

Job stress among bank employees – a study of Baghat Urban Cooperative Bank Limited, Solan, Himachal Pradesh

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ABSTRACT

Stress upsets the balance of an individual and adversely affects his/her physical and psychological well being. Stress related problems cost the national economy crores of rupees and stress is one of the major factors of the nation's lagging productivity. The study conducted on 30 employees working at Baghat Urban Cooperative Bank Ltd, Solan, HP revealed that a majority of them had medium/optimum level of job stress. A significant difference in job stress was found among the three levels of employees. Uncongenial working conditions, poor opportunities for promotion, lack of proper interaction and communication between the boss and subordinates, poor management from higher authority, tough competition for higher post and unnecessary interference in the work etc were the main factors causing job stress. Therefore the study implies that job security coupled with reward, cooperation among the employees, incentives for honest, sincere and hard working employees be ensured besides promoting cooperation and interaction among the employees.

Keywords: Stress; uncongenial working conditions; job security; tough competition; cooperation; incentives

INTRODUCTION

Stress related problems cost the national economy crores of rupees and is one of the major factors of the nation's lagging productivity. In fact there is a significant relationship between stress and health problems. Undoubtedly stressed people often become nervous, develop

chronic worry and can be easily provoked and thus are unable to relax.

Stressors at the individual level have been studied more than any other category. Role conflicts, role ambiguity, role overload and under load is widely examined individual stressors (Newton and Keenan 1987). Sources of managerial stress have been well

documented since the late 1970s. Ivancevich and Matteson (1980) identified four categories of work stresses: physical environment, individual level, group level and organisational level. Schuler (1980) also identifies such categories of work stressors in organizations.

For an individual there is an optimum level of stress under which he or she can perform to full capacity. If the stress experienced is below this optimum level the individual gets bored i.e. the motivational level to work reaches a low point and the person may psychologically or physically withdraw from his work. The employee develops various symptoms of stress that can harm the job performance and health besides threatening his/her ability to cope with the environment. In fact some stress in life is beneficial and helps to keep a person motivated and excited. Therefore the goal should not be to eliminate stress but to learn how to identify and manage it. Keeping this in view the present study entitled 'Job stress among bank employees – a study of Baghat Urban Cooperative Bank Limited, Solan, Himachal Pradesh' was undertaken with the following specific objectives:

- i. To study the level of job stress among the employees working at Baghat Urban Cooperative Bank Limited, Solan, HP
- ii. To identify the factors responsible for job stress

- iii. To determine the effect of stress on the employees' well being and their quality of work
- iv. To provide strategies for the management of job stress among the employees

METHODOLOGY

The study was conducted at Baghat Urban Cooperative Bank Limited Solan, HP. The employees were classified into three categories viz higher level employees (deputy manager, branch manager etc), Middle level employees (accountant, senior assistant, junior assistant, clerk cum cashier) and lower level employees (clerk/peon etc). The data were collected with the help of well structured and pre-tested interview schedule by personally interviewing the respondents.

Measurement of dependent variable

Job stress: Among the various factors responsible for causing job stress six main factors viz physical, intrinsic to the job, role in the organization, career development, organizational structure and climate and miscellaneous were identified through discussion with the experts having rich experience in the field. The response of the employees was obtained on a series of statements under the selected factors on a five point continuum scale.

The scores of 5, 4, 3, 2 and 1 were assigned to a positive statement i.e. strongly

agree, agree, undecided, disagree and strongly disagree respectively. The scoring was reversed in case of negative statement. The total score of each respondent on each of these identified factors causing job stress was computed. On the basis of average score of each factor overall mean score of job stress was determined.

Taking into consideration the total score of job stress the respondents were classified into the following three categories (Singh 1975):

- High job stress (52.43 to 65.00)
- Medium/optimum job stress (42.07 to 52.42)
- Low job stress (26.00 to 42.06)

In order to find out whether or not the employees working in the organization under study differed in their job stress the following Krushkal Wallis Test (H-test) was used

$$H = \frac{12}{N(N+1)} \sum_{k_i}^K \frac{R_k^2 - 3(N+1)}{nk_i}$$

Where:

- N = Total Number of employees in all the three categories (in the present study N= 30)
- K = number of samples or groups (in the present case K= 3)

- n = number of cases or frequencies in the k_i sample
- R_k = The sum of all the ranks in the k_i samples/groups
- i = Ranges from 1 to k (individual group)

RESULTS AND DISCUSSION

Socio-economic profile of respondents

The socio-economic profile of the employees working at Baghat Urban Cooperative Bank Ltd is given in Table 1.

It can be noticed from the data in Table 1 that a majority of the respondent employees were married, graduate/post graduate with rural background, had joint family system with four or more family members, with the status of the spouse as housewives and were in the age group of 26-36 years. All the employees were permanently employed with at least 10 years service experience and were getting ₹ 7,000-14,000 as monthly salary. A majority of them were middle order employees and posted at a distance of up to 10 km from the place of their home town.

Stress related factors

The response of the respondents on the stress related factors has been presented in Table 2.

It has been observed from the data that a majority of the respondents (more than 80%) did not feel physical

Table 1. Respondents socio-economic profile (n = 30)

Socio-personal trait	Frequency	Percentage
Age (years)		
26-36	15	50.00
37-47	13	43.33
>47	02	6.67
Marital status		
Married	28	93.33
Unmarried	02	06.67
Education		
Up to matric	09	30.00
Graduates	13	43.33
Post-graduates	07	23.33
Diploma holders	01	03.34
Designation		
Top/higher level employees: Deputy Manager, Branch Manager	13	43.33
Middle level employees: Accountant, Sr Asst, Jr Asst, Clerk cum Cashier	19	63.33
Lower level employees: Clerk/Peon	08	63.33
Family type		
Nuclear	12	40.00
Joint	18	60.00
Family size		
Up to three members	05	16.67
Four members	12	40.00
Above four members	13	43.33
Family background		
Rural	23	76.67
Urban	07	23.33

Stress among bank employees in Solan

Monthly salary (₹)		
7,000-14,000	19	63.33
14,000-21,000	10	33.33
21,000-28,000	01	03.34
Distance of working place (km)		
Up to 10	22	93.33
11-21	05	16.64
22-32	03	10.00
Status of spouse		
Government Employee	02	06.67
House wife	21	70.00
Other	07	23.33
Job status		
Permanent	30	100.00
Temporary	—	—
Length of service		
1 – 10 years	21	70.00
11 - 20 years	06	20.00
21 - 30 years	03	10.00

tiredness in their job, perceived that uncongenial working conditions in the organization (90%) and too much traveling (93.32%) were the main causes of job stress. However there were a few employees who reported that role conflict, role ambiguity (6.67%), assigning the work job in which they were not skilled (10%), feeling uncomfortable while dealing with their boss/superior (10%) with colleagues and customers (6.67% each) had also created job stress among the employees. On the other hand 40 per cent of them expressed the opinion that due to poor opportunities for promotion/

development they were feeling job stress. A little more than 20 per cent of employees reported that due to too much political interference they were feeling job stress and 60 per cent of the employees were unable to spare adequate time for their families thus adversely affecting their job performance.

Factors affecting job stress among the employees

Mean scores and ranks of the factors affecting job stress among the employees have been depicted in Table 3.

Table 2. Response on stress related factors

Factor	Strongly agree	Agree	Undecided/ can't say	Disagree	Strongly disagree
Physical					
Physically tiredness	5(16.66)	20(66.66)	—	4(13.33)	1(3.34)
Tension due to heavy work load	7(23.33)	17(56.67)	—	6(20)	—
Insomnia due to too much work	8(26.66)	18(60)	—	4(13.34)	—
Intrinsic to the job					
Very strict punctuality	6(20)	3(10)	—	16(53.33)	5(16.67)
Fatigue after work	5(16.66)	19(63.34)	3(11)	2(6.66)	1(3.33)
Uncongenial working conditions	11(36.66)	16(53.33)	1(3.33)	1(3.33)	1(3.34)
Too much traveling	11(36.66)	17(56.66)	1(3.33)	1(3.33)	—
Role in the organization					
Role conflict role ambiguity	9 (30)	19(63.33)	—	1(3.33)	1(3.34)
Assigning the work/job in which not skilled	10(33.33)	17(56.66)	—	2(6.66)	1(3.34)
Feeling uncomfortable while dealing the					
Boss	6 (20)	18(60)	3(10)	1(3.33)	2(6.64)
Colleague	7(23.33)	18(60)	3(10)	1(3.33)	1(3.34)
Customer	7(23.33)	18(60)	3(10)	1(3.33)	1(3.34)
Career development					
Feeling neglected	10(33.33)	14(46.66)	3(10)	1(3.33)	2(6.64)
Assigning work below the status	11(36.66)	18(60)	—	—	1(3.33)

Poor opportunities for promotion /development	5(16.66)	9(30)	3(10)	12(40)	1(3.33)
Knowingly undermining /overlooking the talent of the employees	6(20)	22(77.33)	1(3.33)	1(3.33)	—
Organizational structure and climate					
Lack of proper interaction between the employees and the boss	6(20)	19(63.34)	—	—	2(6.63)
Poor interaction among the employees	8(26.66)	17(56.66)	1(3.33)	3(10)	1(3.33)
Too much political interference	15(50)	9(30)	—	4(13.33)	2(6.64)
Miscellaneous					
Unable to spare adequate time with family	2(6.63)	9(30)	(3.33)	16(53.33)	2(6.63)
Feeling isolated due to difference in self moral values and organizational values	5(16.66)	20(66.66)	—	5(16.66)	—
Inadequate resources to properly look after the family	7(23.33)	16(53.34)	—	7(23.33)	—

Table 3. Factors affecting job stress among the employees

Factors	Mean Score	Rank
Physical factors	2.12	III
Factors Intrinsic to the job	2.27	II
Role in the organization	1.99	V
Career development	2.12	III
Organizational structure and climate	2.07	IV
Miscellaneous (too much work load, incompatibility unethical values and organizational values)	2.54	I

Table 4. Level of job stress among the employees

Stress level	Frequency	Percentage
High job stress	9	10.00
Medium job stress	16	73.33
Low job stress	5	16.67

On the basis of their mean score on each factor causing stress miscellaneous factors followed by factors intrinsic to the job, physical factors and career development were found to be more prominent stressors as is evident from the rank assigned (Table 3). Organizational structure and climate and role in the organization were other factors in succession (ranks IV and V) which were found responsible for creating job stress among the employees.

Level of job stress

The employees were classified into three categories on the basis of their total

job stress scores and the data have been presented in Table 4.

A cursory look on the data in Table 4 reveals that a majority of the employees had medium level of job stress. While one tenth of them were found to have high level of job stress the remaining (16.67%) were found to have low level of job stress.

Effect of stress on work quality

It is apparent from the data in Table 5 that two third of the respondents perceived that the stress undoubtedly affected the quality of their work whereas the remaining employees (40%) replied in negative.

Table 5. Respondents perceived response on the affect of stress on the quality of work

Response	Frequency	Percentage
Yes	18	60
No	12	40

Table 6. Adoption of stress relieving techniques by the organization

Response	Frequency	Percentage
Yes	20	66.67
No	10	33.33

Thus the study implies that a substantial percentage of the employees had perceived that stress adversely affected their quality/performance of work.

Dichotomous response on adoption of stress relieving techniques

Response from the employees on whether the organization concerned has adopted any stress relieving technique/ method is presented in Table 6.

It is clear from the data that a majority of them (66.67%) responded in affirmative ie the organization had adopted stress relieving techniques. The remaining employees (33.33%) however replied in negative.

Satisfaction regarding adopted stress relieving techniques

On probing whether or not the employees were satisfied with the techniques adopted by the organization for relieving job stress among them more than three fourth of the employees (76.66%) were found to be satisfied with the stress relieving techniques followed in the organization. However a little more than one fifth of them were not satisfied with the stress relieving techniques adopted in the organization (Table 7).

Therefore this study implies that reasons should be determined for their not being satisfied with the stress relieving techniques followed by the organization which otherwise may cause adverse affect on their job performance.

Adoption of stress relieving techniques at individual level

The response from the respondents on whether or not they had adopted

techniques for relieving stress at personal level has been displayed in Table 8.

A perusal of the data indicates that about 87 per cent of the respondent employees had adopted stress relieving techniques in one or the other way whereas the remaining employees were not found to follow any stress relieving technique.

So the study implies that there is the need to educate and motivate those employees who are not adopting any stress relieving techniques in order to improve their job efficiency.

Techniques used by the employees for relieving job stress

The employees working in Baghaat Cooperative Bank Ltd were found to use various techniques to relieve job stress which have been shown in Table 9.

Among the techniques adopted by the employees for relieving stress yoga was found to be the most prominent technique (66.67%). Some other techniques adopted by them were exercise (36.66%), meditation (20%), listening music and positive thinking (10% each) as well as taking short breaks from their busy routine schedule (3.33%). The study therefore implies that yoga followed by exercise and meditation was found to be very popular technique for relieving job stress among the employees at their personal level.

Suggestions for creating stress free working environment

The respondents were asked to provide suggestions in order to create conducive environment which may be free from any kind of stress (Table 10).

A cursory look on the data reveal that a majority of the employees were of the opinion that there must be a provision for suitable rewards/incentives for the honest, sincere and hardworking employees (76.66%), cooperation among the employees should be increased (73.33%), job security must be ensured (66.66%) and there must be a provision for some relaxation time during working hours (60%). However 43.33 percent employees strongly advocated for short training camps on stress relieving techniques. The respondents who suggested that the efforts should be made for developing an effective and supportive relationship among the superior/boss and subordinates were 36.66 per cent and the percentage of the employees who suggested that there should be a provision for fixing realistic deadline to accomplish task assigned to the employees concerned was found to be meager (6.66%).

Therefore it can be concluded from the study that provision for suitable rewards/incentives, encouraging/boosting cooperation among the employees and ensuring job security were the prominent suggestions provided by the respondent employees

Stress among bank employees in Solan

Table 7. Employees satisfaction on adopted stress relieving techniques

Response	Frequency	Percentage
Satisfied	23	76.66
Not satisfied	7	23.34

Table 8. Adoption of Stress Relieving Techniques

Response	Frequency	Percentage
Yes	26	86.66
No	04	13.34

Table 9. Stress relieving techniques used by the employees

Technique used	Frequency	Percentage
Exercise	11	36.66
Yoga	20	66.67
Listening music	03	10.00
Meditation	06	20.00
Taking short breaks	01	03.33
Thinking positively	03	10.00

Table 10. Suggestions for creating stress free working environment

Suggestion	Frequency	Percentage
Cooperation among the employees be enhanced.	22	73.33
Efforts should be made for developing an effective and supportive relationship among subordinates and boss	11	36.66
Suitable provision for fixing realistic time deadline to accomplish the assigned task	02	06.66
Provision for some relaxation time during working hours	18	60.00
Short training camps on stress relieving techniques should be organized for the employees	13	43.33
Provision of rewards/incentives for the honest, sincere and hardworking employees	23	76.66
Job security must be ensured	20	66.66

Table 11. Variation in the job stress scores among the employees

Status of employees	Number of respondents	Sum of ranks	'H' value
Top management	(n1 = 03)	R1 = 35	99.7**
Middle management	(n2 = 19)	R2 = 239.5	
Lower management	(n3 = 08)	R3 = 190.5	

** Tabulated 'H' value = 9.21 at 1 per cent level of significance

which needed proper attention by the management.

Variation in job stress among the employees

In order to know whether the employees working in Baghat Urban Cooperative Ltd differed in their job stress or not the Krushkal Wallis Test was used and data have been presented in Table 11.

Since the calculated value ($H=99.7$) is more than the tabulated value ($H=9.21$) at 1% level of significance it may be concluded that there was a significant difference in job stress among the three levels of employees working at Baghat Cooperative Bank Ltd, Solan, HP.

CONCLUSION

A majority of the employees working at Baghaat Urban Cooperative Bank Ltd, Solan, HP had medium/optimum

Received: 18.10.2013

level of job stress. A significant difference in job stress was found among the three levels of employees. Uncongenial working conditions, poor opportunities for promotion, lack of proper interaction and communication between the boss and subordinates, poor management from higher authority, tough competition for higher post and unnecessary interference in the work etc were the main factors/stressors causing job stress. Hence it is suggested that job security coupled with reward and cooperation among the employees must be enhanced and incentives for honest, sincere and hardworking employees be ensured besides promoting cooperation and interaction among the employees.

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