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## Stress Management and Performance Status of Employees of Public and Private Banks

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### **Abstract:**

*In the modern world of 21st century "stress" is termed as "disease of century" as it is believed to cause more ailments than anything known to modern medicine. "Stress" in occupation is a condition or a feeling experienced when an employee perceives that "demands placed on him exceed the personal and social resources he is able to mobilize". He has a feeling of losing control over events, which is stressful.*

*In the present study analysis of the level of occupational stress and performance level among Public and Private sector bank employees. Banking Industry today is amongst ten most stressful industries, as per ASSOCHEM.*

*Present research deals with 587 respondents, 300 from Public and 287 from Private sector banks, collected by non-probability sampling plan. Descriptive research design and survey method was used for studies. Research technique used for data collection was through a questionnaire. Statistical tools employed were Cluster Analysis and ANOVA.*

*Conclusion of the present research was that, while Private sector bank employees expressed inter-role distance, role expectation conflict and role overload as factors causing stress, Public sector bank employees showed disagreement towards almost all the factors causing stress.*

**Keywords:** *Stress, Occupational stress, Inter-role distance, Role expectation conflict, Role overload, ASSOCHEM*

### **1. Introduction**

Stress is a term in psychology and biology, borrowed from physics and engineering and first used in the biological context in the 1930s, which has in more recent decades become commonly used in popular parlance. It refers to the consequence of the failure of an organism—human or animal—to respond adequately to mental, emotional or physical demands, whether actual or imagined.

The term *stress* was first employed in a biological context by the endocrinologist Hans Selye in the 1930s. He later broadened and popularized the concept to include inadequate physiological response to any demand. It covers a wide range of phenomena, from mild irritation to drastic dysfunction that may cause severe health breakdown, as reported in Indian Journal of Industrial Relations, 1992.

Work-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. Stress occurs in a wide range of work circumstances but is often made worse when employees feel they have little support from supervisors and colleagues and where they have little control over work or how they can cope with its demands and pressures.

Further Dr. Andrew Goliszek ponders that, with all the bad news about stress, why has it been so hard for us to break the stress habit and just learn to relax? The answer may be that we don't treat our stress responses with the same respect we treat any other habit. As a result, stress has become something we accept. We have learned to live and die with it. Changing our ingrained behavior takes time. But, it can be done.

According to D. M. Pestonjee, the modern world, which is said to be a world of achievements, is also a world of stress. One finds stress everywhere, whether it be within the family, business or any other social or economic activity. Right from the time of birth till the last breath drawn, an individual is invariably exposed to various stressful situations.

K.W. Morrice says that different individuals have their own unique repertoire of stress symptoms. Always, however, is first psychological symptom which they feel unable to cope with. Even when they attempt to conceal this symptom, they may find it difficult to concentrate and think clearly and focus on short rather long-term outcomes.

#### *1.1. Definitions of Stress*

They may withdraw from those work situations which are found to be difficult.

- Lazarus defined stress as a general class of problems which deals with demands taxing the- psychological, social, physiological systems and the responses of these systems.

- Engelhart (1972), Lewis (1970) defined stress as “an emotional state, with the subjectively experienced quality of fear or a closely related emotion (terror, horror, alarm, fright, panic, trepidation, and dread, scare)”
- According to Mahapatra (2006), “The special characteristics of anxiety and stress are the feelings of uncertainty and helplessness in the face of danger.”
- Spielberger (1971, 1976) pointed out that the terms “anxiety” and “stress” have been used interchangeably in the literature.
- Malik (1976) defined stress as the “nonspecific response of the body to any demand.”
- Lee, David (1976) noted that “stress occurs where there are demands on the person which tax or exceed his adjustive resources.”
- Stress, like anxiety has been defined as a stimulus, a response, and an intervening state of the individual” (Khubalkar, 2008)
- Lilhare, R. (2008) noted that “stress is any event in which environmental or internal demands (or both) tax or exceed the adaptive resources of an individual, social system or tissue system.”

## 2. Methodology

According to Sidhu (1998), “Research is a systematic method of exploring, analyzing and conceptualizing social life in order to extend, correct or verify knowledge aids in the construction of a theory or in the practice of an art”.

Taking into consideration stress and anxiety experienced by employees, the topic “*Stress and performance level of Bank Employees in public and private sector*”, is taken as a descriptive study. The methods adopted is confirmed to the 4 basic premises:

### 2.1. Collection of Data

Data is prime requisite of an empirical study. Data provides factual information on conceptual constructs.

Research Design	Descriptive
Research Method Used	Survey
Research Techniques Used	Questionnaire
Data Collection	From employees of public and private sector banks
Sampling Plan	Non probability sampling
No. of samples collected	587
Statistical test used	Analysis of Variance-ANOVA

Table 1: Research Plan

#### 2.1.1. Research Design

A research design is the overall plan or programme of research. It is the general blueprint for the collection, measurement and analysis of data.

### 2.2. Locale of Study

The present study was conducted in Bhilai township of Chhattisgarh State.

### 2.3. Selection of Sample

In any social science research, it is necessary that there should be some practical and scientifically acceptable means of ‘selection of subjects of the research.’ The selection of such subjects is achieved through the procedure, which is called ‘sampling’.

### 2.4. Selection of Technique and Tool

Tools serve important purpose in empirical research by providing a good basis to the investigator for collecting scientific data. A meaningful and applicable research needs valid, reliable, administrable, score able, comparable, interpretable, economical and usable tools to meet the requirements of the study. The research technique used was a Questionnaire. A questionnaire consists of a number of questions printed or typed in a definite order.

## 3. Recording Scores

The handling of huge data, in multiple functions of interrelated chains, needed careful recording. The vertices were set with conventions and for conveniences. demographic table was prepared to record the scores from questionnaire.

## 4. Statistical Treatment

For the present study, cluster analysis and analysis of variance (ANOVA) statistical methods were used.

- **Major Occupational stressors**

Inter Role Distance Stress (IRD), Personality and Personal Psychology (P&PP), Role Stagnation (RS), Role Expectation Conflict (REC), Role Overload (RO), Personal Inadequacy (PI), Promotion Policies and Career Growth (PP & CG), Self Role Distance (SRD), Role Ambiguity (RA), Resource Inadequacy (RIn), Role Erosion (RE) and Role Isolation (RI). For the present research purpose Personality and Personal Psychology (P&PP) areas was taken.

- **Inter-Role Distance Stress (IRD)**

It is experienced when there is a conflict between organizational and non-organizational roles. For example – the role of an executive versus the role of a husband.

Measure	Item	No. of Respondents
<b>Bank</b>	Public	300
	Private	287
<b>Gender</b>	Male	397
	Female	190
<b>Status</b>	Married	485
	Unmarried	102
<b>Age</b>	18-25	0
	26-35	134
	36-45	325
	46-55	128
	55 & above	0
<b>Annual Income</b>	1-2 lakhs	125
	2-3 lakhs	182
	3-4 lakhs	102
	4-5 lakhs	119
	5 lakhs & above	59

Table 2: Demographic Characteristics

- **Inter Role Distance (IRD)**

Human behavior in an organization is influenced or directed by several physical, social and psychological factors. One of the key concepts to understand the integration of the individual with an organization is the role assigned to him within the overall structure of the organization. It is through this role that the individual interacts and gets integrated with the system. An organization can be defined as a system of roles. However, role itself is a system. Pareek (1983a) has defined role as any position a person holds in a system (organization) as defined by the expectations of various significant persons, including himself/herself have from that position. The definition of role indicates that there are inherent problems in the performance of a role and, therefore, stress is inevitable. The concept of role and the related concepts of 'role space' and 'role set' have a built-in potential for conflict and stress (Pareek, 1993).

Each individual occupies and plays several roles simultaneously. Person 'X' can be a son, a father, an executive, and a member of a club and so on, at the same time and when there is a conflict between organizational and non-organizational roles inter role distance is experienced.

Inter-role distance is a common stress within organizations. In inter-role distance, an individual may experience stress due to conflict between the roles he/she occupies, and which conflicts with expectations. The usual approach to deal with this problem is to either partition the roles clearly so that a person is a husband or a father when he is at home, and an executive when he is in office. The other alternative is role elimination which is accepting one role at the cost of the other.

The various factors administered under this variable were:-

- 2.1- I carry official work at home.
- 2.2- Over staying at workplace is a routine.
- 2.3- I try to do two things at once.
- 2.4- I feel nobody in family understands me.
- 2.5- Inter role distance causes stress.
- 2.6- My other interests remain neglected.
- 2.7- My role doesn't allow me to spend time with family.

5. Public Sector Bank

Scale Questi on No.	5		4		3		2		1		Total
	No.	No x 5	No.	No x 4	No	No x 3	No	No x 2	No	No x 1	
2.1	19	95	29	116	54	162	124	248	74	74	695
2.2	42	210	88	352	66	198	76	152	28	28	940
2.3	25	125	59	236	70	210	92	184	54	54	809
2.4	12	60	39	156	64	192	131	262	54	54	724
2.5	11	55	43	172	76	228	111	222	59	59	736
2.6	64	320	74	296	67	201	69	138	26	26	981
2.7	48	240	66	264	77	231	70	140	39	39	914

Table 3: Scores obtained by employees of public sector bank in the second variable (Inter Role Distance)

The above table shows the scores obtained by individual responses and their multiplication with the multiplying factor for minimizing the error for the factor Inter Role Distance by public sector bank employees. Same practice has been followed for generating data and processing through SPSS to get ANOVA table.

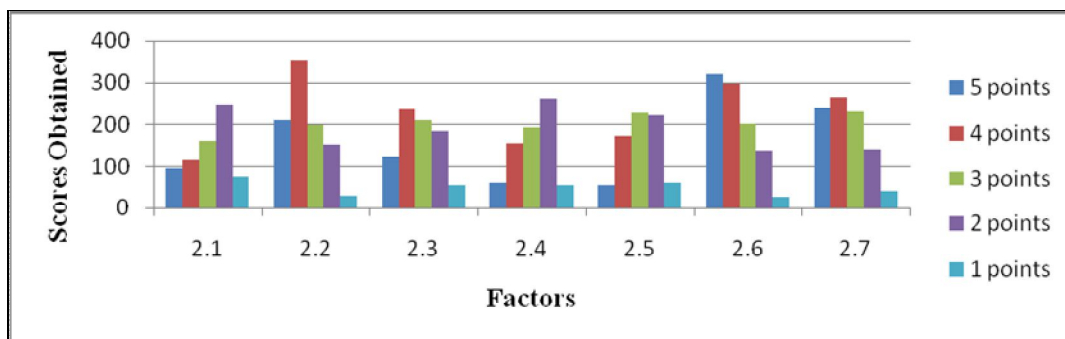


Figure 1: Scores of respondents (public sector) for Inter Role Distance factor wise.

- Responses to factor 2.2 and 2.6 were similar and indicated that the subjects from public sector banks were stressed due to overstay at workplace and they felt that their social interests remain neglected.
- Responses to factor 2.7 indicated that their role did not allow them to spend sufficient time with their family.
- Factor 2.3 indicated that they tried to do two things at a time, for example- eating while working or planning while driving.
- Responses to all remaining factors i.e. 2.1, 2.4 and 2.5 were similar and indicated that they carried official work at home, and they also felt that nobody in their family really understand them and their organizational responsibilities. This role conflict caused stress in them.

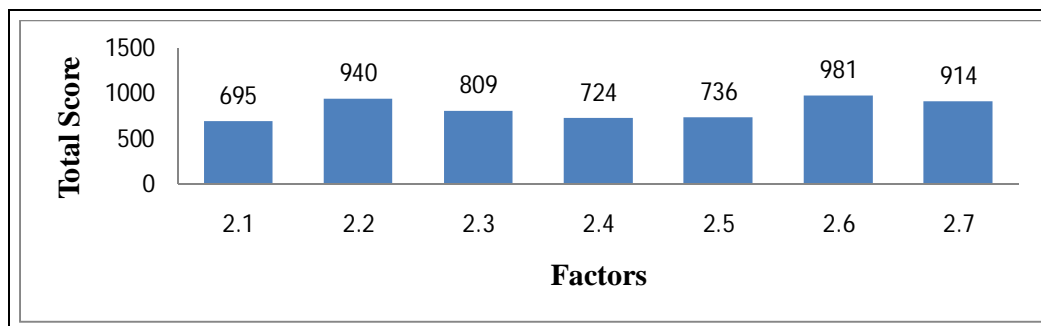


Figure 2: Comparison of total scores (public sector) for Inter Role Distance.

The scores in the above figure – 5.9, for public sector bank employee are 695, 724, 736, 809, 914, 940, and 981 for factors 2.1, 2.4, 2.5, 2.3, 2.7, 2.2, 2.6 respectively which clearly showed that factor 2.6 had maximum impact whereas 2.1 has minimum impact as stress causing factor on public sector bank employees with respect to inter role distance (IRD).

Thus the data revealed that:-

- 21.8% subjects had other interests (social, religious etc) which remained neglected because they had no time to attend these functions.
- 20.88% subjects agreed that over stay at workplace was a regular phenomenon.
- Only 15.44% subjects carried official work at home.
- 20.31% subjects accepted that their role did not allow them to spend enough time with their family. In such cases, the individual takes resource to rationalization.
- Approximately, 18% subjects accepted that whenever possible they try to do 2 things at once like eating while working or planning while driving or bathing.
- Approximately, 16% subjects felt that nobody in their family really understood them and their organizational responsibilities and this interfered with their family life.

**6. Private Sector Bank**

Scale Question No.	5		4		3		2		1		Total
	No.	No x 5	No.	No x 4	No	No x 3	No	No x 2	No	No x 1	
2.1	76	380	44	176	51	153	57	114	59	59	882
2.2	52	260	106	424	53	159	52	104	24	24	971
2.3	37	185	123	492	61	183	43	86	23	23	969
2.4	55	275	56	224	103	309	53	106	20	20	934
2.5	78	390	95	380	45	135	42	84	27	27	1016
2.6	119	595	67	268	42	126	37	74	22	22	1085
2.7	139	695	33	132	51	153	41	82	23	23	1085

Table 4: Scores obtained by employees of private sector bank in the second variable (Inter Role Distance)

The above table shows the scores obtained by individual responses and their multiplication with the multiplying factor for minimizing the error for the factor Inter Role Distance by private sector bank employees. Same practice has been followed for generating data and processing through SPSS to get ANOVA table.

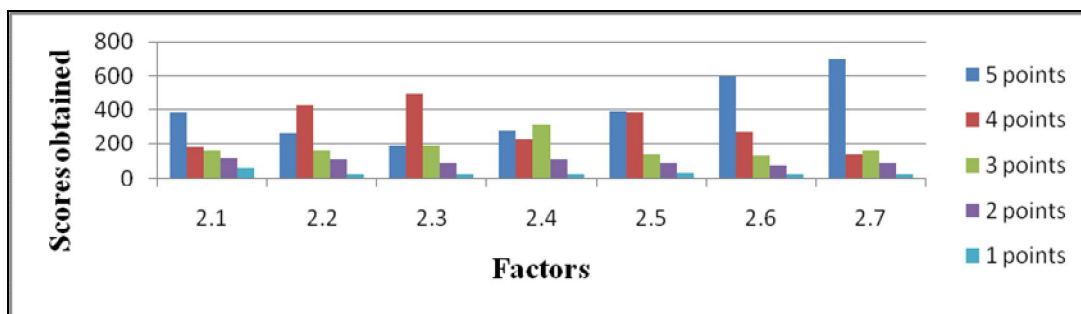


Figure 3: Scores of respondents (private sector) for Role Expectation Conflict factor wise.

- Factors 2.3, 2.6 and 2.7 contributed to maximum stress in private sector bank employees. The subjects felt that in fulfilling organizational role, their social interest and family got neglected. Their perception that family did not understand them led to role conflict and thus stress in them.
- Response to all the remaining factors was similar, with factor 2.4 contributing to minimum stress. Carrying official work at home or overstay at workplace was accepted as norm, causing minimum stress. Acceptance of situation always reduces stress.

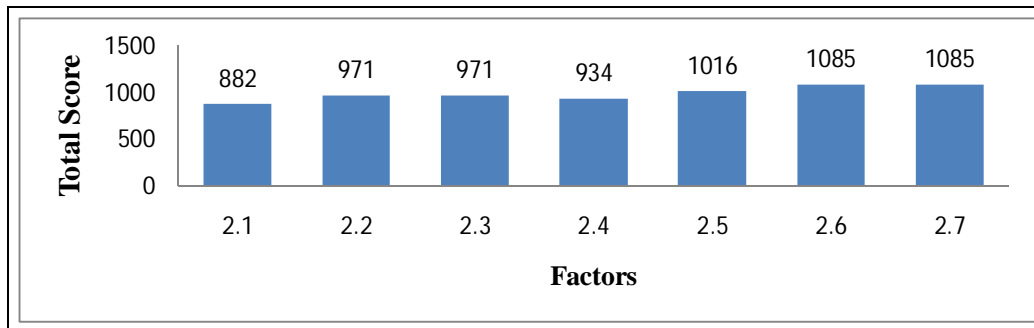


Figure 4: Comparison of total scores (private sector) for Inter Role Distance

The scores in the figure – 5.11, for private sector bank employees are 882, 934, 971, 971, 1016, 1085, 1085 for factors 2.1, 2.4, 2.2, 2.3, 2.5, 2.6, 2.7 respectively which clearly showed that factor 2.1 had minimum impact and factor 2.7 had maximum impact as stress causing factor on private sector bank employees with respect to IRD.

Thus the data revealed that:-

- 24.11% subjects had various other interests (social, religious etc.) which remained neglected, because they did not get time to attend to those and their organizational role did not allow them to have enough time with their family.
- Approximately, 21% subjects accepted that their role in the organization interfered with their family and they attempted to do two things at once like eating while working or planning while driving or bathing because over stay at workplace was regular phenomena.
- Only 20% subject felt as if nobody in their family really understood them and their organizational responsibilities. They also carried official work at home.

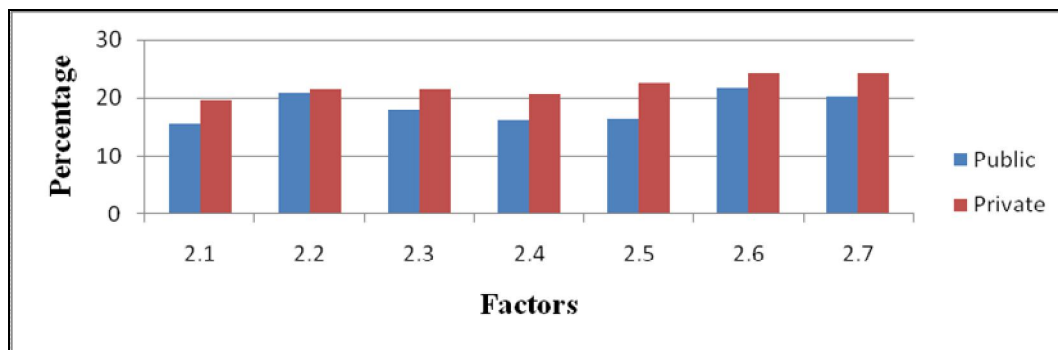


Figure 5: Comparison of public and private sector for Inter Role Distance (Percentage wise)

## 7. Conclusion

- Factor 2.6 contributed to maximum stress in employees of both sectors irrespective of public or private sector bank, employees do not find time to fulfill their other interests such as being social, religious etc. as they were overburdened with their work. This is one of the most influential factors contributing to inter role distance. Private sector bank employees also agreed with the fact that they did not find enough time with their family contributing more to the stress in inter role distance.
- Factor 2.1 contributed to minimum stress in employees of both sectors. Both private and public sector bank employees avoided official work at home, thus reducing stress with respect to inter role distance.
- Factor 1.2 contributed to maximum stress in both public and private sector bank employees. Irrespective of public or private sector the bank employees were uncomfortable in receiving delayed services contributing maximum to the stress with respect to personality and personal psychology. The reason for this may be that they were already overburdened with their own work that they did not want to waste/spend time in queue.
- Factor 1.7 contributed to least stress in public sector bank employees. Public sector bank employees were satisfied with what they had achieved in their life thus contributing less to stress.
- Factor 1.3 contributed to least in private sector bank employees. Private sector bank employees agreed with the fact that arguments were regular in nature and thus did not contribute more to their stress.
- Factors 1.1, 1.4, 1.5, 1.6 indicated that the stress levels in both public and private sector bank employees were similar and employees generally were satisfied with their work cultures and achievements.

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