



## Occupational Stress Levels of Male and Female Employees in Public Sector Banks

### KEYWORDS

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### ABSTRACT

*Stress at the workplace is becoming one of the major causes of concern today. Most of the lifestyle diseases are caused by stresses either at work place or otherwise*

*Stress is the wear and tear our bodies experience as we adjust to our continually changing environment. It has physical and emotional effects on us and can create positive or negative feelings. As a positive influence the stress can help compel us into action and as a negative influence it can result in feelings of distrust, rejection, anger and depression. According to Hans Selve "stress refers to non specific response of the body to any demand made upon it".*

In recent times, the banking sector has become more and more competitive. The slowdown in the economy has also hit banks badly with increased risks and cases of defaults. The banks have had to change their systems and procedures to keep pace with the changing environment that has created additional pressure on the employees. A study on banking sector was carried out to understand the stress level of male and female bank employees. 30 males and 30 females were taken from public sector bank as a sample and occupational stress scale was administered on them to measure their stress. Null hypothesis was formulated i.e there is no difference between the stress levels of male and female bank employees. The sample was drawn from urban population and the both the groups were matched on age and their position in the hierarchy. The study aims to throw light on the common stressors in banking sector and their effect on the lives of employees in general.

With the advent of Globalization and increased interconnectivity in the world of today, the forces of competition, consolidation and convergence are exerting continuous pressures on organizations and individuals alike to deliver best value. In the highly competitive world of business today where technology has started playing an important and integral part, the margins are becoming ever thinner by the day forcing the raising bar of excellence ever higher to remain relevant. Public sector Banking which still controls about 70% of assets of Indian Banking business is not an exception to this scenario. After liberalization generated increased competition Public sector first surmounted the challenge of technological upgradation and networked their branches rolled out core banking, set up ATMs. Due computerization and shift in focus to retail banking the working environment of branches and demands on the staff changed drastically over a comparatively shorter time frame. With this change another change also took place as more and more females started joining banks as employees at clerical as well as probationary officers and gradually their % age in work force of Public Sector Banks started improving and became 17% by the year 2010. Every change in its wakes creates new stressors and stress levels, therefore, an exploratory study was done on male and female employees of public sector banks.

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**Occupational stress** is stress involving work. According to the current World Health Organization's (WHO) definition, occupational or 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."<sup>(2)</sup>

Stress can be factored in by a number of different variables, but results from the complex interactions between a large system of interrelated variables<sup>(3)</sup>.(1998). The diathesis-stress model is a psychological theory that aims to make clear of behaviours as a susceptibility burden together with stress from life experiences<sup>(4)</sup>.

It is useful to distinguish stressful job conditions or stressors from an individual's reactions or

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Strains<sup>(5)</sup>. Strains can be mental, physical or emotional. Occupational stress can occur when there is a discrepancy between the demands of the environment/workplace and an individual's ability to carry out and complete these demands<sup>(6)(7)</sup>. Often a stressor can lead the body to have a physiological reaction that can strain a person physically as well as mentally. The stress can occur specifically when a conflict arises from the job demands of the employee and the employee itself, if not handled properly the stress can become distress<sup>(8)</sup>.

A variety of factors contribute to workplace stress such as excessive workload, isolation, extensive hours worked, tox-

ic work environments, lack of autonomy, difficult relationships among co-workers and management, management bullying, harassment and lack of opportunities or motivation to advancement in one's skill level. A concern with stress research is that studies often neglect to consider the broader organizational context <sup>(9)</sup>.

Men and women are exposed to many of the same stressors <sup>(10)</sup>. However, women may be more sensitive to interpersonal conflict whereas men might be more sensitive to things that waste time and effort. Furthermore, although men and women might not differ in overall strains, women are more likely to experience psychological distress, whereas men experience more physical strain <sup>(11)</sup>.

Desmarais, S & Alksnis (2005) <sup>(12)</sup> suggest two explanations for the greater psychological distress of women. First, the genders differ in their awareness of negative feelings, leading women to express and report strains, whereas men deny and inhibit such feelings. Second, the demands to balance work and family result in more overall stressors for women that leads to increased strain.

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Studies have been undertaken to assess the contributory factors for stress in the banks. Shah (2008) conducted a

study in the banking industry in Kashmir and found Role stagnation, Role erosion, Inadequacy of role authority to be high role stressors. Social support and its impact on role stress was studied by Fernandes et al (2008) <sup>(13)</sup> on the Private and Public Sector bank executives in Goa.

### Objectives

The main purpose of this exploratory research was to understand the stress levels of male and female employees in public sector banks and to understand their problems relating to roles, working conditions, etc.

### Method

The sample comprised of 100 public sector bank employees, 50 males and 50 females, ages ranging from 25-50, clerks and scale 1 and 2 officers of public sector banks. The participants were selected on the basis for their agreeing to spare time for this study.

### Procedure

Occupational stress index made by Dr. A. K. Srivastava and Dr. A.P. Singh was used to assess the stress levels of male and female bank employees. Occupational stress scale is a five point scale comprised of 12 sub scales which are given in the table below.

Participants were asked to answer the questions honestly, frankly and were assured of their confidentiality as it was related to their job situation. After completing the test, subjects' responses were analyzed for scoring as prescribed by manual.

## Result and Discussion

|       | Sub-scale                                  | Mean of Males   | Mean of females | S.D. of Males   | S.D. of Female | t    | p        |
|-------|--|-----------------|-----------------|-----------------|----------------|------|----------|
| 1.    | Role Overload                              | 21.25           | 23.48           | 3.41            | 2.67           | 5.40 | <.01     |
| 2.    | Role Ambiguity                             | 12.52           | 10.23           | 2.93            | 1.89           | 4.08 | <.01     |
| 3.    | Role Conflict                              | 14.23           | 12.82           | 3.09            | 3.69           | 2.07 | <.05     |
| 4.    | Unreasonable group and political pressures | 9.43            | 14.56           | 3.41            | 2.89           | 6.41 | <.01     |
| 5.    | Responsibility for persons                 | 7.23            | 8.05            | 2.93            | 2.74           | 1.46 | Not Sig. |
| 6.    | Under participation                        | 9.89            | 15.21           | 4.89            | 3.51           | 6.25 | <.01     |
| 7.    | Powerlessness                              | 10.91           | 12.32           | 2.84            | 3.91           | 2.07 | <.05     |
| 8.    | Poor peer relations                        | 9.78            | 13.13           | 3.99            | 3.04           | 4.24 | <.01     |
| 9.    | Intrinsic Impoverishment                   | 8.46            | 11.28           | 2.19            | 3.76           | 4.62 | <.01     |
| 10.   | Low Status                                 | 5.68            | 7.21            | 3.76            | 2.85           | 3.48 | <.01     |
| 11.   | Strenuous working conditions               | 12.32           | 11.49           | 4.37            | 3.51           | 1.33 | Not Sig. |
| 12.   | Unprofitability                            | 9.38            | 9.63            | 3.35            | 3.26           | 0.36 | Not Sig. |
|       | Mean of Males                              | Mean of Females | S.D. of Males   | S.D. of females | t              | p    |          |
| TOTAL | 131.08                                     | 149.41          | 7.32            | 8.64            | 11.45          | <.01 |          |

It will be observed from the data given in the table above that there is significant difference in stress levels between male and female Bank employees. Females are more stressed than males as a whole. To understand the result, the occupational stressors were examined on sub scales which are 12 in number as given in table 2.

The first parameter in sub scale i.e. Role overload shows that females are more stressed and overloaded with work than males. This could be because of the family /household responsibilities on them in addition to their work place responsibilities. Our society is still in a changing phase where females despite being in gainful employment are also expected to take care of majority of house-

hold chores that puts an additional burden on them and makes them feel more stressed out in the aforesaid parameter than their male counterparts. The result drives support from a study on gender issues by Desmarais, S & Alksnis. 2005.

The data in 2<sup>nd</sup> and 3<sup>rd</sup> subscales of Role Ambiguity and Role Conflict shows that males are more stressed than females as expectation of the Management is more from male workers and consequently because of job related multiple demands on them they feel that their roles are not very well defined. With the technological upgradation in public sector Banks at a very fast pace with an intention to gain competitive advantage, the environment at the

work place changed in a shorter time frame. The computerisation per say also created its own role ambiguities and conflicts with which as expectation of the management was more from the male employees than from the female employees , roles of female employees were not effected that much as there were comparatively lesser demands on them as the % age of female employess was about 1/4<sup>th</sup> of the male employees in public sector Banks, their roles remained more or less better structured during change.

The 4<sup>th</sup> Sub scale i.e Unreasonable group and Political Pressure; The results reveal that females are comparatively more stressed out under this parameter visa vis their male colleagues.

The 5<sup>th</sup> Sub scale of Occupational stress which is Responsibility for persons shows that the stress levels are not much significant under this parameter and that there is hardly any difference between male and female employees both understand that they are responsible for their own work.

There is significant difference in stress levels of males and females under 6<sup>th</sup>,7<sup>th</sup>,8<sup>th</sup> and 9<sup>th</sup> Sub scales of Underparticipation, Powerlessness, Poor Peer Relations and Intrinsic Impoverishment respectively The data show that females are comparatively more stressed on the aforesaid sub scales , which shows that the female employees have a feeling of being denied opportunities where they can prove their mettle and their contribution is not recognized.

On 10<sup>th</sup> Sub scale of Low Status though there is a significant difference in stress levels of male and female employees but intensity of stress is low in both which reflects that they are generally satisfied with the status and acceptance they get in society due to their jobs in public sector banks.

On 11<sup>th</sup> and 12<sup>th</sup> Sub scales there is no significant difference in stress levels of Male and female employees , the data reveals that both feel that working conditions in Banks are stressful and strenuous and they are not adequately compensated in terms of pay packet for the work they do.

**Conclusion:**

The foregoing discussion leads us to draw the following conclusion.

The sub scales i.e Role Overload, Unreasonable group and Political pressures, Underparticipation, Powerlessness, Poor Peer Relations and Low status respectively show that stress levels of female employees are significantly higher than the stress levels of male employees which indicate that female employees perceive that they are overworked are not given their due and feel marginalized.

The sub scales viz; Role Ambiguity and Role Conflict, show that stress levels of male employees is more than the female employees which indicate that male employees have a perception that their roles are not clearly defined and variety of work demands are made on them which forces them to do too much multitasking creating a role conflict in the process.

The sub scales viz; Strenuous Working Conditions and Unprofitability scores indicate that there is no significant difference in stress levels of male and female employees which depicts that both of them think alike that they have stressful jobs and they are not adequately compensated in terms of wages for their work.