank's head office employees. Objectives are set such as to understand the stress level among the employees of the bank. 30 employees are taken as sampling unit. Physical & Mental Health, Workload Stress are identified and tried to reduce stress by given some suggestions such as Implement wellness programs to address physical health issues like tiredness and improve overall employee well-being, launch diversity and inclusion training to promote a more inclusive work environment where all employees feel valued.

**Key Words:** Stress Management, Physical & Mental Health.

### **Introduction:**

The research paper titled Study on Stress Management of Employees at the banking sector, focuses on identifying the causes and effects of stress among the bank's head office employees. The bank's long working hours and manual work systems often lead to work pressure, which in turn causes both physical and emotional stress. This study will gather data using questionnaires and observations from a sample of 30 employees, representing various positions and experience levels. By analyzing this data, the research aims to uncover key stress triggers and provide practical solutions to help reduce employee stress. These solutions aim to improve the health and well-being of employees, boost job satisfaction, and enhance overall productivity within the bank. Ultimately, the study hopes to offer valuable insights for developing better stress management strategies at banking.

### **Literature Review:**

1. Lazarus and Folkman's Transactional Model of Stress (1984) explains that stress occurs when individuals perceive the demands of a situation as exceeding their ability to cope. The model emphasizes that stress is subjective, based on how a person views and manages challenges. In a workplace, employees who feel capable of handling their workload are less likely to experience stress, while those who feel overwhelmed are more prone to it. This model highlights the importance of individual coping mechanisms in managing workplace stress.
2. Folkman and Moskowitz (2000) identified two main coping strategies for dealing with stress: **problem-focused coping**, which involves tackling the issue directly, and **emotion-focused**

**coping**, which focuses on managing emotional reactions. How individuals use these strategies affects their ability to handle stress. This study can help determine whether employees use effective coping mechanisms and if they need additional support to improve problem-solving or emotional coping skills for managing workplace stress.

3. In the case of cooperative bank, long working hours and manual task execution may increase the likelihood of stress. Karasek's (1979) Job Demand-Control Model emphasizes that high demands paired with low control over work processes can lead to stress, which may apply to the current banking environment.

**Objectives:**

- 1) To understand the stress level among the employees of the banking sector.
- 2) To identify the factors that causes stress among the employees.
- 3) To develop new stress reducing strategies for wellbeing of employees.

**Research Methodology:**

1. **Research Type:** This research is **Descriptive** in nature.
2. **Primary Data:** This source for this research is observation & questionnaire conducted with the employees of cooperative bank.
3. **Secondary Data:** The source of secondary data is collected from books and website.

**Sampling Method used:**

**Sampling Type Sample:** Convenience sampling method with 30 as sample size.

**Data Analysis:**

This section provides an analysis of the data collected from the employees of banking sector through a structured questionnaire. The analysis is divided into sections based on the questionnaire's structure: Demographic Information, Physical Health, Mental Health, Work-Related Issues, Lifestyle & Personal Habits. This section presents a brief analysis

**1. Demographic Information:**

The demographic analysis shows a balanced representation of job roles, with the majority having significant experience (7-10 years). This indicates a stable workforce, but also implies that the stress factors observed might be long-standing for experienced staff, especially as none are new employees.

<b>Variables</b>	<i>n = 30</i>	<i>Percentage</i>
<b>Gender</b>		
Male	16	53
Female	14	47
<b>Age</b>		

under25	0	0
25-34	11	37
35-44	8	27
45-54	10	33
55+	1	3
<b>Designation</b>		
Clerk	10	33
Officers	12	40
Manager	8	27
<b>Year of Experience</b>		
less than 1 year	Nil	
1-3 years	10	33
4-6 years	6	20
7-10years	11	37
10+ years	3	10

(Source: Primary Data)

**Interpretation:**

The gender distribution shows a near-equal representation, with 53% male and 47% female respondents. This balance ensures that both male and female perspectives are well-reflected in the analysis, providing a more comprehensive view of stress management issues at banking. Majority of employees falling between the ages of 25 and 54. The largest group, 37%, is in the 25- 34 age range, indicating a strong presence of younger professionals. The 35-44 and 45-54 age groups make up 27% and 33%, respectively, showing a good mix of mid-career and senior staff. However, there are no employees under 25, suggesting the bank may not focus on hiring fresh graduates, and only 3% are over 55, indicating a small number nearing retirement. This mix of youth and experience can contribute positively to the bank’s work environment. 33% of employees are clerks, 40% are officers, and 27% are managers, with no staff in other roles. This indicates a clear structure with a strong representation of mid-level officers and a balanced distribution between clerical and managerial staff. 37% of employees have 7-10 years of experience, making it the largest group. 33% have 1-3 years, 20% have 4-6 years, and 10% have over 10 years of experience. There are no employees with less than 1 year of experience, indicating strong staff retention.

**2. Physical Health:**

Following table presents the physical health employees.

Statement	Never	Rarely	Sometimes	Often	Always	Total
Headaches	12	8	5	2	3	30
Trouble sleeping	15	4	5	2	4	30
lack of energy	13	5	4	8	0	30
Muscle pain	8	10	5	4	3	30
Digestive problem	12	5	5	3	5	30
Shortness of breath	20	5	5	0	0	30
Chest pain	17	8	0	4	1	30
Lightheaded	17	5	7	0	1	30
Blood pressure	17	3	5	5	0	30
Cholesterol	21	5	2	0	2	30

(Source: Primary Data)

The data shows that the majority of participants experience positive physical health, with 67% (20 people) never having shortness of breath, 57% (17 people) never experiencing chest pain, lightheadedness, or high blood pressure, and 70% (21 people) having no issues with cholesterol. However, there are notable negative experiences. For example, 27% (8 people) report often or always feeling muscle pain, while 20% (6 people) frequently have digestive problems. Additionally, 20% (6 people) regularly struggle with headaches, and 20% (6 people) report trouble sleeping often or always, indicating ongoing health concerns for a minority.

**3. Mental Health**

A notable proportion of employees experience mental health issues due to stress, with 40% reporting anxiety or irritability. Long working hours are seen to negatively affect mental health, as indicated by 70% of respondents, highlighting a need to address work-life balance.

Following table presents the Mental Health employees.

Statement	Never	Rarely	Sometimes	often	Always	Total
Feel anxious	10	10	5	5	0	30
Depressed or down	20	6	4	0	0	30

feel overwhelmed	20	2	8	0	0	30
feel irritable or angry	10	3	3	9	5	30
trouble concentrating	12	5	8	4	1	30
feel hopeless	13	6	5	2	4	30
lack of interest in daily activities	9	9	5	5	2	30
panic attacks	24	4	2	0	0	30
socially withdrawn	8	8	6	5	3	30
sense of dread	8	12	5	4	1	30

(Source: Primary Data)

**Interpretation:**

The chart shows that the majority of participants report positive mental health experiences, with 67% (20 people) never feeling depressed or overwhelmed, and 80% (24 people) never experiencing panic attacks. Similarly, a large portion (40%, or 12 people) report never having trouble concentrating. However, there are notable negative experiences as well. For example, 30% (9 people) often or always feel irritable or angry, and 27% (8 people) often or always feel socially withdrawn. Additionally, 17% (5 people) frequently feel anxious, indicating that while most participants report positive mental health, some consistently struggle with certain symptoms.

**4. Work-Related Issues**

A significant portion of employees (70%) feel pressured by deadlines, while 60% struggle with the manual work system, indicating that workload and inefficient systems are major contributors to workplace stress. This suggests the need for operational improvements and better workload management.

Work Related Stress	Never	Rarely	Sometimes	Often	Always	Total
Stressed at work	11	9	5	3	2	30
Conflicts with colleagues	26	2	1	1	0	30
Workload is unmanageable	9	10	5	2	4	30
Unsupported by supervisor	25	2	1	1	1	30
Job insecurities	11	8	2	3	6	30
Work overtime	9	4	5	1	11	30

Efforts are not recognized	21	5	4	0	0	30
Lack control over work	13	8	6	2	1	30
Job is not fulfilling	18	6	5	1	0	30
Burnt out	8	9	8	3	2	30

(Source: Primary Data)

**Interpretation:**

The data reflects generally positive work-related experiences, with 87% (26 people) never having conflicts with colleagues and 83% (25 people) feeling supported by their supervisors. Additionally, 70% (21 people) believe their efforts are recognized, and 60% (18 people) find their job fulfilling. However, there are some significant negative experiences. For instance, 37% (11 people) often or always work overtime, and 20% (6 people) feel a lack of control over their work. Moreover, 20% (6 people) experience job insecurities "Always" or "Often," and 17% (5 people) report that their workload is unmanageable, indicating persistent stress factors for some individuals.

**5. Lifestyle:**

While half of the employees find the work environment moderately supportive, 30% believe it needs improvement. This indicates that workplace conditions could be enhanced to reduce stress. Additionally, 60% rely on social support, showing that external help plays a role in managing workplace stress.

Following table presents the Lifestyle of employees

Lifestyle	Never	Rarely	Sometimes	Often	Always	Total
Exercise	5	2	8	0	15	30
balanced diet	8	5	6	1	10	30
consume alcohol	30	0	0	0	0	30
Smoking	30	0	0	0	0	30
relaxation techniques	5	5	3	5	12	30
Vacations	6	10	8	1	5	30
engage in hobbies	4	5	3	7	11	30
Family time	8	5	3	5	9	30
financially stressed	9	8	10	3	0	30

good work life balance	12	4	5	5	4	30
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(Source: Primary Data)

**Interpretation:**

The data shows a generally positive lifestyle for the majority, with 100% (30 people) reporting never smoking or consuming alcohol. Additionally, 50% (15 people) exercise regularly, and 33% (10 people) maintain a balanced diet "Always." However, there are some negative lifestyle aspects. For instance, 40% (12 people) rarely or never practice relaxation techniques, and 37% (11 people) rarely or never engage in hobbies. Financial stress affects 33% (10 people) "Sometimes," and 30% (9 people) struggle to find time for family. Only 40% (12 people) report always having a good work-life balance, showing a need for improvement in stress management and personal time.

**6. Personal Habits:**

Following table presents the Personal Habits of employees.

Personal Habits	Never	Rarely	Sometimes	Often	Always	Total
Caffeinated beverages	9	8	10	2	1	30
Skip meals	10	3	12	2	3	30
Daily accomplishment	10	5	10	5	0	30
Hydrated	11	10	9	0	0	30
Beaks during work hours	15	5	5	3	2	30
Good sleep hygiene	8	5	4	5	8	30
Setting personal goals	8	2	5	5	10	30
Control over your time	10	10	6	0	4	30
Achieving goals	8	3	13	2	4	30
Professional help for stress	8	8	5	0	9	30

**Interpretation:**

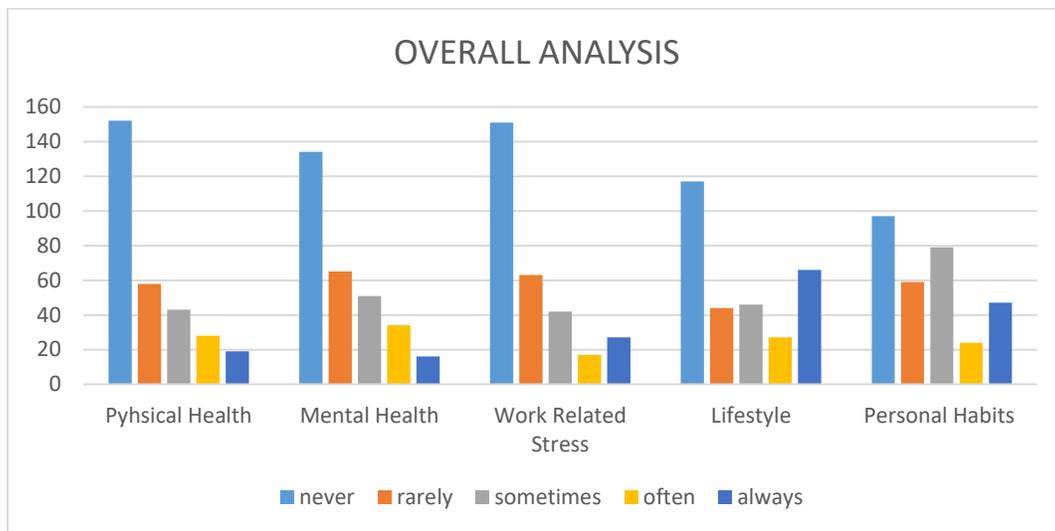
The data reveals both positive and negative trends in personal habits. On the positive side, 50% (15 people) consistently take breaks during work hours, and 37% (11 people) stay hydrated regularly. Additionally, 33% (10 people) rarely skip meals, and 33% (10 people) feel they have control over their time. However, several areas show challenges. For instance, 33% (10 people)

sometimes consume caffeinated beverages, and 27% (8 people) struggle with good sleep hygiene, either "Always" or "Often." Furthermore, 30% (9 people) frequently seek professional help for stress, and 37% (11 people) report inconsistent achievement of their personal goals, indicating areas where individuals may need more support or lifestyle adjustments.

**Overall Analysis:**

Following Table presents the overall analysis of 5 sections (physical health, mental health, work related stress, lifestyle, personal habits each section contains 10 statements i.e 10\*30=300)

Overall Analysis	Never	Rarely	Sometimes	Often	Always	Total
Physical Health	152	58	43	28	19	300
Mental Health	134	65	51	34	16	300
Work Related Stress	151	63	42	17	27	300
Lifestyle	117	44	46	27	66	300
Personal Habits	97	59	79	24	47	300



(Source: Primary Data )

**Interpretation:**

Overall, the analysis reveals that most individuals report good physical and mental health, but there are clear challenges related to lifestyle and personal habits. Work-related stress, while less frequent, is still a concern for a significant portion of the population. These findings suggest that initiatives aimed at improving lifestyle habits and addressing work-related stress could have a

meaningful impact on overall well-being. Further analysis, including demographic breakdowns and potential correlations between different health factors, may provide more targeted insights for effective interventions.

### **Findings:**

1. **Physical Health:** A majority of individuals report good physical health, indicating that most are managing their well-being adequately.
2. **Mental Health:** Similarly, mental health was generally reported as positive, with fewer instances of mental health issues compared to other factors.
3. **Lifestyle Challenges:** A significant number of respondents face issues related to their lifestyle, such as irregular exercise, poor diet, and lack of sleep. These factors are contributing to their overall stress levels.
4. **Personal Habits:** Poor personal habits, like lack of physical activity and unhealthy eating, are prevalent among the group. These habits negatively impact both physical and mental well-being.
5. **Work-Related Stress:** Though less common, work-related stress remains a concern, particularly due to long working hours, high pressure, and manual tasks. Employees struggle with deadlines and pressure to complete tasks on time.
6. **Coping Strategies:** Many individuals rely on emotion-focused coping mechanisms, such as relaxation techniques, while fewer use problem-solving approaches to manage stress effectively.
7. **Support Needs:** A notable percentage of respondents feel they need more support, especially in handling work-related stress and improving personal habits.
8. **Female Employees:** Women in the workforce report higher stress related to balancing work and life responsibilities, and they express the need for targeted support.
9. **Improvement Opportunities:** The data suggests that addressing lifestyle habits and work-related stress could significantly enhance overall health and well-being.
10. **Future Focus:** Further analysis, including demographic differences and correlations between stress factors, could provide more detailed insights for creating tailored interventions and improving employee well-being.

### **Suggestions:**

1. **Maternity Leave and Childcare Policies:** Improve communication to ensure all employees are aware of these policies, particularly for the 20% who feel uninformed or unsatisfied.
2. **Support During Pregnancy or Maternity Leave:** Although 86% feel supported, introducing formal programs for expectant and new parents could further enhance their experience.
3. **General Workplace Satisfaction:** Regularly conduct employee satisfaction surveys to maintain high morale and identify areas for improvement.

4. **Employee Health and Well-Being:** Implement wellness programs to address physical health issues like tiredness and improve overall employee well-being.
5. **Inclusivity Initiatives:** Launch diversity and inclusion training to promote a more inclusive work environment where all employees feel valued.
6. **Flexible Work Arrangements:** Introduce flexible working hours or remote work options to help employees manage stress and improve work-life balance.
7. **Paperless Work:** Automating routine tasks like document processing can reduce manual work, cut down overtime, and decrease stress by streamlining operations.

### **Conclusion:**

In conclusion, Baramati Sahakari Bank has established a solid framework for supporting its employees, particularly with policies like maternity leave and general workplace support. However, there is room for improvement in addressing physical and emotional stressors, such as long working hours and task-related fatigue. To further strengthen its stress management efforts, the bank should consider introducing wellness programs, enhancing communication, and offering flexible work arrangements. By prioritizing these initiatives, the bank can foster a healthier, more balanced work environment, leading to increased employee well-being and organizational success.

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