



Occupational Stress among Bank Employees

NIHARIKA

Student

U. V. KIRAN

Assistant Professor

Department of Human Development and Family Studies

School of Home Science

Babasaheb Bhimrao Ambedkar University, Lucknow

India

Abstract:

Occupational stress is stress involving work. Occupational related stress "is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope. Occupational stress results from the complex interactions between large systems of interrelated variables. This study examined occupational stress among private and nationalized bank employees from Lucknow city. The method adopted for data collection is questionnaire schedule involving 120 male and female bank employees from private and nationalized sector. Hypothesis was tested for occupational stress among private and nationalized bank employees. The result shows that private bank employees had high occupational stress rather than nationalized bank employees. The correlation between independent variables and occupational stress is positive and negatively correlated with various components of occupational stress.

Key words: Ability, Knowledge, Nationalized bank employees, Occupational stress, Private bank employees.

Introduction

Stress affects the employee's performance that indirectly affects the organization survival because if employees reduce their

work efficiency and can't work best for their organizational performance but also lost healthy shares in an increasingly competitive market and may even jeopardize their survival (Kazmi,2008). It is therefore, an essentials task for management to deal effectively and prevents this suffering. It is the responsibility of management to fight against the stress at work, to identify the suitable course of action and solve them. Improving stress prevention is a positive action that contributes to a better health of workers and generates great organization efficiency and performance (Sharmila, 2012).

Stress related with a job or occupation is called occupational stress. Stress is a universal phenomenon, excess of which results in intense and distressing experience. Occupational stress refers to a situation where occupation related factors interact with employee to change i.e. disrupts or enhance his / her psychological and or physiological conditions such that the person is forced to deviate from normal functioning. Occupational stress is generally defined in terms of relationship between a person and his environment. There is potential for stress when an environmental situation is perceived as presenting demand which threatens to exceed the person's capabilities and resources for meeting it. Every occupation has some stress, which may differ in its degree. (Bhatt, 2013)

It is important to differ between three intimately related terms: stressors, stress and strain according to L. Francis and J Barling. Stressors are defined as the external events such as difficult relationship in the work place or a heavy work load that contribute to the experience of stress S. L. Sauter, L.R. Murphy and J.J. Hurrell. Stress is considered to be an individual's internal response to stressors and is characterized by arousal and displeasure. Strain, on the other hand, describes the long term effect of stress and includes psychological outcomes such as anxiety and depression (Kayastha, 2012).

Objectives of the study

- 1- To find out the occupational stress among bank employees.
- 2- To estimate the relationship between independent variables and various components of occupational stress.

Hypothesis

- 1- Ho1: There is no significant difference in occupational stress among private and nationalized bank employees.
- 2- Ho2: There is no significant relationship between independent variables and occupational stress.

Methodology

Ex-post facto research design was used for this study. Multi stage random sampling technique was followed in the present study. The present study was conducted in different areas of Lucknow city. The independent variables considered for the study were Hierarchy, Work experience, Type of bank. With the aid of occupational stress index (Srivastava & Singh, 1976) data was collected from 120 bank employees who were randomly selected from private bank 40 employees (20 male, 20 female) and from nationalized bank 80 employees (40 male, 40 female). The employees were selected randomly, due to the busy schedule of respondents.

Results and Discussion

Table No 1- Assessment of occupational stress according to type of bank.

Items	Private		Nationalized			
	Mean	SD	Mean	SD	t	'P' value
Role overload	15.00	4.07	22.29	3.81	9.64*	.00
Role ambiguity	12.45	3.07	11.28	3.75	1.71	.09
Role conflict	15.95	3.22	14.66	3.04	2.14	.03
Unreasonable	12.03	2.20	12.80	2.49	1.66	.09

group						
Responsibility for persons	9.60	2.22	7.21	2.67	4.86*	.00
Under participation	14.43	4.33	10.63	4.15	4.66*	.00
Powerlessness	10.03	1.59	7.65	1.04	9.79*	.00
Poor peer relations	12.88	2.89	10.75	2.65	3.90*	.00
Intrinsic impoverishment	11.85	2.60	11.72	2.22	.27	.78
Law status	9.65	2.00	8.50	1.46	3.56*	.00
Strenuous working condition	16.15	1.60	7.75	1.70	25.85*	.00
Unprofitability	8.08	1.91	3.56	1.47	14.27*	.00

The above table depicts that significant difference exist between the employees of private and nationalized bank in terms of their occupational stress. It can be inferred from the above table that the role overload of private and nationalized bank is not equal with the mean value of 15.00 and 22.29. It can also be seen that all the items under occupational stress, role overload was felt by majority of the respondents had problem of responsibility for persons, law status, powerlessness and unprofitability.

It can also be noted that strenuous working conditions were high among private bank employees in comparison to nationalized bank employees. Very few respondents reported the problem of unprofitability from nationalized bank.

As per the norms table 3 from occupational stress index, the stress of the respondents under different items can be categorized and compared at two levels- low and high.

The private bank employees had low role overload and nationalized bank employees had high role overload. The employees of private and nationalized banks had high occupational stress for unreasonable group and intrinsic impoverishment. Employees of private and nationalized bank employees had low occupational stress for responsibility for persons. Private bank employees had high occupational stress for role ambiguity, role conflict, under participation, powerlessness, peer relations, law status, strenuous working

condition and unprofitability; nationalized bank employees had low occupational stress for the same trends. Significant difference was seen in the stress of employees belonging to private & nationalized sectors.

Table No. 2 Correlation of independent variables and occupational stress.

	Type of bank	Hierarchy	Work experience	Role Overload	Role ambiguity	Role Conflict	Unreasonable group	Responsibility For persons	Under Participation	Powerlessness	Poor Peer relations	Intrinsic impoverishment	Law status	Strenuous Working Condition	Unprofitability
Type of bank	1														
Hierarchy	.017(.855)	1													
Work experience	.077(.406)	-.061(.507)	1												
Role overload	-.664**(.000)	.012(.889)	.097(.290)	1											
Role ambiguity	-.156(.090)	-.051(.537)	-.041(.660)	.181(.099)	1										
Role conflict	-.194* (.034)	-.003(.971)	-.013(.855)	.162(.077)	.513**(.000)	1									
Unreasonable Group	.152(.099)	-.047(.650)	.083(.364)	.476**(.000)	.042(.546)	.228* (.014)	1								
Responsibility for persons	.408** (.000)	.025(.788)	-.015(.872)	.164(.064)	.491** (.000)	.434(.000)	-.095 (.303)	1							
Under Participation	-.394** (.000)	-.031 (.739)	.042(.650)	.041(.655)	.444** (.000)	.491** (.000)	.492** (.000)	.545** (.000)	1						
Powerlessness	-.669** (.000)	.093 (.312)	-.046 (.621)	-.405** (.000)	-.038 (.678)	.215* (.18)	.215* (.077)	-.066 (.477)	.122 (.184)	.222* (.015)	1				
Poor peer Relations	-.339** (.000)	.050 (.590)	-.022 (.810)	.156 (.089)	.251** (.006)	.105 (.253)	.280** (.002)	-.174 (.057)	.418** (.00)	.535** (.00)	1				
Intrinsic Impoverishment	-.025 (.785)	.276** (.002)	.077 (.405)	.099 (.282)	-.132 (.150)	-.060 (.518)	-.105 (.256)	-.115 (.212)	.016 (.858)	.282** (.002)	.323** (.000)	1			
Law status	-.312** (.001)	.069 (.454)	.040 (.667)	-.374** (.000)	-.121 (.189)	.005 (.957)	-.037 (.691)	.221* (.055)	.389** (.00)	.241** (.00)	.411** (.00)	.210* (.021)	1		
Strenuous working condition	.922** (.000)	.035 (.702)	.101 (.273)	.588** (.000)	-.213* (.006)	.252** (.19)	-.116 (.208)	.474** (.00)	.513** (.00)	.608** (.00)	.385** (.00)	.139 (.131)	.463* (.00)	1	
Unprofitability	-.798** (.000)	-.017 (.856)	.066 (.472)	.504** (.000)	.234* (.10)	.207* (.23)	-.224* (.014)	.501** (.00)	.415** (.00)	.422** (.00)	.223* (.04)	.084 (.365)	.511* (.00)	.827** (.00)	1

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Table no 2 shows the relationship between independent variables and various components of occupational stress. It is evident from the data that a positive significant relationship observed between type of bank and role overload. It is also observed that negative significant relationship between type of bank and role conflict, negative highly significant relationship between type of bank and responsibility for persons. It can also be observed that negative highly significant relationship observed between type of bank, powerlessness, peer relations, law status, strenuous working conditions, and unprofitability.

It can also be found that positive highly significant relationship between hierarchy and intrinsic impoverishment. The negative highly significant relationship between role overload and powerlessness, law status, strenuous working conditions, unprofitability. Positive significant relationship observes between role conflict, unreasonable group, under participation, powerlessness, strenuous working conditions, unprofitability. It can also be observed that positive significant relationship between unreasonable group with under participation and unreasonable group with peer relations. A positive significant relationship also observed between responsibility for persons with under participation, strenuous working conditions, unprofitability. A highly positive significant relationship also be observes between strenuous working conditions and unprofitability.

Conclusion

The private bank employees had high occupational stress due to strenuous working conditions, unreasonable group, role conflict, under participation, peer relations and intrinsic impoverishment in comparison to nationalized bank employees because of their heavy workload and work pressure to achieve their target. A positive highly significant relationship was observed between occupational stress and independent variables. Positive relationship was also observed between types of bank with role overload. Highly significant negative relationship also observes between independent variables and occupational stress. If organization encourages the implementation of programs and friendly policies they will be successful in reducing the turnover because work life balance practices can be helpful in attracting new employees (Beauregard et al. 2009). Organization must address at least three critical areas in order to create a healthy work environment that stimulates productivity. Companies must hire the right people, reduce excessive pressures, and help

employee's better cope with stress. When three strategies are implemented, the organization will more likely experience long-term success. Employees must carefully select candidates for all positions within the organization (Bernardi, 1997). The experience of workplace stress also depends on the way the person makes sense and perceives of their work environment.

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