The Impact of Work Pressure on Health: The Study of Banking Employees.

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ABSTRACT

Work pressure at work is a very crucial topic nowadays and it deserve a major attention of both employee as well as employer. Work pressure or overwork lead to a deterioration in the employees way of working, and ultimately results into different health hazards. It also affects, the quality of the work produced by the employee, the organizational culture and environment, the family and societal relations etc. The researcher takes the banking industry for her study because of the recent steps of the demonetisation of the currency taken by the government of India that effects directly the working banking industry and created unmeasurable work pressure. Whatever be the reason of the work pressure but the ultimate effect is on the employee performance and his/her health too. The study starts with the clear explanation of the problems. Describing the various health issues faced by the employees of the banking industry due to work pressure. Different factors responsible for this and also its impact on the working of the employees as well as on the society and well being. At the end the study give some suggestion to anticipate problems related to work pressure. The study follows qualitative research method and data collection is through secondary source. The major source of data collection is journals, books, newspapers, magazine etc.

Key words: Banking Employee, Demonetisation, Work Pressure etc.

STATEMENT OF THE PROBLEM

Work, either paid or unpaid, permanent or temporary helps us to create and shape our identity. It gives us a purpose to our life, allows us or force us to structure our time and resources, gives us a way to enjoy our days, and finally contributes in our social status. It's not necessary to mention here that paid work is the first need of the people, they will consequently put their best efforts to avoid failure in the workplace. The term Work pressure is a neutral term without immediate negative implications. Sometimes it has been seen that people perform well when they work under pressure. Everything is on the track but sometimes things go wrong. There are some limits to what people are capable of handling the work. These limits can be time, competition, government policy (demonetization) or may be personal issues and that's why varies from person to person. When employees exceed these limits, they find themselves facing problems so critical that they are unable to solve at their own. The situation when pressures at work become so high that the employee’s best efforts can't able to meet the demands of the work. At this situation they are facing a work pressure problem that leads to minor or sometimes major sickness.

REVIEW OF LITERATURE

A cross-sectional study conducted by S Ganesh Kumar et al (2013) on the representative of 200 (106 male & 94 females) sample of bank employees aged 20-59 years in Mangalore city of Karnataka state to find out the prevalence and associated factors of self-reported chronic diseases among bank employees. The results show prevalence of chronic disease was found to be (134) that is 67%. Out of them 51.5% (69) of the chronic diseased were males, 48.5% (65) were females. Among those with chronic diseases, majority 31.3% had hypertension followed by diabetes 28.4%, backache/joint pain 26.9%, acidity 23.1%, depression 18.7%, and insomnia 13.4%. Others
included cardiac problems, chronic obstructive, pulmonary diseases, multiple sclerosis, and post residual paralysis.

A day ahead of the World Health Day, a study by the Associated Chambers of Commerce and Industry of India (ASSOCHAM) released that 42.5% of employees in the private sector suffer from depression or anxiety disorder. The study also revealed that depression is the most prominent disease that was observed among the respondents. "The rate of emotional problems such as anxiety and depression has increased by 45-50 per cent among corporate employees in the past 8 years," said the study. Lack of self confidence, unrealistic expectations and a nutrient-deficient diet trigger the condition. Biological, psychological and environmental factors play a role, too," said Dr. B K Rao, chairman, Assocham Health Committee Council (Business Standard April 6, 2015)

The studies of Priyanka Das, et al (2015) was to determine factors of work stress among the Bank employees. The study aims to examine that, Is there were any statistically significant differences in the respondents level of work stress by demographic factors viz (gender, age, qualification, ) The findings of this study showed that there was no statistically significant difference in the level of work stress by demographic factors (age, gender, status, education qualification, ). The study also concluded that the level of stress among the selected public sector banks are found to be limited and if the recommendations or suggestions are considered and necessary action taken by the management that will help to relieve the stress of the employees and also help to impact more productive employees as well.

An attempt of the research of R Neelamegam & S Asrafi (2010) has been made to highlight the likely sources and consequences of the stress, and to suggest measures to cope with it. According to them, "Stresses may vary; they may be in the form of day-to-day worries, major events, or prolonged problematic work situations or they may arise from certain ideas, thoughts and perceptions that evoke negative emotions". The survey of 83 employees working in Dindigul District Central Cooperative Bank (DDCCB) at Dindigul block were done, The findings relating to the level of work stress are majority of the respondents have normal level of stress and for some stress has become a problem. Employees in clerical cadre were experiencing more stress. Temporary employees (75%) and respondents with only Diploma in Cooperation as educational qualification (20.3%) were experiencing more stress.

In the studies of Shah Alam & Kainat Rizvi (2012) the data were collected randomly from the male employees of both public and private banks employees, between the age group of (30-50) at Rae Bareli, to examine and compare the psychological well being experienced by them. The results shows that psychological well-being is higher in public sector as compared to private sector banks.

4. Research Methodology:-  
4.1 Research Design:- Descriptive  
4.2 Type of the Research:- Qualitative  
4.3 Area of the research :- Banking Industry  
4.4 Type of data:- Secondary data  
4.5 Data Collection Technique:- Journals, Magazines, News paper, websites etc.

OBJECTIVES OF THE STUDY

- To study the various factors responsible for creating the work pressure among the employees of the banking industry.
- To study the type of the health problems faced by the employees of the banking industry.
- To study the impact of these problems on the society and well being.
- To provide some suggestion how to cope up with these problems related to work pressure.

FACTORS CREATING THE WORK PRESSURE IN BANKING INDUSTRY
Work Related Factors

As far as concern with the working hours of the banks, there are no specific timings for their working. Most of the time, their work can be stretched from 9 to 10 hours in a day. And even though there is no compensation or any kind of recognition for spending of these extra hours. Today’s customers are very demanding and can enter into arguments or quarrel on petty or any unreasonable issues, the bank staff find it difficult to tackle these problems and also to concentrate on their work properly. Further the work load of bank employees is determined by the number of customers visiting the branch/office or contacting through phone, email, fax, post, courier etc. Thus the bank staff cannot relax themselves, leave alone take rest for 5 minutes. This increases the work pressure on them. Other big issue in front of the bank employees is that they deal in money or money related products, and where there is money there is always a risk. In case of any mistake or errors, the bank management does not view this compassionately and mostly resorts with some kind of monetary punishment. Apart from monetary loss, the honest officers may lose their reputation and credibility. It may ruin the entire career of many officers.

Government policies related factors

On November 8th 2016, the Government of India declared that the 500 and 1000 rupee notes will no longer be legal tender. The RBI issued 2000 rupee notes and new notes of 500 rupee. This announcement has been taken is an attempt to resolve against corruption, black money and counterfeit notes. The move is expected to clean formal economic system and remove black money from the economy. However a broad cash crunch and broken supply chain threatens a sharp economic slowdown. It has affected common public as well as the employee of the banking industry. The effects of the demonetization towards the banking employee are as follows: i. Increase in working hours as well as working days that leads to fatigue. ii. Difficulty to explain the issues related to exchange of currency to less educated people. iii. Increase in work tasks and ultimately creates work pressure. iv. High risk involvement because the chances of accepting the counterfeit notes is more. v. Health and health related issues due to improper schedule and tiredness. vi. Family and personal problems.

Major health problems faced by the employees of the banking industry

Excess work pressure and lack of adequate rest has a direct bearing on the health of the bank officers. They are exposed to all kinds of health hazards like stress, hypertension, anxiety, high blood pressure, diabetes, poor eye sight, disturbed concentration etc. Experts emphasize that it is precisely the most dedicated, hard-working employees who are the first to succumb to work stress, particularly when the extra time and energy they are investing is not appreciated by their boss and co-workers. The same thing is applicable for the banking employees. All are concern in exchanging their currency, but no one even thinks about the extra workload and pressure on the banks employee. The increasingly demanding schedules leading to sleep disorders in banking employees. Loss of sleep has wide ranging effects including day time fatigue, physical discomfort, psychological unrest, low pain threshold etc.

Impact of the problems on the society and well being

Long working hours has its own toll on the degree of their efficiency, especially in the evening. Because of their inability to fulfill the social needs, banks employee are unable to cultivate healthy personal relationships outside their family. This is another loss of permanent nature that cannot be undone nor compensated by any other means. The work pressure took toll on a deputy manager of State Bank of India, S.K. Sheriff (46), who collapsed while working. (India Today New Delhi, November 20, 2016) Unable to bear workload, the recently promoted 54-year-old bank manager suicide allegedly due to work pressure. (DNA, Daily New Analysis Tuesday, 20 Aug 2013, Ahmedabad) “Bank manager in Rohtak dies in office after spending three days at work”. The
deceased, Rajesh Kumar, manager of a co-operative bank in Rohtak district of Haryana, died after he suffered severe heart attack. (Hindustan Times, November 17, 2016)

Suggestions to cope up with these problems

Work pressure problems can be tackled effectively if employers as well as employee work together. That is the employee representatives, the works council, the company’s occupational health, safety, welfare & environment committee, or the employees themselves should involved in developing a work-stress reduction policy. The ability to cope up work pressure also depends on the employee’s personality, circumstances in the home and in the workplace as well as organizational factors related to the work itself (for example work scheduled)

Employers and employees can tackle work pressure problems and work stress in five stages. These are:

- Awareness of the cause of the work pressure
- Analyzing and measuring
- Selecting method to control
- Introducing the measuring method
- Follow-up the method and evaluation

Further it is important to find the right balance between workload and ability to cope, thereby avoiding the possibility of failure at work and ill health.

However, it is important to avoid problems arising by pursuing a policy of prevention which considers factors such as employee age, state of health, training, job content organization of work, health, welfare and safety, absenteeism and working hours.

CONCLUSION

In final conclusion it can be said that, Demonetisation is a bold move taken by the government of India to stifle the unaccounted economy by sucking approx. 86% of the available cash in the system. The move would have far-reaching implications on the economy and businesses. Further any change in policy will affect majority of population and economy would have a disruptive near impact on business growth and consumer behavior. But after sometimes it is expected that economic growth will gradually move to a higher growth trajectory.

A few practical tips can be followed by the employer as well as employee to recover this situation.

- Are employees would able to handle the amount of work within the stipulated time? Is the work is of satisfactory quality? The “yes” answer of these question would be a good sign.
- Always sensitive to signals that indicate the work pressures are becoming excessive in near future. Constant overtime, quality problems, more errors, an anxious or sour environment in the workplace, etc.
- Raise the issue of work pressure and/or everything related to it at departmental or team meetings. And solve the problems at an initial level. Don’t allow the problems to harm your health anyhow.
- Employer will offer individual employees the opportunity to talk about their work or work related problems and look for solutions together.
• Taking healthy diet, timely exercise and scheduled lifestyle along with proper sleep can minimize the health issues up to certain extent,

REFERENCES


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