



**IMPACT OF EMPLOYEES STRESS ON ORGANIZATIONAL
PERFORMANCE – A STUDY WITH REFERENCE TO CO-OPERATIVE BANKS IN
TELANGANA STATE**

M. Sambaiah, Ph. D.

Director, MBA Program, Sri Gayathri Degree and PG College, Warangal – 506 001.

Abstract

Currently co-operative banks are playing significant role in economic development of rural India. These banks give financial support to farmers for cultivation. In these process employees plays a major role to provide financial services to farmers in appropriate time. During this period employees have more responsibility and accountability towards their duties. This study finds how employees are balancing their stress during this period and also finds organizational motivational programs to encourage employees.

Keywords: *Employees stress, Motivation, Employees Responsibility.*



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1. Introduction

In today's world every sector is facing problem of employee stress. As co-operative banking sector is not an exception. Due to tough competition in the market co-operative bank employees are also under stress. Other reasons may be they have to play multiple roles at a time, inadequate resources, they have to achieve targets in limited time which will lead to stress among employees. If employees are under stress it's going to affect performance as well as productivity of the organization. Basically what is stress? The HSE (Health Safety Executive Uk) defines stress is an undesirable response people have to tremendous pressures or other types of demands placed upon them. It arises when they worry they cannot deal with. Some stress can be good, and some can be bad. HSE distinguishes between stress and pressure. Pressure is seen as positive and something that actually helps improve our performance. Research on employees working in co-operative sector shows work-related stress is significantly and negatively related to employees' performance. Purpose of this study is to examine the stress in employees of co-operative banks in Telangana state.

2. Review of literature

Bindurani R S Shambushakar and Dr.A P Hosmani (2014) found in their survey stress at certain level increases productivity. If stress continuous beyond certain level will be distressful. This study found that stress contributes negative production and productivity if it affects continuously on the employee.

Maryam Khodabakshi (2013) conducted research on women bank employees. Researcher wants to predict occupational stress of 96 women working in Shahr bank with the assessment of personality type and organizational commitment. Findings show that there is significant and positive correlation between occupational stress and personality types of introversive, sensitive, feeling and thoughtful and this means that introversive, sensitive, feeling, and thoughtful people have higher occupational stress than other personality types.

Dr. Vimal K. Bhatt, Prof. Amit B. Patel, Prof. Jatin K. Modi (June 2012) ,attempts to study the factors causing stress to employees and effects of stress on them through a structured questionnaire executed on the employees of private and public sector bank in North Gujarat Region. They found that majority of the bankers felt that their job is stress full and that stress in return decreases their performance.

Muhammad Naeem Shahid, Khalid Latif, Dr. Nadeem Sohail and Muhammad Aleem Ashraf (2011), conducted the study to explore the stress related problems of bankers and to examine the relationship of stress and performance. For this study 150 samples were selected from bank employees from the district Faisalabad. The results show that all the components of stress cause great stress in bankers and then decrease their performance.

Usman basher and Mahammad ismailramay (2010) conducted study on impact of stress on organizational performance in banking sector. This study mainly found that the relationship between stress and work performance of the employee. this study suggested that there stress creates negative impact on organizational performance.

3. OBJECTIVES OF THE STUDY

Present study purports following objectives

1. To know the level of stress and performance of employees during the financial year.
2. To find the affecting factors of stress on employees performance.
3. To analyze the effecting factors of stress on organizational performance
4. To know the organizational distress programs for motivate workforce.

4. SCOPE OF THE STUDY

A study has been conducted in Mulkanoor co-operative Rural Bank & Marketing (MCRW&MS), Mulkanoor and District Central Co-operative Bank (DCCB), Karimnagar which mainly cater to the needs of the service sector. The focus of the study covers the aspects of the Job stress among the bank employees and measures taken by banks to cope up with stress.

4. RESEARCH METHODOLOGY

For the present study the data has been collected from both primary and secondary sources. The primary data have been collected through the survey of employees in selected co-operative banks through pre-structured questionnaire and personal interview. The sample size for the study is 70respondents (50 employees from MWCD&MS and 20 from DCCB) and they have been selected through simple random sampling method. Employees were requested to provide the information related to job environment. The percentages of all the aspects of the questionnaire have been analyzed. The analyzed data have been represented in a table and interpreted.

5. Data analysis and interpretation

Table-1 Demographic profile of Respondents

Sl.No	Category	Particulars	No. Of Respondents	Percentage
01	Gender	Male	70	100
		Female	-	-
02	Age	Below 25 Years	02	02.85
		26-35	48	68.57
		36-45	12	17.14
		Above 45	08	11.42
03	Marital Status	Single	08	11.42
		Married	62	88.57
04	Education	Graduation	58	82.85
		Post Graduation	12	17.14
05	Experience	Below 5 years	06	8.57
		5 – 10 years	19	27.14
		11-15 years	27	38.57
		16-20 years	13	18.57
		21 and above	05	7.14

Interpretation

Above table shows that100% of the respondents from male category only. 48% of the respondent's age group is between 26-35, 62% percentage of the respondents got married, maximum of the employees studied up to graduation only and have job experience between 11-15 years.

Table- 2 Stress affects on physical and mental health of employees

Sl.No	Particulars	Respondents	percentage
01.	Yes	38	54.28
02.	No	18	25.74
03.	Can't Say	14	20
Total		70	100

Interpretation

Above table describes that the maximum of employees are being affected mentally and physically by stress. Only 14 employees could not say anything about stress.

Table-3 Physical and Mental health effects on organizational performance

Sl.No	Particulars	Respondents	percentage
01	Yes	30	42.85
02	No	28	40.00
03	Can't Say	12	17.14
Total		70	100

Interpretation

Above table tells that the maximum of the employees strongly believe that there is an effect of physical and mental health on organizational performance and 12 percentage of the employees are un able to say exactly how stress affects on organizational performance.

Table-4 Effects of organizational programs (Meditation, yoga, and others) to distress employees

Sl.No	Employees response	Respondents	Percentage
01	Up to Maximum Extent	17	24.28
02	Up to Some Extent	36	51.42
04	Not at all	06	8.57
05	Can't Say	11	15.71
Total		70	100

Interpretation

From the above table is noted that 24 percentages of employees believe that yoga, meditation and other programs are reducing job stress at up to maximum extent level, 51 % of employees opinion is up to some extent these programs are reducing job stress.

Recommendations

1. In co-operative banks financial transactions are depended on seasons. So all duties and responsibilities have to be balanced with existed work force only, and employee experience plays vital role to balance the situation. Therefore distribution of the duties and responsibilities should be based on experience of employee.
2. Now most up-to-date technology is available in the present global world. So there is a need to technological adaptation and up gradation to reduce the job stress on employees in co-operative banks.

3. To get more acquaintance on work co-operatives have to provide adequate training and development programs for the employees.
4. All co-operative banks are adopting traditional methods of banking system due to lack of awareness and knowledge on technology among members. Awareness and training programs also needed for bank members.
5. According to the mental and physical condition of the employees organizations have to organize suitable programs for employees to balance the stress.

Conclusions

Job Stress effects on organizational performance and employees physical and mental condition but providing of financial input is the primary one for agriculture. Therefore organizations have to plan up for better recreational programs not only physical also for mental balance of employees so it improves organizational performance. Now every financial transaction is being digitalized in banking sector so technology is better medicine to reduce mental and physical strain of the personnel. Good working conditions, motivational programs must be provided by the co-operatives thus leads to better performance of the organizations.

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