

Occupational Stress among Public and Private Bank Employees in Begusrai District

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Abstract:

Stress is a universal element and persons from nearly every walk of life have to face stress. Stress can have negative impacts on both the employee and the organization. Actually, in this research paper it was checked that what the impact occupational stress produced upon employees. The study describes the occupational stress in public and private banks. A randomly selected sample of 200 employees from private and public banks shows that occupational stress is found higher among private bank employees compared to public bank employees. Among different occupational stress variables role over load, role authority, role conflict and lack of senior level support contribute more to the occupational stress. Bank employees cannot afford the time to relax and "wind down" when they are faced with work variety, discrimination, favoritism, delegation and conflicting tasks.

Key words: *Occupational stress, public bank employees, private bank employees, employees' health, increased competition, organizational behavior.*

Introduction

People react to stress in different ways. Some coping much better than others and suffering fewer of the harmful effects of stress. Just as stress differs as a function of the individual, it also differs as a function of one's type of occupation. Some occupations are, of course, inherently more stressful than others. All of the stress-strain-health relationships have an obvious impact on the organization and industry. Occupational stress is becoming increasingly globalized and affects all countries, all professions and all categories of workers, as well as families and society in general (Ahmad and Ahmad, 1992). Beehr and Newman (1978) define occupational stress as "A condition arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate from their normal functioning."

Job stress can be defined as the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker. Job stress can lead to poor health and even injury (NIOSH). When the demands and pressures placed on individual workers do not match the resources which are available, either from the organization or within the individual, stress can occur and endanger that person's health and well-being". (Employment Relations and Union Services: Health and Safety- Workplace Stress, 2004).

Occupational stress is any discomfort which is felt and perceived at a personal level and triggered by instances, events or situations that are too intense and frequent in nature so as to exceed a person's coping capabilities and resources to handle them adequately (Malta, 2004).

Stress has been defined in different ways over the years. Originally, it was conceived of as pressure from the environment, then as strain within the person. The generally accepted definition today is one of interaction between the situation and the individual. It is the psycho-logical and physical state that results when the resources of the individual are not sufficient to cope with the demands and pressures of the situation. Thus, stress is more likely in some situations than others and in some individuals than others. Stress can undermine the achievement of goals, both for individuals and for organizations. If key staff and large number of workers are affected, work stress may challenge the healthiness and performance of their organization. Unhealthy organizations do not get the best from their workers and this may affect not only their performance in the increasingly competitive market but eventually even their survival (Causes and Management of Stress at Work, Michie, 2006). When affected by work stress people may:

- 1) Become increasingly distressed and irritable.
- 2) Become unable to relax or concentrate.
- 3) Have difficulty thinking logically and making decision.
- 4) Enjoy their work less and feel less committed.
- 5) Feel tired, depressed, and anxious.
- 6) Have difficulty sleeping.
- 7) Experience serious physical problem such as heart disease, increases in blood pressure, headaches.

Work stress thought to affect organization by:

- 1) Increasing absenteeism.
- 2) Decreasing commitment to work.
- 3) Increasing staff turn-over.
- 4) Increasing complaints from clients and customers.
- 5) Increasing unsafe working practice.
- 6) Adversely affect staff recruitment.
- 7) Damaging the organization image both among its workers and externally (Leka, 2003; www.who.int/occupational_health/publications/en/oehstresses.pdf).

Literature review

Cobb (1975) has the opinion that, "The responsibility load creates severe stress among workers and managers." If the individual manager cannot cope with the increased responsibilities it may lead to several physical and psychological disorders among them. Brook (1973) reported that qualitative changes in the job create adjustment problem among employees. The interpersonal relationships within the department and between the departments create qualitative difficulties within the organisation to a great extent.

Miles and Perreault (1976) identify four different types of role conflict: Intra-sender role conflict, Inter sender role conflict, Person- role conflict; role over load. The use of role concepts suggests that job related

stress is associated with individual, interpersonal, and structural variables (Katz and Kahn, 1978; Whetten, 1978). The presence of supportive peer groups and supportive relationships with supervisors are negatively correlated with R.C (Caplan et al., 1964). There is evidence that role incumbents with high levels of role ambiguity also respond to their situation with anxiety, depression, physical symptoms, a sense of futility or lower self esteem, lower levels of job involvement and organizational commitment, and perceptions of lower performance on the part of the organization, of supervisors, and of themselves (Brief and Aldag, 1976; Greene, 1972).

Occupational stress is an increasingly important occupational health problem and a significant cause of economic loss. Occupational stress may produce both overt psychological and physiologic disabilities. However, it may also cause subtle manifestation of morbidity that can affect personal well-being and productivity (Kahn et al., 1992). A job stressed individual is likely to have greater job dissatisfaction, increased absenteeism, and increased frequency of drinking and smoking, increase in negative psychological symptoms and reduced aspirations and self esteem (Jick and Payne, 1980). The use of role concepts suggests that occupational stress is associated with individual, interpersonal and structural variables (Kutz and Kahn, 1978; Whetten, 1978).

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Stress is often developed when an individual is assigned a major responsibility without proper authority and delegation of power. Interpersonal factors such as group cohesiveness, functional dependence, communication frequency, relative authority and organizational distance between the role sender and the focal persons are important topics in organizational behavior (Vansell et al., 1981).

Because employees spend roughly one third of their lives working in an organizational goal setting, employee mental health is of particular importance. Two people exposed to the same threatening situation may differ substantially in the magnitude and duration of stress responses and stress related health problems might emerge in several contrasting ways both physically and mentally. Some of these variations result from differences in temperament, social resources and the effectiveness of the coping responses that the individual brings to bear on the stressful transaction.

Different stressors in work can be categorized to be caused by job content, working conditions, employment conditions and social relations at work. In Table 1, some general job-related stressors are presented.

Researches indicate that nearly a third of the working population in developed countries report high to very high levels of stress. Similarly, evidence for newly industrialized countries is also indicative of the prevalence of stress. Time pressures, excessive demands, role conflicts, ergonomic deficiencies, job

security and relationship with customers are particularly common stressors amongst employees in the financial services sector. Furthermore, new stressors such as computer breakdowns, computer slowdowns and electronic performance monitoring, have developed as a result of increased human interaction with computers (Violence and stress at work in financial services (Sabir et al., 2003).

The hospitality industry provides employment inter alia to socially weaker groups of workers such as young workers without working experience, women with family responsibilities or migrants with little knowledge of local conditions. These groups are particularly vulnerable to acts of violence by customers and co-workers. Particular source of stress in the hospitality sector is seen in unclear situations at work arising due to the strong presence of customers and personalized services offered. Employees including managers indicate that the distribution of responsibility and a lack of control over their work create stressful situations (Hotels and catering:

Table 1. Categories of job related stressors.

Category	Stressor
Job content	Work overload/ high load
	Complex work
	Monotonous work
	Too much responsibility Conflicting/ambiguous demands
Working conditions	Poor conditions
	Work posture
	Physically demanding work
Employment conditions	Low pay
	Poor career prospects
	Flexible labor contract
	Job insecurity
Social relations at work	Poor leadership
	Low social support
	Low participation in decision making
	Liberties
	Discrimination

(Source: Information technology-related stress, Heithaus)

METHODOLOGY OF THE STUDY

Sample

The sampling population of this research includes 200 employees of public and private bank in Begusrai District, 100 employees from public banks and remaining 100 from private banks. This research followed the systematic random sampling method representative population. The population belongs to an age group of 30 to 40. Only male population considered in this research. Here public banks means government banks and private banks are not under the control of government rather these banks are owned by private parties.

Tool of data collection

A multi dimensional analysis of job stress and coping patterns of employees is the primary focus of this research. A methodology adopted for this research is given.

The variables selected for the study are:

1. Role Conflict (RC)
2. Role Overload (RO)
3. Role Ambiguity (RA)
4. Feeling of Inequality (FI)
5. Lack of Supervisory Support (LSS)

6. Constraints of Changes, Rules and Regulations (CRR)
7. Job Difficulty (JD)
8. Inadequacy of Role Authority (IRA)
9. Job Requirements Capability Mismatch (JRCM)

Objective of the Study

The major objective of the study is to analyze the level of occupational stress among the public and private bank employees.

Hypothesis

Stress will be higher among private bank employees compared to public bank employees.

ANALYSIS AND RESULTS

The Table 2 indicates the significant difference between the public and private bank employees in their level of stress. The Table 2 indicates that the private bank employees have high mean score (86.97) in relation to occupational stress compared to public bank employees (75.84) in this particular research. This shows private bank employees have high-level stress compared to public bank employees.

The Table 3 indicates that among the selected occupational stress variables role over load has the highest mean value of (12.3) followed by role conflict (10.23) in

Table 2. Mean SD and t-values of stress scores and coping scores of respondents with respect to their organisation.

Variable	N	Public bank		Private bank		t	Df
		Mean	SD	Mean	SD		
Total stress	200	75.84	10.11	86.97	15.76	5.92**	198

** Indicates significance at 0.01 level.

Table 3. Mean, SD and t- values of stress scores of respondents with respect to selected occupational stress variables.

Variables	Public bank		Private bank		t-value	Df	P
	Mean	SD	Mean	SD			
RC	10.27	3.6	11.56	3.56	2.54	198	.01
FI	6.85	2.87	7.83	2.89	2.4	198	0.01
RA	9.03	2.46	10.41	2.60	3.84	198	0.01
RO	12.3	3.76	16.15	5.16	6.00	198	0.01
LSS	9.21	2.4	9.68	2.88	1.25	198	>.05
CRR	6.51	1.5	5.96	1.61	2.45	198	0.01
JRCM	5.47	1.99	6.39	2.33	2.99	198	0.01
IRA	5.83	1.58	5.92	1.26	0.44	198	>.05
JD	4.21	1.74	5.72	1.88	5.85	198	0.01
Total stress	75.84	10.10	86.97	15.75	5.92	198	0.01

in the public banks. In the private bank category also these variables have the high mean scores with 16.15 and 11.56, respectively. Job difficulty has the lowest mean score in both categories (4.21 and 5.92, respectively) followed by inadequacy of role authority (5.83 and 5.72, respectively).

MAJOR FINDINGS

- 1) There is significant difference in the level of occupational stress between public and private bank employees.
- 2) Occupational stress is found higher among private bank employees compared to public bank employees.
- 3) Among different occupational stress variables role over load, role authority, role conflict and lack of senior level support contribute more to the occupational stress among private bank employees compared to public bank employees.

DISCUSSION

This section incorporates a short discussion, only on the first major four stress factors, widely recognised in this research finding, that in tune with the hypothesis; even though the study found significant difference at all variable selected for the study.

The findings of present research are in line with the hypothesis stated previously. The hypothesis stated that Stress will be higher among private banks compared to public banks. The findings of the present research accept the research hypothesis, as it observed significant difference between the two sectors, in the level of orga-nizational stress. The findings clearly indicate that stress is higher among private bank employees compared to public bank employees. The analysis of stress among public and private bank employees indicates that the in both sectors the role over load, role authority, role conflict and lack of senior level support are the major stressors in this research. The discussion here is in line with the significant variable selected for the study.

The study indicates that the private employees have high workload compared to public bank employees. The employees feel that the work allotted is taxing to the employees and it is beyond their expertise and limit. Cobb (1975) has the rightly pointed out in the context that "The responsibility load creates severe stress among workers and managers." Employee's confidence on his or her own performance expectations and contributions at work are affected because of hurry nature of work. A feeling of incongruity between the skills they have the workload given to them is the factor behind high stress among members in private bank.

The study indicates that the private bank employees have high role conflict compared to public bank employees. This indicates that a set of expectations applied to the incumbent by the organisation and the role they perform within the organisation is not in congruence with each other. Lower the levels of role clarity members feel at work higher the level of stress. Cooper and Marshall (1978) rightly indicates in this context that indicated that "role conflict exists when an individual in a particular work role is torn by conflicting demands or doing things he or she really does not want to-do or does not think the part of job satisfaction". In the turbulent competition status of in banking sector existence is the factor than maintenance. Members have to work under pressure, to compete with other private banks. Employee having different work skill and expertise also has to tune their work in accordance with the demand. Here the chances of role conflict and its impact will be higher. McGrath (1970) rightfully pointed out that "stress is a sub-stancial imbalance between the environmental demand and the response capability of the focal organism." The finding of Lazarus and Folkman (1980), also substantiate the discussion that stress will generate among human beings where a particular relationship between the person and the environment, that is appraised by the person as taxing or exceeding his/her resources and endangering his/her well being." The situation of private bank employees is similar to the aforementioned findings of eminent researchers. Where there is high uncertainty about their nature of work, develop high job stress among members.

The study indicates that the private bank employees have high ambiguity compared to nationalize bank employees. Higher the ambiguity related to the work and work schedule higher the occupational stress. The role ambiguity results when there low congruity between the expectations of the work behaviour and the scheduled task. There is lack of clarity about what to do, when to do, where to do and how to do. Experimental and longitudinal studies of the effects of role ambiguity reveal that lack of clarity about behavioral expectations causes a great con-cern with own performance, lower actual and perceived group productivity, less concern or involvement with the group, lower job satisfaction, unfavorable attitudes towards role senders, and increased tension, anxiety, depression, and resentment (Caplan and Jones, 1975). The present research is in line with the aforementioned finding that the employees of private banks are facing high role ambiguity at work because of lack of clarity about behavioral expectations on work. Higher the level of ambiguity higher the level of stress experienced by members at work. Lack of free flow information all across the hierarchical level, is the problem lead to role am-biguity at work. Role ambiguity exists when an individual has inadequate information about his work role.

The study indicates that the private bank employees have high feeling towards lack of supervisory support compared to public bank employees. This indicates that the private bank employees are not getting

adequate support from the superiors in their work accomplishments and dissemination of functional duties. Lower the level of support employees obtained from the organisation higher the level of stress experienced by the employees at work. The superior's contribution to buffer the effect of work stress is found less in this research. Anoop Singh et al. (1991) rightly indicates that "Greater support from supervisors and co-workers in the workplace is strongly associated with greater feeling of well-being and any undermining from their part put the employee under irritability, anxiety, depression, and somatic disorders." Inadequate support given by the superiors and their subordinates contribute considerable stress for employees in private banks in this research.

Conclusion

The productivity of the work force is the most decisive factor as far as the success of an organisation is concerned. The productivity in turn is dependant on the psychosocial well being of the employees. In an age of highly dynamic and competitive world, man is exposed to all kinds of stressors that can affect him on all realms of life. The growing importance of interventional strategies is felt more at organizational level. This particular research was intended to study the impact of occupational stress on public and private Bank employees. Although, certain limitations were met with the study, every effort has been made to make it much comprehensive. The author expects to draw attention from policy makers and men of eminence in the related fields to resume further research.

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