



Study of Occupational Stress of Government & Private Bank Managers

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Abstract:

'Stress' is body's reaction to any demand whether the cause of stress is a physical danger, a family crisis, emotional stress such as a fight with a beloved one or the boss, preparation for examination or interview or a new and demanding assignment at the office. Self-control system is the backbone of stress physiology. Stress affects the mind, body and behavior in many ways and every one experiences stress differently, there sign and symptoms that you may notice when you are experiencing stress. There sign and symptoms fall into four categories: Feelings, thoughts, Behavior and Physiology: The stress relating to job have become predominate feature of modern life, exerting for reading effects as off the job. Occupational stress is an increasingly important in health problem and a significant cause of economic cuss. Occupational stress may produce both overt psychological and physiologic disabilities. Stress has harmful physiological and psychological effects on employees. Stress in a major cause of employee turnover and absenteeism. Stress experienced by one employee can affect the safety of other employee. By controlling stress, individual and organization can be managed more effectively. Increased competition due to the entrance of more private corporate sector bank, introductions of new technologies etc. there changes. The employee in the banking sector is experiencing a high level of stress.

Keywords: Behaviour, Occupational stress, Selfcontrol, Stress

1. Introduction

'Stress' is body's reaction to any demand whether the cause of stress is a physical danger, a family crisis, emotional stress such as a fight with a beloved one or the boss, preparation for examination or interview or a new and demanding assignment at the office. Anything that produces stress reaction is called a 'stressor' Fear, emotions, mental and physical strains are the common stressor. Hans Selye (1956), father of Stress physiology defined 'stress' as non-specific response of the body to meet any demand made upon it.

Long term stress, however, can be dangerous, because it causes the body to continue running at high speed never fully returning to baseline levels. Research on people who have continually stressful jobs has shown that their resting heart-beats go up from normal 70 beats per minute to 75 or 80 per minute within a single year. This kind of prolonged stress and continuous demand of energy (i.e., glucose in blood) may lead to the development or aggravation of various disorders, such as heart disease, emotional irritation, ulcers, diabetes, migraines, allergies, and arthritis.

2. Self-control system the backbone of stress physiology

One of the most effective means of reducing stress and fighting the effects of stress on the body is "exercise". Vigorous exercise will also result in forced relaxation after exercise. This will also help reduce stress. Stability of job, vacations, home and family also help reduce physical as well as emotional stresses.

2. Things that influences stress tolerance level

- **Support Network:**

A strong network of Supportive friends and family members is an enormous buffer against life's stressors. On the flip side the more lovely and isolated you are, the greater your vulnerability to stress.

- **Sense of Control:**

If you confidence in yourself and your ability to influence events and persevere through challenges, it's easier to take stress in stride People who are vulnerable to stress tend to feel like things are out of their control.

- **Attitude and outlook:**

Stress hardy people have an optimistic attitude. They tend to embraces challenges, have a strong sense of humor, accept that change is a part of life, and believe in a higher power or purpose.

- **Ability to deal with emotion:**

People extremely vulnerability to stress if don't know how to calm and smooth them all when they are feeling sad angry or afraid. The ability to bring their emotions into balance helps them bounce back from adversity.

- **Knowledge and preparation:**

The more you know about a stressful situation, including how long it will last and what to expect, the easier is to cope. For example, if you go into surgery with a realistic picture of what to expect post of you go into surgery with a realistic picture of what to expect post of a painful recovery will be less traumatic than if you were expecting to bounce immediately.

3. Symptoms of stress

The most dangerous things about Stress are now easily it can creep up on you. The sign and symptoms of stress overload can be almost anything, Stress affects the mind, body and behavior in many ways and every one experiences stress differently, there sign and symptoms that you may notice when you are experiencing stress. There sign and symptoms fall into four categories: Feelings, thoughts, Behavior and Physiology:

Feeling Anxious	:	Behaviors
Feeling anxious	:	Acting impulsively
Feeling Scared	:	Starting easily
Feeling irritable	:	Grinding you teeth
Feeling moody	:	Increasing smoking
	:	Increase use of drugs and alcohol.
Thoughts:		Physiology:
Low Self Esteem	:	Perspiration/ Sweaty hands
Fear of Failure	:	Increased heart heat
Forgetfulness	:	Trembling
Worrying about the future	:	Nervous ticks
	:	Sleeping problems
	:	Headaches

4. Causes of stress

The potential causes of stress are numerous and highly individual. What because stress depends, at least in part, on your preparation of it something that's stressful to you may not faze someone also they may even enjoy it.The situation and pressures that cause stress are known as stressors, stressors as being negative, such as an exhausting work schedule or a rocky relationship.

5. Common external causes of stress:

Not all stress is caused by external factors. Stress can also be self-generated.

- Major life change
- Financial Problems

- | | |
|---------------------------------------|--|
| <input type="checkbox"/> Work | <input type="checkbox"/> being too busy |
| <input type="checkbox"/> Relationship | <input type="checkbox"/> Children and family |

6. Common internal causes of stress

Not all stress is caused by external factors. Stress can also be self-generated

- | | |
|--|---|
| <input type="checkbox"/> Inability to accept uncertainty | <input type="checkbox"/> Negative self-talk |
| <input type="checkbox"/> Pessimism | <input type="checkbox"/> Unrealistic |
| <input type="checkbox"/> Pessimism | <input type="checkbox"/> Expectations, Perfection |

7. Introduction to occupational stress

We are living in an era of growing complexities and pressure where human contribution and capacities are being faced severely. The stress relating to job has become a predominant feature of modern life, exerting far-reaching effects as off the job. This is the reason that systematic studies of stress in organizational settings have increased dramatically over the past one decade. Recovery job stress has come into prominent work-related research topic. Job stress is generally defined in terms of relationship between person and environment. Mc. Granth (1976) has noted that a stress involves an interaction of person and environment. To define stress he said..... There is potential for stress when an environmental mental situation is perceived as presuming around when threatens to exceed the person's capacity and resources for meeting it. Under conditions where he expects a substantial differential in the rewards and wants from meeting the demand stress not meeting it Margis and Kroos (1974) defined job stress as a condition worth interacting with workers' characteristics to disrupt psychologically or physiological homeostasis. The causal situation conditions are job stresses and the disrupted homeostasis in job-related strain.

The psychologists and management scientists have difficult news about potential psychological situational conditions or job factors which cause job stress. The researches engaged in analyzing the antecedent and consequences of job stress have reported different physical and psychological conditions at work as potential occupational stressors. Rehn et al. 1904 Kan S. Quinn, 1970; French & Caplan, 1972, M.C. Granth, 1976; Coover & Marsheal, 1976, 1977 House et al. 1979 etc.

Beer and Nawman (1978): defined occupational stress as 'A condition arising from the interaction of people and their jobs and characteristics by changes within people that force them to deviate from their normal functioning.

Cobb (1975): has the opinion that the relation load creates severe stress among workers and managers. If this individual manager cannot cope with the increased responsibilities it may lead to several physical and psychological disorders among them Book (1973) reported that qualitative changes in the job create adjustment mental problems among employees. The interpersonal relationship within the department and between the departments creates difficulties with the organization to a great extent.

Miles & Perracult (1976): Identify four different types of role conflict. 1. Intra sender role conflict, 2. Inter sender role conflict, 3. Person role conflict, 4. Role over load. The use of role concepts suggests that job-related stress is associated with individual, interpersonal, the structure variable presence of supportive peer and supportive relationship with supervisor are negatively correlated with (R.C. Kaplan et al; 1964).

8. Methodology

Statement of the problem the purpose of the present study is to find out the difference in the occupational stress level among the Govt. Bank Managers & Private Bank Managers.

8.1 Hypothesis

Occupational stress level will be higher among the Govt. Bank Managers on compared to Private Bank Managers.

8.2 Variable

IV-Levels of Bank managers
 DV-Occupational stress

8.3 Sample

Sample consists of 30 bank managers, 15 Govt. Bank Managers 15 Private Bank Managers. Sample was taken by the employees of state Bank of India P.N.B., UBI, OBC, BOB, United Bank of India & private bank ICICI, HDFC, IDBI, Yes Bank, City Bank.

8.4 Tools Used

8.4.1 Scale

Occupational Stress Index constructed and standardized by Dr. A.K. Srivastava and Dr. A.P. Singh.

Table 2: Showing the significance deference between the occupational stress levels of Govt. bank & Private bank managers

Sr.	Sub. Scales	Mean		SD	t
		Govt. Bank Manager	Private Bank Manager		
1.	Role overload	24.46	19.36	3.62	4.10
2.	Role ambiguity	12.6	8.6	2.97	2.75
3.	Role Conflict	17.26	13.66	2.79	3.6
4.	Unreasonable group & political pressure	13.6	10.73	3.04	2.63
5.	Reasonable for person	12.13	10.46	2.14	2.16
6.	Under participation	10.2	8.46	3.31	.16
7.	Powerlessness	7.8	6.93	2.38	1.02
8.	Poor peer relations	17.86	7.93	1.90	14.60
9.	Intrinsic Impoverishment	10.66	9.8	2.76	.86
10.	Low status	8.06	7.33	3.21	0.63
11.	Strenuous working condition	11.00	9.73	2.27	1.56
12.	Unprofitability	5.93	6.13	1.17	.47

- Table value at 0.01 level with 28 df = 2.76
- Table value at 0.05 level with 28 df = 2.05
- Calculated value is < 0.01 level
- Calculated value is < 0.05 level.

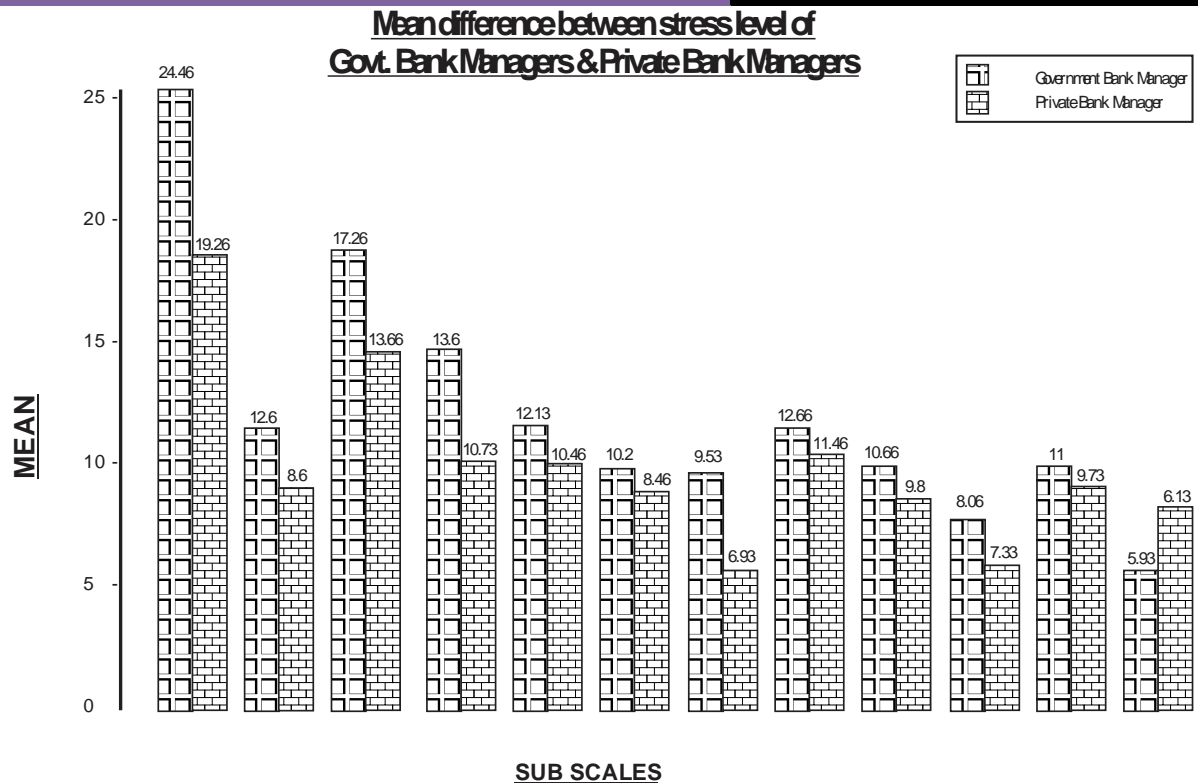


Table 3: Over all t-testing among Government Bank Managers & Private Bank Managers

Sr.	Variable	N	Variable	Mean		SD	SED	t-value	df.
			Total Stress	Gov. Bank Manager	Private Bank Manager				
1	Total Stress	30		152.86	122.73	11.49	4.13	7.23	28

The table -1 indicates the significant difference between the Government Bank Managers and Private Bank Managers in their level of stress. The above table indicates that the Government Bank Managers have high mean score 152.86 in relation to occupational stress compared to Private Bank Managers (122.73) in this particular research. These show Government Bank Managers have high level stress compared to private bank managers.

9. Results

The purpose of the study is to find out the difference in the occupational stress level among the Govt. & Private Bank Managers. For this study hypothesis was formulated that was stress will be higher in Govt. Bank Manager compared to Private Bank Managers. For this study occupational stress index were used constructed and standardized by Dr. A. K. Srivastava and Dr. A. P. Singh. Questionnaire consists 46 items and each to be rated on 5 point rating scales. Reverse scoring were five in few items. Respondent has to answer 'Five responses', 'Strongly disagree', 'Disagree', 'Undecided', 'Agree', 'Strongly agree'. Then all scores are added for each 12 scales such as Role overload, Role ambiguity, Role conflict group, Political pressure, Powerlessness, Poor peer relations, Intrinsic impoverishment, Low status, Strenuous working conditions and Unprofitability. These are all component of job life which covers stress in some way or the other.

The Table no. 1 showing the significance difference between all the sub-scales, occupational stress among Govt. & Private Bank Managers. Subscale 1 is Role Overload, showing significance difference between the Govt. & Private Bank Managers. Further t-testing was done. The obtained t-value is (4.00) which shows it is significant at 0.01 level. Mean direction also support the results because Mean for Govt. Bank Manager is 24.46 more than the mean for Private Bank Manager (19.26) Private Bank Manager. It means that stress on job is very much costly for senior employee, which is reflected is lower productivity, reduced motivation and job skills.

Cobb (1975) has the rightly pointed out in the context that, "the responsibility load creates severe stress among workers and managers." A feeling of incongruity between the skills they have the workload given to them in the factor behind high stress in senior managers.

Subscale-2 is Role ambiguity showing significance difference between the role ambiguity of Government Bank Manager and Private Bank Manager. The obtained t-value is 2.75, which shows significant at 0.05 level. It shows the Government Bank Manager have high ambiguity compared to Private Bank Manager. Mean direction also support the result because the mean for Government Bank Manager is 12.6 more than the mean for Private Bank Manager 8.6. Higher ambiguity related to the work and work schedule and higher occupational stress. The role ambiguity result when then low congruity between the expiration, performance lower actual and perceived group productivity, less concern or involvement with group. Role ambiguity exists when an individual has inadequate information about his work role.

Subscale-3 is Role conflict showing significance difference at 0.01 level t-value is 3.6. Mean direction also support the results because the mean for Government Bank Manager is 17.26 more than the mean of Private Bank Manager is 13.66. It shows that General Bank Manager have high role conflict as compared to Private Bank Manager. This indicates that a set of expectation applied to incumbent by the organisation and role they perform with the organization is not in congruence with each other. Cooper and Harshall (1978) right indicate in this context that the "Role conflict exist when an individual in a particular work role in turn by confecting demands or doing things he or she really does not count to do or so does not think over part of job satisfaction."

Subscale-4 is Political Pressure indicate significant difference at 0.01 level. The obtained t-value is 2.63 mean directions also support the results because the mean for General Bank Manager is 13.6 more than the mean of Private Bank Manager 10.73. It indicates that the Government Manager have higher political pressure also. It means in competition status of in banking sector existence is the factor than maintains. Members have to work under pressure to complete with other nationalized bank employee having different work skills & expertise. Also have to turn their work in accordance with the demand.

Subscale-5 is Responsibility for person showing significant difference at 0.05 level. The obtained t-value is mean direction also support the results because the mean of General Bank Manager 2.16 (12-13) more than the mean of Private Bank Manager (10.46) it indicates the General Bank Manager responsible for the future of a no. of people. Higher level of Private Bank Manager Responsibility, manager feels at work higher level of stress. McGrath (1970) rightly pointed out that, "Stress is a substantial imbalance between the environment capabilities of the focal organism.

Subscale-7 is Powerlessness showing not significance differences 0.01 levels. The obtained t-value is 11.02 But. Mean direction supports the results, because mean for senior General Manager is 7.8 more than the mean of Private Bank Manager 6.93. It indicates that senior manager have high feeling towards powerlessness as compared to Assistant Manager. It shows that senior manager is not getting adequate support from the supervisor is their work accomplishment and discussion of functional

duties. Lower the level of supper manager obtained from the organization higher the level of stress experienced by the manager at work.

Anoop Singh et.al. (1991) tight indicate that `greater support from supervisor and co-worker in the workplace is strongly associated with greater feeling of well-being put the employee under irritability, anxiety, depression and somatic disorder."

Subscale (5) under participation, subscale (8), poor-peer relations, subscale (9) intrinsic impoverishment subscale (11) strenuous working conditions and subscale (12) unprofitability are not significant at .05 levels but the mean direction support the hypothesis suggests that the mean for General Bank Manager is higher than the Private Bank Manager. It means that is stress situation also have lacks of group cohesiveness which is explaining various physiological and behavior outcomes in employees. They have also poor peer relations, inter-personal relation that is existed with negative mood, depression and symptoms of ill health.

Dewa (1993) Lang (1984) and Long et. al. (1992) indicates that "workplace interpersonal conflict and negative interpersonal relations are pre-valet sources of stress. they have also lack of participation in decision making process, lack of effective communication, no sense of belonging are identified as potential sources of stressors.

Caplanet. al. (1975) "lack of participation in work activity is associated with negative psychological mood and behavioral responses, including escapist drinking and heavy smoking. So, in this way one may inter that in all the 12 subscale, only 6 subscale are supported the hypothesis but rest of the subscales not supporting. It shows that in some sources is higher to GBM compared to Private Bank Manager.

The results of present research accept the hypothesis is clearly indicates that occupational stress is higher among General Bank Manager and assistant in nationalized banks.

10. Summary

The stress relating to job have become predominates feature of modern life. It has an integral part of everyday living. Stress is a conditions of stress that has a direct bearing on emotions, thought process and physical conditions of a person. Occupational stress has an important topic for study of organizational behaviour for several reasons;

1. Stress has harmful physiological and physiological efforts on employees
2. Stress in a major cause of employee turnover and absenteeism
3. Stress experienced by one employee can affect the safety of other employee
4. By controlling stress, individual and organisation can be managed more effectively. Increased competition due to the entrance of more private corporate sector bank, introductions of new technologies etc. there changes. The employee in the banking sector is experiencing a high level of stress.

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