A Study on the Occupational Stress among Selected Female Bank Employees Working in the Middle Level Hierarchy Cadre of Indian Bank (Public Sector) and ICICI (Private Sector) in the Southern Malabar region of Kerala State, India

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Abstract
Stress has become an integral part of everyday life. Competing stressful situations in the workplace is a common incidence for all employees especially for the female counterpart. Stress from any source may affect an employee’s well-being and their performance at work. This paper helps to explore the Occupational Stress among Selected Female Bank Employees working in the middle level hierarchy cadre of Indian Bank (Public Sector) and ICICI (Private Sector) in the southern Malabar region of Kerala State, India. For this purpose, 30 female employees from different branches of Indian Bank (Public Sector) in the southern Malabar region and 30 female employees from different branches of ICICI Bank (Private Sector) in the southern Malabar region were selected exclusively working in the middle level hierarchy cadre like as Officers, Assistant Managers etc. The Occupational Stress Index developed by Srivastava and Sing (1983) was used to assess the level of occupational stress among the female bank employees. Interview schedule was adopted to collect the primary data from the female employees. After the information technology revolution, the banking sector had under gone rapid and striking changes like CORE banking system, introduction of NEFT, RTGS, SWIFT etc., and the LPG (Liberalization, Privatization, Globalization) impact, increased competition due to the entrance of new generation private banks and introduction of new technologies. Due to these changes, the female employees in the banking sector are experiencing a higher level of stress as they are supposed to do double role, play double character, one in profession life and another in personal life! Unpredictable economy, pressure to maintain profitability and increased responsibilities are main causes of stress. Different variables like job design, physical environment, role ambiguity, interpersonal relationship of female employees, authority and power, role overload and social support are discussed in this study. The study will be useful to draw policy changes in the related field.

Key Words: Occupational Stress, Indian Bank (Public Sector) and Industrial Credit and Investment Corporation of India: ICICI (Private Sector), Stress Management, Southern Malabar region, CORE/NEFT/RTGS/SWIFT
1. Introduction

The nature of work and workplace has changed over the years. Competition in the workplace which promotes self-interest can result in diminished feelings of well-being and trust. Intense competition reinforced by globalization has resulted in unsecure employment opportunities exemplified by the ever increasing number of mergers, acquisitions, outsourcing and downsizing initiatives. Not only individuals, but organizations as artificial human beings are also under pressure to outperform their competitors and attain competitive advantage. These all problems occurs stress in job for men and women. In current scenario women are represented in the workforce in greater numbers than ever before. They are holding a higher percentage of managerial and executive jobs than in the past. But these roles demand a large percentage of time of women executives. Consequently, harmonizing their personal and professional lives has been a challenging issue for women executives in every job profile. It may be seen that due to problems in place of work, personal life may get affected and vice-versa. Though, they have to balance the two aspects of life so that they may have win-win situation. In the current scenario many women are joining banking sector and making their mark. It is no surprise that the largest bank of India is headed by a woman and so are many of the top private sector banks in India. Banking has provided new areas of opportunity for women. Despite this encouraging facts, all the level of banking women managers, officers and clerical groups in their banking career face some common problems. These include inter alia role duality conflict, sexual harassment in the workplace, uncomfortable with women as a senior or preference for higher position allocations and selections. All these problems contribute to increasing stress among female bankers.

Stress is a normal phenomenon in the contemporary life. Not that stress is a recent concept, but still the consequences and antecedents are vastly different in the modern world in relation to what they were for our ancestors. As the study of this phenomenon advanced, researchers investigated the various facets of stress to have clarity on differences and components of this stress. Stress is the ‘wear and tear’ our bodies experience as we adjust to our dynamic environment; it has physical, psychological and emotional effects on us and can create positive or negative emotions. As a positive influence, stress can drive a person towards action; it can result in a new awareness and an exciting new perspective and such stress is called eustress. As a negative influence, it can result in feelings of distrust, rejection, anger, and depression, which in turn can lead to health problems such as headaches, upset stomach, rashes, insomnia, ulcer, high blood pressure, heart disease, and stroke and such stress is called distress.

Stress at the workplace is a growing phenomenon across the globe (Horwitz, 2010). Among the identified potential causes of work related stress, role stress has been recognized...
as a significant contributor to work stress (Boles et al., 2003 and Vandenberghe et al., 2011). Existing empirical evidence suggests that role stress is likely to influence an individual employee's psychological well-being (Singh & Dubey, 2011), physical health (Netemeyer, Johnston, & Burton, 1990), and behavioural intentions (Babin & Boles, 1998) which may negatively impact their job performance (Nelson & Burke, 2000). Designing an effective role stress management programme requires a clear understanding of the employee experience of role stressors. Segmenting employees based on the extent of their experience of role stressors may provide a useful framework for designing an effective role stress management programme. However, the available framework for comprehending the role stressor based segments of employees is inadequate, and particularly so in the context of frontline bank employees who occupy boundary spanning positions and face increasing role pressures (Rigopoulou, Theodosiou, Katsikea, & Perdikis, 2012).

Stress is a condition of strain that has a direct bearing on emotions, thought process and physical conditions of a person. Steers (1981) indicate that, “Occupational stress has become an important topic for study of organizational behaviour for several reasons.”

(a) Stress has harmful psychological and physiological effects on employees, Stress is a major cause of employee turnover and absenteeism
(b) Stress experienced by one employee can affect the safety of other employees
(c) By controlling dysfunctional stress, individual and organization can be managed more effectively.

This paper makes a comparative and solution based study of Occupational Stress among Selected Female Bank Employees Working in the Middle Level Hierarchy Cadre of Indian Bank (Public Sector) and ICICI (Private Sector) in the Southern Malabar region of Kerala State, India.

2. Literature Review

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 (Quick, Murphy, Hurrel and Orman, 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)
In their seminal paper, Spector and Goh (2001) examined the role of emotion in occupational stress. They employed a narrow definition of job stress as “any condition or situation that elicits a negative emotional response, such as anger / frustration or anxiety / tension” in an attempt to overcome the broadness of previous definitions and focus on negative emotional responses. The authors suggested that emotions influence how the work environment is perceived, that is, whether a particular condition is appraised as a job stressor or not. They further suggested that these appraising emotions may lead to psychological and physical strains. Psychological strain might result from continual negative emotional experiences and may lead to decreases in job satisfaction and organizational commitment.

Quick (1979) conducted a field study over a 14 month period to examine goal setting as a dyadic, role making process between 46 managerial and staff employees (subordinates) and 15 officers and directors (supervisors) in an insurance company. Significant improvements in the goal behaviours and significant declines in stress were found following training.

Fernandes et al (2008) studied the impact of social support on role stress experienced by the executives of public and private sector banks in Goa. Ten types of role stress were measured using the ORS scale and their study found that enhancing social support lowered the role stress. Some studies related to role stress have been conducted on hospital nurses.

Gupta et al (2008) measured ten types of role stresses on civil hospital nurses in West Bengal, using a modified version of ORS scale translated in Bengali. Nurses are the backbone of efficient running of hospitals and clinics and this study identified prominent role stressors and their consequences and made recommendations for functionally coping therewith.

Baba and Fang (1993) constructed a three stage linear model of turnover with role ambiguity, role conflict, and role overload as antecedents and stress as an intervening variable. In addition, the moderator effects of external and internal opportunities, social support, and personal experience on the stress-turnover linkage were examined. Two samples of data were collected from nurses working in both general hospitals and specialized hospitals in the Greater Montreal area. While the stressors failed to predict turnover intention consistently across samples, stress in all samples yielded significant predictions turnover intention. However, none of the proposed moderating variables showed significant effects on turnover.

Another study was done by Chang et al (2007) and their results suggested that mental health benefits for nurses who use problem—sector experienced the maximum role erosion and self role conflict, followed by Government and the private sector. The private sector seems to have a better work climate, which is giving forward orientation in one’s job role and also fewer amounts of intra-personal confliction situations. This can have implications for improvement of work climate in Government and Public sector.
3. Scope of the study

United States National Institute of Occupational Safety and Health has defined occupational stress 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.” Workers who are stressed are also more likely to be unhealthy, poorly motivated, less productive and less safe at work. Their organizations are less likely to be successful in a competitive market. Stress can be brought about by pressures at home and at work. Employers cannot usually protect workers from stress arising outside of work, but they can protect them from stress that arises through work. Stress at work can be a real problem to the organization as well as for its workers. Good management and good work organization are the best forms of stress prevention. This study is helpful in assessing the extent of stress experienced by the Female Bank employees.

4. Objectives

a) To analyze the level of stress among the female Bank employees of public sector banks
b) To examine the level of stress among the female bank employees of private sector banks
c) To compare the stress level of public sector and private sector female bank employees
d) To develop a stress management programme exclusively for the female Bank employees

5. Methodology

Total population was composed of female bank employees of private sector and public sector banks of south Malabar region of Kerala state. The public sector bank selected for the study comprise of randomly selected 30 different branches of Indian Bank located across the south Malabar region (Comprise Districts like: Calicut, Malappuram, and Palakkad); similarly the private sector bank selected for the study comprise of randomly selected 30 different branches of ICICI bank [Industrial Credit and Investment Corporation of India] located across the south Malabar region (Calicut, Malappuram, and Palakkad).

A structured interview schedule was used to collect data.

5.1 Research and Sample Design

The research study was explorative and descriptive in nature. The particulars of sample design include the following:

- Type of universe : finite
- Sampling unit : South Malabar region (comprise districts like: Calicut, Malappuram, and Palakkad).
5.2 Data collection Tool

A pilot testing was conducted initially by administering the interview schedule on around fifteen numbers of respondents. The information was collected from the female bank employees in the middle level hierarchy cadre of two different banking sectors. Interviews were conducted with the female bank employees for gathering information on their perception about their organization and the problems which they face both directly and indirectly in the discharge of their responsibilities. The respondents were questioned on the issues affecting the stress levels of female bank employees, impact of family pressures on their work, expectations from their roles, up to what extent they are satisfied and possible suggestions for overcoming the adversities of stress by evaluating the individual initiatives and organizational initiatives.

5.3 Sources of Data

The study consisted of both primary and secondary data. The primary data was collected by direct interview through structured interview schedule. Secondary data was collected from research publications, standard journal and periodicals including the government organizations and from respective records about the job related occurrence.

6. Analysis and Findings

This paper also includes an analysis of data collected by representing it in tabular form along with interpretations. The information collected was analyzed for arriving at proper conclusion on the topic.

Table 1: Stressed Respondents

<table>
<thead>
<tr>
<th>Category</th>
<th>Sample selected</th>
<th>% of Respondents (after scrutiny of interview schedule)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Sector (Indian Bank)</td>
<td>30</td>
<td>45%</td>
</tr>
<tr>
<td>Private Sector</td>
<td>30</td>
<td>55%</td>
</tr>
<tr>
<td>(ICICI Bank)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Source: Primary data)

From the above table, it is clear that stressed female bank employees are more in the Private sector than in the Public sector.
Table 2: Causes of Stress

<table>
<thead>
<tr>
<th>Reasons</th>
<th>% of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Public Sector</td>
</tr>
<tr>
<td></td>
<td>(Indian Bank)</td>
</tr>
<tr>
<td>Work load</td>
<td>21</td>
</tr>
<tr>
<td>Role Conflict</td>
<td>05</td>
</tr>
<tr>
<td>Role Ambiguity</td>
<td>10</td>
</tr>
<tr>
<td>Responsibility</td>
<td>12</td>
</tr>
<tr>
<td>Constraints of Change</td>
<td>07</td>
</tr>
<tr>
<td>Feeling of inequality</td>
<td>06</td>
</tr>
<tr>
<td>Job difficulty</td>
<td>11</td>
</tr>
<tr>
<td>Inadequacy of role authority</td>
<td>10</td>
</tr>
<tr>
<td>Lack of supervisory support</td>
<td>07</td>
</tr>
<tr>
<td>Impatient customer</td>
<td>11</td>
</tr>
</tbody>
</table>

(Source: Primary data)

Table No.2 shows that high work load, lack of cooperation from the impatient customers and increased responsibilities are major reasons that cause stress among the female bank employees in the banking sector. The private bank female employees suffer more than that of public sector.

Table 3: Various Attributes of Stress

<table>
<thead>
<tr>
<th>Attributes of Stress</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of skills</td>
<td>12</td>
</tr>
<tr>
<td>Communication gap</td>
<td>13</td>
</tr>
<tr>
<td>Work life imbalance</td>
<td>21</td>
</tr>
<tr>
<td>Unmatched expectations</td>
<td>11</td>
</tr>
<tr>
<td>Economic status</td>
<td>12</td>
</tr>
<tr>
<td>Inadequate resources</td>
<td>14</td>
</tr>
<tr>
<td>Working environment</td>
<td>17</td>
</tr>
</tbody>
</table>

(Source: Primary data)

The above table depicts that work life balance is a major attribute of stress. Many of the female bank employees reported that they are not able to balance the personal life and professional life. Extra work pressure and competition makes them to neglect the personal life. Other attributes like communication gap, inadequate resources, lack of skills etc. also increases the stress level of the female bank employees of middle level hierarchy cadre.

Table 4: Initiatives to Handle Stress

<table>
<thead>
<tr>
<th>Initiatives</th>
<th>% of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recognition</td>
<td>17</td>
</tr>
<tr>
<td>Good Support</td>
<td>15</td>
</tr>
<tr>
<td>Continuous training</td>
<td>13</td>
</tr>
<tr>
<td>Effective communication</td>
<td>14</td>
</tr>
<tr>
<td>Stress management programmes</td>
<td>20</td>
</tr>
<tr>
<td>Meditation</td>
<td>21</td>
</tr>
</tbody>
</table>

(Source: Primary data)

From the above table it is clear that meditation forms an integral part to relieve stress and has a direct positive impact on the mind giving it the strength and power to resist stress. Moreover, around 17% of the respondents expected that they required recognition as
acknowledging people’s value is especially important in times of stress. Based on the analysis; the initiatives taken by banks to reduce stress are by providing good ambience, continuous, proper communication and conducting effective stress management programmes.

7. Findings

1. There is significant difference in the level of occupational stress between Indian bank (public sector) and ICICI (private sector), [Industrial Credit and Investment Corporation of India] selected female bank employees working in the middle level hierarchy cadre.
2. Occupational stress is found higher among Private sector bank (ICICI) female employees compared to Public sector (Indian Bank) female employees.
3. Amid different occupational stress variables; role overload, role authority, role conflict, and lack of senior level support contributed more to the occupational stress among Private sector than in Public sector female employees.
4. The respondents were overburdened with workload in their work place.
5. Work life imbalance is one of the major attribute which contribute to stress for a female employee. The researcher identified few initiatives for effectively handling Stress. Meditation was found to be integral part of life to reduce stress.

8. Suggestions

1. Organize Stress management programmes to reduce stress among the female employees. A successful stress management training programme requires the involvement and support of top officials and the cooperation from all employees. It depends upon a clear plan, ongoing evaluations of progress, and clear goals for measuring success.
2. Adequate steps have to be taken in order to redesign jobs, which are taxing to employees’ abilities and capabilities.
3. Adequate role clarification has to be made whenever necessary to eliminate role ambiguity.
4. Introduce more job oriented training programmes, which can improve female employee skill and their confidence to work effectively.
5. Encourage open channel of communication to deal work related stress
6. Undertake stress audit at all levels in the organization to identify stress area improving conditions of job and alleviating job stress.
7. Ensure justified use of grievance handling procedures to win trust and confidence of female employees and reduce their anxiety and tension related to job related problems.
8. Do concentrate on career planning to manage role stagnation.
9. Develop realistic self-concept among female employees that is neither inflated nor deflated.

10. Encourage management to practice proactive approaches rather than reactive approaches as a strategic step.

9. Conclusion

The problem of Stress is inevitable and unavoidable in the banking sector. A majority of the female employees face severe stress-related ailments and a lot of psychological problems. Hence, the management must take several initiatives in helping their female employees to overcome its disastrous effect. Since stress in banking sector is mostly due to excess of work pressure and work life imbalance, the organization should support and encourage taking up roles that help them to balance work and family. The productivity of the work force is the most decisive factor as far as the success of an organization is concerned. The productivity in turn is dependent on the psychological well being of all the employees. In an age of highly dynamic and competitive world, human being is exposed to all kinds of stressors that can affect him/her 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 nationalized and non-nationalized bank female employees belonging to the middle level hierarchical cadre located exclusively in the south Malabar region of Kerala state. Although certain demerits were met with the study, every effort has been made to make it much comprehensive. The researcher expects to draw attention from policy makers and eminent people in the related fields to resume further research in this regard.

References


