

# **Work Stress among Employees of State Bank of India: A Study of Karimganj District, Assam**

A Dissertation Submitted to Mizoram University in partial fulfillment of the requirement  
for the Award of the Degree of Master of Philosophy in Commerce

By

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**DECLARATION**

I, Fazlul Karim, hereby declare that the subject matter of this dissertation is the record of the work done by me and the contents of the research did not form the basis of an award of any previous degree given to me or to the best of my knowledge to anybody else and that the dissertation has not been submitted by me for any research degree in any other university or institute

This dissertation is being submitted to Mizoram University for the degree of Master of Philosophy in the Department of Commerce.

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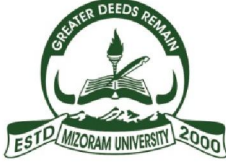
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**CERTIFICATE**

This is to certify that the dissertation entitled, “**Work Stress among Employees of State Bank of India: A Study of Karimganj District, Assam**” submitted to Mizoram University for the award of the degree of Master of Philosophy in Commerce, is an outcome of the research work carried out by Mr. Fazlul Karim under my supervision.

He has fulfilled all the requirements laid down in the M. Phil regulations of Mizoram University. The dissertation is the result of his investigation into the subject. To the best of my knowledge, neither the dissertation as a whole or any part of it was ever submitted to any other University for any research degree.

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## PREFACE

*Stress is a state of mind, experienced by a sense of anxiety, tension, and depression and is anything that changes our physical, emotional, behavioural or mental state. In today's changing and competitive work environment, stress level is increasing both in the workers as well as the managers. As a result of this work stress, more and more workers and managers are showing sign of chronic fatigue. In most cases, stress leads to reduce efficiency of an employee and which in turn leads to reduce productivity.*

*Stress is highly individualistic in nature. Some people have high tolerance for stress and thrive well in face of several stressors in the environment. Some individual will not perform well unless they experience a level of stress which motivates them to do better. On the other hand, some people have very low level of tolerance for stress and they show sign of fatigue. For every individual there is an optimum level of stress under which he/she will perform to the full capacity. If the individual experience below or above optimum level, he become bored and in turn reduced productivity.*

*Work place plays a crucial role in the lives of individuals, which added to the phenomenon of stress for employees. Stress can come from any situation or thought that makes you feel frustrated, angry, or anxious. What is stressful to one person is not necessarily stressful to another. Stress is a normal part of life. In small quantities, stress is good- it can motivate an individual and help to be more productive. However, too much stress, or a strong response to stress, is harmful.*

*Banking industry in India, the backbone of the country's economy, has always played a key role in prevention of the economic cataclysm. The nature of job of banking employees is very tiresome as it involves long working hours. Stress Management is getting more and more consideration now-a-days, particularly in the financial sectors. Occupational stress is defined as the harmful physical and emotional responses that occur when job requirements do not match the worker's capabilities, resources, and needs (National Institute of Occupational Safety and Health, 1999). Stress leads to improve performance to an optimum point beyond the optimum point further stress and arousal have detrimental effect on performance. This is because an employee who works in highly stressful situations may feel tired and depressed.*

*Stress management, in the recent year, has been included as one of the top agendas in big business houses. Today the banking industry is one of the fastest growing sectors of India. It has a significant impact on the performance of the employees and efficiency of the organization, so it should be considered an efficient way of improving organizational profitability and reducing costs through lowering rates of absenteeism and turnover. There are various factors of stress on workplace. Considering the importance of understanding factors causing work stress and its proper management, the present study attempted to explore problems causing work stress and the level of work stress of the employees working in banks in Karimganj district and find better solution to reduce stress and increase the efficiency in banking sector. The present study is entitled “**Work Stress among Employees of State Bank of India: A Study of Karimganj District, Assam**”.*

*The main objectives of the study are, to analyse the factors causing work stress among employees working at State Bank of India in Karimganj district, Assam and to study the level of work stress among the employees of State Bank of India in Karimganj district, Assam. For achieving these objectives the researcher has been used a well-structured questionnaire developed by Srivastava, A.K., and Singh, A.P. (1981) which covers twelve (12) dimensions consisting of forty six (46) statements for the purpose of collecting data from the sample employees of SBI in Karimganj district of Assam.*

*The sample has been drawn from SBI employees working in 9 branches in Karimganj district. The employees are classified into two categories viz officer (Manager, Assistant Manager) and clerk (senior assistant, junior assistant, clerk cum cashier). The number of sample respondents of the study is 84 employees. Secondary data has been collected from books, journals, periodicals, websites and unpublished sources.*

Author  
Fazlul Karim

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# CHAPTER I

## INTRODUCTION

### 1.1. Introduction

Stress is a state of mind that reflects certain reactions in the human body and is experienced by a sense of anxiety, tension, and depression and is caused by such demands of the environmental or internal forces that cannot be met by the resources available to the person. Stress is anything that changes our physical, emotional, behavioural or mental state. In today's changing and competitive work environment, stress level is increasing both in the workers as well as the managers. As a result of this work stress, more and more workers and managers are showing sign of chronic fatigue. In most cases, stress leads to reduce efficiency of an employee and which in turn leads to reduce productivity. Stress is highly individualistic in nature. Some people have high tolerance for stress and thrive well in face of several stressors in the environment. Some individual will not perform well unless they experience a level of stress which motivate them to do better. On the other hand, some people have very low level of tolerance for stress and they show sign of fatigue. For every individual there is an optimum level of stress under which he/she will perform to the full capacity. If the individual experience below or above optimum level, he become bored and in turn reduced productivity. Therefore, if controlled, stress is a friend that strengthen us and if handled poorly, it become enemy which leads to various diseases. Stress is a problem in almost all the countries in the world irrespective of the nature of the economy. Therefore work stress become one of the most important topic to study human behaviour.

Work place plays a crucial role in the lives of individuals, which added to the phenomenon of stress for employees. Occupational stress is one of the most costly health issues (Cooper, Luikkonen & Cartwright, 1996; Kottage, 1992). Job stress has a direct impact on the performance of employees in different levels which is related to employee motivation and performance (Ostroff, 1992). It is recognized as a major challenge to individual mental and physical health, and organizational health (ILO, 1986). Stressed workers are also more likely to be unhealthy, poorly motivated, less productive and less

safe at work and their organizations are less likely to succeed in a competitive market. In other words, stress is regarded as an inevitable consequence of employees' functionality. By some estimates work related stress costs the national economy a staggering amount in sick pay, lost productivity, health care and litigation costs (Palmer et. al. 2004).

Occupational stress is often caused by a multitude of factors such as heightened competition, changes in management, barriers to career advancement, long working hours, high pressure deadlines, work overload, excessive rules and regulations, new technology, inadequate support system, lack of participation in decision making, conflicting demands from organizational stakeholders, and personal conflicts (Crampton et al., 1995; Hall & Savery, 1986; Roberts, Lapidus, & Chonko, 1997). Stress results in a variety of psychological, physiological, and behavioral consequences (McShane & Glinow, 2003).

Indian banking industry, the backbone of the country's economy, has always played a key role in prevention of the economic cataclysm. The nature of job of banking employees is very tiresome as it involves long working hours, inappropriate reward system, and lack of job autonomy and role conflict. Stress Management is getting more and more consideration now-a-days, particularly in the financial sectors. There is no such thing like stress- free job. Everyone in their work is exposed to tension and anxiety as they gets through the duties assigned to them. Banking industry is not an exceptional one. The highly competitive banking industry has levied varied role requirements on employees resulting in stress. Therefore, present study is an attempt to address various issues associated with the stress of bank employees.

## **1.2. Meaning of Stress**

Stress is a recognized fact in our contemporary lives causing disequilibrium and tension, and the phenomenon impacts teachers in school systems around the world including America, China, and India (Abel & Sewell, 1999; Chan, 2002; Payne & Furnham, 1987). Stress can come from any situation or thought that makes you feel frustrated, angry, or anxious. What is stressful to one person is not necessarily stressful to another. Stress is a normal part of life. In small quantities, stress is good- it can motivate an individual and help to be more productive. However, too much stress, or a

strong response to stress, is harmful. It can set a person for general poor health as well as specific physical or psychological illnesses like infection, heart disease, or depression. Persistent and unrelenting stress often leads to anxiety and unhealthy behaviours like overeating and abuse of alcohol or drugs. (Van Voorhees, 2007).

Stress is a universal phenomenon and now-a-days no organisation can claim to be stress free. Every job is challenging and more demanding. It requires high standard of performance, high quality of work and getting aspirations and expectation fulfilled. Every employee is forced to have a stressful and hectic lifestyle. If he fails to meet, he faces stress and other psychological problems. It effects on human body which gives rise to tension, anxiety, depression and anger. Stress, as per the medical explanation of the term, is the body's general response to environmental situations i.e. stress is anything that changes our physical, emotional or mental state while encountering various stimuli in our environment. It is, usually, thought in negative terms caused by something bad (Fayyaz, Nazir & Javid, 2008). Medical researcher Selye (1956), the father of stress, first use the term 'stress' to describe the body's biological response mechanisms. He defined stress as "the non specific response of the body to any demand."

The term stress originated in the arena of physics and was transmitted into psychology. Basically, the notion is that human beings tend to resist/oppose external forces acting upon them, just as do physical bodies and materials (Hobfoll, 1989). At present, the concept of stress is common but controversial, and is defined in a number of different ways (Keinan, 1997).

### 1.3. Stress and Related Terms

**Table 1.1 Stress and its related terms.**

Term	Meaning
Stress	A psycho-physiological condition occurs due to a 'perceived' threat. It is the psychological and physical state that results when the resource of the individual are not sufficient to cope with the demands and pressure of the situation.
Stressors	A thing or events that produce stress experience ( psychological and Physiological)
Strain	The person's physiological and psychological response to stress.

Job Stress	A chronic disease caused by conditions in the work place that negatively affect an individual's performance and/or overall well-being of his body and mind.
Eustress	It conveys the meaning of 'good stress'-usually a result of desired wanted event motivate us activate us, inspires us for dynamic action generally accompanied with positive feelings e.g., joy, pleasantness.
Neutress	A neutral stress that is neither good nor bad in which we remain indifferent. It may not be a stress like condition. Thought of concern may occupy our mind but may not cause serious apprehension or arousal, may be in response to a new typhoon hitting barren land.
Distress	It conveys most common meaning of stress usually undesired unwanted, accompanied with negative feelings e.g. sorrow, frustration, grief, may arise in situations such as failure, death of some loved one, inevitable catastrophe.
Hyperstress	It refers to excess of stress subjective feeling of high stress, commonly accompanied with fatigue, strain may be experienced when under time pressure; this specific quantitative dimension of stress; may be an aspect of eustress or distress.
Hypostress	It means deficient stress; this also designates quantitative dimension of stress, used to indicate amount of stress; may be an aspects of eustress or distress, may accompany with inertia dullness.
Acute Stress	Also called short term stress, is the most common stress. This designates quantitative dimension-duration of the stress; may be an aspect of eustress or distress. This is usually a reaction to an immediate threat may come from demand and pressure of recent past or immediate future. Stressors such as noise, crowding, isolation, or infection may result in acute stress.
Episodic Acute Stress	This is similar to acute stress. The individual suffers from acute stress frequently. For example some people are always in rush but always late and remain under stress time and again.
Chronic Stress	Also called long term stress. This is an ongoing long term stress situation that are not short lived. This also designates duration of the stress. This is generally a crushing stress; destroys mind, body and life- overall wellbeingness of the individual. Highly pressured work, strained long term interpersonal relationship, long lasting loneliness, etc. are a few example of chronic stressors. The person does not see a way out; finds highly painful. Chronic stress may lead to violence- suicide, killings or heart attack and the like.

Source; Khubalkar, R. (2008). Know your Stress manage your stress, Neelkamal Publications, Hyderabad.



#### **1.4. Definition of Stress**

The United Nations International Labour Organisation (ILO) has defined occupational stress as “Global Epidemic.” Stress has been defined as imbalance between demand and response. Stress is a psychological reaction to the demand innate in a stressor that has the potency to make a person feels restless or distressed because the person feels that he is not capable of coping with these demands.

Robbins defines job stress as a dynamic condition in which the individual is confronted with an opportunity, constraint or demand related to what he or she desires and for which outcome is perceived to be both uncertain and important. According to Gregory & Ricky (2005), stress is a person’s adaptive response to a stimulus that places excessive psychological or physical demands on him or her.

Fred Luthans defines stress as “An adaptive response to an external situation that results in physical, psychological and/or behavioural deviations for organisational participants.”

According to Arnold & Feldman (1986), “Stress is defined as the reactions of individuals to new or threatening factors in their work environments.”

Occupational stress is defined as the harmful physical and emotional responses that occur when job requirements do not match the worker’s capabilities, resources, and needs (National Institute of Occupational Safety and Health, 1999).

According to Cooper & Marshall (1976), organizational stress includes the environmental factors or stressors such as work load, role conflict or ambiguity and poor working conditions associated with a particular job.

In the words of Beehr & Newman (1978), job stress is a situation wherein job related factors interact with the worker to change i.e., disrupt or enhance his or her psychological and/or physiological conditions, such that the person is forced to deviate from normal functioning.

Stress is the body's non-specific response to any kind of demand made on it and is common to everyone. Therefore, Stress can be caused by a reaction or anything that requires you to modify or adjust to a change in your surroundings/environment. Our body responds to these changes with mental, physical, and emotional responses. We all

have our own and different ways of coping/adjusting with changes, so the cause of stresses can be different for each individual. Stress has generally been viewed as a set of physiological and neurological reactions that serves an adaptive function (Franken, 1994). There are several numbers of definition of stress as well as number of situations that can lead to the stress experience. People usually say they are stressed when they take or appear in an examination, when experiencing relationship difficulties or when having to deal with a frustrating work situation. Stressful events can be viewed as threatening, as harmful, or as challenging. With so many actors and situations that can contribute to stress, it can be difficult and challenging to define the concept of "stress" (Gani, 2013).

### **1.5. Features work of stress**

- Stress mainly is the state of mind which creates a psychological reaction in the human body.
- It is mainly caused by a situation which makes excessive physical and psychological demands on the part of an individual. Such situation is known as stressors or stimulus.
- In stressful situation normally individual feels anger, tension, anxiety and depression.
- The stressors or stimulus causing stress to one individual may not necessarily causes stress to another individual.
- Stress has both negative and positive outcomes. If it is at a desirable level it may induce an individual more efficient, creative and hard working to cope them adverse situations and vice versa.

### **1.6. Sources of stress**

Fred Luthans classified causes of stress within four main categories:

- (a) Extra organisational stressors
- (b) Organisational stressors
- (c) Group stressors
- (d) Individual stressors

**Extra organisational stressors:**

Most analysis of job stress ignore the importance of outside forces and events that have a tremendous impact on employees. Taking an open system perspective of an organisation, it is clear that job stress is not just limited to things that happen inside the organisation during working hours. Extra organisational stressors include things such as social/technological changes, family relocation, economic, financial, or residential conditions. The modern living has increased stress and decreased personal wellness. A person's family has a big impact on personality development. A brief crisis in the family such as illness of a family member, long strained relations with the spouse can act as a significant stressors for employees. Sociological variables such as race, sex and class can also become stressors. Research has found that women experience more psychological distress than man, but men are more prone to severe physical illness. (Luthans, 2011)

**Organisational stressors:**

Not only extra organisational stressors there are stressors associated with the organisation itself. Although the organisation is made up of groups and individuals, there are more macro level dimensions, unique to the organisation that certain potential stressors. The macro level organisational stressors are

**Policies:** Unfair, arbitrary performance reviews, pay inequalities, inflexible rules, rotating work shifts, ambiguous procedure, frequent relocation, unrealistic job description.

**Structures:** Centralisation, lack of participation in decision making, rare opportunities for advancement, great amount of formalisation, high degree of specialisation, interdependency of departments, line-staff conflicts.

**Physical Conditions:** Crowding and lack of privacy, excessive noise, heat or cold, presence of toxic chemicals, air pollution, safety hazards, inadequate light.

**Processes:** Poor communication, poor feedback about performance, ambiguous goals, unfair control system, inadequate information. (Luthans, 2011)

**Group stressors:**

The group can also be a potential sources of stress. These group stressors can be categorised into three areas. It has become empirically from flow studies also. Group stressors can be categorised into three areas:

**Lack of group cohesiveness:** Empirically it has very clear (from Hawthorne studies) that cohesiveness or togetherness is very important to employees, especially at the lower levels of organisations. If an employee is denied the opportunity of cohesiveness because of the task design, the supervisor wishes to prohibit or limit it, the member of the group want the person out , this can be very stress producing.

**Lack of social support:** Employees are greatly affected by the support of one or more members of a cohesive group. By sharing their problems and joys with others, the fell much better. If these type of social support lacks for an individual, it can be very stressful.

**Inter individual, inter-personal and inter-group conflicts:** Conflict is very closely related to stress. Conflict is normally associated with incompatible or hostile acts between inter individual dimensions, such as personal goals or motivational needs between individuals within a group or between a groups. It can be said that such conflict can lead to considerable stress for individuals.

**Individual stressors:**

There are more research and agreement on individual level stressors. Although there are many possible individual stressors, but three areas seem to be more recognised. Firstly, role stressors including conflict, ambiguity and overload or under load. Secondly, a personal characteristic includes personality dimensions and type of personality, behaviour patterns. Thirdly, life and career changes.

### **1.7. Consequences of work stress**

The stress can affect an individual in a number of ways. It creates problems in organisational as well as personal life of an employee. The main consequences of stress are:

**Physical Consequences:** Most of the basic research over years has focused the impact of job stress on physical health. A high level of stress is accompanied by high blood pressure and high levels of cholesterol and can result in heart disease, ulcers and arthritis. There may even be a link between stress and cancer. (Cummings & Cooper 1979; Bammer & Newberry, 1982)

**Psychological Consequences:** High level of stress may be associated with certain psychological problems such as anger, anxiety, depression, nervousness, irritability, tension and boredom. The effects of these on individual employee changes in mood and other emotional states and, specially, relevant to job performance, lowered self-esteem, resentment of supervision, inability to concentrate and make decisions (McGrath, 1976).

**Behavioural Consequences:** High levels of stress results in dysfunctional behaviour of employees. They may addict to drugs, alcoholism, smoking, sleeplessness, over or under eating, etc. yet times high level of stress makes employees to suicide. Sometimes employees stay away from the work place and change the organisations. Both when stress is low and high, the performance level will be low. When the stress is very low and moderate the individual will be stimulated and better their performance. But too high stress places unattainable demands on a person which lowers the performance. Job stress is also associated to increase absenteeism and turnover.

**Consequences for the family:** Distress has dysfunctional effects on family. The individual consumes food excessively and do not attend the work place. Spouse abuse and children abuse will take place in family. Stress increases heavily if both wife and husband are employed. Additional stress is experienced while handling the personal, social and cultural dilemmas of balancing work and family, discharging parenting responsibilities, handling competition at the work place and within the family.

**Consequences for the organisation:** Dysfunctional effects of stress are many. The adverse consequences include low performance and productivity. The employees frequently change the organisation and resort to high rate of absenteeism. Destructive

and aggressive behaviour results in strike and sabotages. The stress experienced by employee causes inconvenience to customers and clients too. An employee, put to distress may face an accident at work place and cause wastage of time and materials. Employee stress at work may cost the firm by way of poor reputation, loss of business, declining assets, etc.

### **1.8. Stress and job performance**

Stress has a direct impact on employee's job performance. Stress leads to improve performance to an optimum point beyond the optimum point further stress and arousal have detrimental effect on performance. This is because an employee who works in highly stressful situations may feel tired and depressed. They also create physical and mental problem such as high blood pressure, hearing problem and mental disorder. These mental and physical disorders not only affect the performance of the employees but also affect the productivity of the organisation. Many researchers have concluded that some degree of stress is necessary for physical and mental growth. This is because due to some stress individuals become more creative, innovative and alert. They learn new skills and knowledge and cope up with adverse situations. These are positive situations to increase the morale of employees and self-satisfaction. This kind of positive stress is called *eustress*. On the other hand, high degree of stress causes regularly undesirable and unpleasant situations that create physical and mental disorders and it is known as *distress*. So, in this way, one can say that low degree of stress causes negative outcomes such as lack of motivation, lack of interest and gets negative impact on productivity of the organisation and moderate level of stress creates desirable and pleasant situations that help the individuals to improve their performance and productivity of the organisation. Employees who work in highly stressful situations develop undesirable tendencies in their working behaviour. In medical science, stress affects the human body and sub system of human body such as nervous system, immune system and blood press: Stress affects individuals in various ways such as physical affects (headache, backache, restlessness, loss of appetite) psychological affects (tension, anxiety, fear, depression, loss of concentration, forgetfulness, frustration, anger) and behavioural affects such arguing, crying, conflicting attitude, sleeping disorder, frequent mistakes and so on (Robbins & Judge, 2011).

## **1.9. Management of stress:**

Stress affects the individual, organisation, family through changed behaviour both psychologically and physiologically and hence efforts should be made to reduce high level of stress. Following are the strategies or approaches to reduce the stress.

### **1.9.1. Individual Approaches:**

As we know that stress has got a number of negative consequences for the individuals that is why every individual should take personal responsibility for reducing his /her stress level. There are a number of approaches by which a person can either avoid stressful conditions, change them or learn to cope with them. Stress can be managed by an individual, which will enable him to regain control over his life. Some of the stress reducing strategies from individual's point of view are:

- **Knowledge about stress:** In the first stage, an individual should become knowledgeable about stress. He should know about the process and effects of stress. He must find out the major sources of his stress. He must anticipate stressful periods and plan accordingly in advance. He must be honest with himself and decide what he can cope with and what he cannot.
- **Physical Exercise:** Physical exercise is advised to overcome stress. Activities like walking, playing, swimming bring changes in his mental outlook. Yoga and meditation are encouraged to reduce stress at work place. Individuals who are busy with work can go away from place of work for few days to spend time with family members elsewhere, it will reduce tension, stress and strain.
- **Readjust Life Goals:** Because of severe competition, many individuals set high goals. They are trying to do too much in too little time. They have fear of failing and they are running nowhere. Thus high expectation with limited resources result in stress. Accordingly they have to reset the goals keeping the resources in mind.
- **Relaxation:** Stress can be overcome through relaxation. Some techniques applied are meditation, bio-feedback and passive attitude by which one can eliminate stress. Relaxation refers to a state or condition where the individual

is detached from both the immediate environment and body sensation. A few minutes a day of deep relaxation provides a person peacefulness. Significant changes in heart rate, blood pressure can be had from deep relaxation method.

- **Advance planning:** Whatever shall be, will be is the attitude of many. They do not plan the life, and effort whenever the problems occur in some way or the other. Many times people face situations which induces stress because they do not plan or do bad job of planning. Hence planning reduces the stress.
- **Work-home transition:** This technique advise a person to reach home relaxedly at the end of day's work. He may reviews the day's work before go home. He can plan for tomorrow's work so that he can be comfortable in his next day's work.
- **Networking:** It suggests to develop trusted colleagues, who are good listener to him. Such friends and co-workers build confidence and provide moral support required to push through stressful situations.
- **Time Management:** Tension and stress are resultant of hectic work in office. If work is sorted out and time is managed optimally, it will reduce the stress. So job demand can be better managed if time for each work is planned and utilised carefully.
- **Social Support:** Talking to friends, colleagues, family will provide an outlet when stress level are excessive. One should expand social support network to reduce tension. Someone to hear the problems gives a more objective perspective of the situation.

### **1.9.2 Organisational Approaches:**

Individuals may design their strategy to reduce stress, but it is a must for the organisation to develop programmes that will help the employees in reducing their stress. This will lead to less employee turnover, absenteeism and as a result productivity of the organisation will improve. Some of the measures which organisation take care are:

- **Supportive Climate:** Stressors happen due to faulty organisational processes and practices. They can be controlled by establishing supportive climate. This depends upon leadership mainly. Employees support or no support depends on



their involvement in decision making and policy framework. Such climate develop team work and reduces stress.

- **Job Enrichment:** Monotonous job cause stress. So manager can design jobs by improving content factors such as responsibility, recognition, opportunity to grow, etc. and make the jobs interesting. The jobs should enriched to use the existing skills of employees maximum and such phenomenon reduces the stress.
- **Role Clarity:** Managers by conducting role analysis can ensure role clarity by avoiding role ambiguity and role conflict. Sometimes stress occur due to overloading or under loading of job. Hence by breaking down the jobs into various components one would give rise to understand the job expectations well by the employees, consequently reducing job stress.
- **Selection and Placement:** Stress varies from job to job, and certain jobs are associated with mental stress. Similarly experienced persons have more stress bearing capacity. So management should keep both job factors and individual characteristics into consideration and select such people to match the situations.
- **Goal Setting:** People perform jobs better if feedback is timely given on their performances. This goal feedback reduces uncertainties and minimise employee frustration, stress role ambiguity.
- **Job redesign:** Employee should have greater control over the job he is doing and should have feedback timely to perform very well. So management should design the jobs from time to time keeping the employees abilities in mind. Employee who aspire for growth may be entrusted the challenging job.
- **Stress Control Workshop:** Manager can give counselling on social, personal, organisational problems. Seniors of organisation can touch upon personal finance, health, children, education and marriage aspects to orient them better so that stress can be minimised.
- **Communication System:** To some extent stress and confusion are the effects of interpretation by employees on organisational matters. Employee perceptions should be altered meaningfully by proper and timely communication of rules, procedures, etc. so management by formal communication can reduce the role ambiguity and role conflict among employees.

- **Wellness Programmes:** Organisation should organise wellness programmes and focus employee's attention on health. Management should organise programmes to increase health awareness among employees. The employees are personally responsible for their mental health and physical wellness. Management only should educate them.
- **Team Work:** Management should create a work environment in which the members of the work group consider themselves as a member of same family. There should be no room for interpersonal conflict or between group and individuals. Such conflict cause stress hence they should be eliminated. Hence members should work with team spirit.

### **1.10 Significance of the study**

Occupational stress is one of the foremost health hazards at workplace. It accounts for much of the physical illness, substance abuse, and family problems experienced by millions of blue and white collar workers. It has direct link to low productivity, absenteeism and increased rate of accidents on and off the job. Stress may be surrounded everywhere-across the languages of our everyday lives, in scientific and social inquiry and as an increasingly important focus within a diverse range of policy environments.

In recent years, stress management has been included as one of the top agendas in big business houses. Today the banking industry is one of the fastest growing sectors of India. Now-a-days Indian banking sector is becoming the sector of profit oriented and target oriented. It increases the stress in the minds of employees. As mentioned above, it has a significant impact on the performance of the employees and efficiency of the organization, so it should be considered an efficient way of improving organizational profitability and reducing costs through lowering rates of absenteeism and turnover. There is a need to find out certain measures or practices that would help to face that challenge. There are various factors of stress on workplace, time pressure and job dissatisfaction. Based on the research gap, problem with stress need to be identified among employees who work in banks in Karimganj district and hence to analysis this problem and find better solution to reduce stress and increase the efficiency in banking sector which creates impetus for the present study.

### **1.11. Scope of the study**

The present study is directed towards analysis of factors causing work stress and also finds out the level of work stress among employees of State Bank of India working in Karimganj district, Assam. The study has covered 84 numbers of employees working in State Bank of India in 9 different branches of the district. This study has covered twelve (12) dimensions of work stress which consisted of forty six (46) statements developed by Srivastava & Singh (1981).

### **1.12. Research Design and Methodology**

#### **1.12.1. Statement of the problem**

Stress is the outcome of fact of the assigned work role that caused harmful effect for individual. Occupational stress is considered as harmful factor of the work environment (Kahn & Quinn, 1970). Stress can also be labelled 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 workers. Job stress can lead to poor health and even injury (David, 1998). Higher level of stress existed with no managerial concern for solution consequently lowering the employee performance, staking organizational reputation and loss of skilled employees, these situations call for immediate concern from organization management for employing effective stress management practices to increase employee satisfaction and overall employee performance (Imtiaz & Ahmad, 2009).

With the advent of technology in the present competitive environment has dramatically changed the existing pattern of banking sector and that has resulted in stress among the bank employees. The term stress is a relative term and it differs from persons to persons. The matters which give stress to one person need not give stress to another person also even it give stress that may be in different level. Individual perception about stress is mostly based on number of factors such as, gender, age, educational qualification, etc. In the present competitive environment, in the government organization, the employees are facing more stress. Several studies have found that employee having lower stress have lower rates of both turnover and absenteeism, have better health and they carry over the satisfaction derived out of their job to their life outside the job. Moreover, it is also clear that employee facing more stress generally skip working more often and more likely to

shift, more likely to engage in destructive behaviours that are prone to health setbacks ranging from headache to heart diseases.

Karimganj is a remote district in the state of Assam having more than 12 lakhs population and there are only 9 small branches of State Bank of India. The employees are facing various problems in managing the day to day activities. The rationale behind the study is that although several studies have been done on work stress of bank employees but there exists a research gap where earlier researchers did not give much importance about stress of bank employees working in Karimganj district of Assam. Having this backdrop, the present study attempts to provide answer of what are the causes and level of work stress of bank employees working in Karimganj district of Assam.

### **1.12.2 Objectives of the study**

- 1) To analyse the factors causing work stress among employees working at State Bank of India in Karimganj district, Assam.
- 2) To study the level of work stress among the employees of State Bank of India in Karimganj district, Assam.

### **1.12.3 Research Methodology**

#### **Sources of data**

The study is mainly based on primary data. Primary data has been collected from SBI employees working in 9 branches in Karimganj district. The employees are classified into two categories viz officer (Manager, Assistant Manager) and clerk (senior assistant, junior assistant, clerk cum cashier). Secondary data has been collected from books, journals, periodicals, websites and unpublished sources. However, specific secondary information related to number of branches of State Bank of India and number of employees has also been collected by personal visits to individual branches of the bank operating in Karimganj district of Assam.

## Sampling design

The population of the present study comprises employees of State Bank of India (both officer and clerk) serving in 9 branches located in Karimjang District of Assam. There are 150 employees (120 Clerks and 30 Officers) working in SBI in Karimganj District. The researcher selected 50% of clerks and 100% officers as sample in this study. Convenience sampling technique has been adopted to select the sample. About 100 questionnaire have been distributed to cover the sample size of 90. Out of which 16 questionnaire were rejected due to nonresponse and inadequate information given by the employees. Data was analysed on 84 employees who provided response completely in all respect. Therefore, exact sample size is 84.

## Questionnaire

A well-structured questionnaire developed by Srivastava, A.K., and Singh, A.P. (1981) which covers twelve (12) dimensions consisting of forty six (46) statements has been used for the purpose of collecting data from the sample employees of SBI in Karimganj district of Assam. The questionnaire consists of 28 ‘true keyed’ and 18 ‘false keyed’ In order to assess the level of stress of bank employee, a five point scale has been assigned against each factor/components. As the questionnaire consists of both true keyed and false keyed questions, two different pattern of scoring have been adopted for two types of question as follows

**Table 1.2 Categories of Response**

Categories of Response	Scores	
	For True Keyed	For False Keyed
Strongly Agree	5	1
Agree	4	2
Neutral	3	3
Disagree	2	4
Strongly Disagree	1	5

The twelve dimensions of Occupational Stress Index (OSI) are:

- **Role Overload:** A state in which the work responsibility given to a person needs more time and resources than is available to him (Ahmad, 2013). Role overload is considered to be the most significant occupational stressor among bank employees which make employees feel that the allotted work is beyond their expertise and limit (Kumar, 2006).
- **Role Ambiguity:** A state in which the person has inadequate information to perform his role (information about work objectives, scope and responsibility of the job, expectation of significant others and scope of jurisdiction and authorities (Ahmad, 2013). Role ambiguity arises when the scope and responsibilities of the job are unstructured or poorly defined. Adequate orientation and socialization programs for new employees can reduce role ambiguity (Shivappa, 2013). Individual employees have multiple roles to play within as well as outside the organization such as superior, subordinate, colleague, family, and community and so on. These roles are a set of expectations that other members have of an employee. Variation in expectations leads to role ambiguity (Anbazhagan, Rajan & Ravichandran, 2013).
- **Role Conflict:** A situation where the demands made on a person are contradictory or are in conflict with his own expectations and working style (Ahmad, 2013). Role conflict arises when a disparity exists in job requirements or between the jobs demands and the employee values and expectations. Problems of career development such as when an employee fails to receive an anticipated promotion may also lead to stress (Shivappa, 2013). In other words, role conflict is the extent to which employees have to carry out tasks, which are in conflict with their own norms and values (Tummers et al., 2002)
- **Unreasonable Group and Political Pressure:** A situation in which one is required to take a lot of decisions against his will or against formal rules and procedures under pressure (Ahmad, 2013) This dimension covers the difficulty to adjust with the political and group pressures and formal rules and instructions, compulsion to perform unwillingly, maintenance of group conformity, violation of formal procedures and policies, etc. (Subramanian & Nithyanandan, 2012).

- **Responsibility for Persons:** A person has the responsibility for the work, productivity and development of many employees (Ahmad, 2013). This dimension covers such aspects as the thrust of responsibility of other persons, the responsibility of other employees' future, responsibility for the progress of organization, etc.(Subramanian & Nithyanandan, 2012).
- **Under participation:** Lack of one's influence on decision making process of the organization (Ahmad, 2013). This dimension covers job areas such as the position of the person in the organization; that with high or low power; the acceptance of suggestions made by other persons, etc.( Subramanian & Nithyanandan, 2012).
- **Powerlessness:** A situation in which authority given does not commensurate with the responsibilities of the Job (Ahmad, 2013). This dimension covers areas such as acceptance of decisions taken by the person among employees, acceptance of suggestions regarding training programs of employees, lack of coordination of interest and opinion in making appointments for important posts, etc. (Subramanian & Nithyanandan, 2012).
- **Poor Peer Relations:** A situation in which relationships coworkers are characterized by low trust, low supportiveness and low interest in listening to and trying to deal with the problems confronting the other (Ahmad, 2013). The area covered under this dimension refers to poor interpersonal relationships with colleagues, colleagues' attempt to defame and malign the employee as unsuccessful, colleagues' lack of cooperation in solving administrative and industrial problems, lack of cooperation and team spirit of employees of the organization, etc. (Subramanian & Nithyanandan, 2012).
- **Intrinsic Impoverishment:** Lack of opportunity to realize one's potential abilities and develop one's aptitude (Ahmad, 2013). Monotonous nature of assignments, opportunity to utilize abilities and experience independently, opportunity to develop aptitude and proficiency, place of suggestion in problem solving, etc., are included in this area (Subramanian & Nithyanandan, 2012).
- **Low Status:** A state of insignificance in the organizational network as well as in the social system (Ahmad, 2013). This dimension covers respect received by an employee from others, the role of nature of the job in enhancing social status, due

significance given by higher authorities to the post and work, etc. (Subramanian & Nithyanandan, 2012).

- **Strenuous Working Conditions:** It refers to lack of comfort and safety on the job (Ahmad, 2013). This dimension covers tense circumstances in which work has to be done, risky and complicated assignments, unsatisfactory working conditions from the point of view of welfare and convenience, etc. (Subramanian & Nithyanandan, 2012).
- **Unprofitability:** It refers to poor compensation and reward for the work done (Ahmad, 2013). Low salary, absence of rewards, lack of motivation, etc., are included here (Subramanian & Nithyanandan, 2012).

### **Data Analysis**

MS Excel and SPSS has been used for the purpose of tabulation and interpretation of the data. However, the data has been analyzed using descriptive statistics and bar diagrams have also been used for graphical presentation.

### **1.13 Limitation of the Study**

Taking into account the objectives of the study and the research methodology used in the study, the study suffers from certain limitations. Such limitations are:

- The study is limited to Karimganj district of Assam only and primary data collected from 84 employees of State Bank of India from 9 branches. Therefore, the study cannot be generalised for other region of the country
- The time constraint is also an important limitation of the study because the SBI employees are very busy in their work. They hardly find time to respond the questionnaire. For that it took considerable time to collect the data
- The study is confined to State Bank employees only. The study may not be valid to other bank employees.



## **1.15 Chapterization of the Study**

The present study is divided into the following five chapters:

### **CHAPTER I INTRODUCTION**

Introduction to stress, Significance and Scope of the Study, Research Design and Methodology, Limitation of the Study along with Chapterization are presented in this chapter.

### **CHAPTER II LITERATURE REVIEW**

This chapter deals with Review of Literature and Research Gap

### **CHAPTER III DEMOGRAPHIC PROFILE OF THE RESPONDENTS**

Profile of State Bank of India and its origin, products of State Bank of India, brief about Karimganj District and Demographic Profile of the Respondents presented in this chapter

### **CHAPTER IV DATA ANALYSIS AND INTERPRETATION**

A detailed Analysis and Interpretation of data, opinion of the respondents, factors of stress, level of stress in employees, analysis in respect to demographic variables are carried out in this chapter.

### **CHAPTER V SUMMARY OF FINDINGS, CONCLUSIONS AND SUGGESTIONS**

The Summary of Findings from the analysis, concluding remarks and suggestion from the findings presented in this chapter

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### **ANNEXURE**

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## CHAPTER II

### REVIEW OF LITERATURE

#### 2.1 Introduction

The present chapter deals with review of literature relating to the job stress of employees in general and bank employees in particular. A lot of literature is available on stress and its management. The researcher has undertaken extensive review of literature with a view to identify the research gap. The review has been taken only for relevant works. Such review of literature always helps the researchers to get an overview of problem under study. Hence, the potential sources of stress, stress consequences, and other concept related to the study are reviewed.

#### 2.2 Literature Review

Bhatnagar and Bose (1985) conducted a research on organizational role stresses among branch managers of bank. They found that very little work has done to understand the relative strength of different stressors for bank managers. The major findings of the study was that branch managers scored lower on role ambiguity, self-role distance and role stagnation indicating that the branch managers of bank do not experience stress in this areas.

Misra (1994) conducted a research on bank officers (aged 32-56 years). They were asked questions about their perception of performance appraisal. Irrespective of the nature of work settings all bank officers, considered performance appraisal as an important tool used by the management to ensure the strength of the employees. They did not perceive performance appraisal as a punitive measure. The respondents were also aware of the importance of interview in the process of appraisal. A tendency to shift from the traditional to modern system of performance appraisal was clearly evident.

Virk & Kumar (1997) carried out an investigation to study main and interactive effects of age, gender and Type A behaviour pattern on job stress and job involvement of bank employees. They used factorial design with two levels each of Type A and Type B behaviour pattern. The study covers factor like (Type A-Type B), age (below 40 and 40 above), and gender (males and females). The sample consisted of 80 bank employees selected from various banks of two

districts of Haryana. Variance analysis was employed to test the significance of three independent sources on each of the two dependent variables-genders and Type A behaviour. The results found that analyses yielded significant differences in the job involvement. Further, two significant interactive effects (age, gender and Type A behaviour), for job stress were also found.

Patel (1999) investigated the impact of age on job involvement and organizational commitment of nationalized and co-operative bank employees. A randomly selected sample of 200 bank employees with an equal number from nationalized and co-operative banks were divided into 3 age groups: younger (age below 35 years), middle (age 35-45 years) and elder (age above 45 years). The study was administered Lodhal and Kejner's Job Involvement Scale (1985) and Mowday's Organizational Commitment Scale (1979). The findings of the study revealed that, there is less involvement and less organizational commitment in the younger age group in both the nationalized and co-operative banks. There is significant differences in organizational commitment but not in job involvement between the middle age group employees. The nationalized bank employees being higher on organizational commitment than their counterparts in the co-operative bank.

Vente, Kamphuis & Emmelkamp (2006) examined the level and the type of alexithymia associated with job stress of employees. They found that (a) determining absolute and relative stability, (b) exploring state dependence by adjusting alexithymia for burnout and distress complaints and (c) associating recovery of complaints with change in alexithymia. The study found that Alexithymia was significantly elevated among the patients. In the patient group, absolute stability of two alexithymia dimensions (identifying feelings, describing feelings) and relative stability of one alexithymia dimension (identifying feelings) was lower than they were in the healthy group.

Buddeberg-Fischer, Klaghofer, Stamm, Siegrist & Buddeberg, (2008) investigated the perceived job stress, its association with the amount of working hours, and its impact on young physicians' self-reported health and their satisfaction with life during residency. Job stress at work of young physicians, especially when being experienced over a longer period in postgraduate training, has to be a matter of concern because of its negative impact on health and life satisfaction and the risk of developing symptoms of burnout in the long run.

Pal & Saksvik (2009) conducted a study on job stress on 27 Norwegian doctors and 328 nurses and 111 Indian doctors and 136 nurses. The study found that work-family conflict was not predictive of job stress in Norwegian doctors, but work-family conflict, high job demands, and low flexibility in working hours predict job stress in Norwegian nurses. Further, it was found that job stress of Indian nurses was predicted by high family-work conflict and low social support in nurses and low job control in doctors. Hence, it seems to be overlapping and some differences in cultures when considering the role of demands, control, support, and flexibility in predicting strain.

Ahsan et al. (2009) conducted a study, which investigated the relationship between job stress and job satisfaction. The determinants of job stress were examined under this study include, management role in the organization, relationship with different people in the organization, pressure of extensive work, homework interface, performance pressure, and role ambiguity. The results shows there is a significant relationship between four of the construct tested. The results also shows that there is a significant negative relationship between job stress and job satisfaction.

Raghavan, Robert & Mohanty (2010) conducted a study on IT professionals about their stress found that flexible work schedule, employee support and training, and telecommuting as potential coping resources to relieve stress. Perceived workload, role ambiguity, work facilitation, and decision latitude are potential stressors of IT professionals. Removing role ambiguity and improving work facilitation reduce work-related stress and allowing employees to have flexible work schedules ease their perceptions of workload.

Sharma and Devi (2011) make an attempt to identify the sources of role stress experienced by the employees of commercial banks of Jammu and Kashmir. They examine that role indistinctness, role excess, role invasiveness, role divergence, role augmentation, self-diminution, role fortification, and resource shortage are the important factors that cause stress of public and private sector bank employees.

Devi (2011) studied the stress level among IT employees and to suggest the coping strategies. A survey of 200 IT employees in the IT companies situated in and around Hyderabad is done. Some of the stress coping strategies identified by this study includes stress management programs, physical activities planned in job design, life style modification programs, finding

triggers and stressors, supportive organization culture, stress counseling programs, and spiritual programs. The study also found that all IT employees feel work stress because they are highly target driven.

Chandrasekar (2011) studied on workplace environment and its impact on organizational performance in public sector organization and found that environmental factors are conducive to work and he also found the factors that affect attitude of employees to work are- interpersonal relationships, control over environment, shift, emotional factors, job assignment, overtime duty, extended work.

Paruk & Singh (2012) conducted a research on managing bank employee stress in a South African Bank and found the Retail Credit Evaluation and Assessment (RCEA) units at one of the big four banks in South Africa. The objective of this study was to determine the overall stress levels of employees working within this environment based on demographics, length of service and qualification levels. A total of 77 respondents were targeted of which 40 respondents completed the questionnaire. Respondents emerged from three provinces, that is KwaZulu-Natal (30%), Gauteng (47%) and Western Cape (23%). The results of the survey revealed that 47.3% of the respondents identified their current stress levels as very high to high. A further 44.7% experienced moderate stress levels and 7.9% who rated their stress levels as low or very low. Almost two thirds (65.5%) of the respondents indicated that they would participate in a healthy lifestyle programme and that 67.6% of respondents would attend monthly physical checks by medical practitioners if provided by the employer. The study benefits the banking industry by identifying the factors that cause stress. Strategies can then be developed and implemented to manage stress levels of employees.

Sunita and Siunita (2012) conducted a research to develop a scale for measurement of stress and performance status of bank employees. The sample size was six hundred. Descriptive research design and survey method was used for the study. It was concluded that public sector bank employees showed disagreement towards almost all factors causing stress but employees from private sector banks showed agreement towards inter role distance, role expectation conflict and role overload as factors causing stress.



Joshi & Goyal (2012) studied stress management among bank employees with reference to mergers and acquisitions. The study focused on the identification of various stressors that increases the level of stress among employees. The stressors which were identified in the study were uncertainty, insecurity, fears concerning job loss, job changes, compensation, changes in power, status, prestige, workload, working hours, technological problem at work, inadequate salary, time for family job worries at home group differences and communication. The findings suggested that employees satisfaction should be the first priority of banks so that desired targets can be achieved.

Sharma, Sharma & Devi (2012) studied on role stress among banking sector employees and found that level of stress within a role varies because of individual differences in mindset, age, gender, and their performance in job. The factors that influence the stress are age where the younger employees are more stressed as compared to other employees with respect to qualification, salary, control of authority, awards, motivation, improved designations and working couples. The study recommended a reinforcement approach that should be positive in nature so as to reduce the degree of stress at the workplace.

Finney et al. (2013) studied the organizational stress literature among correctional officers (COs) by systematically reviewing the 37 relationship between organizational stress and CO stress burnout in adult correctional facilities. The result states that in a matured stage, correctional facilities and officers are responsible for the safety and security of the facility in addition to aiding in rehabilitation and prevent recidivism. Generally Correctional officers experience higher rates of occupational stress and burnout from organizational stressors which lead to negative outcomes. The factors responsible for organizational stress among correctional officers are: role in the organization, supervisory relationships at work, stressors intrinsic to the job, the structure, rewards of work and organizational climate. The organizational structure and climate was demonstrated to have the most reliable relationship with CO Job stress and burnout. The study depicts that organizational interventions can reduce CO Job stress and burnout.

Trivellas, Reklitis & Platis (2013) investigates the impact of job related stress on Job Satisfaction of nursing staff working in hospitals. Job stress is one of the most important workplace health risks for employees, and job satisfaction has been considered as a crucial factor in the provision of high quality services and superior performance at hospitals. Drawing on a

sample of 271 nurses operating in Greek hospitals, examined the degree to which stressors such as conflict, workload, interpersonal relationships, career development, information access and feedback influence job satisfaction aspects such as physical environment, career opportunities, management style, job enrichment, rewards and job security. Results showed that conflict, heavy workload and lack of job autonomy are negatively associated with all job satisfaction dimensions, while shortage in information access and feedback is positively related to employees' satisfaction.

Garg & Shukla (2013) studied stress management among the employees of nationalized bank found reasons of stress among the bank employees and the ways used by employees to cope with the stress generated at workplace. They used primary as well as secondary data for their study. They found that majority of employees in banks are stressed. The stressed employees also try to find a solution to relieve them from stress. They suggested various strategies such as encouraging and appreciating employees, job rotation, job enrichment, decentralization, cracking jokes, playing games, guidance and counseling, quality consciousness awareness programs, psychological support and many more to minimize stress. They also suggested five day week working so that the employees can get more time for themselves and their family and discharge other social responsibilities.

Tilottama (2014) conducted a research in the banks of Bhopal in which he defined various variables such as long working hours, improper reward system, lack of job autonomy, organizational culture, role conflict, lack of management support that lead to stress in the banking sector. In his study, he analyzed the effect of one variable over another. The aim of his study was to study the cause effect relationship between all these factors on the health and life of an individual. He concluded that management should take initiatives and stress management programmes should be started to minimize stress in the banks.

Oladinrin, Adeniyi & Udi (2014) studied on analysis of stress management among professionals in the Nigerian construction industry and identified the sources of stress among construction professionals, assessing the impact of stress on the productivity of professionals and examining ways of effectively managing stress level among construction professionals. To achieve these objectives, 100 questionnaires were administered to professionals in the construction industry out of which 70 were returned for analysis. The study found that

insufficient finance/resources, staff shortage, and conflicting roles ranked highest as the main sources of stress. Delay in job completion, deterioration of power of organization and planning, increase in error rate during manipulative and cognitive task, depression and feeling of helplessness and over sensitivity are the major impact of stress on the productivity of professionals. The study concluded that stress has a great impact on the professionals and thereby affects the level of productivity.

Gopika (2014) studied the experience level of employees and the relative effect of experience on stress level changes. The primary aim of the study was to analyze the level of stress among the bank employees. Sample size of the study was 100 private and public sector banks in Ernakulam. Employees were interviewed so that information on their perception about their organization could be collected and the problems which they face both directly and indirectly in the discharge of their responsibilities could be identified. Various factors which cause stress were identified such as work overload, lack of rewards and lack of autonomy. He suggested that the psychological wellbeing and health of the employees should be enhanced to increase the overall productivity of the organization.

Sucheta & Phadatare (2014) studied the impact of personality type of stress among bank employees in Satara with the objective of not only finding out the different types of personality but also to measure the level of stress among the employees in co-operative banks. The researchers had used descriptive research design. A sample of 113 employees working in cooperative banks in Satara city was selected for the purpose of survey. Respondents were selected from six cooperative banks. Data was collected using a structured schedule. The findings of the study revealed that majority of the employees were being under a medium level of stress with Type A personality characteristic. The conclusion on the basis of the above discussion was that a majority of the employees of cooperative banks were under a medium level of stress.

Radha (2014) Studied on occupational Stress among the bank Employees in Tivarurar District of Tamil Nadu, expresses the level of occupational stress among public sector bank employers. The result of the study reveals that the officers and clerical staff experience high level of stress and sub-staff face moderate occupational stress. This study defines that occupational

stress to be harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities resources, or needs of the workers.

Sattar & Ali (2014) Measures the factors affecting the employee satisfaction by discussing variables such as promotion, work environment, leadership and job satisfaction and observe its impact on workers of the banking industry at Bahawalpur district. It was determined that all the variables promotions, work environment, leadership behaviour and job satisfaction have significant relationship with employees job satisfaction.

Dhankar (2015) investigated the occupational stress level among employees of banking sector. There is not a single factor which determines the stress in banking employees'. Factors like work overload, ambiguity, pressure, confliction etc. are responsible for stress. Occupational stress has become leading feature of modern life. It has wide-ranging effects on employees' behaviour and adjustments as well as off the job. A substantial portion of organization research involves the study of stress among employees. A large number of problem related to employee health, declining levels of productivity and competence is related to occupational stress. Minimizing occupational stress in the coming time would be part of company policy of the organizations and be seen as an imperative strategy to target better employee satisfaction.

Khan (2015) investigated Job Stress among Managers working in SBI and ICICI Bank. Due to recent changes, the employees working in the banking sector are experiencing a high level of stress in their working environment. A total sample size is 100 managers from State Bank of India and ICICI has been selected for the research and responses have collected through questionnaires designed on a five point Likert scale. The collected data have been analyzed using Mean, Standard deviation and independent sample t-test to measure the dissimilarity in job stress on different factors such as role overload, role ambiguity, low status, low power, and political pressures. Finding of this research shows that there is a significant difference among the variables in job stress, such as role overload, role ambiguity and powerlessness among managers in private and public Sector banks and there is no significant difference in occupational stress on both the factors low status and political pressures.

Koustelios (2015) examined role conflict and autonomy among employees in the Greek Banking sector. The banking background is constantly changing and banks are required to satisfy the needs of customers, marketing, present strategic planning and utilizing the human resources

properly. The AIM of bank employees depends on the level of job satisfaction towards the environment that they are working in. Role conflict and productivity depends on the development of employer's interest and labor relations to satisfy employees. The objective of the study is to present, understand and measure rates of satisfaction of employees in the Greek Banking sector. The result of the study revealed that there had been a need for examination of possible relationship between role conflicts and the level of employee satisfaction in order to modernize the specific work environment.

. Ementa (2015) looked into the bank secretaries' perceived causes of stress, its effect on their performance and effective strategies for coping with stress. The study showed that bank secretaries consider most of the work functions as causes of stress in the workplace, and these stressors has great effect on their performance, and have considered a number of factors as effective strategies for coping with occupational stress. This study concluded that bank secretaries experience a lot of work stress as they carry out their administrative and clerical functions in the bank. The study further revealed that gender, work experience and marital status do not significantly affect respondents' mean rating on causes of stress, effect of the stressors to performance and effective coping strategies. Since stress is unavoidable in work life, it is obvious that bank secretaries must go through a form of stress to accomplish office tasks, efforts towards effective management of stress is paramount.

Mohanapriya & Mahadevan (2016) studied causes which decide the stress among bank employees. The study concluded that banking industry has become one of the highly competitive sectors in India. The banking industries, since the beginning of this decade, have been in front of greater challenges in terms of global banking and technological changes. Stress is inevitable on the part of the employees as the procedures, system; techniques are receiving difficulty with the use of advanced technology. Every employee cannot handle with such rapid modifier taking place in the jobs. In this study primary data collected from 108 employees selected with the help of stratified sampling. The study concluded that majority of the employees make an effort to find solution to reduce the stress. The measures are also recommended in the research to defeat stress that affects their physical and mental health

Shukla & Srivastava (2016) concentrated that organization should evaluate job stress by knowing, what employees have issues related to their job description, work pressure, social

support, and balance between work and family, which will lead to job stress. Any organizations may benefit by including the work pressure, anxiety, and social environment concepts in training and assimilation programs for employees and managers. They stated that, employee and managers development programs should emphasize the value of coworker and supervisor support, providing training to develop the skills necessary to create more supportive work environments.

Apart from the above literature reviewed, the researcher extensively reviewed some literature to know the factors considered by prominent researchers to measure the level of stress. The following table depicts the name of the authors who have identified and used different factors to assess the level of work stress of employees.

**Table 2.1: Different Factors Identified by Researcher Causing Work Stress of Employees**

Name of Author(s)	Year	Factors Considered
Srivastava, A.K. & Singh, A.P.	1981	Role Overload, Role Ambiguity, Role Conflict, Unreasonable Group and Political Pressures, Responsibility for Persons, Poor Peer Relations, Intrinsic Impoverishment, Strenuous Working Conditions, Unprofitability, Powerlessness, Under Participation and Low Status
Pareek, U.	1982	Inter Role Distance, Role Stagnation, Role Expectation Conflict, Role Erosion, Role Overload, Role Isolation, Personal Inadequacy, Self Role Distance, Role Ambiguity & Resource Inadequacy.
Ellis, N., & Pompli, A.	2002	Poor working environments, Resident aggression, Workload, inability to deliver quality of care preferred, Balance of work and family, Shift work, Lack of involvement in decision making,

		Professional isolation, Lack of recognition, Poor relationships with supervisor/peers, Role conflicts, Lack of opportunity to learn new skills
Niharika & U. V. Kiran	2014	Role Overload, Role Ambiguity, Role Conflict , Unreasonable Group and Political Pressures, Responsibility for Persons, Poor Peer Relations, Intrinsic Impoverishment, Strenuous Working Conditions, Unprofitability, Powerlessness, Under Participation and Low Status
A. Anbazhagan, L. J. Soundar Raja & A. Ravichandran	2013	Role Conflict and Ambiguity, Personality Traits, Life and Career Changes
Minhajul Islam Ukil & Muhammad Shariat Ullah	2016	Role Overload, Role Ambiguity, Role Conflict , Unreasonable Group and Political Pressures, Responsibility for Persons, Poor Peer Relations, Intrinsic Impoverishment, Strenuous Working Conditions, Unprofitability, Powerlessness, Under Participation and Low Status
Panagiotis Trivellas, Panagiotis Reklitis & Charalambos Platis	2013	Conflict and workload, Work autonomy and career development, Information access and feedback & Interpersonal relations at work
Abhishek Shukla & Rajeev Srivastava	2016	Role conflict, Anxiety, Co-worker support, Time stress & Work-life balance
Pooja Chatterjee	2017	Role Overload, Role Ambiguity, Role Conflict , Unreasonable Group and Political Pressures, Responsibility for

		Persons, Poor Peer Relations, Intrinsic Impoverishment, Strenuous Working Conditions, Unprofitability, Powerlessness, Under Participation and Low Status
Priyanka Sharma & Sanjay Sharma	2015	Role Overload, Role Ambiguity, Role Conflict, Unreasonable Group and Political Pressures, Responsibility for Persons, Poor Peer Relations, Intrinsic Impoverishment, Strenuous Working Conditions, Unprofitability, Powerlessness, Under Participation and Low Status
Shavita Dhankar	2015	Role Overload, Role Ambiguity, Role Conflict, Unreasonable Group and Political Pressures, Responsibility for Persons, Poor Peer Relations, Intrinsic Impoverishment, Strenuous Working Conditions, Unprofitability, Powerlessness, Under Participation and Low Status
KDV Prasad, Rajesh Vaidya & V Anil Kumar	2016	Work Overload, Boss/Peer Attitude, Role Ambiguity, Role Overload, Co-Workers, Career, Individual Factors, Physiological, Organizational Climate, Behavioural, Psychological, Job Control & Performance
Deepanshi & Mini Amit Arrawatia	2018	Inter Role Distance, Role Stagnation, Role Expectation Conflict, Role Erosion, Role Overload, Role Isolation, Personal Inadequacy, Self Role Distance, Role Ambiguity & Resource Inadequacy.



Md. Abdul Latif & Sabina Sultana	2009	Role Overload, Role Ambiguity, Role Conflict , Unreasonable Group and Political Pressures, Responsibility for Persons, Poor Peer Relations, Intrinsic Impoverishment, Strenuous Working Conditions, Unprofitability, Powerlessness, Under Participation and Low Status
<u>Devesh Kumar, Jai Vir Singh, &amp; Poonam S Kharwar</u>	2011	Role Overload, Role Ambiguity, Role Conflict , Unreasonable Group and Political Pressures, Responsibility for Persons, Poor Peer Relations, Intrinsic Impoverishment, Strenuous Working Conditions, Unprofitability, Powerlessness, Under Participation and Low Status
Lancy D'Souza & Gururaj B. Urs	2005	Role Overload, Role Ambiguity, Role Conflict , Unreasonable Group and Political Pressures, Responsibility for Persons, Poor Peer Relations, Intrinsic Impoverishment, Strenuous Working Conditions, Unprofitability, Powerlessness, Under Participation and Low Status
Obilisetty B. Krishna , Jhareswar Maiti, Pradip K. Ray, Biswajit Samanta, Saptarshi Mandal & Sobhan Sarkar	2015	Employee empowerment, Role overload, Role ambiguity, Rule violation, Job hazard
Li Jie, Ma Ai & Lin Zhenlin	2015	Occupational Role Questionnaire, Role Overload, Role Insufficiency, Role Ambiguity, Role Boundary, Responsibility,

		Physical Environment, Personal Strain Questionnaire, Vocational Strain, Psychological Strain, Interpersonal Strain, Physical Strain, Personal Resources Questionnaire, Recreation, Self-Care, Social Support, Rational/Cognitive
Shanabhogara Raghavendra & B.G Srinivas	2013	Inter-Role Distance, Role Stagnation, Role Expectation Conflict, Role Erosion, Role Overload, Role Isolation, Personal Inadequacy, Self-Role Distance, Role Ambiguity, Resource Inadequacy.
Nadeem Malik	2011	Role Conflict, Role Overload, Role Ambiguity, Feeling of Inequality, Lack of Supervisory Support, Constraints of Changes, Job Difficulty, Inadequacy of Role Authority & Job Requirements Capability Mismatch (JRCM)

*Source:* Based on Various Articles & Theses Available on the Subject

### 2.3 Research Gap

The above literature reviewed shows that several studies have done on work stress of bank employees and employees of other organization in different parts of India and other countries. Stress is a popular field of enquiry among social science researcher. They have carried out various studies on stress in various settings and have highlighted different dimension of stress across varied occupational groups and sectors .But no researcher had done any research on work stress of bank employees in Karimganj district. With this line, need arises to have a comprehensive study of banking sector in this area. This study is an attempt to fill that research gap.

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## CHAPTER III

### DEMOGRAPHIC PROFILE OF THE RESPONDENT

#### 3.1 Profile of Indian banking sector

There are twenty seven nationalised banks, nineteen private sector banks, thirty-two foreign banks, various co-operative banks and regional rural banks operating in India. The service sector which reports for around 60 percent of the country's gross domestic product (GDP), has emerged as one of the largest and fastest growing sectors not only in the country but also in the global landscape. The country's banking industry would be world's third largest in asset size by 2025, as per a report by Boston Consulting Group. The last decade witnessed of rapid increase in transactions through ATMs as well as internet and mobile banking. The country's banking industry examines for greater transformation. With the Indian Parliament passing the Banking Laws (Amendment) Bill in 2012, the area of activity of the sector has significantly changed. The Bill permits The Reserve Bank of India (RBI) to make final guidelines on issuing new licences, which could increase the number of banks in the country. State Bank of India (SBI) has declared a one year rural fellowship programmed 'SBI Youth for India (SBI YFI)' for 2014 to draft the country's youth to become change agents in the country's rural regions. The program related to job that requires training and skills that are acute to lead the change for a better India. India's banking industry could become the fifth largest banking sector globally by 2020 and third largest by 2025. Now-a-days, banks in India focus on serving clients and improving their technology infrastructure, which can help better customer experience and give them a competitive edge. The popularity of internet and mobile banking increasing, with customer relationship management (CRM) and data warehousing anticipated drive the next wave of banking technology in the country.



### **3.2 State Bank of India**

The State Bank of India is the biggest commercial bank in whole of Asia. It has occupied a unique place in the Indian money market, as it performs more than one-third of India's banking resources. It also performs resources of public confidence through its dedicated service. The State Bank of India extends its co-operation to the government in its pursuit of building up an egalitarian society with a rising standard of living by designing its various lending policies such as home loans, auto loans, education loans, personal loans, etc. ac. In the present era of banking sector reforms, the State Bank of India has witnessed deregulation with a strong capital base and expenses-to-income rate which is comparable with world class banks. Moreover, the State Bank of India continued to retain its position of the pioneer in the Indian Banking Industry by reorienting itself in terms of market strategies, organizational structures systems and processes to enable it to meet the emerging challenges surely. In the area of developing banking, the State Bank of India has eminently fulfilled its pioneering role during the five decades of its existence. To retain the banks position as the premier Indian financial services group with the world class standard and significant global business committed to excellence in customer and diversifying financial services sector, while continuing to emphasis on its development of banking role. State Bank of India caters to the needs of agriculturists and landless agricultural laborers through a network of more than 9992 rural and semi-urban branches. As of 2017, the number of employees of State Bank of India are 278,872. ([www.sbi.co.in](http://www.sbi.co.in)).

### **3.3 Origin of State Bank of India**

The State Bank of India descends from The Bank of Calcutta, Bank of Bombay and Bank of Madras via Imperial Bank of India. The origin of the State Bank of India goes back to the first decade of the 19<sup>th</sup> century with the establishment of the Bank of Calcutta in Calcutta on 2nd June 1806. Three years later the bank received its charter and was redesigned as the Bank of Bengal on 2nd January 1809. The Bank of Bombay on the 15th April 1840 and the Bank of Madras on

1st July 1843 followed the Bank of Bengal. These three banks (Presidency Bank) were governed by Royal Charter, which were revised from time to time. These three banks received the exclusive right to issue paper currency till 1861. The business of the banks was initially confined to discounting of bills, keeping cash accounts, receiving deposits and issuing and circulating cash notes. Loans were restricted to Rs.1 lakh and the period of accommodation confined to three months only. With the passing of the Paper Currency Act of 1861, the right of note issue of the presidency banks was abolished and the Government of India assumed the sole power of issuing paper currency from 1 March 1862. None of the three banks had till then any branches although the charters had given them such authority. By 1876, the Bank of Bengal had eighteen branches including its head office; seasonal branches and sub agencies, the Banks of Bombay and Madras had fifteen each. The Presidency Banks Act, which came into operation on 1st May 1876, brought the three presidency banks under a common statute and the banks involved themselves in the financing of practically every trading, manufacturing and mining activity in the sub-continent. But the three banks were rigorously excluded from any business involving foreign exchange, as it was feared that these banks enjoying government patronage would offer unfair competition to the exchange banks, which had by then arrived in India. This exclusion continued till the creation of the Reserve Bank of India in 1935. The Presidency Banks of Bengal, Bombay and Madras with their 70 branches were merged on 27th January 1921 to form the Imperial Bank of India under The Imperial Bank of India Act 1920. They took on the triple role of a commercial bank, a banker's bank and a banker to the government ([www.sbi.co.in](http://www.sbi.co.in)).

The establishment of the Reserve Bank of India as the central bank of the country in 1935 ended the quasi-central banking role of the Imperial Bank. The business of the banks was initially confined to discounting of bills of exchange or other negotiable private securities, keeping cash accounts and receiving deposits and issuing and circulating cash notes. Loans were restricted to Rs. One lakh and the period of accommodation confined to three months only. The earlier restrictions on its business were removed and the bank was permitted to undertake foreign exchange business and executor and trustee business for the first time. The Imperial Bank during

the three and a half decades of its existence recorded an impressive growth in terms of offices, reserves, deposits, investments and advances, the increase in some cases amounting to more than six-fold. The lofty traditions of banking which the Imperial Bank consistently maintained and the high standard of integrity it observed in its operations inspired confidence in its depositors that no other bank in India could perhaps then equal. When India attained freedom, the Imperial Bank had a capital base (including reserves) of Rs.11.85 crore, deposits and advances of Rs.275.14 crore and Rs.72,94 crore respectively and a network of 172 branches and more than 200 sub offices extending all over the country. Pursuant to the provisions of the State Bank of India Act of 1955, The Reserve Bank of India which is India's Central Bank, acquired a controlling interest in The Imperial Bank of India. On first July 1955, The Imperial Bank of India became The State Bank of India. ([www.sbi.co.in](http://www.sbi.co.in)).

### **3.4 Products and Services of State Bank of India**

#### Payments/Transfer

- Funds Transfer
- Intra-Bank Transfer
- RTGS/NEFT
- Credit Card (VISA)
- IMPS Payments
- NRI eZ Trade Funds Transfer

#### E – Deposits

- E-TDR/e-STDR
- E-TDR/e-STDR under Income Tax Savings Scheme
- SBI Flexi Deposit
- E-Annuity Deposit Scheme

#### E- Recurring Deposits

- Smart Cards
- Gift Card
- Smart Pay-out Card
- State Bank eZ Pay Card
- State Bank Achiever Card
- State Bank Virtual Card
- VISA Foreign Travel Card
- MasterCard Foreign Travel Card

State Bank Collect

- Bill Payments
- Western Union Service
- NPS Contribution
- Power Jyoti Fee Collection (PUL)
- Loan against Shares

State Bank of India offers

- Working Capital Finance.
- Project Finance.
- Corporate Term Loan.
- Structured Finance.
- Dealer Financing.
- Channel Financing.
- Financing Indian Firms Overseas Subsidiaries.

The above mentioned products and services have been offering by State Bank of India to its customers.

### 3.5 Profile of Karimganj District of Assam

Karimganj district is located in the southern tip of Assam - a State in the North-Eastern corner of India. Together with two other neighbouring districts - Cachar and Hailakandi - it constitutes the Barak Valley zone in Southern Assam. Total area of the district is 1809 sq.kms. which comprises varied geographical features like agricultural plains, shallow wetlands, hilly terrains and forests. As of 1997-98, total forest cover in the district is more than 54 thousand hectares. That is about 30% of total geographical area is covered by forest. The geographical location of Karimganj district is between longitudes 92°15' and 92°35' East and latitudes 24°15' and 25°55' North. The district is bounded on the north by Bangladesh and Cachar district; on the south by Mizoram and Tripura States, on the west by Bangladesh and Tripura and on the East by Hailakandi district. Located strategically, the district shares 92 kms. of International border with the neighbouring country of Bangladesh. 41 kms of this is demarcated by the river Kushiara while 51 kms is land border ([www.karimganj.gov.in](http://www.karimganj.gov.in)).

**Table 3.1: Demographic Indicator of Karimganj District of Assam**

Total Area	1809 Sq. Km	Total Population	1,228,686
Male Population	625,864	Female Population	602822
Sex Ratio	961	Average literacy (%)	79.72
Male literacy (%)	85.7	Female literacy (%)	73.49

*Source:* [www.karimganj.gov.in](http://www.karimganj.gov.in)

Karimganj district is located at the southern fringe of the state of Assam, in the north-east India. Although various modes of communication to this district is available, due to the remoteness from the mainland of India, the existing transportation and communication facility is a major bottleneck in the development process of the district. Road communication the major road link to the district is national highway 44 which starts from Shillong in Meghalaya and after passing through Karimganj, goes upto Agartala in Tripura state. It also provides a major intra-district communication backbone as it covers a stretch of more than 83 kms in this district. After entering through Karimganj-Hailakandi border at Badarpur Ghat, it connects important places like Badarpur, Karimganj town, Nilambazar, Patherkandi, Lowairpoa etc, before entering

Tripura at Churaibari. Road link to the nearest major town Silchar is provided by national highway 53. Besides, a new national highway 151 has been sanctioned for connecting Karimganj town with Sutarkandi on the Bangladesh

### **3.6 State Bank of India in Karimganj District**

There are nine numbers of branches of State Bank of India operating in Karimganj district of Assam and these are:

**Karimganj Main Branch:** The State Bank of India, Karimganj Main Branch is located at the Karimganj town of Assam. Its located in the district's headquarter. It is the oldest and biggest branch in the district. The total number of employees in this branch are 54.

**Karimganj Bazar Evening Branch:** The Karimganj Bazar Evening Branch is located in Karimganj town. This branch starts its work after 12 o'clock every day. All the businessman are the main customer of this branch. The total number of employees in this Branch are 11.

**East Karimganj Branch:** The East Karimganj Branch of State Sank of India is located in Silchar Road of Karimganj town. The total number of employees working in this branch are 11.

**Badarpur Industrial Estate Branch:** This Branch is located in Badarpur, a small town of Karimganj District. It is the second oldest branch in the district. The number of employees working in this branch are 29.

**Ramkrishnanagar Branch:** This branch is in Ramkrishnanagar, a small town located in south eastern part of the district. The total number of employees are 12.

**Patharkandi Branch:** This branch is in Patherkandi, a small town located in Karimganj district. It is one of the newly established State Bank branch in the district. The number of employees working in this district are 8.

**Bhanga Bazar Branch:** Bhanga is a small town of Karimganj district. This town is located 13 Km. away from Karimganj town. The total number of employees of this branch are 14.

**Bosla Branch:** This branch is located in a remote village called Bosla. It is the smallest branch in the district. Total number of employees are 5.

**Kotamoni Branch:** Kotamoni is a village of Karimganj District located near Mizoram and Tripura border. This branch is situated in that village. It is also one of the smallest branch of the district. Number of employees working in this branch are 6.

**Table 3.2 Name of the Branch and number of employees in Karimganj District**

Name of the Branch	No of Employees		Total
	Male	Female	
Karimganj Main Branch	39	15	54
Karimganj Bazar Branch	8	3	11
East Karimganj Branch	9	2	11
Patharkandi Branch	8	0	8
Ramkrishnanagar Branch	7	5	12
Badarpur Industrial Estate Branch	21	8	29
Kotamoni Branch	6		6
Bosla Branch	4	1	5
Bhanga Bazar Branch	10	4	14
Total	112	38	150

Source: Office records of SBI, Karimganj district

### 3.7 Demographic Profile of the Respondents

It is very important to reveal the demographic profile of the respondents. The different variables include in the study are gender, age, marital status, educational qualification, designation of the respondents, salary and work experience.

**Gender of the Respondents:** Gender of the respondents plays an important role in their level of stress. It is included as one of the demographic variables of employees. The present study analyses the gender in two groups, male and female.

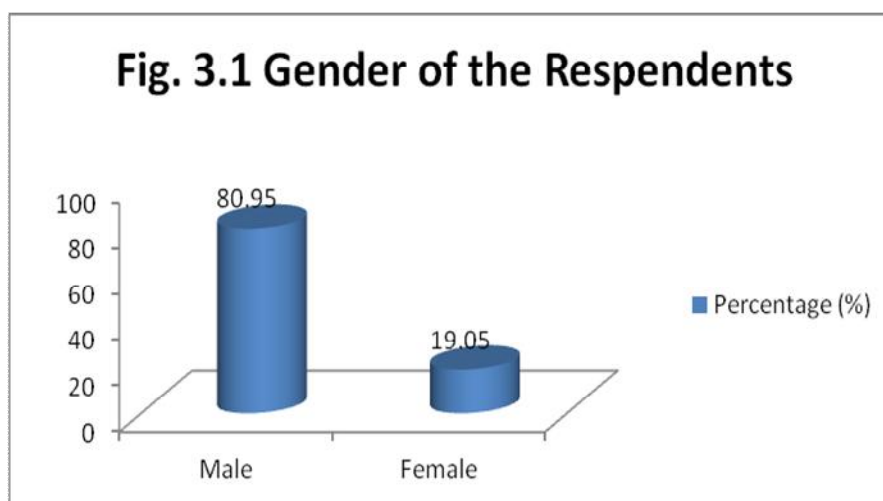
**Table 3.3: Gender of the Respondents**

Gender	Number	Percentage (%)
Male	68	80.95
Female	16	19.05
Total	84	100.00

*Source:* Field Survey

Table 3.3 shows the gender of the respondents of SBI in Karimganj district of Assam. Out of the 84 bank employees surveyed, 68 are male and 16 are female. Out of the total respondents, 80.95 % are male and 19.05 % are female.

The following is the graphical presentation of gender of the respondents





**Age group of the Respondents:** Age of the employees is one of the important demographic variables which affects the level of occupational stress. The present study analyses the age of the respondents in four groups, 21-30 years, 31-40 years, 41-50 years and 51-60 years.

**Table 3.4: Age Group of the Respondents**

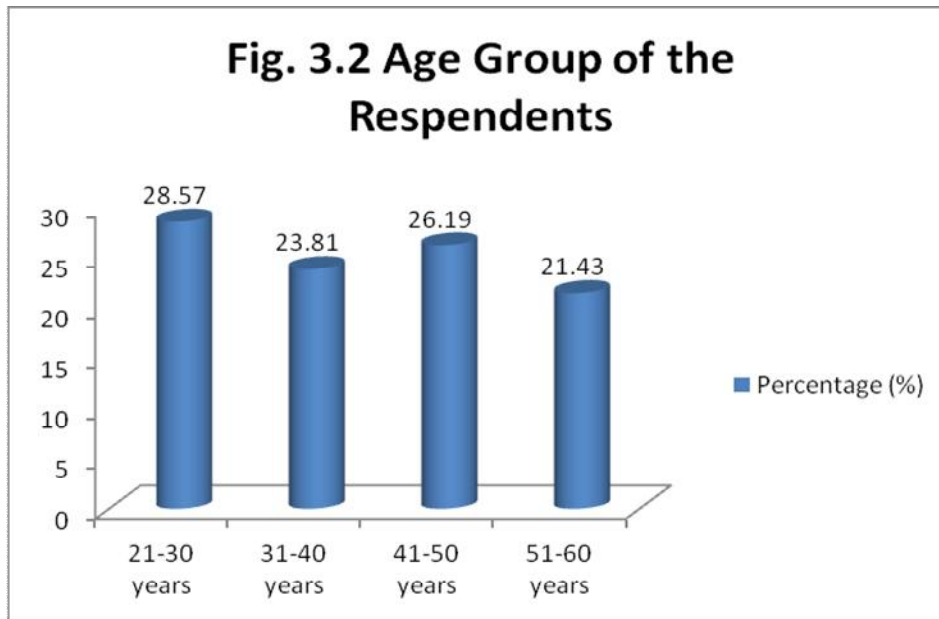
Age Group	Number	Percentage (%)
21-30 years	22	28.57
31-40 years	20	23.81
41-50 years	22	26.19
51-60 years	18	21.43

*Source:* Field Survey

Table 3.3 shows the age group of the respondents of SBI in Karimganj district of Assam. Out of the 84 bank employees surveyed, 24 employees comes under the age group of 21-30 years, 20 employees are in the age group of 31-40 years, 22 employees are in 41-50 years of age, 18 employees comes under the age group of 51-60 years and 18 employees are in the age group of 51-60 years.

Out of the total respondents, 28.57% are in the age group of 21-30 years, 23.81 % comes under the age group of 31-40 years, another 26.19 % are in the age group of 41-50 years and 21.43 % comes under the age group of 51-60 years.

The following is the graphical presentation of age of the respondents



**Marital Status of the Respondents:** Marital status of the respondents is one of the important demographic variable which affect the level of occupational stress. The present study analyses the marital status of the respondents in two groups, married and unmarried.

**Table 3.5: Marital Status of the Respondents**

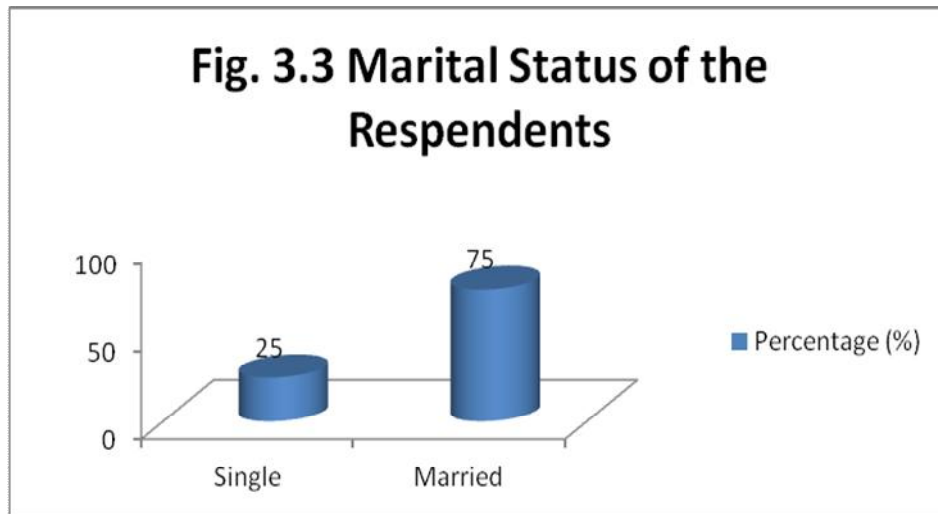
Marital Status	Number	Percentage (%)
Single	21	25.00
Married	63	75.00
Total	84	100.00

*Source:* Field Survey

Table 3.5 depicts the marital status of the respondents of SBI in Karimganj district of Assam. Out of 84 bank employees surveyed, 21 respondents are single and 63 respondents are married.

Out of the total respondents, 25% are single and 75% are married.

The following is the graphical presentation of marital status of the respondents



**Educational qualification of the Respondents:** Level of education of employees is an important variables which has an influence in the level of occupational stress. The qualification of an employee is an indicator of his/her knowledge and exper. The present study analyses the educational qualification as metric, higher secondary, graduation and post-graduation.

**Table 3.6: Educational Qualification of the Respondents**

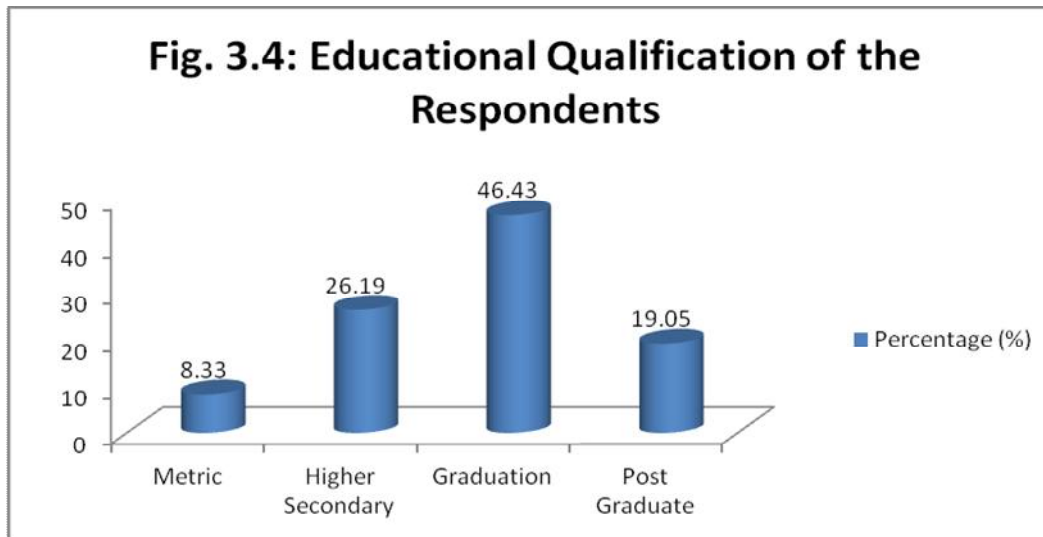
Educational Qualification	Number	Percentage (%)
Metric	07	08.33
Higher Secondary	22	26.19
Graduation	39	46.43
Post Graduate	16	19.05
Total	84	100.00

*Source:* Field Survey

Table 3.6 shows the educational qualification of the respondents of SBI in Karimganj district of Assam. Out of the 84 bank employees surveyed, only 07 respondents are metric passed, 22 are higher secondary passed, 39 are graduates and 19 are post graduates.

Out of the total respondents, only 08.33 % are matriculate, 26.19 % are higher secondary passed, 46.43 % are graduates and 19.05 % are post graduates.

The following is the graphical presentation of educational qualification of the respondents



**Designation of the Respondents:** Designation of the employee influences the level of stress in work place. Designation indicates the nature of the work done by an employee. The designation of the employee includes in the study are clerk and officer.

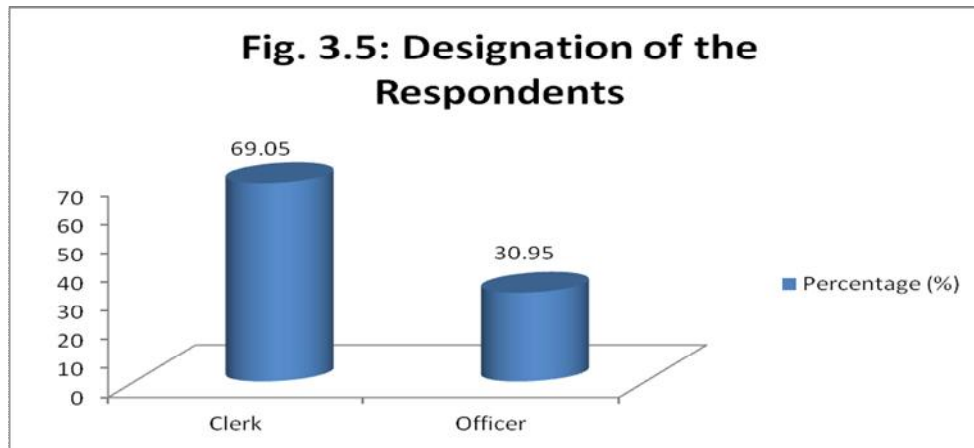
**Table 3.7: Designation of the Respondents**

Designation	Number	Percentage (%)
Clerk	58	69.05
Officer	26	30.95
Total	84	100.00

*Source:* Field Survey

Table 3.7 shows the designation of the respondents of SBI in Karimganj district of Assam. Out of the 84 bank employees surveyed, 58 are clerks and 26 are officers. Out of the total respondents, 69.05 % are clerks and 30.95 % are officers.

The following is the graphical presentation of gender of the respondents



**Salary of the Respondents:** Salary of the respondents plays an important role in influencing the level of their stress. Salary indicates the economic stability of the respondents. All the employees want to get reasonable amount of salary in quantum of their work. The study analyses the salary of the respondents in four groups, 20001-30000, 30001-40000, 40001-50000, 50001-60000 and above 60000.

**Table 3.8: Salary of the Respondents**

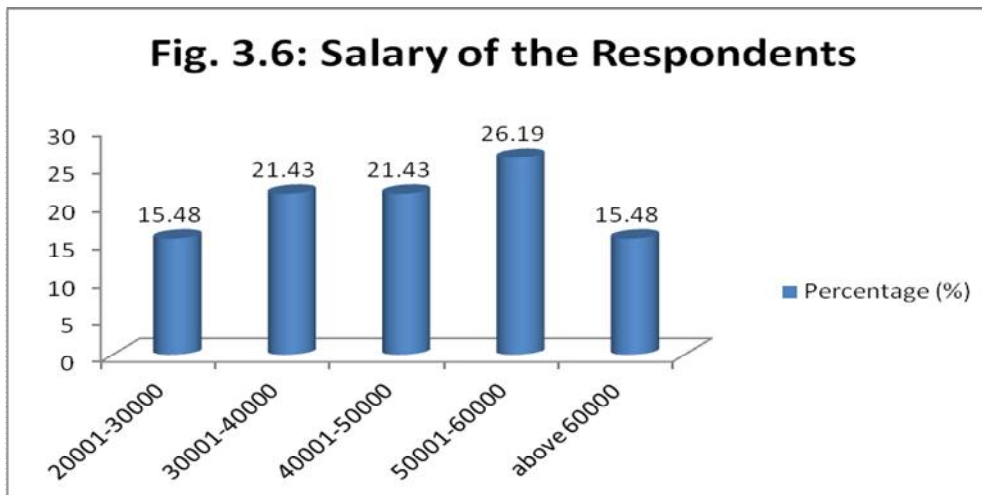
Salary (Rs.)	Number	Percentage (%)
20001-30000	13	15.48
30001-40000	18	21.43
40001-50000	18	21.43
50001-60000	22	26.19
above 60000	13	15.48
Total	84	100.00

*Source:* Field Survey

Table 3.8 depicts the salary of the respondents of SBI in Karimganj district of Assam. Out of the 84 bank employees surveyed, 13 respondents earn in between Rs. 20001-30000, the salary of 18 respondents are in between Rs. 30001-40000, another 18 respondents earn in between Rs. 40001-50000, the salary of 22 respondents are in between Rs. 50001-60000 and another 13 respondents earn more than Rs. 60000.

Out of the total respondents, 15.48 % respondents earn in between Rs. 20001-30000, the salary of 21.43 % of the respondents are in between Rs. 30001-40000, another 21.43 % earn in between Rs. 40001-50000, the salary of 26.19 % of the respondents are in between Rs. 50001-60000 and another 15.48 % earn more than Rs. 60000.

The following is the graphical presentation of salary of the respondents



**Work experience of the respondents:** The work experience also includes as a demographic variable of the respondents. It has a significant influence in the level of work stress among employees. Present study includes four category of employee work experience ranges from 0-2 years, 3-5 years, 6-10 years, and above 10 years

**Table 3.9: Work Experience of the Respondents**

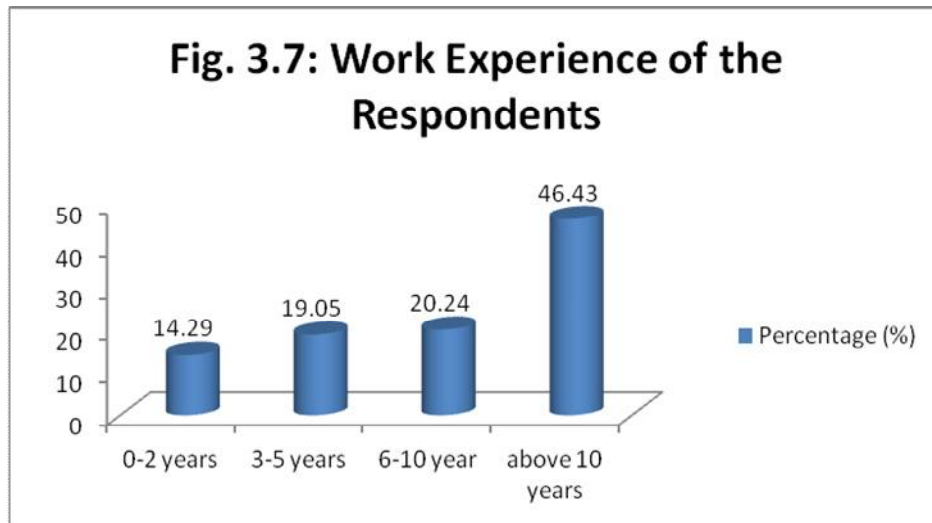
<b>Job Experience</b>	<b>Number</b>	<b>Percentage (%)</b>
0-2 years	12	14.29
3-5 years	16	19.05
6-10 year	17	20.24
above 10 years	39	46.43
Total	84	100.00

*Source:* Field Survey

Table 3.9 shows the job experience of the respondents of SBI in Karimganj district of Assam. Out of the 84 bank employees surveyed, 12 respondents have a job experience between 0-2 years, 16 respondents have a job experience between 3-5 years, 17 respondents have a job experience between 6-10 years and 39 respondents have a job experience above 10 years.

Out of the total respondents, 14.29 % of the respondents have a job experience between 0-2 years, 19.05 % have a job experience between 3-5 years, 20.24 % have a job experience between 6-10 years and 46.43 % have a job experience above 10 years.

The following is the graphical presentation of job experience of the respondents



**Website**

[www.sbi.co.in](http://www.sbi.co.in)

[www.karimganj.gov.in](http://www.karimganj.gov.in)



## CHAPTER IV

### DATA ANALYSIS AND INTERPRETATION

#### 4.1 Introduction

In this chapter, the analysis and interpretation of the data collected through questionnaire is presented. In this study an attempt has been made to analyse the factors and level of work stress among the employees of State Bank of India in Karimganj district of Assam. A field survey has been conducted using questionnaire to collect information from 84 bank employees. The collected data has been arranged into tabular form. The level of stress perceived by the sample employees in their work is considered.

In order to assess the level of work stress among sample employees twelve (12) dimensions/sub scales which consisted of forty six statements have been considered. Further, the work stress of the sample employees have been presented in respect to select demographic factors, namely, gender, age educational qualification, designation, salary, marital status, experience. The collected data have been analyzed using descriptive statistics, such as, mean and standard deviation.

## 4.2 Opinion of Respondents Regarding Stress on 46 Statements under 12 Dimensions of Occupational Stress Scale (OSI)

The tables bellow provide the opinion of the respondents on 46 statements under 12 dimensions regarding stress. Among the 46 statements there are 28 true keyed and 18 false keyed statements. It represents the employees opinion ranging from strongly agree to strongly disagree.

**Opinion of the Respondents in Role Overload Dimension:** The opinion of employees regarding their stress in six statements of Role Overload dimension presented below

**Table 4.1. Opinion of the Respondents Regarding Role Overload Dimension**

SL No	Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	I have to do a lot of work in this job	49(58.30%)	26(31%)	08(9.50%)	01(1.19%)	00(00%)
2	Owing to excessive work load I have to manage with insufficient number of employees and resources	25(29.80%)	48(57.10%)	11(13.10%)	00(00%)	00(00%)
3	I have to dispose off my work hurriedly owing to excessive work load	16(19.04%)	09(10.70%)	22(26.20%)	26(31.00%)	11(13.10%)
4	Being too busy with official work I am not able to devote sufficient time to my domestic and personal problems	40(47.60%)	38(45.20)	05(6.00%)	00(00%)	01(1.19%)
5	I have to do such work as ought to be done by others	02(2.38%)	19(22.61%)	44(52.38%)	15(17.85%)	04(4.76%)
6	I am unable to carry out assignment to my satisfaction on account of excessive load of work and lack of time	54(64.30%)	26(31%)	01(1.19%)	02(2.38%)	01(1.19%)

Source: Field survey

Table 4.1 represents the frequency and percentage of opinion of respondents regarding 6 statements with respect to the Role Overload Dimension. The statement ‘I have to do a lots of work in the job’ of Role Overload dimension, out of 84 respondents

surveyed, none of the respondent is found to be 'Strongly Disagree' and only 01 respondent is found to be 'Disagree' regarding the said component. On the other hand, 49 respondents are found to be 'Strongly Agree' and 26 are found to be 'Agree' with respect to the said component. However, 08 out of 84 respondents are found to be 'Neutral' regarding the said component of Role Overload dimension.

In regard to the statement 'Owing to excessive work load I have to manage with insufficient number of employees and resources' of Role Overload dimension, out of 84 respondents surveyed, none of the respondent is found to be 'Strongly Disagree' as well as 'Disagree' regarding the said component. On the other hand, 25 respondents are found to be 'Strongly Agree' and 48 are found to be 'Agree' with respect to the said component. However, 11 out of 84 respondents are found to be 'Neutral' regarding the said component of Role Overload dimension.

The opinion of the respondents regarding the 'I have to dispose off my work hurriedly owing to excessive work load' of Role Overload dimension out of 84 respondents surveyed, 11 respondents are found to be 'Strongly Disagree' and 26 are found to be 'Disagree' regarding the said component. On the other hand, 16 respondents are found to be 'Strongly Agree' and 09 are found to be 'Agree' with respect to the said component. However, 22 out of 84 respondents are found to be 'Neutral' regarding the said component of Role Overload dimension.

The frequency and percent of opinion regarding the component 'Being too busy with official work I am not able to devote sufficient time to my domestic and personal problems' of Role Overload dimension, out of 84 respondents surveyed, only 1 respondent is found to be 'Strongly Disagree' and none is found to be 'Disagree' regarding the said component. On the other hand, 40 respondents are found to be 'Strongly Agree' and 38 are found to be 'Agree' with respect to the said component. However, 05 out of 84 respondents are found to be 'Neutral' regarding the said component of Role Overload dimension.

The respondent's opinion with respect to the component 'I have to do such work as ought to be done by others' of Role Overload dimension. Out of 84 respondents surveyed, 04 respondents are found to be 'Strongly Disagree' and 15 are found to be 'Disagree' regarding the said component. On the other hand, 02 respondents are found to be 'Strongly Agree' and 19 are found to be 'Agree' with respect to the said component.

However, 44 out of 84 respondents are found to be 'Neutral' regarding the said component of Role Overload dimension.

The opinion with respect to the component 'I am unable to carry out assignment to my satisfaction on account of excessive load of work and lack of time' under Role Overload dimension, out of 84 respondents surveyed, only 01 respondent is found to be 'Strongly Disagree' and 02 are found to be 'Disagree' regarding the said component. On the other hand, 54 respondents are found to be 'Strongly Agree' and 26 are found to be 'Agree' with respect to the said component. However, only 01 out of 84 respondents is found to be 'Neutral' regarding the said component of Role Overload dimension.

### Opinion of the Respondents in Role Ambiguity dimension

The opinion of employees regarding their stress in four statements of Role Ambiguity dimension presented below

**Table 4.2. Opinion of the Respondents Regarding Role Ambiguity Dimension**

SL No	Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	The available information relating to my job-role and its outcomes are vague and insufficient	01(01.19%)	02(02.38%)	34(40.48%)	31(36.90%)	16(19.08%)
2	The objectives of my work-role are quite clear and adequately planned	00(00%)	10(11.90%)	15(17.90%)	49(58.33%)	10(11.90%)
3	I am unable to perform my duties smoothly owing to uncertainty and ambiguity of the scope of my jurisdiction and authorities	03(3.57%)	28(33.33%)	34(40.48%)	17(20.24%)	02(2.38%)
4	It is not clear that what type of work and behaviour my higher authorities and colleagues expect from me	00(00%)	13(15.48%)	25(29.76%)	31(36.90%)	15(17.85%)

Source: Field survey

Table 4.2 represents the opinion of the respondents with respect to 4 statements of Role Ambiguity dimension. In the statement 'The available information relating to my job-role and its outcomes are vague and insufficient' out of 84 respondents surveyed, 16

respondents are found to be 'Strongly Disagree' and 31 respondents are found to be 'Disagree' regarding the said component. On the other hand, only 01 respondent is found to be 'Strongly Agree' and 02 are found to be 'Agree' with respect to the said component. However, 34 out of 84 respondents are found to be 'Neutral' regarding the said component of Role Ambiguity dimension.

In regard to the component 'Objectives of the work role are clear and adequately planned' of Role Ambiguity dimension. Out of 84 respondents surveyed, 10 respondents are found to be 'Strongly Disagree' and 49 are found to be 'Disagree' regarding the said component. On the other hand, none of the respondent is found to be 'Strongly Agree' and 10 are found to be 'Agree' with respect to the said component. However, 15 out of 84 respondents are found to be 'Neutral' regarding the said component of Role Ambiguity dimension.

The opinion of the respondents with respect to the component 'Unable to perform duties smoothly due to uncertainty and ambiguity in the scope of jurisdiction and authorities' of Role Ambiguity dimension, out of 84 respondents surveyed, only 02 respondents are found to be 'Strongly Disagree' and 17 are found to be 'Disagree' regarding the said component. On the other hand, 03 respondents are found to be 'Strongly Agree' and 28 are found to be 'Agree' with respect to the said component. However, 34 out of 84 respondents are found to be 'Neutral' regarding the said component of Role Ambiguity dimension.

In the statement 'It is not clear that what type of work and behaviour my higher authorities and colleagues expect from me' of Role Ambiguity dimension, out of 84 respondents surveyed, 15 respondents are found to be 'Strongly Disagree' and 31 are found to be 'Disagree' regarding the said component. On the other hand, none of the respondent is found to be 'Strongly Agree' and 13 are found to be 'Agree' with respect to the said component. However, 25 out of 84 respondents are found to be 'Neutral' regarding the said component of Role Ambiguity dimension.

### 4.1.3 Opinion of the Respondents in Role Conflict Dimension

The opinion of employees regarding their stress in five statements of Role Conflict dimension are:

**Table 4.3. Opinion of the Respondents Regarding Role Conflict Dimension**

SL No	Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	My different officers give contradictory instructions regarding my works	00(00%)	05(5.695%)	26(30.95%)	37(44.04%)	16(19.05%)
2	Official do not interfere with my jurisdiction and working methods	01(1.19%)	16(19.04%)	19(22.62%)	39(46.43%)	09(10.71%)
3	I am not provided with clear instructions and sufficient facilities regarding the new assignment trusted to me	01(01.19%)	17(20.20%)	36(42.90%)	26(31.00%)	04(4.76%)
4	Employees attach due importance to the official instructions and formal working procedures	00(00%)	00(00%)	12(14.28%)	52(61.90%)	20(23.81%)
5	It becomes difficult to implement all of a sudden the new dealing procedures and policies in place of those already in practice	18(21.40%)	57(67.90%)	06(7.10%)	03(3.57%)	00(00%)

Source: Field survey

Table 4.3 represents the frequency and percentage of opinion of the respondents about the 5 factors or statements regarding Role Conflict dimension. In the statement 'My different officers give contradictory instructions' out of 84 respondents surveyed, 16 respondents are found to be 'Strongly Disagree' and 37 respondents are found to be 'Disagree' regarding the said component. On the other hand, none of the respondent is found to be 'Strongly Agree' and 05 are found to be 'Agree' with respect to the said

component. However, 26 out of 84 respondents are found to be 'Neutral' regarding the said component of Role Conflict dimension

The level of agreement/disagreement with respect to the component 'Officials do not interfere in the working methods' of Role Conflict dimension. Out of 84 respondents surveyed, 09 respondents are found to be 'Strongly Disagree' and 39 are found to be 'Disagree' regarding the said component. On the other hand, only 01 respondent is found to be 'Strongly Agree' and 16 are found to be 'Agree' with respect to the said component. However, 19 out of 84 respondents are found to be 'Neutral' regarding the said component of Role Conflict dimension.

The frequency and percent regarding the level of agreement/disagreement with respect to the component 'Clear instructions and sufficient facilities are not provided regarding the new assignments' of Role Conflict dimension. Out of 84 respondents surveyed, only 04 respondents are found to be 'Strongly Disagree' and 26 are found to be 'Disagree' regarding the said component. On the other hand, only 01 respondent is found to be 'Strongly Agree' and 17 are found to be 'Agree' with respect to the said component. However, 36 out of 84 respondents are found to be 'Neutral' regarding the said component of Role Conflict dimension.

The the level of agreement/disagreement with respect to the component 'Employees attach due importance to the official instructions and formal working procedures' of Role Conflict dimension, out of 84 respondents surveyed, 20 respondents are found to be 'Strongly Disagree' and 52 are found to be 'Disagree' regarding the said component. On the other hand, none of the respondent is found to be 'Strongly Agree' as well as 'Agree' with respect to the said component. However, 12 out of 84 respondents are found to be 'Neutral' regarding the said component of Role Conflict dimension.

The opinion of the respondents with respect to the component 'Difficulties in implementation of new dealing procedures and policies all of a sudden in place of existing procedures and policies' of Role Conflict dimension, out of 84 respondents surveyed, none of the respondent is found to be 'Strongly Disagree' and 03 are found to be 'Disagree' regarding the said component. On the other hand, 18 respondents are found to be 'Strongly Agree' and 57 are found to be 'Agree' with respect to the said component. However, 06 out of 84 respondents are found to be 'Neutral' regarding the said component of Role Conflict dimension.

### Opinion of the Respondents in Unreasonable Group and Political Pressure Dimension

The opinion of employees regarding their stress in four statements of Unreasonable Group and Political Pressure dimension are:

**Table 4.4. Opinion of the Respondents Regarding Unreasonable Group and Political Pressure.**

SL NO	Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Sometimes it becomes complied problem for me to make adjustments between political/group pressures and formal roles and instructions	00(00%)	25(29.76%)	17(20.23%)	19(22.62%)	23(27.38%)
2	I have to do some work unwillingly owing to certain group/political pressures	03(3.57%)	10(11.90%)	26(31.00%)	19(22.62%)	26(31.00%)
3	In order to maintain group conformity some time I have to do/produce more than the usual	15(17.85%)	53(63.10%)	14(16.67%)	1(1.19%)	1(1.19%)
4	I am compelled to violate the formal and administrative procedures and policies owing to group/political pressures	00(00%)	01(1.19%)	16(19.04%)	50(59.52%)	17(20.23%)

Source: Field Survey

Table 4.4 represents the frequency and percent regarding the level of agreement/disagreement regarding the 5 components of Unreasonable Group and Political Pressure Dimension. With regard to the component ‘Sometimes it becomes complied problem for me to make adjustments between political/group pressures and formal roles and instructions’. Out of 84 respondents surveyed, 23 respondents are found



to be 'Strongly Disagree' and 19 respondents are found to be 'Disagree' regarding the said component. On the other hand, none of the respondent is found to be 'Strongly Agree' and 25 are found to be 'Agree' with respect to the said component. However, 17 out of 84 respondents are found to be 'Neutral' regarding the said component of Unreasonable Group and Political Pressure dimension.

In regard to the statement 'Doing some work unwillingly owing to certain group/political pressure' of Unreasonable Group and Political Pressure dimension, out of 84 respondents surveyed, 26 respondents are found to be 'Strongly Disagree' and 19 are found to be 'Disagree' regarding the said component. On the other hand, only 03 respondents are found to be 'Strongly Agree' and 10 are found to be 'Agree' with respect to the said component. However, 26 out of 84 respondents are found to be 'Neutral' regarding the said component of Unreasonable Group and Political Pressure dimension.

The frequency and percent regarding the level of agreement/disagreement with respect to the component 'In order to maintain group conformity some time I have to do/produce more than the usual' of Unreasonable Group and Political Pressures dimension, out of 84 respondents surveyed, only 01 respondent is found be 'Strongly Disagree' as well as 'Disagree' regarding the said component. On the other hand, 15 respondents are found to be 'Strongly Agree' and 53 are found to be 'Agree' with respect to the said component. However, 14 out of 84 respondents are found to be 'Neutral' regarding the said component of Unreasonable Group and Political Pressures dimension.

In the component 'I am compelled to violate the formal and administrative procedures and policies owing to group/political pressures' of Unreasonable Group and Political Pressures dimension, out of 84 respondents surveyed, 17 respondents are found be 'Strongly Disagree' and 50 are found to be 'Disagree' regarding the said component. On the other hand, none of the respondent is found to be 'Strongly Agree' and only 01 is found to be 'Agree' with respect to the said component. However, 16 out of 84 respondents are found to be 'Neutral' regarding the said component of Unreasonable Group and Political Pressures dimension.

### Opinion of the Respondents in Responsibility for Person Dimension

The opinion of employees regarding their stress in three statements of Responsibility for Person dimension are:

**Table 4.5. Opinion of the Respondents Regarding Responsibility for Person Dimension**

SL No	Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	The responsibility for the efficiency and productivity of many employees is thrust upon me	12(14.29%)	13(15.48%)	18(21.43%)	31(36.90%)	10(11.90%)
2	I am responsible for the future of a number of persons	5(5.95%)	12(14.28%)	18(21.43%)	29(34.52%)	20(23.80%)
3	I bear the great responsibility for the progress and prosperity of the organization	38(45.23%)	38(45.23%)	06(7.14%)	02(2.38%)	00(00%)

Source: Field Survey

Table 4.5 represents the respondent's opinion regarding the 3 statements of the dimension 'Responsibility for Person'. In the statement 'Responsible for the efficiency and productivity of many employees' out of 84 respondents surveyed, 10 respondents are found to be 'Strongly Disagree' and 31 respondents are found to be 'Disagree' regarding the said component. On the other hand, 12 respondents are found to be 'Strongly Agree' and 13 are found to be 'Agree' with respect to the said component. However, 18 out of 84 respondents are found to be 'Neutral' regarding the said component of Responsibility for Persons dimension.

The opinion of the respondents with respect to the component 'Responsible for the future of a number of employees' of Responsibility for Persons dimension, out of 84 respondents surveyed, 20 respondents are found to be 'Strongly Disagree' and 29 are found to be 'Disagree' regarding the said component. On the other hand, only 05 respondents are found to be 'Strongly Agree' and 12 are found to be 'Agree' with respect

to the said component. However, 18 out of 84 respondents are found to be 'Neutral' regarding the said component of Responsibility for Persons dimension.

The opinion of the respondents regarding the statement 'Bears the responsibility for the progress and prosperity of the organization' of Responsibility for Persons dimension, out of 84 respondents surveyed, none of the respondent is found be 'Strongly Disagree' and only 02 are found to be 'Disagree' regarding the said component. On the other hand, 38 respondents are found to be 'Strongly Agree' and another 38 are found to be 'Agree' with respect to the said component. However, 06 out of 84 respondents are found to be 'Neutral' regarding the said component of Responsibility for Persons dimension.

### **Opinion of the Respondents in Under Participation Dimension**

The opinion of employees regarding their stress in four statements of Under Participation dimension are:

**Table 4.6. Opinion of the Respondents Regarding Under Participation Dimension**

SL No	Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Most of my suggestion are heeded and implemented here	18(21.43%)	31(36.90%)	23(27.38%)	10(11.90%)	02(2.38%)
2	My co-operation is frequently sought in solving the administrative / industrial problems at higher level	20(23.80%)	25(29.76%)	22(26.19%)	16(19.04%)	01(1.19%)
3	My opinions are sought in framing important policies of the organization/department	17(20.24%)	38(45.24%)	16(19.04%)	11(13.09%)	02(2.38%)
4	My opinion is sought in changing and modifying the working system, instruments and conditions	21(25%)	30(35.71%)	26(31.00%)	07(8.33%)	00(00%)

Source: Field Survey

Table 4.6 represents the frequency and percentage regarding the level of agreement/disagreement with respect to the 4 statement of Under Participation dimension. The statement ‘Most of the suggestions are heeded and implemented’ of Under Participation dimension, 84 respondents surveyed, only 02 respondents are found to be ‘Strongly Disagree’ and 10 respondents are found to be ‘Disagree’ regarding the said component. On the other hand, 18 respondents are found to be ‘Strongly Agree’ and 31 are found to be ‘Agree’ with respect to the said component. However, 23 out of 84 respondents are found to be ‘Neutral’ regarding the said component of Under Participation dimension.

The opinion of the respondents ‘My cooperation is frequently sought in solving the administrative or industrial problems at higher level’ of Under Participation dimension. Out of 84 respondents surveyed, only 01 respondent is found to be ‘Strongly Disagree’ and 16 are found to be ‘Disagree’ regarding the said component. On the other hand, 20 respondents are found to be ‘Strongly Agree’ and 25 are found to be ‘Agree’ with respect to the said component. However, 22 out of 84 respondents are found to be ‘Neutral’ regarding the said component of Under Participation dimension.

The opinion about the statement ‘Opinions are sought in framing important policies’ of Under Participation dimension., out of 84 respondents surveyed, only 02 respondents are found be ‘Strongly Disagree’ and 11 are found to be ‘Disagree’ regarding the said component. On the other hand, 17 respondents are found to be ‘Strongly Agree’ and 38 are found to be ‘Agree’ with respect to the said component. However, 16 out of 84 respondents are found to be ‘Neutral’ regarding the said component of Under Participation dimension.

The frequency and percent regarding the level of agreement/disagreement with respect to the component ‘Opinion is sought in changing or modifying the working system, instrument and conditions’ of Under Participation dimension. Out of 84 respondents surveyed, none of the respondent is found be ‘Strongly Disagree’ and 07 are found to be ‘Disagree’ regarding the said component. On the other hand, 21 respondents are found to be ‘Strongly Agree’ and 30 are found to be ‘Agree’ with respect to the said component. However, 26 out of 84 respondents are found to be ‘Neutral’ regarding the said component of Under Participation dimension.

### Opinion of the Respondents in Powerlessness Dimension

The opinion of employees regarding their stress in three statements of Powerlessness dimension are:

**Table 4.7. Opinion of the Respondents Regarding Powerlessness Dimension**

SL No	Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	My decisions and instructions concerning distribution of assignments among employees are properly followed	08(9.52%)	38(45.24%)	18(21.43%)	14(16.67%)	06(07.14%)
2	My suggestions regarding the training programs of the employees are given due significance	37(44.05%)	18(21.43%)	20(23.81%)	08(9.52%)	01(01.19%)
3	Our interests and opinions are duly considered in making appointments for important posts	56(66.67%)	16(19.04%)	09(10.71%)	02(2.38%)	01(1.19%)

Source: Field Survey

Table 4.7 represents the frequency and percentage of opinion of the respondents regarding 3 statements regarding the level of agreement/disagreement with respect to the component of Powerlessness dimension. About the statement ‘My decisions and instructions concerning distribution of assignments among employees are properly followed’ out of 84 respondents surveyed, only 06 respondents are found to be ‘Strongly Disagree’ and 14 respondents are found to be ‘Disagree’ regarding the said component. On the other hand, 08 respondents are found to be ‘Strongly Agree’ and 38 are found to be ‘Agree’ with respect to the said component. However, 18 out of 84 respondents are found to be ‘Neutral’ regarding the said component of Powerlessness dimension.

In respect to the statement ‘Suggestions regarding training programme of employees are given due importance’ of Powerlessness dimension, out of 84 respondents surveyed, only 01 respondent is found to be ‘Strongly Disagree’ and 08 are found to be ‘Disagree’

regarding the said component. On the other hand, 37 respondents are found to be ‘Strongly Agree’ and 18 are found to be ‘Agree’ with respect to the said component. However, 20 out of 84 respondents are found to be ‘Neutral’ regarding the said component of Powerlessness dimension.

The opinion of the respondents about the component ‘Interests/opinions are considered in making appointments for important posts’ of Powerlessness dimension, out of 84 respondents surveyed, only 01 respondent is found to be ‘Strongly Disagree’ and 02 are found to be ‘Disagree’ regarding the said component. On the other hand, 56 respondents are found to be ‘Strongly Agree’ and 16 are found to be ‘Agree’ with respect to the said component. However, 09 out of 84 respondents are found to be ‘Neutral’ regarding the said component of Powerlessness dimension.

### **Opinion of the Respondents in Poor Peer Relation Dimension**

The opinion of employees regarding their stress in four statements of Poor Peer Relation dimension are:

**Table 4.8. Opinion of the Respondents Regarding Poor Peer Relation Dimension**

SL No	Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	I have to work with persons whom I like	03(3.57%)	06(7.14%)	26(31.00%)	35(41.67%)	14(16.67%)
2	Some of my colleagues and subordinates try to defame and malign me as unsuccessful	01(1.19%)	02(2.38%)	08(9.52%)	19(22.62%)	54(64.29%)
3	My colleagues do co-operate with me voluntarily in solving administrative and industrial problems	00(00%)	13(15.48%)	23(27.38%)	35(41.67%)	13(15.48%)
4	There exists sufficient mutual co-operation and team spirit among the employees of this organization/department	01(1.19%)	00(00%)	16(19.04%)	42(50%)	25(29.76)

Source: Field Survey

Table 4.8 represents the frequency and percentage regarding the level of agreement/disagreement with respect to the Poor Peer Relation Dimension. The opinion

of the respondents regarding the statement 'Working with the person I like' of Poor Peer Relation dimension, out of 84 respondents surveyed, 14 respondents are found to be 'Strongly Disagree' and 35 respondents are found to be 'Disagree' regarding the said component. On the other hand, only 03 respondents are found to be 'Strongly Agree' and 06 are found to be 'Agree' with respect to the said component. However, 26 out of 84 respondents are found to be 'Neutral' regarding the said component of Poor Peer Relation dimension.

The opinion of the respondents regarding the statement 'Some colleagues and subordinates try to defame and malign me as unsuccessful' of Poor Peer Relation dimension, out of 84 respondents surveyed, only 01 respondent is found to be 'Strongly Disagree' and 02 is found to be 'Disagree' regarding the said component. On the other hand, 54 respondents are found to be 'Strongly Agree' and 19 are found to be 'Agree' with respect to the said component. However, 08 out of 84 respondents are found to be 'Neutral' regarding the said component of Poor Peer Relation dimension.

In the statement 'Colleagues cooperate voluntarily in solving administrative/industrial problems' of Poor Peer Relation dimension, the respondents opinion out of 84 respondents surveyed, 13 respondents are found be 'Strongly Disagree' and 35 are found to be 'Disagree' regarding the said component. On the other hand, none of the respondent is found to be 'Strongly Agree' and 13 are found to be 'Agree' with respect to the said component. However, 23 out of 84 respondents are found to be 'Neutral' regarding the said component of Poor Peer Relation dimension.

The respondent's opinion regarding the statement 'Cooperation and team spirit among the employees' of Poor Peer Relation dimension, out of 84 respondents surveyed, 25 respondents are found be 'Strongly Disagree' and 42 are found to be 'Disagree' regarding the said component. On the other hand, only 01 respondent is found to be 'Strongly Agree' and none is found to be 'Agree' with respect to the said component. However, 16 out of 84 respondents are found to be 'Neutral' regarding the said component of Poor Peer Relation dimension.

### Opinion of the Respondents in Intrinsic Impoverishment Dimension

The opinion of employees regarding their stress in four statements of Intrinsic Impoverishment dimension are:

**Table 4.9. Opinion of the Respondents Regarding Intrinsic Impoverishment Dimension**

SL No		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	My assignments are of monotonous nature	03(3.57%)	21(25%)	23(27.38%)	25(29.76%)	12(14.28%)
2	I get ample opportunity to utilize my abilities and experience independently	03(3.57%)	15(17.85%)	18(21.43%)	42(50%)	06(07.14%)
3	I get ample opportunity to develop my aptitude and proficiency properly	02(2.38%)	15(17.85%)	27(32.14%)	33(39.28%)	07(08.33%)
4	My suggestions and co-operation are not sought in solving even those problems for which I am quite competent	03(3.57%)	11(13.10%)	14(16.67%)	32(38.10%)	24(28.57%)

Source: Field Survey

Table 4.9 represents the frequency and percent regarding the level of agreement/disagreement with respect to the 4 component of Intrinsic Impoverishment dimension. The opinion of respondent about the statement ‘Assignments are of monotonous nature’ of Impoverishment dimension, out of 84 respondents surveyed, 12 respondents are found to be ‘Strongly Disagree’ and 25 respondents are found to be ‘Disagree’ regarding the said component. On the other hand, only 03 respondents are found to be ‘Strongly Agree’ and 21 are found to be ‘Agree’ with respect to the said component. However, 23 out of 84 respondents are found to be ‘Neutral’ regarding the said component of Impoverishment dimension.

The table shows the opinion of the respondents regarding the statement ‘Ample opportunity to utilize the abilities and experience independently’ of Intrinsic Impoverishment dimension. Out of 84 respondents surveyed, only 06 respondents are



found to be 'Strongly Disagree' and 42 are found to be 'Disagree' regarding the said component. On the other hand, only 03 respondents are found to be 'Strongly Agree' and 15 are found to be 'Agree' with respect to the said component. However, 18 out of 84 respondents are found to be 'Neutral' regarding the said component of Intrinsic Impoverishment dimension.

In the statement 'Ample opportunity to develop the aptitude and proficiency properly' of Intrinsic Impoverishment dimension, out of 84 respondents surveyed, 07 respondents are found to be 'Strongly Disagree' and 33 are found to be 'Disagree' regarding the said component. On the other hand, only 02 respondents are found to be 'Strongly Agree' and 15 are found to be 'Agree' with respect to the said component. However, 27 out of 84 respondents are found to be 'Neutral' regarding the said component of Intrinsic Impoverishment dimension.

The frequency and percent regarding the level of agreement/disagreement with respect to the component 'Suggestions and cooperation are not sought in solving such problems for which I am quite competent' of Intrinsic Impoverishment dimension. Out of 84 respondents surveyed, 03 respondents are found to be 'Strongly Disagree' and 11 are found to be 'Disagree' regarding the said component. On the other hand, 24 respondents are found to be 'Strongly Agree' and 32 are found to be 'Agree' with respect to the said component. However, 14 out of 84 respondents are found to be 'Neutral' regarding the said component of Intrinsic Impoverishment dimension.

### Opinion of the Respondents in Low Status Dimension

The opinion of employees regarding their stress in four statements of Low Status dimension are:

**Table 4.10. Opinion of the Respondents Regarding Low Status Dimension**

SL No	Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Higher authorities do care for my self respect	00(00%)	03(3.57%)	08(9.52%)	33(39.29%)	40(47.62%)
2	This job has not enhanced my social status	56(66.67%)	19(22.62%)	07(8.33%)	02(2.38%)	00(00%)
3	My higher authorities do not give due significance to my post and work	06(7.14%)	08(9.52%)	10(11.90%)	37(44.04%)	33(27.38%)

Source: Field Survey

Table 4.10 represents the frequency and percent regarding the level of agreement/disagreement with respect to the Low Status Dimension. The component 'Higher authorities do care for my self-respect' of Low Status dimension, out of 84 respondents surveyed, 40 respondents are found to be 'Strongly Disagree' and 33 respondents are found to be 'Disagree' regarding the said component. On the other hand, none of the respondent is found to be 'Strongly Agree' and only 03 are found to be 'Agree' with respect to the said component. However, 08 out of 84 respondents are found to be 'Neutral' regarding the said component of Low Status dimension.

The frequency and percent regarding the level of agreement/disagreement with respect to the component 'The job has not enhanced my social status' of Low Status dimension. Out of 84 respondents surveyed, 56 respondents are found to be 'Strongly Agree' and 19 are found to be 'Agree' regarding the said component. On the other hand, none of the respondent is found to be 'Strongly Disagree' and only 02 are found to be 'Disagree' with respect to the said component. However, 07 out of 84 respondents are found to be 'Neutral' regarding the said component of Low Status dimension.

The opinion of the respondents with respect to the component 'Higher authorities do not give due significance to my post and work' of Low Status dimension. Out of 84 respondents surveyed, 23 respondents are found to be 'Strongly Disagree' and 37 are found

to be 'Disagree' regarding the said component. On the other hand, 06 respondents are found to be 'Strongly Agree' and 08 are found to be 'Agree' with respect to the said component. However, 10 out of 84 respondents are found to be 'Neutral' regarding the said component of Low Status dimension.

### **Opinion of the Respondents in Strenuous Working Condition Dimension**

The opinion of employees regarding their stress in four statements of Strenuous Working Condition dimension are:

**Table 4.11. Opinion of the Respondents Regarding Strenuous Working Conditions Dimension**

<b>SL No</b>	<b>Statements</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
<b>1</b>	I do my work under tense circumstances	29(34.52%)	38(45.23%)	14(16.67%)	01(01.19%)	02(02.38%)
<b>2</b>	Some of my assignments are quite risky and complicated	34(40.47%)	41(48.80%)	07(8.33%)	01(1.19%)	01(1.19%)
<b>3</b>	I often feel that this job has made my life cumbersome	02(2.38%)	13(15.48%)	21(25%)	38(45.24%)	10(11.90%)
<b>4</b>	Working conditions are satisfactorily here from the point of view of our welfare and convenience	03(3.57%)	12(14.29%)	19(22.62%)	36(42.86%)	14(16.67%)

Source: Field Survey

Table 4.11 represents the opinion of the respondents regarding the 4 statements of stress scale. In the component 'Doing work under tense circumstances' of Strenuous Working Conditions dimension., out of 84 respondents surveyed, only 02 respondents are found to be 'Strongly Disagree' and 01 respondent is found to be 'Disagree' regarding the said component. On the other hand, 29 respondents are found to be 'Strongly Agree' and 38 are found to be 'Agree' with respect to the said component. However, 14 out of 84 respondents are found to be 'Neutral' regarding the said component of Strenuous Working Conditions dimension.

In the statement ‘Some assignments are risky and complicated’ of Strenuous Working Condition dimension, the 84 respondents surveyed, only 01 respondent is found to be ‘Strongly Disagree’ as well as ‘Disagree’ regarding the said component. On the other hand, 34 respondents are found to be ‘Strongly Agree’ and 41 are found to be ‘Agree’ with respect to the said component. However, 07 out of 84 respondents are found to be ‘Neutral’ regarding the said component of Strenuous Working Condition dimension.

In the component ‘The job has made the life cumbersome’ of Strenuous Working Condition dimension, out of 84 respondents surveyed, 10 respondents are found to be ‘Strongly Disagree’ and 38 are found to be ‘Disagree’ regarding the said component. On the other hand, 02 respondents are found to be ‘Strongly Agree’ and 13 are found to be ‘Agree’ with respect to the said component. However, 21 out of 84 respondents are found to be ‘Neutral’ regarding the said component of Strenuous Working Condition dimension.

Respondents level of agreement regarding the statement ‘Working conditions are satisfactory as per welfare and convenience is concerned’ of Strenuous Working Condition dimension, out of 84 respondents surveyed, 14 respondents are found to be ‘Strongly Disagree’ and 36 are found to be ‘Disagree’ regarding the said component. On the other hand, 03 respondents are found to be ‘Strongly Agree’ and 12 are found to be ‘Agree’ with respect to the said component. However, 19 out of 84 respondents are found to be ‘Neutral’ regarding the said component of Strenuous Working Condition dimension.

### Opinion of the Respondents in Unprofitability Dimension

The opinion of employees regarding their stress in two statements of Unprofitability dimension are:

**Table 4.12. Opinion of the Respondents Regarding Unprofitability Dimension**

SL No	Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	I get less salary in quantum of my labor/work	37(44.05%)	35(41.67%)	04(04.76%)	02(2.38%)	06(07.14%)
2	I am seldom rewarded for my hard labor and efficient performance	33(39.29%)	32(38.10%)	12(14.29%)	06(07.17%)	01(01.19%)

Source: Field Survey

Table 4.12 represents the frequency and percentage regarding the level of agreement/disagreement with respect to the Unprofitability Dimension. In respect to statement ‘Getting less salary compared to quantum of labor/work’ of Unprofitability dimension, out of 84 respondents surveyed, 06 respondents are found to be ‘Strongly Disagree’ and only 02 respondents are found to be ‘Disagree’ regarding the said component. On the other hand, 37 respondents are found to be ‘Strongly Agree’ and 35 are found to be ‘Agree’ with respect to the said component. However, 04 out of 84 respondents are found to be ‘Neutral’ regarding the said component of Unprofitability dimension.

The level of agreement/disagreement with respect to the component ‘Seldom rewarded for the hard labour and efficient performance’ of Unprofitability dimension. Out of 84 respondents surveyed, only 01 respondent is found to be ‘Strongly Disagree’ and 06 are found to be ‘Disagree’ regarding the said component. On the other hand, 33 respondents are found to be ‘Strongly Agree’ and 32 are found to be ‘Agree’ with respect to the said component. However, 12 out of 84 respondents are found to be ‘Neutral’ regarding the said component of Unprofitability dimension

### 4.3 Reliability of 12 Dimensions of Occupational Stress Index

Reliability refers to the extent to which a scale produces consistent results if repeated measurement are made (Thompson, 2002, Sinha, 2000). Reliability is the consistency of measurement, or the degree to which an instrument measures the same way each time it is used under the same condition with the same subjects. In short it is the reliability of the measurement. Cronbach's Alpha is designed to measure the internal consistency i.e. all the items with in the group should measure the same thing. This alpha values ranges from 0 to 1. The closer the alpha to 1, is the greater internal consistency of items in the model being assessed. In this study the reliability have been tested by calculating Cronbach's alpha of each dimension under study. The reliability of twelve dimensions which have been used and calculated show the Cronbach's alpha more than 0.7 in 9 dimensions. However, the reliability of three dimensions namely Role Conflict, Low Status and Unprofitability are less than 0.7 but more than 0.5. As the reliability is more than 0.5, it is poor but acceptable. The researcher collected data using standard tools (Occupational Stress Index) developed by Srivastava, A.K, Singh, A.P (1981) Therefore, all the twelve dimension have been interpreted.

**Table 4.13: Reliability Table, Dimension Wise**

SL. No.	Dimension	Cronbach's Alpha
1	Role Overload	.698
2	Role Ambiguity	.751
3	Role Conflict	.683
4	Unreasonable Group and Political Pressure	.748
5	Responsibility for Person	.731
6	Under Participation	.761
7	Powerlessness	.710
8	Poor Peer Relation	.733
9	Intrinsic Impoverishment	.732
10	Low Status	.572
11	Strenuous Working Conditions	.723
12	Unprofitability	.588

Source: Field survey

#### 4.4 Work Stress of Employees With Respect to 46 Statements in 12 Dimensions

The following tables and paragraphs shows the analysis of work stress of sample employees of SBI in Karimganj district of Assam based on twelve (12) dimensions/sub scales which consisted of forty six statements. The data so collected through the questionnaire from the respondents for each of the factors are computed for its relevant interpretation. In order to identify the degree of stress, the descriptive statistics such as mean and standard deviation have been used. To get the mean of each statements, the scores of each statements were summed up and divided by the total number of respondents (84). Greater the mean value, greater the degree of stress in employee. The higher the standard deviation of a factor indicates greater variation in the impact of the factor from respondent to respondent and lesser is the standard deviation of a particular factor indicates lesser in the impact of the factor from respondent to respondent. The following tables summarizes the mean and standard deviation of 46 statements under 12 dimensions to assess the stress of each factors used for the data collection

**4.4.1 Dimension 1- Role Overload:** The first dimension of Occupational Stress Scale is Role overload. There are 6 statements under role overload dimension. The mean value calculated on five points scale. The table shows the stress of employees in each statements under this dimension.

**Table 4.14: Work Stress of Employees of SBI with respect to Role Overload dimension**

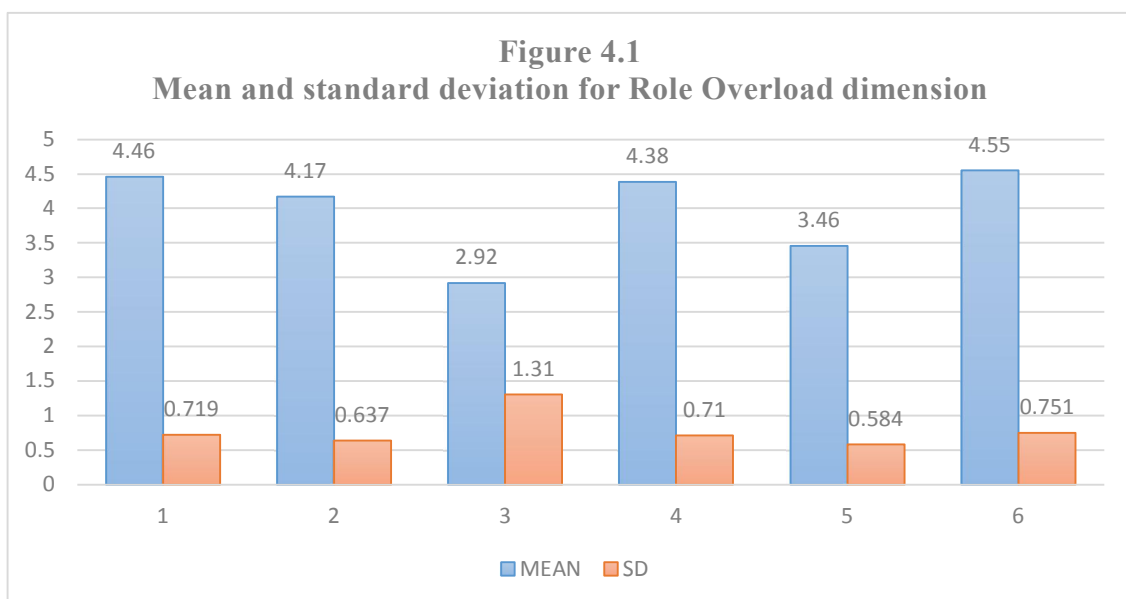
SL No	Statements	Mean	SD
1	I have to do a lot of work in this job	4.46	0.719
2	Owing to excessive work load I have to manage with insufficient number of employees and resources	4.17	0.637
3	I have to dispose off my work hurriedly owing to excessive work load	2.92	1.310
4	Being too busy with official work I am not able to devote sufficient time to my domestic and personal problems	4.38	0.710
5	I have to do such work as ought to be done by others	3.46	0.584
6	I am unable to carry out assignment to my satisfaction on account of excessive load of work and lack of time	4.55	0.751

Source: Field Survey

Table 4.14 shows the work stress of employees of SBI in Karimganj district of Assam with respect to Role Overload dimension. Mean values clearly indicates that the work stress of the employees of SBI is highest with respect to ‘Unable to carry out assignment satisfactorily due to excessive work load and lack of time (4.55)’ component which is followed by ‘Doing lots of work in the job (4.46)’, ‘Unable to devote time for domestic and personal problems as being busy in the official work (4.38)’, ‘Managing the tasks with insufficient employees and resources due to excessive work load (4.17)’, ‘Doing such works which are ought to be done by others (3.46)’ and ‘Disposing off the tasks hurriedly due to excessive work load (2.92)’ components of Role Overload dimension.

However, the value of standard deviation is found to be highest with regard to the component ‘I have to dispose off my work hurriedly owing to excessive work load (1.310)’ which implies that the responses of employees of SBI is less concentrated regarding this component of Role Overload dimension. On the other hand, the value is found to be lowest with respect to the component ‘Managing the tasks with insufficient employees and resources due to excessive work load (0.637)’ which implies that the responses of employees of SBI is more concentrated regarding this component of Role Overload dimension.

The bar diagram below shows the mean and standard deviation of six statements under Role Overload Dimension



Source: Field survey



**4.4.2. Dimension 2- Role Ambiguity:** The second dimension of Occupational Stress Scale is role ambiguity. There are 4 statements under this dimension. Greater the mean, greater is the degree of stress among employees. The table below shows the level of stress of respondents with respect to these 4 statements.

**Table 4.15: Work Stress of Employees of SBI with respect to Role Ambiguity**

SL No	Statements	Mean	SD
1	The available information relating to my job-role and its outcomes are vague and insufficient	2.30	0.847
2	The objectives of my work-role are quite clear and adequately planned	3.70	0.833
3	I am unable to perform my duties smoothly owing to uncertainty and ambiguity of the scope of my jurisdiction and authorities	3.15	0.871
4	It is not clear that what type of work and behaviour my higher authorities and colleagues expect from me	2.43	0.960

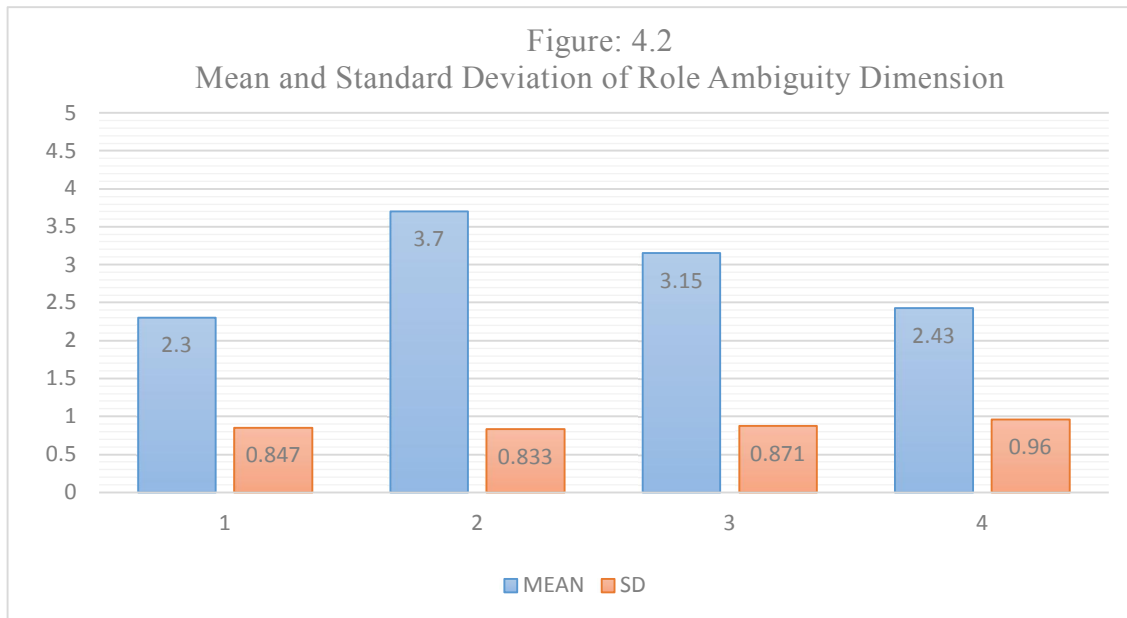
Source: Field Survey

Table 4.15 shows the Work Stress of employees of SBI in Karimganj district of Assam with respect to Role Ambiguity dimension. Mean values clearly indicates that the work stress of the employees of SBI is highest with respect to ‘Objectives of the work role are clear and adequately planned (3.70)’ component which is followed by ‘Unable to perform duties smoothly due to uncertainty and ambiguity in the scope of jurisdiction and authorities (3.15)’, ‘The expectation of higher authorities and colleagues about the type of work and behaviour are not clear (2.43)’ and ‘Information relating to job role and its outcomes are vague and insufficient (2.30)’ components of Role Ambiguity dimension.

However, the value of standard deviation is found to be highest with regard to the component ‘The expectation of higher authorities and colleagues about the type of work and behaviour are not clear (0.960)’ which implies that the responses of employees of SBI is less concentrated regarding this component of Role Ambiguity dimension. On the other hand, the value is found to be lowest with respect to the component ‘Objectives of the work role are clear and adequately planned (0.833)’ which implies that the responses

of employees of SBI is more concentrated regarding this component of Role Ambiguity dimension.

The bar diagram below shows the mean and standard of Role Overload dimension.



Source: Field Survey

**4.4.3 Dimension 3- Role Conflict:** The role conflict dimension of work stress consists of 5 statements. The mean value of each statements give the degree of stress for the employees which is shown in the following table:

**Table 4.16: Work Stress of Employees of SBI with respect to Role Conflict**

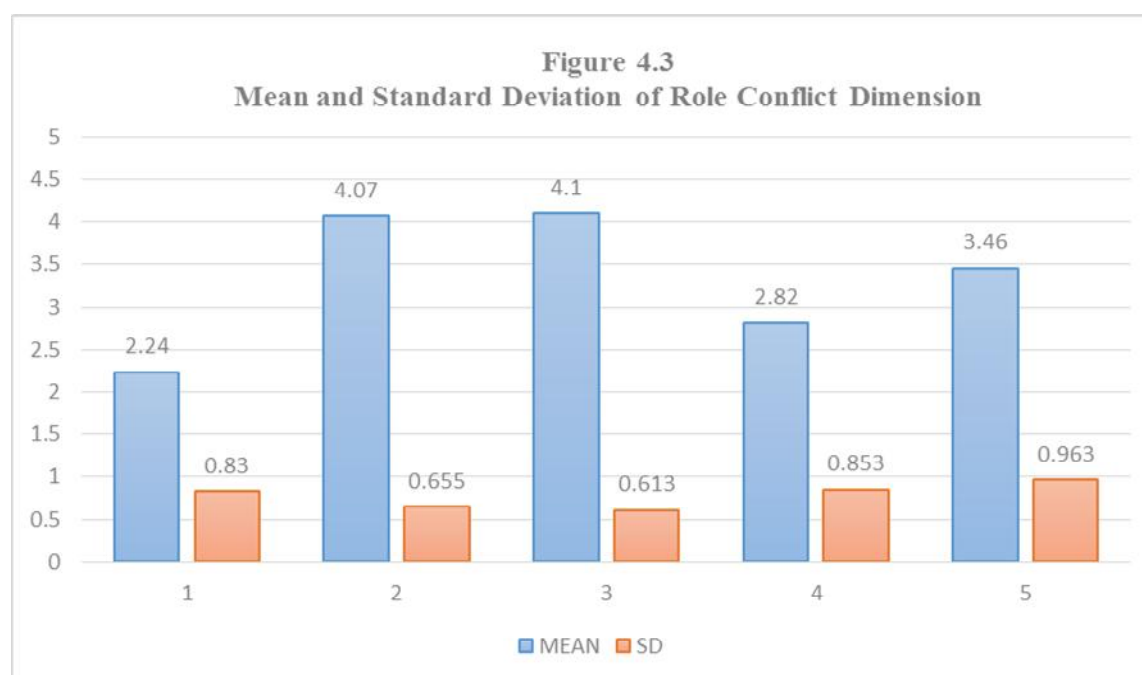
SL No	Statements	Mean	SD
1	My different officers often give contradictory instructions regarding the works	2.24	0.830
2	It becomes difficult to implement all of a sudden the new dealing procedures and policies in place of those already in practice	4.07	0.655
3	Employees attach due importance to the official instructions and formal working procedures	4.10	0.613
4	I am not provided with clear instructions and sufficient facilities regarding the new assignment trusted to me	2.82	0.853
5	Official do not interfere with my jurisdiction and working methods	3.46	0.963

Source: Field Survey

Table 4.16 shows the work stress of employees of SBI in Karimganj district of Assam with respect to Role Conflict dimension. Mean values clearly indicates that the work stress of the employees of SBI is highest with respect to ‘Employees attach due importance to the official instructions and formal working procedures (4.10)’ component which is followed by ‘Difficulties in implementation of new dealing procedures and policies all of a sudden in place of existing procedures and policies (4.07)’, ‘Officials do not interfere in the working methods I apply (3.46)’, ‘Clear instructions and sufficient facilities are not provided regarding the new assignments (2.82)’ and ‘Different officers often give contradictory instructions regarding the works (2.24)’ components of Role Conflict dimension.

The value of standard deviation is found to be highest with regard to the component ‘Officials do not interfere in the working methods I apply (0.963)’ which implies that the responses of employees of SBI is less concentrated regarding this component of Role Conflict dimension. On the other hand, the value is found to be lowest with respect to the component ‘Employees attach due importance to the official instructions and formal working procedures (0.613)’ which implies that the responses of employees of SBI is more concentrated regarding this component of Role Conflict dimension.

The bar diagram below shows the mean and standard deviation of five statements under Role Conflict dimension.



Source: Field Survey

**4.4.4 Dimension 4- Unreasonable Group and Political Pressure:** This dimension covers the problem relating to the different group and political pressure and formal rules and instructions. Under this dimension, 4 statements are there and mean and standard deviation has been calculated to assess the degree of work stress.

**Table 4.17: Work Stress of Employees of SBI with respect to Unreasonable Group and Political Pressure**

SL No	Statements	Mean	SD
1	Sometimes it becomes complied problem for me to make adjustments between political/group pressures and formal roles and instructions	2.52	1.187
2	I have to do some work unwillingly owing to certain group/political pressures	2.35	1.146
3	In order to maintain group conformity some time I have to do/produce more than the usual	3.95	0.710
4	I am compelled to violate the formal and administrative procedures and policies owing to group/political pressures	2.01	0.668

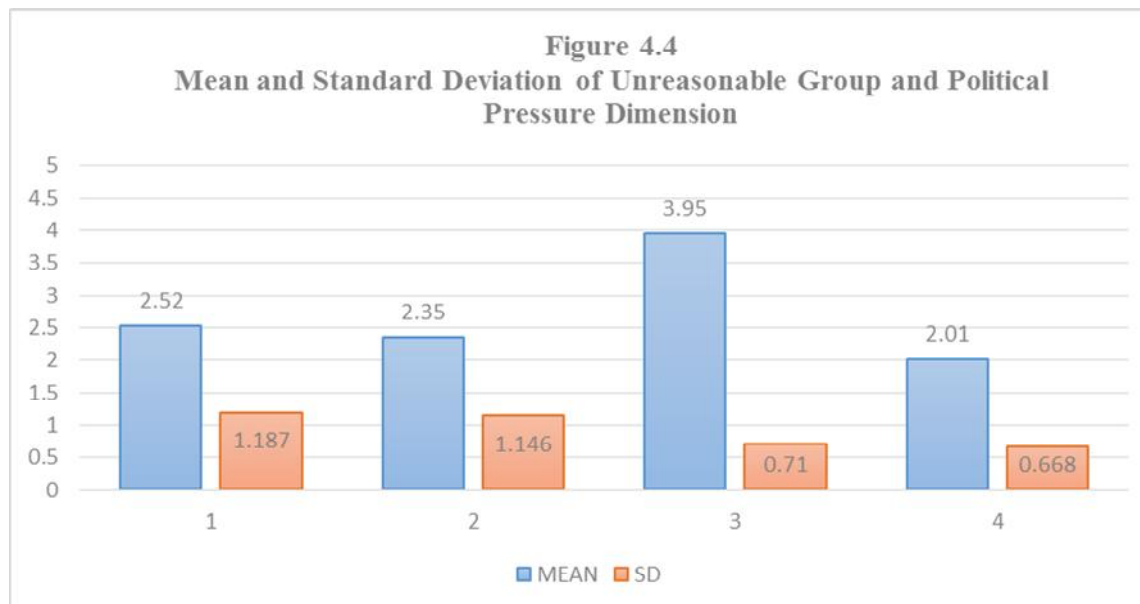
Source: Field Survey

Table 4.17 shows the work stress of employees of SBI in Karimganj district of Assam with respect to Unreasonable Group and Political Pressure dimension. Mean values clearly indicates that the work stress of the employees of SBI is highest with respect to ‘Doing/producing more than the usual in order to maintain group-conformity (3.95)’ component which is followed by ‘Problems in making adjustments between political/group pressures and formal rules & instructions (2.52)’, ‘Doing some work unwillingly owing to certain group/political pressure (2.35)’ and ‘Compelled to violate the formal and administrative procedures and policies owing to group/political pressures (2.01) components of Unreasonable Group and Political Pressure dimension.

The value of standard deviation is found to be highest with regard to the component ‘Problems in making adjustments between political/ group pressures and formal rules & instructions (1.187)’ which implies that the responses of employees of SBI is less concentrated regarding this component of Unreasonable Group and Political Pressure dimension. On the other hand, the value is found to be lowest with respect to the component ‘Compelled to violate the formal and administrative procedures and policies owing to group/political pressures (0.688)’ which implies that the responses of

employees of SBI is more concentrated regarding this component of Unreasonable Group and Political Pressure dimension.

The bar diagram below shows the mean and standard deviation of four statements of Unreasonable Group and Political Pressure Dimension.



Source: Field survey

**4.4.5 Dimension 5- Responsibility for Person:** This dimension covers aspects like responsibility towards individual and organization, responsibility to other person. There are 3 statements under this dimension and the mean and standard deviation has been calculated to assess the degree of stress and is shown below:

**Table 4.18: Work Stress of Employees of SBI with respect to Responsibility for Persons**

SL No	Statements	Mean	SD
1	The responsibility for the efficiency and productivity of many employees is thrust upon me	2.83	1.250
2	I am responsible for the future of a number of persons	2.44	1.176
3	I bear the great responsibility for the progress and prosperity of the organization	4.33	0.717

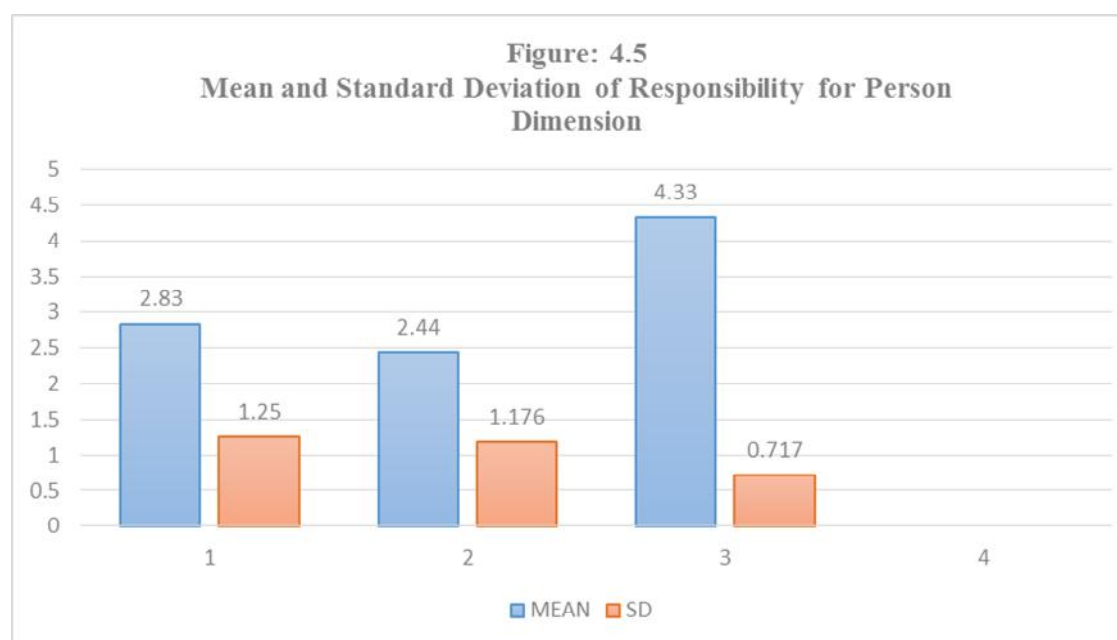
Source: Field Survey

Source: Field survey

Table 4.18 shows the work stress of employees of SBI in Karimganj district of Assam with respect to Responsibility for Persons dimension. Mean values clearly indicates that the work stress of the employees of SBI is highest with respect to ‘Bears the responsibility for the progress and prosperity of the organization (4.33)’ component which is followed by ‘Responsible for the efficiency and productivity of many employees (2.83)’ and ‘Responsible for the future of a number of employees (2.44)’ components of Responsibility for Persons dimension.

The value of standard deviation is found to be highest with regard to the component ‘Responsible for the efficiency and productivity of many employees (1.250)’ which implies that the responses of employees of SBI is less concentrated regarding this component of Responsibility for Persons dimension. On the other hand, the value is found to be lowest with respect to the component ‘Bears the responsibility for the progress and prosperity of the organization (0.717)’ which implies that the responses of employees of SBI is more concentrated regarding this component of Responsibility for Persons dimension.

The bar diagram bellow shows the mean and standard deviation of Responsibility for Person dimension.



Source: Field survey

**4.4.6 Dimension 6- Under Participation:** This dimension covers the aspects like position of the employee, influence of power, and acceptance of his opinion and suggestions. The mean and standard deviation of the three statements under this dimension are calculated as under:

**Table 4.19: Work Stress of Employees of SBI with respect to Under Participation**

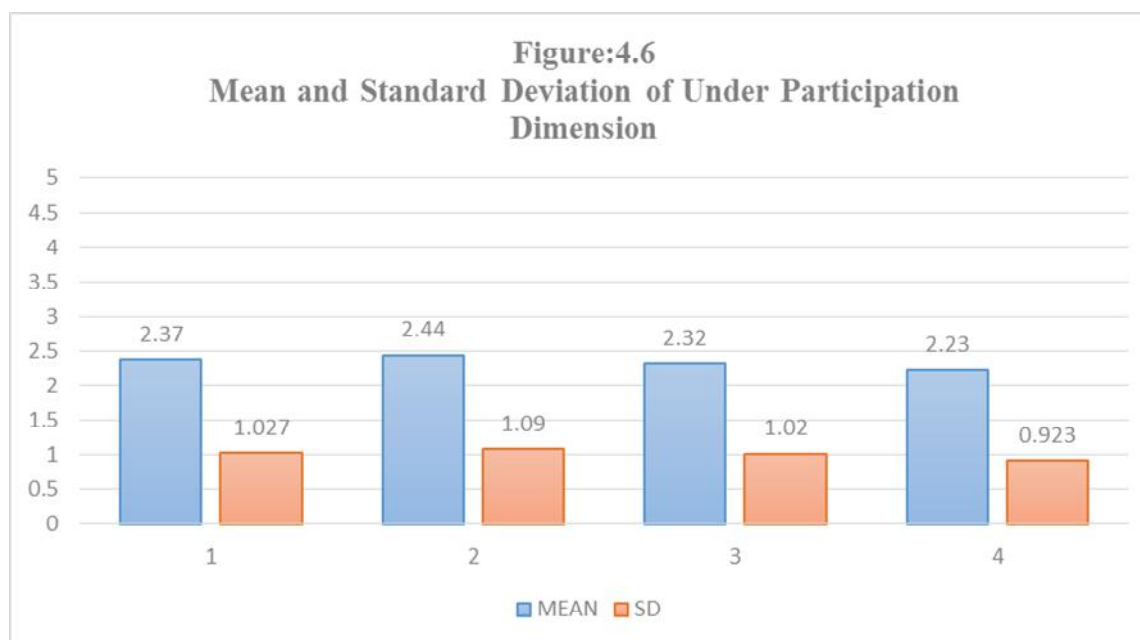
SL No	Statements	Mean	SD
1	Most of the suggestions are heeded and implemented here	2.37	1.027
2	My co-operation is frequently sought in solving the administrative / industrial problems at higher level	2.44	1.090
3	My opinions are sought in framing important policies of the organization/department	2.32	1.020
4	My opinion is sought in changing and modifying the working system, instruments and conditions	2.23	0.923

Source: Field Survey

Table 4.19 shows the work stress of employees of SBI in Karimganj district of Assam with respect to Under Participation dimension. Mean values clearly indicates that the work stress of the employees of SBI is highest with respect to ‘Cooperation is frequently sought in solving the administrative or industrial problems at higher level (2.44)’ component which is followed by ‘Most of the suggestions are heeded and implemented (2.37)’, ‘Opinions are sought in framing important policies (2.32)’ and ‘Opinion is sought in changing or modifying the working system, instrument and conditions (2.23)’ components of Under Participation dimension.

However, the value of standard deviation is found to be highest with regard to the component ‘Cooperation is frequently sought in solving the administrative or industrial problems at higher level (1.090)’ which implies that the responses of employees of SBI is less concentrated regarding this component of Under Participation dimension. On the other hand, the value is found to be lowest with respect to the component ‘Opinion is sought in changing or modifying the working system, instrument and conditions (0.923)’ which implies that the responses of employees of SBI is more concentrated regarding this component of Under Participation dimension.

The bar diagram bellow shows the mean and standard deviation for four statements regarding Under Participation dimension



Source: Field survey

**4.4.7. Dimension 7- Powerlessness:** This dimension covers the areas like acceptance of decisions, suggestions, distribution of assignment to employees. Under powerlessness dimension, 3 statements are there and calculation of the mean and standard deviation has been presented below:

**Table 4.20: Work Stress of Employees of SBI with respect to Powerlessness**

SL No	Statements	Mean	SD
1	My decisions and instructions concerning distribution of assignments among employees are properly followed	2.67	1.090
2	My suggestions regarding the training programs of the employees are given due significance	2.02	1.086
3	Our interests and opinions are duly considered in making appointments for important posts	1.52	0.871

Source: Field Survey

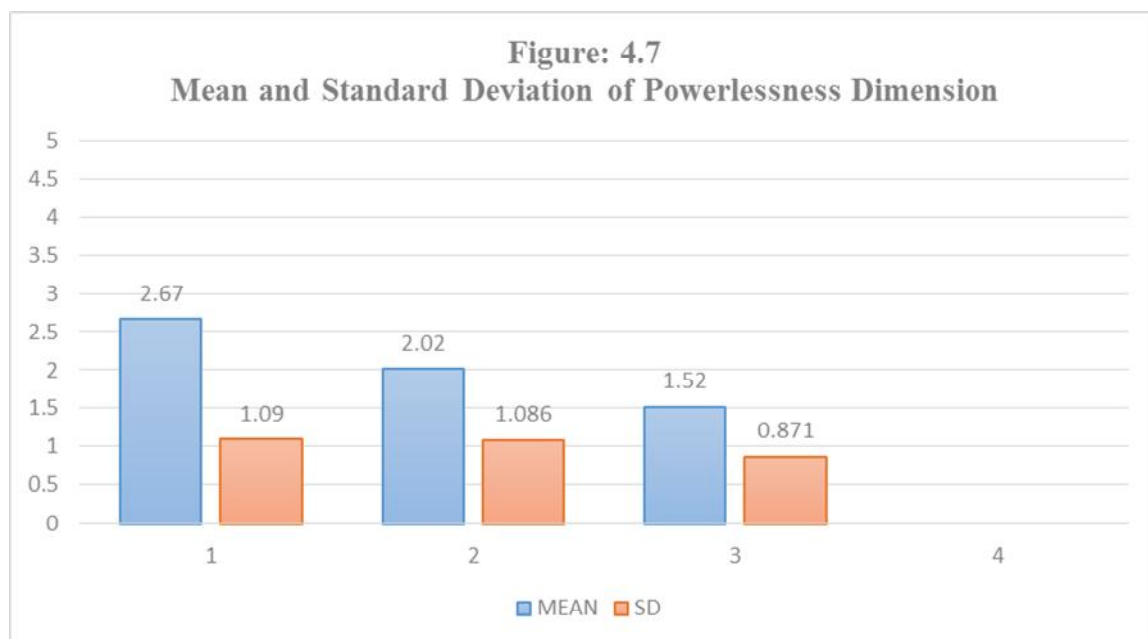
Table 4.20 shows the work stress of employees of SBI in Karimganj district of Assam with respect to Powerlessness dimension. Mean values clearly indicates that the work stress of the employees of SBI is highest with respect to ‘Decisions and instructions regarding distribution of assignments among employees are properly followed (2.67)’



component which is followed by ‘Suggestions regarding training programme of employees are given due importance (2.02)’ and ‘Interests/opinions are considered in making appointments for important posts (1.52)’ components of Powerlessness dimension.

The value of standard deviation is found to be highest with regard to the component ‘Decisions and instructions regarding distribution of assignments among employees are properly followed (1.090)’ which implies that the responses of employees of SBI is less concentrated regarding this component of Powerlessness dimension. On the other hand, the value is found to be lowest with respect to the component ‘Interests/opinions are considered in making appointments for important posts (0.871)’ which implies that the responses of employees of SBI is more concentrated regarding this component of Powerlessness dimension.

The following bar diagram shows the mean and standard deviation of statements in Powerlessness dimension.



Source: Field survey

**4.4.8 Dimension 8- Poor Peer Relation:** This dimension covers the area like interpersonal relation, relation with colleagues, attempt to defame, and lack of cooperation. There are 4 statements under poor peer relation dimension. The following table shows the stress among select employees with respect to this dimension:

**Table 4.21: Work Stress of Employees of SBI with respect to Poor Peer Relation**

SL No	Statements	Mean	SD
1	I have to work with persons whom I like	3.61	0.970
2	Some of my colleagues and subordinates try to defame and malign me as unsuccessful	1.54	0.857
3	My colleagues do co-operate with me voluntarily in solving administrative and industrial problems	3.57	0.935
4	There exists sufficient mutual co-operation and team spirit among the employees of this organization/department	4.07	0.773

Source: Field Survey

Table 4.21 shows the work stress of employees of SBI in Karimganj district of Assam with respect to Poor Peer Relation dimension. Mean values clearly indicates that the work stress of the employees of SBI is highest with respect to ‘Cooperation and team spirit among the employees (4.07)’ component which is followed by ‘Working with the person I like (3.61)’, ‘Colleagues cooperate voluntarily in solving administrative/industrial problems (3.57)’ and ‘Some colleagues and subordinates try to defame and malign me as unsuccessful (1.54) components of Poor Peer Relation dimension.

However, the value of standard deviation is found to be highest with regard to the component ‘Working with the person I like (0.970)’ which implies that the responses of employees of SBI is less concentrated regarding this component of Poor Peer Relation dimension. On the other hand, the value is found to be lowest with respect to the component ‘Cooperation and team spirit among the employees (0.773)’ which implies that the responses of employees of SBI is more concentrated regarding this component of Poor Peer Relation dimension.

The bar diagram below shows the mean and standard deviation of Poor Peer Relation dimension of Occupational Stress Index.



Source: Field survey

**4.4.9 Dimension 9- Intrinsic Impoverishment:** This dimension includes aspects like monotonous nature of work, utilize one's abilities, opportunity to develop aptitude and suggestions regarding problem solving. There are 4 statements in this dimension and the level of stress has been presented below:

**Table 4.22: Work Stress of Employees of SBI with respect to Intrinsic Impoverishment**

SL No	Statements	Mean	SD
1	My assignments are of monotonous nature	2.74	1.099
2	I get ample opportunity to utilize the abilities and experience independently	3.39	0.982
3	I get ample opportunity to develop the aptitude and proficiency properly	3.33	0.948
4	My suggestions and co-operation are not sought in solving even those problems for which I am quite competent	3.75	1.118

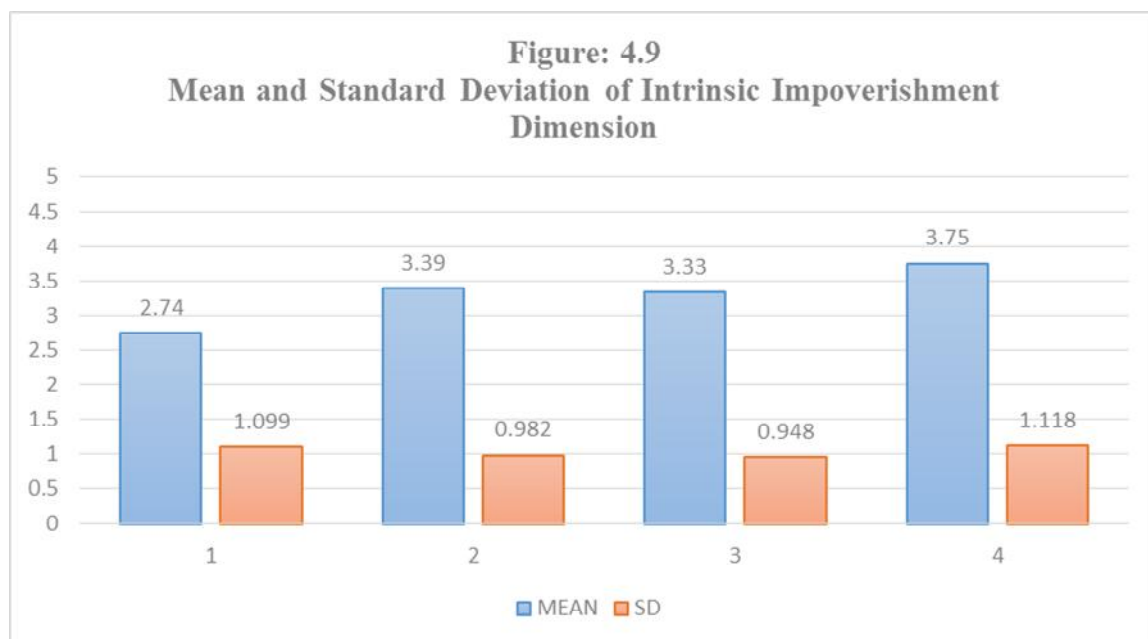
Source: Field Survey

Table 4.22 shows the work stress of employees of SBI in Karimganj district of Assam with respect to Intrinsic Impoverishment dimension. Mean values clearly indicates that the work stress of the employees of SBI is highest with respect to 'Suggestions and cooperation are not sought in solving such problems for which I am quite competent

(3.75)' component which is followed by 'Ample opportunity to utilize the abilities and experience independently (3.39)', 'Ample opportunity to develop the aptitude and proficiency properly (3.33)' and 'Assignments are of monotonous nature (2.74) components of Intrinsic Impoverishment dimension.

The value of standard deviation is found to be highest with regard to the component 'Suggestions and cooperation are not sought in solving such problems for which I am quite competent (1.118)' which implies that the responses of employees of SBI is less concentrated regarding this component of Intrinsic Impoverishment dimension. On the other hand, the value is found to be lowest with respect to the component 'Ample opportunity to develop the aptitude and proficiency properly (0.948)' which implies that the responses of employees of SBI is more concentrated regarding this component of Intrinsic Impoverishment dimension.

The bar diagram shows the mean and standard deviation of Intrinsic Impoverishment dimension.



Source: Field survey

**4.4.10 Dimension 10- Low Status:** This dimension covers the respect and honor received by the employee, social status, importance of employee to higher authority. There are 3 statements in this dimension and the level of stress has been assessed as under:

**Table 4.23: Work Stress of Employees of SBI with respect to Low Status**

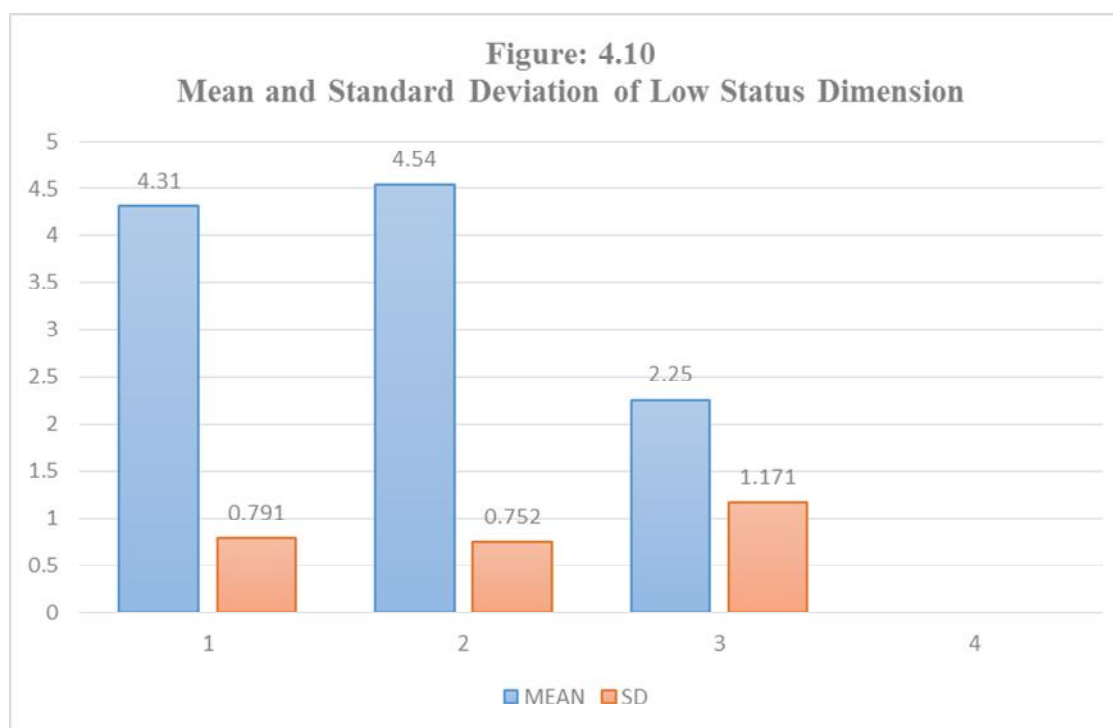
SL No	Statements	Mean	SD
1	Higher authorities do care for my self-respect	4.31	0.791
2	The job has not enhanced my social status	4.54	0.752
3	Higher authorities do not give due significance to my post and work	2.25	1.171

Source: Field Survey

Table 4.23 shows the work stress of employees of SBI in Karimganj district of Assam with respect to Low Status dimension. Mean values clearly indicates that the work stress of the employees of SBI is highest with respect to ‘The job has not enhanced my social status (4.54)’ component which is followed by ‘Higher authorities do care for my self-respect (4.31)’ and ‘Higher authorities do not give due significance to my post and work (2.25)’ components of Intrinsic Low Status dimension.

The value of standard deviation is found to be highest with regard to the component ‘Higher authorities do not give due significance to my post and work (1.171)’ which implies that the responses of employees of SBI is less concentrated regarding this component of Low Status dimension. On the other hand, the value is found to be lowest with respect to the component ‘The job has enhanced my social status (0.752)’ which implies that the responses of employees of SBI is more concentrated regarding this component of Low Status dimension.

The bar diagram bellow shows the mean and standard deviation for Low Status dimension.



Source: Field survey

**4.4.11. Dimension 11- Strenuous Working Condition:** This dimension covers the areas like tense circumstances, working conditions, risky and complicated task. This dimension has 4 statements. The mean and standard deviation has been calculated to identify the stress among employees with regard this dimension.

**Table 4.24: Work Stress of Employees of SBI With respect to Strenuous Working Condition**

SL No	Statements	Mean	SD
1	I do my work under tense circumstances	4.08	0.881
2	Some of my assignments are quite risky and complicated	4.26	0.762
3	I often feel that this job has made my life cumbersome	2.51	0.976
4	Working conditions are satisfactorily here from the point of view of our welfare and convenience	3.55	1.046

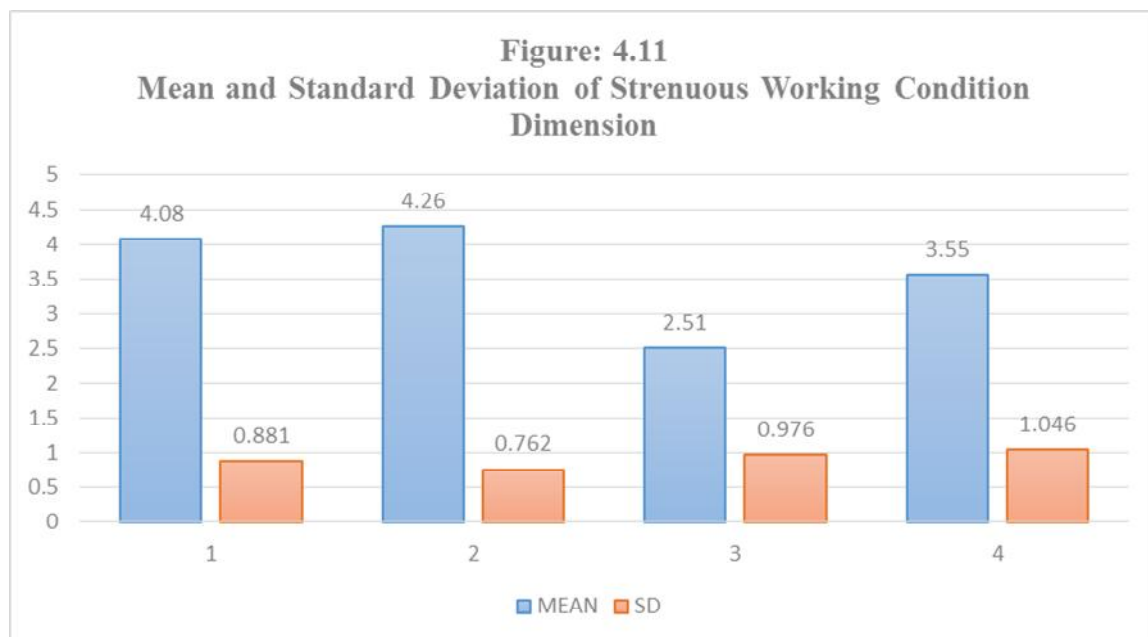
Source: Field Survey

Table 4.24 shows the work stress of employees of SBI in Karimganj district of Assam with respect to Strenuous Working Condition dimension. Mean values clearly indicates

that the work stress of the employees of SBI is highest with respect to ‘Some assignments are risky and complicated (4.26)’ component which is followed by ‘Doing work under tense circumstances (4.08)’, ‘Working conditions are satisfactory as per welfare and convenience is concerned (3.55)’ and ‘The job has made the life cumbersome (2.51) components of Strenuous Working Condition dimension.

The value of standard deviation is found to be highest with regard to the component ‘Working conditions are satisfactory as per welfare and convenience is concerned (1.046)’ which implies that the responses of employees of SBI is less concentrated regarding this component of Strenuous Working Condition dimension. On the other hand, the value is found to be lowest with respect to the component ‘Some assignments are risky and complicated (0.762)’ which implies that the responses of employees of SBI is more concentrated regarding this component of Strenuous Working Condition dimension.

The following bar diagram shows the mean and standard deviation for Strenuous Working Condition dimension.



Source: Field survey

**4.4.12. Dimension 12- Unprofitability:** This dimension includes less salary, no reward system and motivation. There are two statements under this dimension. The following table shows the level of stress among select employees with this dimension.

**Table 4.25: Work Stress of Employees of SBI with respect to Unprofitability**

SL No	Statements	Mean	SD
1	I get less salary compared to quantum of labour/work	4.13	1.106
2	I am seldom rewarded for the hard labour and efficient performance	4.07	0.967

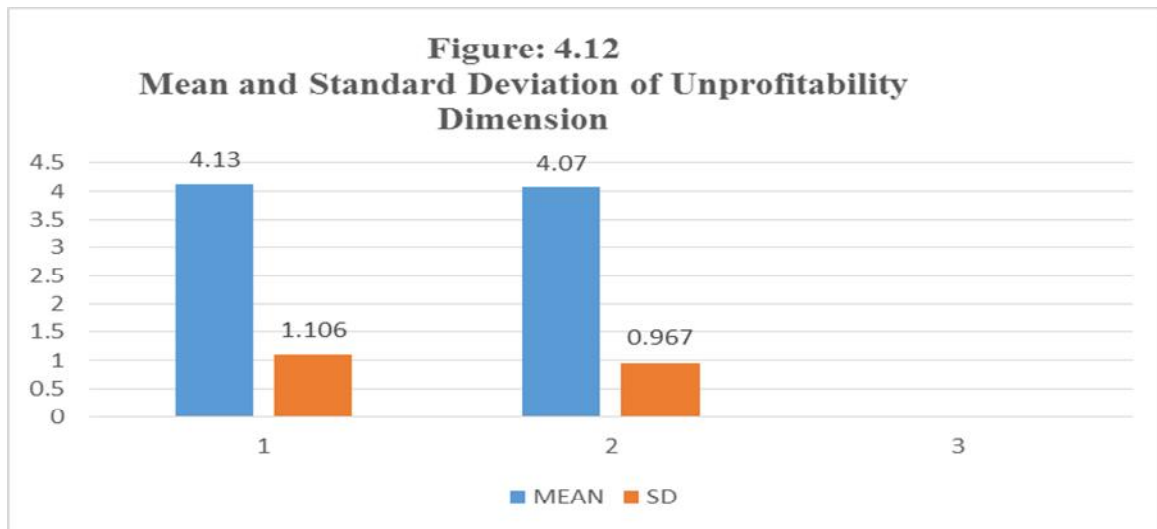
Source: Field Survey

Table 4.25 shows the work stress of employees of SBI in Karimganj district of Assam with respect to Unprofitability dimension. Mean values clearly indicates that the work stress of the employees of SBI is highest with respect to ‘Getting less salary compared to quantum of labour/work (4.13)’ component which is followed by ‘Seldom rewarded for the hard labour and efficient performance (4.07)’ component of Unprofitability dimension.

However, the value of standard deviation is found to be higher with regard to the component ‘Getting less salary compared to quantum of labour/work (1.106)’ which implies that the responses of employees of SBI is less concentrated regarding this component of Unprofitability dimension. On the other hand, the value is found to be lower with respect to the component ‘Seldom rewarded for the hard labour and efficient performance (0.967)’ which implies that the responses of employees of SBI is more concentrated regarding this component of Unprofitability dimension.

The bar diagram below shows the mean and standard deviation of two statements in Unprofitability dimension.





Source: Field survey

#### **4.5 Mean Score, Standard Deviation and Rank of the 12 dimensions in affecting stress among select employees**

The researcher calculated the mean score and standard deviation for each of the dimension from the data so collected to ascertain the degree of stress among employees. Higher the mean value, greater the degree of stress in employees in the dimension. The researcher also ascertained the rank of the dimension in affecting stress. The following table shows the mean score, standard deviation and rank of the dimensions.

**Table 4.26: Dimension Wise Work Stress of Employees and Rank of Stressors**

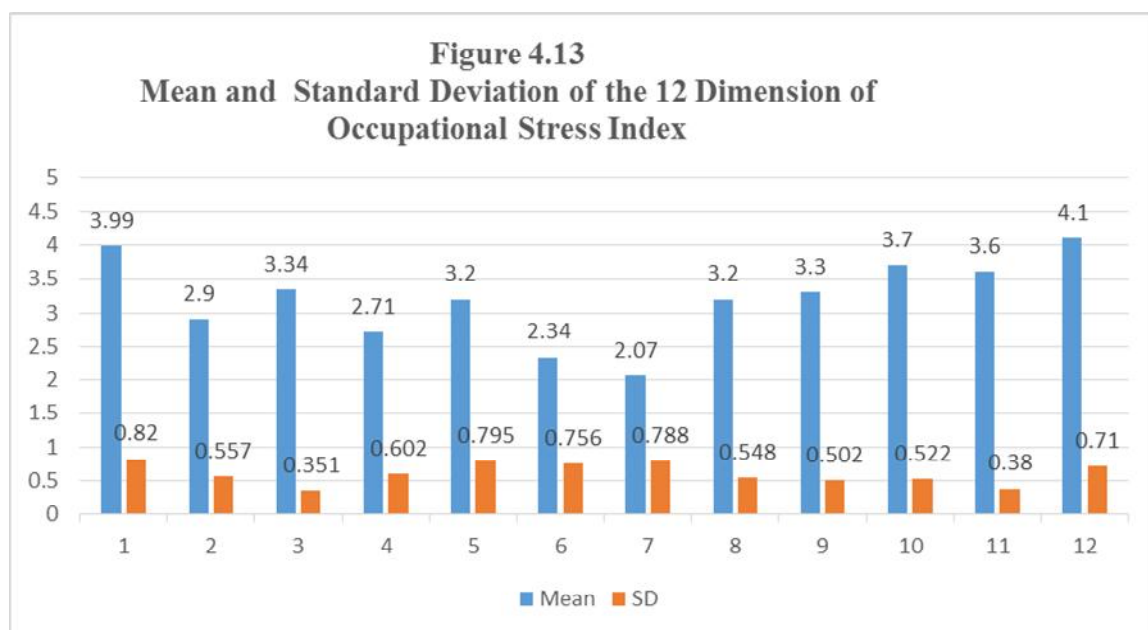
<b>SL No.</b>	<b>Dimensions</b>	<b>Mean</b>	<b>SD</b>	<b>Rank of Stressors</b>
<b>1</b>	Role Overload	3.99	0.820	2
<b>2</b>	Role Ambiguity	2.90	0.557	8
<b>3</b>	Role Conflict	3.34	0.351	5
<b>4</b>	Unreasonable Group and Political Pressure	2.71	0.602	9
<b>5</b>	Responsibility for persons	3.20	0.795	7
<b>6</b>	Under Participation	2.34	0.756	10
<b>7</b>	Powerlessness	2.07	0.788	11
<b>8</b>	Poor Peer Relation	3.20	0.548	7
<b>9</b>	Intrinsic Impoverishment	3.30	0.502	6
<b>10</b>	Low Status	3.70	0.522	3
<b>11</b>	Strenuous Working Condition	3.60	0.380	4
<b>12</b>	Unprofitability	4.10	0.710	1

Source: Field Survey

Table 4.26 shows the dimension wise work stress of employees of SBI in Karimganj district of Assam. Mean values clearly indicates that the work stress of the employees of SBI is highest with respect to ‘Unprofitable (4.10)’ dimension which is followed by ‘Role Overload (3.99)’, ‘Low Status (3.70)’, ‘Strenuous Working Condition (3.60)’, ‘Role Conflict (3.34)’, ‘Intrinsic Impoverishment (3.30)’, ‘Poor Peer Relation & Responsibility for persons (having the same mean value i.e. 3.20)’, ‘Role Ambiguity (2.90)’, ‘Unreasonable Group Political Pressure (2.71)’, ‘Under Participation (2.34)’ and ‘Powerlessness (2.07)’ dimensions of Work stress.

However, the value of standard deviation is found to be highest with regard to the dimension ‘Role Overload (0.820)’ which implies that the responses of employees of SBI is less concentrated regarding this dimension of Work stress. On the other hand, the value is found to be lowest with respect to the dimension ‘Role Conflict (0.351)’ which implies that the responses of employees of SBI is more concentrated regarding this dimension of Work stress.

The following bar chart shows the mean and standard deviation of the 12 dimension



Source: Field Survey

#### 4.6. Scoring Norm of 12 Dimensions for Measuring the Level of Stress

The following table provides the norms scores to measure the level of stress for twelve dimensions of the Occupational Stress Index. The table gives the score for three different levels such as low level of stress, moderate level of stress and high level of stress for each dimensions.

**Table 4.27: Norm Table for measuring the level of stress.**

SL No	Dimension	Level of Occupational Stress		
		Low	Moderate	High
1	Role Overload	6-14	15-22	23-30
2	Role Ambiguity	4-9	10-12	13-20
3	Role Conflict	5-12	13-17	18-25
4	Unreasonable Group and Political Pressure	4-9	10-14	15-20
5	Responsibility for Person	3-7	8-11	12-15
6	Under Participation	4-9	10-12	13-20
7	Powerlessness	3-7	8-11	12-15
8	Poor Peer Relation	4-8	9-13	14-20
9	Intrinsic Impoverishment	4-9	10-13	14-20
10	Low Status	3-6	7-11	12-15
11	Strenuous Working Conditions	4-9	10-12	13-20
12	Unprofitability	2-4	5-7	8-10

Source: OSI Manual. Srivastava, A.K , Singh, A.P , 1981

The norm table shows the score of each respondent for measuring the different levels of stress in 12 dimensions. In Role Overload dimension, if a respondent score 6 to 14 indicates low level of stress, 15 to 22 indicates moderate level of stress while score 23 to 30 indicates high level of stress. In Role ambiguity dimension, score 4 to 9, 10 to 12 and 13 to 20 indicates low, moderate and high level of stress respectively. In Role Conflict dimension, score 5 to 12 indicates low level of stress while score 13 to 17 and 18 to 25 indicates moderate and high levels of stress respectively. In Unreasonable group and Political Pressure dimension, scores 4 to 9, 10 to 14 and 15 to 20 indicates low, moderate and high level of stress respectively. In Responsibility for Person dimension, score 3 to 7 indicates low level stress, 8 to 11 indicates moderate level of stress and 12 to 15 gives the high level of stress. The score 4 to 9, 10 to 12, 13 to 20 indicate low, moderate and

high level of stress respectively for Under Participation dimension. In Powerlessness dimension, the score 3 to 7 indicates low level of stress, 8 to 11 indicates moderate level of stress while score 12 to 15 gives high level of stress. In Poor Peer Relation dimension, the score 4 to 8 indicates low level of stress, 9 to 13 indicates moderate level of stress and score 14 to 20 is high level of stress. In Intrinsic Impoverishment dimension, if the score is 4 to 9, it is low level of stress while score 10 to 13 and 14 to 15 indicates moderate and high level of stress respectively. In low Status dimension, score 3 to 6 is low level of stress, 7 to 11 is moderate and 12 to 15 is the high level of stress. In Strenuous Working Condition dimension, the score 4 to 9 indicates low level of stress, 10 to 12 indicates moderate levels of stress and score 13 to 20 is the high level of stress. In Unprofitability dimension, score 2 to 4 indicates low level of stress, 5 to 7 indicates moderate level of stress while 8 to 10 indicates high level of stress.

#### 4.7. Dimension Wise Employees' Level of Stress

The following table shows the level of work stress for each dimension of Occupational Stress Index used in analysis of the data for the research. Based on the data collected from 84 respondents with the help of the questionnaire the following information have been computed.

**Table: 4.28 Employees Level of Stress**

SL No	Dimension	Level of Stress			Total
		Low Stress	Moderate Stress	High Stress	
1	Role Overload	00(00%)	27(32.14%)	57(67.86)	84(100%)
2	Role Ambiguity	16(19.05%)	37(44.05%)	31(36.90%)	84(100%)
3	Role conflict	00(00%)	57(67.86%)	27(32.14%)	84(100%)
4	Unreasonable group and political pressures	26(31%)	52(61.90%)	6(7.14%)	84(100%)
5	Responsibility for person	15(17.86%)	50(59.52%)	19(22.62%)	84(100%)
6	Under Participation	50(59.52%)	18(21.43%)	16(19.05%)	84(100%)
7	Powerlessness	55(65.48%)	27(32.14%)	02(2.38%)	84(100%)
8	Poor Peer Relations	02(2.38%)	47(55.95%)	35(41.67%)	84(100%)
9	Intrinsic Impoverishment	03(3.57%)	46(54.76%)	35(41.67%)	84(100%)
10	Low Status	00(00%)	59(70.24%)	25(29.76%)	84(100%)
11	Strenuous Working Conditions	00(00%)	11(13.10%)	73(86.90%)	84(100%)
12	Unprofitability	00(00%)	26(30.95%)	58(69.05%)	84(100%)

Source: Own findings *Figures in the table indicates number of employees (respondents) and their percentage*

Table 4.28 shows the employees' level of stress in 12 dimension of Occupational Stress Index. In Role Overload dimension none of the employee experiencing low level of stress. 27(32.14%) employees having moderate level of stress and 57(67.89%) employees having high level of stress.

In Role Ambiguity dimension 16(19.05%) employees having low level of stress, 37(44.05%) employees having moderate level of stress while 31(36.90%) number of employees having high level of stress.

In Role Conflict dimension none of the employee having low level of stress. 57(67.86%) employees having moderate level of stress while 27(32.14%) employees experiencing high level of stress.

In Unreasonable Group and Political Pressure dimension, 26(31%) employees having low level of stress, 52(61.90%) of number of employees having moderate level of stress and 6(7.14%) employees having high level of stress.

In Responsibility for Person dimension 15(17.86%) employees having low level of stress, 50(59.52%) employees having moderate stress while 19(22.62%) of employees experiencing high level of stress.

In Under Participation dimension, 50(59.52%) employees having low level of stress. 18(21.43%) number of employees having moderate level of stress while 16(19.04%) employees having high level of stress.

In Powerlessness dimension, 55(65.48%) employees having low level of stress, 27(32.14) number of employees having moderate level of stress and only 2(2.38%) number of employees having high level of stress.

In Poor Peer Relation dimension 2(2.38%) employees having low level of stress. 47(55.95%) number of employees having moderate stress while 35(41.67%) number of employees experiencing high level of stress.

In Intrinsic Impoverishment dimension, 03(3.57%) employees having low level of stress, 46(54.76%) number of employees having moderate level of stress and 35(41.67%) employees having high level of stress.

In Low Status dimension, none of the employees having low stress, 59(70.24%) number of employees experiencing moderate level of stress and 25(29.76%) employees having high level of stress.

In Strenuous Working Condition dimension, no employees having low stress. 11(13.10%) employees having moderate stress while 73(86.90%) number of employees having high level of stress.

In Unprofitability dimension, none of the employees having low stress level, 26(30.95%) employees having moderate level of stress while 58(69.05%) employees are having high level of stress

#### 4.8 Average score of the respondents in 12 dimensions

The following table shows the average mean score of 84 respondents in each dimension of the Occupational Stress index:

**Table 4.29: Showing the average score of the respondents in Each Dimension**

SL No	Dimensions	Number of respondents	Minimum score	Maximum score	Mean	SD
1	Role Overload	84	16.00	29.00	23.46	2.147
2	Role Ambiguity	84	6.00	16.00	11.58	2.229
3	Role Conflict	84	13.00	22.00	16.69	1.756
4	Unreasonable Group and Political Pressure	84	5.00	16.00	10.83	2.408
5	Responsibility for Person	84	4.00	15.00	9.61	2.384
6	Under Participation	84	4.00	17.00	9.36	3.024
7	Powerlessness	84	3.00	12.00	6.21	2.364
8	Poor Peer Relation	84	8.00	19.00	12.79	2.190
9	Intrinsic Impoverishment	84	8.00	17.00	13.21	2.006
10	Low Status	84	7.00	15.00	11.09	1.564
11	Strenuous Working Conditions	84	10.00	17.00	14.40	1.521
12	Unprofitability	84	5.00	10.00	8.20	1.420

Source: Own findings

Table 4.28 shows the average mean score of the 84 employees in each dimension. There are 6 statements in Role Overload dimension. The minimum score is 6 and maximum is 30. The total mean value calculated for six statements of this dimension is 23.46.

There are 4 statements in Role Ambiguity dimension. The minimum score is 4 and maximum is 20. The total mean value for 4 statements of this dimensions is 11.58.



The number of statements Role Conflict dimension are five. The minimum score in this dimension is 5 and maximum is 25. The total mean value for five statements in this dimension is 16.69.

The number of statements in Unreasonable Group and Political Pressure dimension is four. The minimum score is 4 and maximum is 20. The total mean score for the 4 statements in this dimension is 10.83.

There are 3 statements Responsibility for Person dimension. The minimum score is 3 and maximum is 15. The total mean value for the 3 statements under the dimension is 9.61. There are 4 statements in Under Participation dimension. The minimum score is 4 and maximum is 20. The total mean value is 10.36.

There are 3 statements in Powerlessness dimension. The minimum score is 3 and maximum is 15. The total mean value for the 3 statements in this dimension is 6.21.

The number of statements Poor Peer Relation dimension is 4 and minimum score is 4 and maximum is 20. The total mean score for 4 statements in this dimension is 12.79.

There are 4 statements in Intrinsic Impoverishment dimension. The minimum score is 4 and maximum is 20. The total mean score for the statements are 13.21.

The number of statements in Low Status dimension are 3. Minimum score is 3 and maximum score is 15. The total mean value for the 3 statements in low status dimension is 11.09.

There are 4 statements in Strenuous Working Condition dimension. The minimum score is 4 and maximum is 20. The total mean value for the 4 statements in this dimension is 14.40.

There are two statements in Unprofitability dimension and the minimum score is 2 and maximum is 10. The total mean of the dimension for two statements is 8.20.

#### **4.9. Level of Work Stress among Select Employees With Respect to Demographic Variables:**

In this section an analysis and interpretation have been done to assess the levels of stress among select employees with respect to their demographic variables. For this, mean of the statements for all dimensions have been calculated with respect to their demographic variables. The following tables and paragraphs shows the level of work stress of sample

employees of SBI in Karimganj district of Assam across select demographic factors, namely, gender, age educational qualification, designation, salary, marital status and experience.

**4.9.1 Gender and Level of Work Stress:** Gender of respondents has an important influence in their level of stress. Following table is a comparison of level of stress among male and female respondents with respect to 12 dimensions of occupational stress.

**Table: 4.30: Gender and Level of Work Stress of Employees with Respect to 12 dimension**

SL. No.	Dimensions	Gender			
		Male		Female	
		Mean	SD	Mean	SD
1	Work Overload	3.91	0.381	4.32	1.709
2	Role Ambiguity	2.88	0.554	2.98	0.581
3	Role Conflict	3.29	0.343	3.54	0.324
4	Unreasonable Group and Political Pressure	2.75	0.625	2.55	0.476
5	Responsibility for Person	3.24	0.815	3.06	0.712
6	Under Participation	2.35	0.793	2.30	0.593
7	Powerlessness	2.08	0.809	2.02	0.715
8	Poor Peer Relation	3.16	0.556	3.36	0.491
9	Intrinsic Impoverishment	3.28	0.529	3.42	0.350
10	Low Status	3.73	0.508	3.58	0.577
11	Strenuous Working Condition	3.62	0.365	3.53	0.446
12	Unprofitability	4.14	0.696	3.94	0.772

Source: Field Survey.

Table 4.30 shows the gender wise work stress of employees of SBI. In respect to Role Overload dimension, the mean values (4.32) indicate that the female employees of SBI have more work stress as compared to the stress of male (3.91) employees of SBI in Karimganj district of Assam with regard to Role Overload dimension.

The values of standard deviation indicate that the response of male employees (0.381) of SBI is more concentrated as compared to the response of female employees (1.709) of SBI in Karimganj district of Assam with regard to Role Overload dimension.

The table shows gender wise work stress of employees of SBI with respect to Role Ambiguity dimension. The mean values in table indicate that the female (2.98) employees of SBI have more work stress as compared to the stress of male (2.88) employees of SBI in Karimganj district of Assam with regard to Role Ambiguity dimension.

The values of standard deviation indicate that the response of male employees of SBI is more concentrated as compared to the response of female employees of SBI in Karimganj district of Assam with regard to Role Ambiguity dimension.

The table shows gender wise work stress of employees of SBI with respect to Role Conflict dimension. The mean values in table indicate that the female (3.54) employees of SBI have more work stress as compared to the stress of male (3.29) employees of SBI in Karimganj district of Assam with regard to Role Conflict dimension.

The values of standard deviation indicate that the response of female employees of SBI is more concentrated as compared to the response of male employees of SBI in Karimganj district of Assam with regard to Role Conflict dimension.

The table shows gender wise work stress of employees of SBI with respect to Unreasonable Group and Political Pressure dimension. The mean values in table indicate that the male (2.75) employees of SBI have more work stress as compared to the stress of female (2.55) employees of SBI in Karimganj district of Assam with regard to Unreasonable Group and Political Pressure dimension.

However, the values of standard deviation indicate that the response of female employees of SBI is more concentrated as compared to the response of male employees of SBI in Karimganj district of Assam with regard to Unreasonable Group and Political Pressure dimension.

The table shows gender wise work stress of employees of SBI with respect to Responsibility for Persons dimension. The mean values in table indicate that the male (3.24) employees of SBI have more work stress as compared to the stress of female (3.06)

employees of SBI in Karimganj district of Assam with regard to Responsibility for Persons dimension.

However, the values of standard deviation indicate that the response of female employees of SBI is more concentrated as compared to the response of male employees of SBI in Karimganj district of Assam with regard to Responsibility for Persons dimension.

The table shows gender wise work stress of employees of SBI with respect to Under Participation dimension. The mean values in table indicate that the male (2.35) employees of SBI have more work stress as compared to the stress of female (2.30) employees of SBI in Karimganj district of Assam with regard to Under Participation dimension.

However, the values of standard deviation indicate that the response of female employees of SBI is more concentrated as compared to the response of male employees of SBI in Karimganj district of Assam with regard to Under Participation dimension.

The table shows gender wise work stress of employees of SBI with respect to Powerlessness dimension. The mean values in table indicate that the male (2.08) employees of SBI have more work stress as compared to the stress of female (2.02) employees of SBI in Karimganj district of Assam with regard to Powerlessness dimension.

However, the values of standard deviation indicate that the response of female employees of SBI is more concentrated as compared to the response of male employees of SBI in Karimganj district of Assam with regard to Powerlessness dimension.

Table shows gender wise work stress of employees of SBI with respect to Poor Peer Relations dimension. The mean values in table indicate that the female (3.36) employees of SBI have more work stress as compared to the stress of male (3.16) employees of SBI in Karimganj district of Assam with regard to Poor Peer Relations dimension.

The values of standard deviation indicate that the response of female employees of SBI is more concentrated as compared to the response of male employees of SBI in Karimganj district of Assam with regard to Poor Peer Relations dimension.

Table shows gender wise work stress of employees of SBI with respect to Intrinsic Improvement dimension. The mean values in table indicate that the female (3.42) employees of SBI have more work stress as compared to the stress of male 3.28) employees of SBI in Karimganj district of Assam with regard to Intrinsic Improvement dimension.

The values of standard deviation indicate that the response of female employees of SBI is more concentrated as compared to the response of male employees of SBI in Karimganj district of Assam with regard to Intrinsic Improvement dimension.

The table show that gender wise work stress of employees of SBI with respect to Low Status dimension. The mean values in table indicate that the male (3.73) employees of SBI have more work stress as compared to the stress of female (3.58) employees of SBI in Karimganj district of Assam with regard to Low Status dimension.

The values of standard deviation indicate that the response of male employees of SBI is more concentrated as compared to the response of female employees of SBI in Karimganj district of Assam with regard to Low Status dimension.

The table shows gender wise work stress of employees of SBI with respect to Strenuous Working Conditions dimension. The mean values in table indicate that the male (3.62) employees of SBI have more work stress as compared to the stress of female (3.58) employees of SBI in Karimganj district of Assam with regard to Strenuous Working Conditions dimension.

The values of standard deviation indicate that the response of male employees of SBI is more concentrated as compared to the response of female employees of SBI in Karimganj district of Assam with regard to Strenuous Working Conditions dimension.

Table shows gender wise work stress of employees of SBI with respect to Unprofitability dimension. The mean values in table indicate that the male (4.14) employees of SBI have more work stress as compared to the stress of female (3.94) employees of SBI in Karimganj district of Assam with regard to Unprofitability dimension. The values of standard deviation indicate that the response of male employees of SBI is more concentrated as compared to the response of female employees of SBI in Karimganj district of Assam with regard to Unprofitability dimension.

**4.9.2 Age Group and Level of Work Stress:** The age of an employee plays an important role in his level of stress. Under this study, age of the respondents has been classified in 4 groups and the comparison of level of stress is shown in the following table:

**Table: 4.31. Age Group Wise Level of Work Stress of Employees with Respect to 12 dimensions**

SL. No.	Dimensions	Age Group							
		21-30 Years (24)		31-40 Years (20)		41-50years (22)		51-60years (18)	
		Mean	SD	Mean	SD	Mean	SD	Mean	SD
1	Work Overload	3.88	0.317	4.17	1.517	3.94	0.225	3.73	0.440
2	Role Ambiguity	2.91	0.453	2.93	0.526	2.88	0.685	2.87	0.589
3	Role Conflict	3.32	0.377	3.40	0.349	3.30	0.287	3.31	0.407
4	Unreasonable Group and Political Pressure	2.63	0.460	2.86	0.741	2.76	0.580	2.58	0.630
5	Responsibility for Person	2.96	0.776	3.52	0.587	3.32	0.888	3.04	0.816
6	Under Participation	2.27	0.691	2.43	0.774	2.33	0.898	2.35	0681
7	Powerlessness	1.89	0.740	2.37	0.692	2.03	0.902	2.04	0.775
8	Poor Peer Relation	3.19	0.568	3.31	0.648	3.21	0.467	3.07	0.506
9	Intrinsic Impoverishment	3.39	0.526	3.20	0.631	3.33	0.439	3.28	0.382
10	Low Status	3.690	0.461	3.63	0.529	3.89	0.518	3.67	0.572
11	Strenuous Working Condition	3.53	0.419	3.70	0.299	3.71	0.359	3.46	0.395
12	Unprofitability	4.13	0.755	4.20	0.696	4.14	0.601	3.92	0.809

Source: Field Survey.

Table 4.31 shows the age group wise work stress of employees of SBI in Karimganj district of Assam with respect to Role Overload dimension. The mean values in the table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees belonging to the age group 31-40 years (4.41) which is

followed by the employees under the age groups 41-50 years (3.94), 21-30 years (3.88) and 51-60 years (3.73).

However, the value of standard deviation regarding Role Overload dimension is the highest with respect to the employees of SBI belonging to the age group 31-40 years which indicate that the response of employees of the said age group is less concentrated as compared to the response of employees belonging to other three age groups under study. On the other hand, the same is the lowest with respect to the employees of SBI belonging to the age group 41-50 years which indicate that the response of employees of the said age group is more concentrated as compared to the response of employees belonging to other three age groups under study.

The table shows the age group wise work stress of employees of SBI in Karimganj district of Assam with respect to Role Ambiguity dimension. The mean values in the table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees belonging to the age group 31-40 years (2.93) which is followed by the employees under the age groups 21-30 years (2.91), 41-50 years (2.88) and 51-60 years (2.87).

However, the value of standard deviation regarding Role Ambiguity dimension is the highest with respect to the employees of SBI belonging to the age group 41-50 years which indicate that the response of employees of the said age group is less concentrated as compared to the response of employees belonging to other three age groups under study. On the other hand, the same is the lowest with respect to the employees of SBI belonging to the age group 21-30 years which indicate that the response of employees of the said age group is more concentrated as compared to the response of employees belonging to other three age groups under study.

The table shows the age group wise work stress of employees of SBI in Karimganj district of Assam with respect to Role Conflict dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees belonging to the age group 31-40 years (3.40) which is followed by the employees under the age groups 21-30 years (3.32), 51-60 years (3.31) and 41-50 years (3.30).

However, the value of standard deviation regarding Role Conflict dimension is the highest with respect to the employees of SBI belonging to the age group 51-60 years which indicate that the response of employees of the said age group is less concentrated as compared to the response of employees belonging to other three age groups under study. On the other hand, the same is the lowest with respect to the employees of SBI belonging to the age group 41-50 years which indicate that the response of employees of the said age group is more concentrated as compared to the response of employees belonging to other three age groups under study.

Table shows the age group wise work stress of employees of SBI in Karimganj district of Assam with respect to Unreasonable Group and Political Pressure dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees belonging to the age group 31-40 years (2.86) which is followed by the employees under the age groups 41-50 years (2.76), 21-30 years (2.63) and 51-60 years (2.58).

However, the value of standard deviation regarding Unreasonable Group and Political Pressure dimension is the highest with respect to the employees of SBI belonging to the age group 31-40 years which indicate that the response of employees of the said age group is less concentrated as compared to the response of employees belonging to other three age groups under study. On the other hand, the same is the lowest with respect to the employees of SBI belonging to the age group 21-30 years which indicate that the response of employees of the said age group is more concentrated as compared to the response of employees belonging to other three age groups under study.

The table shows the age group wise work stress of employees of SBI in Karimganj district of Assam with respect to Responsibility for Persons dimension. The mean values in the table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees belonging to the age group 31-40 years (3.52) which is followed by the employees under the age groups 41-50 years (3.32), 51-60 years (3.04) and 21-30 years (2.96).

However, the value of standard deviation regarding Responsibility for Persons dimension is the highest with respect to the employees of SBI belonging to the age group 41-50 years which indicate that the response of employees of the said age group is less concentrated as compared to the response of employees belonging to other three age



groups under study. On the other hand, the same is the lowest with respect to the employees of SBI belonging to the age group 31-40 years which indicate that the response of employees of the said age group is more concentrated as compared to the response of employees belonging to other three age groups under study.

Table 4.31 shows the age group wise work stress of employees of SBI in Karimganj district of Assam with respect to Under Participation dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees belonging to the age group 31-40 years (2.43) which is followed by the employees under the age groups 51-60 years (2.35), 41-50 years (2.33) and 21-30 years (2.27).

The value of standard deviation regarding Under Participation dimension is the highest with respect to the employees of SBI belonging to the age group 41-50 years which indicate that the response of employees of the said age group is less concentrated as compared to the response of employees belonging to other three age groups under study. On the other hand, the same is the lowest with respect to the employees of SBI belonging to the age group 51-60 years which indicate that the response of employees of the said age group is more concentrated as compared to the response of employees belonging to other three age groups under study.

Table shows the age group wise work stress of employees of SBI in Karimganj district of Assam with respect to Powerlessness dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees belonging to the age group 31-40 years (2.37) which is followed by the employees under the age groups 51-60 years (2.04), 41-50 years (2.03) and 21-30 years (1.89).

However, the value of standard deviation regarding Powerlessness dimension is the highest with respect to the employees of SBI belonging to the age group 41-50 years which indicate that the response of employees of the said age group is less concentrated as compared to the response of employees belonging to other three age groups under study. On the other hand, the same is the lowest with respect to the employees of SBI belonging to the age group 31-40 years which indicate that the response of employees of the said age group is more concentrated as compared to the response of employees belonging to other three age groups under study.

The table shows the age group wise work stress of employees of SBI in Karimganj district of Assam with respect to Poor Peer Relations dimension. The mean values in table 5.34 indicate that the level of work stress regarding the said dimension is the highest with respect to the employees belonging to the age group 31-40 years (3.31) which is followed by the employees under the age groups 41-50 years (3.21), 21-30 years (3.19) and 51-60 years (3.07).

The value of standard deviation regarding Poor Peer Relations dimension is the highest with respect to the employees of SBI belonging to the age group 31-40 years which indicate that the response of employees of the said age group is less concentrated as compared to the response of employees belonging to other three age groups under study. On the other hand, the same is the lowest with respect to the employees of SBI belonging to the age group 41-50 years which indicate that the response of employees of the said age group is more concentrated as compared to the response of employees belonging to other three age groups under study.

Table shows the age group wise work stress of employees of SBI in Karimganj district of Assam with respect to Intrinsic Improvement dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees belonging to the age group 21-30 years (3.39) which is followed by the employees under the age groups 41-50 years (3.33), 51-60 years (3.28) and 31-40 years (3.20).

However, the value of standard deviation regarding Intrinsic Improvement dimension is the highest with respect to the employees of SBI belonging to the age group 31-40 years which indicate that the response of employees of the said age group is less concentrated as compared to the response of employees belonging to other three age groups under study. On the other hand, the same is the lowest with respect to the employees of SBI belonging to the age group 51-60 years which indicate that the response of employees of the said age group is more concentrated as compared to the response of employees belonging to other three age groups under study.

Table shows the age group wise work stress of employees of SBI in Karimganj district of Assam with respect to Low Status dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees belonging to the age group 41-50 years (3.89) which is followed by the

employees under the age groups 51-60 years (3.67), 31-40 years (3.63) and 21-30 years (3.60).

However, the value of standard deviation regarding Low Status dimension is the highest with respect to the employees of SBI belonging to the age group 51-60 years which indicate that the response of employees of the said age group is less concentrated as compared to the response of employees belonging to other three age groups under study. On the other hand, the same is the lowest with respect to the employees of SBI belonging to the age group 21-30 years which indicate that the response of employees of the said age group is more concentrated as compared to the response of employees belonging to other three age groups under study.

Table shows the age group wise work stress of employees of SBI in Karimganj district of Assam with respect to Strenuous Working Conditions dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees belonging to the age group 41-50 years (3.71) which is followed by the employees under the age groups 31-40 years (3.70), 21-30 years (3.53) and 51-60 years (3.46).

However, the value of standard deviation regarding Strenuous Working Conditions dimension is the highest with respect to the employees of SBI belonging to the age group 21-30 years which indicate that the response of employees of the said age group is less concentrated as compared to the response of employees belonging to other three age groups under study. On the other hand, the same is the lowest with respect to the employees of SBI belonging to the age group 31-40 years which indicate that the response of employees of the said age group is more concentrated as compared to the response of employees belonging to other three age groups under study.

The table shows the age group wise work stress of employees of SBI in Karimganj district of Assam with respect to Unprofitability dimension. The mean values in table 4.63 indicate that the level of work stress regarding the said dimension is the highest with respect to the employees belonging to the age group 31-40 years (4.20) which is followed by the employees under the age groups 41-50 years (4.14), 21-30 years (4.13) and 51-60 years (3.92).

However, the value of standard deviation regarding Unprofitability dimension is the highest with respect to the employees of SBI belonging to the age group 51-60 years

which indicate that the response of employees of the said age group is less concentrated as compared to the response of employees belonging to other three age groups under study. On the other hand, the same is the lowest with respect to the employees of SBI belonging to the age group 41-50 years which indicate that the response of employees of the said age group is more concentrated as compared to the response of employees belonging to other three age groups under study.

**4.9.3 Marital Status and level of work stress:** Marital status of an employee influence his/her level of stress. In this study attempt has been made to show the level of stress based on marital status of the respondents and is shown below.

**Table 4.32: Marital Status and Level of Work Stress of Employees with Respect to 12 dimension**

SL. No.	Dimensions	Marital Status			
		Unmarried		Married	
		Mean	SD	Mean	SD
1	Work Overload	3.92	0.306	4.01	0.931
2	Role Ambiguity	2.82	0.448	2.92	0.590
3	Role Conflict	3.29	0.377	3.36	0.344
4	Unreasonable Group and Political Pressure	2.58	0.526	2.75	0.624
5	Responsibility for Person	2.91	0.746	3.30	0.791
6	Under Participation	2.33	0.713	2.34	0.776
7	Powerlessness	2.00	0.837	2.10	0.777
8	Poor Peer Relation	3.12	0.568	3.22	0.543
9	Intrinsic Impoverishment	3.44	0.474	3.26	0.506
10	Low Status	3.54	0.532	3.75	0.511
11	Strenuous Working Condition	3.50	0.424	3.64	0.361
12	Unprofitability	4.29	0.681	4.04	0.715

Source: Field Survey.

Table 4.32 shows marital status wise work stress of employees of SBI with respect to Role Overload dimension. The mean values in table indicate that the married employees (4.01) of SBI have more work stress as compared to the stress of unmarried employees (3.92) of SBI in Karimganj district of Assam with regard to Role Overload dimension.

However, the values of standard deviation indicate that the response of unmarried employees of SBI is more concentrated as compared to the response of married employees of SBI in Karimganj district of Assam with regard to Role Overload dimension.

Table shows marital status wise work stress of employees of SBI with respect to Role Ambiguity dimension. The mean values in table indicate that the married employees (2.92) of SBI have more work stress as compared to the stress of unmarried employees (2.82) of SBI in Karimganj district of Assam with regard to Role Ambiguity dimension.

However, the values of standard deviation indicate that the response of unmarried employees of SBI is more concentrated as compared to the response of married employees of SBI in Karimganj district of Assam with regard to Role Ambiguity dimension.

Table shows marital status wise work stress of employees of SBI with respect to Role Conflict dimension. The mean values in table indicate that the married employees (3.36) of SBI have more work stress as compared to the stress of unmarried employees (3.29) of SBI in Karimganj district of Assam with regard to Role Conflict dimension.

However, the values of standard deviation indicate that the response of married employees of SBI is more concentrated as compared to the response of unmarried employees of SBI in Karimganj district of Assam with regard to Role Conflict dimension.

Table shows marital status wise work stress of employees of SBI with respect to Unreasonable Group and Political Pressure dimension. The mean values in table indicate that the married employees (2.75) of SBI have more work stress as compared to the stress of unmarried (2.58) employees of SBI in Karimganj district of Assam with regard to Unreasonable Group and Political Pressure dimension.

However, the values of standard deviation indicate that the response of unmarried employees of SBI is more concentrated as compared to the response of married employees of SBI in Karimganj district of Assam with regard to Unreasonable Group and Political Pressure dimension.

Table shows marital status wise work stress of employees of SBI with respect to Responsibility for Persons dimension. The mean values in table indicate that the married employees (3.30) of SBI have more work stress as compared to the stress of unmarried employees (2.91) of SBI in Karimganj district of Assam with regard to Responsibility for Persons dimension.

However, the values of standard deviation indicate that the response of unmarried employees of SBI is more concentrated as compared to the response of married employees of SBI in Karimganj district of Assam with regard to Responsibility for Persons dimension.

Table shows marital status wise work stress of employees of SBI with respect to Under Participation dimension. The mean values in table indicate that the married (2.34) employees of SBI have more work stress as compared to the stress of unmarried employees (2.33) of SBI in Karimganj district of Assam with regard to Under Participation dimension.

However, the values of standard deviation indicate that the response of unmarried employees of SBI is more concentrated as compared to the response of married employees of SBI in Karimganj district of Assam with regard to Under Participation dimension.

Table shows marital status wise work stress of employees of SBI with respect to Powerlessness dimension. The mean values in table indicate that the married (2.10) employees of SBI have more work stress as compared to the stress of unmarried employees (2.00) of SBI in Karimganj district of Assam with regard to Powerlessness dimension.

However, the values of standard deviation indicate that the response of married employees of SBI is more concentrated as compared to the response of unmarried

employees of SBI in Karimganj district of Assam with regard to Powerlessness dimension.

Table shows marital status wise work stress of employees of SBI with respect to Poor Peer Relations dimension. The mean values in table indicate that the married employees (3.22) of SBI have more work stress as compared to the stress of unmarried employees (3.12) of SBI in Karimganj district of Assam with regard to Poor Peer Relations dimension.

However, the values of standard deviation indicate that the response of married employees of SBI is more concentrated as compared to the response of unmarried employees of SBI in Karimganj district of Assam with regard to Poor Peer Relations dimension.

Table shows marital status wise work stress of employees of SBI with respect to Intrinsic Improvement dimension. The mean values in table indicate that the unmarried (3.44) employees of SBI have more work stress as compared to the stress of married employees (3.26) of SBI in Karimganj district of Assam with regard to Intrinsic Improvement dimension.

However, the values of standard deviation indicate that the response of unmarried employees of SBI is more concentrated as compared to the response of married employees of SBI in Karimganj district of Assam with regard to Intrinsic Improvement dimension.

Table shows marital status wise work stress of employees of SBI with respect to Low Status dimension. The mean values in table indicate that the married employees (3.75) of SBI have more work stress as compared to the stress of unmarried employees (3.54) of SBI in Karimganj district of Assam with regard to Low Status dimension.

However, the values of standard deviation indicate that the response of married employees of SBI is more concentrated as compared to the response of unmarried employees of SBI in Karimganj district of Assam with regard to Low Status dimension.

Table shows marital status wise work stress of employees of SBI with respect to Strenuous Working Conditions dimension. The mean values in table indicate that the married employees (3.64) of SBI have more work stress as compared to the stress of

unmarried employees (3.50) of SBI in Karimganj district of Assam with regard to Strenuous Working Conditions dimension.

However, the values of standard deviation indicate that the response of married employees of SBI is more concentrated as compared to the response of unmarried employees of SBI in Karimganj district of Assam with regard to Strenuous Working Conditions dimension.

Table shows marital status wise work stress of employees of SBI with respect to Unprofitability dimension. The mean values in table indicate that the unmarried employees (4.29) of SBI have more work stress as compared to the stress of married employees (4.04) of SBI in Karimganj district of Assam with regard to Unprofitability dimension.

However, the values of standard deviation indicate that the response of unmarried employees of SBI is more concentrated as compared to the response of married employees of SBI in Karimganj district of Assam with regard to Unprofitability dimension.



**4.9.4 Education and Level of Work Stress:** Educational qualification of employees also influences the level of stress. Following table shows the level of stress based on their education.

**Table 4.33. Education and Level of Work Stress of Employees with Respect to 12 dimension**

SL. No.	Dimensions	Education							
		Metric		Higher Secondary		Graduate		Post graduate	
		Mean	SD	Mean	SD	Mean	SD	Mean	SD
1	Work Overload	3.83	0.333	3.78	0.354	3.39	0.352	4.49	1.683
	Role Ambiguity	2.75	0.722	2.94	0.429	2.89	0.596	2.92	0.583
3	Role Conflict	3.40	0.462	3.30	0.307	3.36	0.370	3.31	0.335
	Unreasonable Group and Political Pressure	2.32	0.535	2.74	0.440	2.71	0.620	2.84	0.747
5	Responsibility for Person	3.00	0.720	2.64	0.503	3.26	0.778	3.94	0.574
	Under Participation	2.14	0.405	1.88	0.560	2.42	0.715	2.88	0.842
7	Powerlessness	1.57	0.659	1.58	0.565	2.25	0.794	2.54	0.654
	Poor Peer Relation	3.11	0.284	3.03	0.563	3.19	0.530	3.47	0.591
9	Intrinsic Impoverishment	3.32	0.313	3.30	0.549	3.33	0.507	3.25	0.524
	Low Status	3.67	0.385	3.71	0.428	3.70	0.512	3.69	0.725
11	Strenuous Working Condition	3.71	0.173	3.64	0.461	3.51	0.393	3.72	0.239
	Unprofitability	3.79	0.636	4.41	0.610	4.04	0.790	3.97	0.562

Source: Field Survey.

Table 4.33 shows the education wise work stress of employees of SBI in Karimganj district of Assam with respect to Role Overload dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who are post graduates (4.49) which is followed by the

employees who are graduates (3.93), metric passed (3.83) and higher secondary passed (3.78).

The value of standard deviation regarding Role Overload dimension is the highest with respect to the employees of SBI who are post graduates which indicate that the response of employees of the said education level is less concentrated as compared to the response of employees having other three educational qualifications considered in this study. On the other hand, the same is the lowest with respect to the employees of SBI who are metric passed which indicate that the response of employees of the said education level is more concentrated as compared to the response of employees having other three educational qualifications considered in this study.

The table shows the education wise work stress of employees of SBI in Karimganj district of Assam with respect to Role Ambiguity dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who are higher secondary passed (2.94) which is followed by the employees who are post graduates (2.92), graduates (2.89) and metric passed (2.75).

The value of standard deviation regarding Role Ambiguity dimension is the highest with respect to the employees of SBI who are metric passed which indicate that the response of employees of the said education level is less concentrated as compared to the response of employees having other three educational qualifications considered in this study. On the other hand, the same is the lowest with respect to the employees of SBI who are higher secondary passed which indicate that the response of employees of the said education level is more concentrated as compared to the response of employees having other three educational qualifications considered in this study.

Table 4.33 shows the education wise work stress of employees of SBI in Karimganj district of Assam with respect to Role Conflict dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who are metric passed (3.40) which is followed by the employees who are graduates (3.36), post graduates (3.31) and higher secondary passed (3.30).

However, the value of standard deviation regarding Role Conflict dimension is the highest with respect to the employees of SBI who are metric passed which indicate that the response of employees of the said education level is less concentrated as compared to the response of employees having other three educational qualifications considered in this study. On the other hand, the same is the lowest with respect to the employees of SBI who are higher secondary passed which indicate that the response of employees of the said education level is more concentrated as compared to the response of employees having other three educational qualifications considered in this study.

Table 4.33 shows the education wise work stress of employees of SBI in Karimganj district of Assam with respect to Unreasonable Group and Political Pressure dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who are post graduates (2.84) which is followed by the employees who are higher secondary passed (2.74), graduates (2.71) and metric passed (2.32).

However, the value of standard deviation regarding Unreasonable Group and Political Pressure dimension is the highest with respect to the employees of SBI who are post graduates which indicate that the response of employees of the said education level is less concentrated as compared to the response of employees having other three educational qualifications considered in this study. On the other hand, the same is the lowest with respect to the employees of SBI who are higher secondary passed which indicate that the response of employees of the said education level is more concentrated as compared to the response of employees having other three educational qualifications considered in this study.

Table 4.33 shows the education wise work stress of employees of SBI in Karimganj district of Assam with respect to Responsibility for Persons dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who are post graduates (3.94) which is followed by the employees who are graduates (3.26), metric passed (3.00) and higher secondary passed (2.64).

However, the value of standard deviation regarding Responsibility for Persons dimension is the highest with respect to the employees of SBI who are graduates which indicate that

the response of employees of the said education level is less concentrated as compared to the response of employees having other three educational qualifications considered in this study. On the other hand, the same is the lowest with respect to the employees of SBI who are higher secondary passed which indicate that the response of employees of the said education level is more concentrated as compared to the response of employees having other three educational qualifications considered in this study

The table shows the education wise work stress of employees of SBI in Karimganj district of Assam with respect to Under Participation dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who are post graduates (2.88) which is followed by the employees who are graduates (2.42), metric passed (2.14) and higher secondary passed (1.88).

The value of standard deviation regarding Under Participation dimension is the highest with respect to the employees of SBI who are post graduates which indicate that the response of employees of the said education level is less concentrated as compared to the response of employees having other three educational qualifications considered in this study. On the other hand, the same is the lowest with respect to the employees of SBI who are metric passed which indicate that the response of employees of the said education level is more concentrated as compared to the response of employees having other three educational qualifications considered in this study.

The table shows the education wise work stress of employees of SBI in Karimganj district of Assam with respect to Powerlessness dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who are post graduates (2.54) which is followed by the employees who are graduates (2.25), higher secondary passed (1.58) and metric passed (1.57).

However, the value of standard deviation regarding Powerlessness dimension is the highest with respect to the employees of SBI who are graduates which indicate that the response of employees of the said education level is less concentrated as compared to the

response of employees having other three educational qualifications considered in this study. On the other hand, the same is the lowest with respect to the employees of SBI who are higher secondary passed which indicate that the response of employees of the said education level is more concentrated as compared to the response of employees having other three educational qualifications considered in this study

Table shows the education wise work stress of employees of SBI in Karimganj district of Assam with respect to Poor Peer Relations dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who are post graduates (3.47) which is followed by the employees who are graduates (3.19), metric passed (3.11) and higher secondary passed (3.03).

The value of standard deviation regarding Poor Peer Relations dimension is the highest with respect to the employees of SBI who are post graduates which indicate that the response of employees of the said education level is less concentrated as compared to the response of employees having other three educational qualifications considered in this study. On the other hand, the same is the lowest with respect to the employees of SBI who are metric passed which indicate that the response of employees of the said education level is more concentrated as compared to the response of employees having other three educational qualifications considered in this study.

Table shows the education wise work stress of employees of SBI in Karimganj district of Assam with respect to Intrinsic Improvement dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who are graduates (3.33) which is followed by the employees who are metric passed (3.32), higher secondary passed (3.30) and post graduates (3.25).

However, the value of standard deviation regarding Intrinsic Improvement dimension is the highest with respect to the employees of SBI who are higher secondary passed which indicate that the response of employees of the said education level is less concentrated as compared to the response of employees having other three educational qualifications considered in this study. On the other hand, the same is the lowest with respect to the employees of SBI who are metric passed which indicate that the response of employees of the said education level is more concentrated as compared to the response of employees having other three educational qualifications considered in this study.

Table shows the education wise work stress of employees of SBI in Karimganj district of Assam with respect to Low Status dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who are higher secondary passed (3.71) which is followed by the employees who are graduates (3.70), post graduates (3.69) and metric passed (3.67).

The value of standard deviation regarding Low Status dimension is the highest with respect to the employees of SBI who are post graduates which indicate that the response of employees of the said education level is less concentrated as compared to the response of employees having other three educational qualifications considered in this study. On the other hand, the same is the lowest with respect to the employees of SBI who are metric passed which indicate that the response of employees of the said education level is more concentrated as compared to the response of employees having other three educational qualifications considered in this study.

The table shows the education wise work stress of employees of SBI in Karimganj district of Assam with respect to Strenuous Working Conditions dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who are post graduates (3.72) which is followed by the employees who are metric passed (3.71), higher secondary passed and (3.64) graduates (3.51).

The value of standard deviation regarding Strenuous Working Conditions dimension is the highest with respect to the employees of SBI who are higher secondary passed which indicate that the response of employees of the said education level is less concentrated as compared to the response of employees having other three educational qualifications considered in this study. On the other hand, the same is the lowest with respect to the employees of SBI who are metric passed which indicate that the response of employees of the said education level is more concentrated as compared to the response of employees having other three educational qualifications considered in this study.

The table shows the education wise work stress of employees of SBI in Karimganj district of Assam with respect to Unprofitability dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who are higher secondary passed (4.41) which is followed by the employees who are graduates (4.04), post graduates (3.97) and metric passed (3.79).

The value of standard deviation regarding Unprofitability dimension is the highest with respect to the employees of SBI who are graduates which indicate that the response of employees of the said education level is less concentrated as compared to the response of employees having other three educational qualifications considered in this study. On the other hand, the same is the lowest with respect to the employees of SBI who are post graduates which indicate that the response of employees of the said education level is more concentrated as compared to the response of employees having other three educational qualifications considered in this study

**4.9.5 Designation and Level of Work Stress:** Designation of an employee affects the level of his/her stress. The following table shows the level of stress based on the designation of the respondents.

**Table 4.34: Designation Wise Level of Work Stress of Employees with Respect to 12 dimension**

SL. No.	Dimensions	Designation			
		Clerk (58)		Officer (26)	
		Mean	SD	Mean	SD
1	Work Overload	3.85	0.375	4.31	1.321
2	Role Ambiguity	2.87	0.469	2.95	0.725
3	Role Conflict	3.29	0.331	3.45	0.373
4	Unreasonable Group and Political Pressure	2.66	0.565	2.82	0.677
5	Responsibility for Person	2.91	0.691	3.85	0.620
6	Under Participation	2.08	0.602	2.92	0.748
7	Powerlessness	1.76	0.684	2.76	0.538
8	Poor Peer Relation	3.12	0.553	3.38	0.501
9	Intrinsic Impoverishment	3.32	0.523	3.28	0.460
10	Low Status	3.67	0.467	3.77	0.631
11	Strenuous Working Condition	3.61	0.414	3.58	0.298
12	Unprofitability	4.16	0.722	3.96	0.677

Source: Field Survey.

Table 4.34 shows designation wise work stress of employees of SBI with respect to Role Overload dimension. The mean values in table indicate that the officers (4.31) of SBI have more work stress as compared to the stress of clerks (3.85) of SBI in Karimganj district of Assam with respect to the said dimension.

However, the values of standard deviation indicate that the responses of clerks of SBI is more concentrated as compared to the responses of officers of SBI in Karimganj district of Assam with regard to Role Overload dimension.

Table 4.34 shows designation wise work stress of employees of SBI with respect to Role Ambiguity dimension. The mean values in table indicate that the officers (2.95) of SBI have more work stress as compared to the stress of clerks (2.87) of SBI in Karimganj district of Assam with respect to the said dimension.

However, the values of standard deviation indicate that the responses of clerks of SBI is more concentrated as compared to the responses of officers of SBI in Karimganj district of Assam with regard to Role Ambiguity dimension.

Table 4.34 shows designation wise work stress of employees of SBI with respect to Role Conflict dimension. The mean values in table indicate that the officers (3.45) of SBI have more work stress as compared to the stress of clerks (3.29) of SBI in Karimganj district of Assam with respect to the said dimension.

However, the values of standard deviation indicate that the responses of clerks of SBI is more concentrated as compared to the responses of officers of SBI in Karimganj district of Assam with regard to Role Conflict dimension.

Table 4.34 shows designation wise work stress of employees of SBI with respect to Unreasonable Group and Political Pressure dimension. The mean values in table indicate that the officers (2.82) of SBI have more work stress as compared to the stress of clerks (2.66) of SBI in Karimganj district of Assam with respect to the said dimension.

However, the values of standard deviation indicate that the responses of clerks of SBI is more concentrated as compared to the responses of officers of SBI in Karimganj district of Assam with regard to Unreasonable Group and Political Pressure dimension.

Table 4.34 shows designation wise work stress of employees of SBI with respect to Responsibility for Persons dimension. The mean values in table indicate that the officers



(3.85) of SBI have more work stress as compared to the stress of clerks (2.91) of SBI in Karimganj district of Assam with respect to the said dimension.

However, the values of standard deviation indicate that the responses of officers of SBI is more concentrated as compared to the responses of clerks of SBI in Karimganj district of Assam with regard to Responsibility for Persons dimension.

Table 4.34 shows designation wise work stress of employees of SBI with respect to Under Participation dimension. The mean values in table indicate that the officers (2.92) of SBI have more work stress as compared to the stress of clerks (2.08) of SBI in Karimganj district of Assam with respect to the said dimension.

However, the values of standard deviation indicate that the responses of clerks of SBI is more concentrated as compared to the responses of officers of SBI in Karimganj district of Assam with regard to Under Participation dimension.

Table 4.34 shows designation wise work stress of employees of SBI with respect to Powerlessness dimension. The mean values in table indicate that the officers (2.76) of SBI have more work stress as compared to the stress of clerks (1.76) of SBI in Karimganj district of Assam with respect to the said dimension.

The values of standard deviation indicate that the responses of officers of SBI is more concentrated as compared to the responses of clerks of SBI in Karimganj district of Assam with regard to Powerlessness dimension.

Table 4.34 shows designation wise work stress of employees of SBI with respect to Poor Peer Relations dimension. The mean values in table indicate that the officers (3.38) of SBI have more work stress as compared to the stress of clerks (3.12) of SBI in Karimganj district of Assam with respect to the said dimension.

The values of standard deviation indicate that the responses of officers of SBI is more concentrated as compared to the responses of clerks of SBI in Karimganj district of Assam with regard to Poor Peer Relations dimension.

Table 4.34 shows designation wise work stress of employees of SBI with respect to Intrinsic Improvement dimension. The mean values in table indicate that the clerks (3.32) of SBI have more work stress as compared to the stress of officers (3.28) of SBI in Karimganj district of Assam with respect to the said dimension.

However, the values of standard deviation indicate that the responses of officers of SBI is more concentrated as compared to the responses of clerks of SBI in Karimganj district of Assam with regard to Intrinsic Improvement dimension.

Table 4.34 shows designation wise work stress of employees of SBI with respect to Low Status dimension. The mean values in table indicate that the officers (3.77) of SBI have more work stress as compared to the stress of clerks (3.67) of SBI in Karimganj district of Assam with respect to the said dimension.

However, the values of standard deviation indicate that the responses of clerks of SBI is more concentrated as compared to the responses of officers of SBI in Karimganj district of Assam with regard to Low Status dimension.

Table 4.34 shows designation wise work stress of employees of SBI with respect to Strenuous Working Conditions dimension. The mean values in table indicate that the clerks (3.61) of SBI have more work stress as compared to the stress of officers (3.58) of SBI in Karimganj district of Assam with respect to the said dimension.

However, the values of standard deviation indicate that the responses of officers of SBI is more concentrated as compared to the responses of clerks of SBI in Karimganj district of Assam with regard to Strenuous Working Conditions dimension.

Table 4.34 shows designation wise work stress of employees of SBI with respect to Unprofitability dimension. The mean values in table indicate that the clerks (4.16) of SBI have more work stress as compared to the stress of officers (3.96) of SBI in Karimganj district of Assam with respect to the said dimension.

However, the values of standard deviation indicate that the responses of officers of SBI is more concentrated as compared to the responses of clerks of SBI in Karimganj district of Assam with regard to Unprofitability dimension.

**4.9.6 Salary and Level of Work Stress:** The level of income of employees has a significant influence in the level of their stress. There are four category of income in this study and an attempt has made to show the level of stress based on their salary.

**Table 4.35: Salary and Level of Work Stress of Employees with Respect to 12 dimension**

SL No	Dimensions	Salary									
		20000-30000		300001-40000		40001-50000		50001-60000		Above 600000	
		Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
1	Work Overload	3.82	0.250	3.93	0.421	3.79	0.387	4.31	1.459	3.99	0.330
2	Role Ambiguity	2.79	0.488	2.90	0.413	3.00	0.384	2.91	0.676	2.85	0.794
3	Role Conflict	3.28	0.322	3.34	0.342	3.30	0.293	3.35	0.391	3.43	0.423
4	Unreasonable Group and Political Pressure	2.79	0.529	2.61	0.564	2.86	0.439	2.53	0.691	2.85	0.733
5	Responsibility for Person	2.80	0.800	2.96	0.582	2.94	0.618	3.44	0.678	3.90	0.956
6	Under Participation	2.10	0.681	2.07	0.554	2.17	0.757	2.40	0.649	3.40	0.814
7	Powerlessness	1.77	0.750	1.80	0.724	1.79	0.687	2.26	0.712	2.82	0.661
8	Poor Peer Relation	2.89	0.452	3.18	0.680	3.36	0.614	3.27	0.422	3.17	0.461
9	Intrinsic Impoverishment	3.31	0.502	3.25	0.606	3.30	0.557	3.36	0.428	3.29	0.443
10	Low Status	3.49	0.376	3.59	0.353	3.83	0.597	3.76	0.574	3.77	0.614
11	Strenuous Working Condition	3.44	0.463	3.69	0.304	3.75	0.393	3.63	0.316	3.42	0.373
12	Unprofitability	4.23	0.665	4.19	0.750	4.06	0.784	4.07	0.761	3.96	0.558

Source: Field Survey.

Table 4.35 shows level of work stress based on salary of employees of SBI in Karimganj district of Assam with respect to Role Overload dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees whose salary is in between Rs. 50,001-60,000 (4.31) which is followed by the employees whose salary is above Rs. 60,000 (3.99), between Rs. 30,001-40,000 (3.93), between Rs. 20,000-30,000 (3.82) and between Rs. 40,001-50,000 (3.79).

The value of standard deviation regarding Role Overload dimension is the highest with respect to the employees of SBI whose salary is within the range of Rs. 50,001-60,000 which indicate that the response of employees with the said range of salary is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of SBI whose salary is within the range of Rs. 20,000-30,000 which indicate that the response of employees with the said range of salary is comparatively more concentrated.

Table 4.35 shows level of work stress based on salary of employees of SBI in Karimganj district of Assam with respect to Role Ambiguity dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees whose salary is in between Rs. 40,001-50,000 (3.00) which is followed by the employees whose salary is within the range of Rs. 50,001-60,000 (2.91), between Rs. 30,001-40,000 (2.90), above Rs. 60,000 (2.85) and between Rs. 20,000-30,000 (2.79).

However, the value of standard deviation regarding Role Overload dimension is the highest with respect to the employees of SBI whose salary is above Rs.60000 which indicate that the response of employees with the said salary is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of SBI whose salary is within the range of Rs. 40,001-50,000 which indicate that the response of employees with the said range of salary is comparatively more concentrated.

Table 4.35 shows level of work stress based on salary of employees of SBI in Karimganj district of Assam with respect to Role Conflict dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees whose salary is above Rs. 60,000 (3.43) which is followed by the employees whose salary is within the range of Rs. 50,001-60,000 (3.35), between Rs.

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30,001-40,000 (3.34), between Rs. 40,001-50,000 (3.30) and between Rs. 20,000-30,000 (3.28).

The value of standard deviation regarding Role Conflict dimension is the highest with respect to the employees of SBI whose salary is above Rs.60,000 which indicate that the response of employees with the said salary is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of SBI whose salary is within the range of Rs. 40,001-50,000 which indicate that the response of employees with the said range of salary is comparatively more concentrated.

Table 4.35 shows level of work stress based on salary of employees of SBI in Karimganj district of Assam with respect to Unreasonable Group and Political Pressure dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees whose salary is in between Rs. 40,001-50,000 (2.86) which is followed by the employees whose salary is above Rs. 60,000 (2.85), between Rs. 20,000-30,000 (2.79), between Rs. 30,001-40,000 (2.61) and between Rs. 50,001-60,000 (2.53).

However, the value of standard deviation regarding Unreasonable Group and Political Pressure dimension is the highest with respect to the employees of SBI whose salary is above Rs.60,000 which indicate that the response of employees with the said salary is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of SBI whose salary is within the range of Rs. 40,001-50,000 which indicate that the response of employees with the said range of salary is comparatively more concentrated.

Table 4.35 shows level of work stress based on salary of employees of SBI in Karimganj district of Assam with respect to Responsibility for Persons dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees whose salary is above Rs. 60,000 (3.90) which is followed by the employees whose salary is in the range of Rs. 50,001-60,000 (3.44), Rs. 30,001-40,000 (2.96), Rs. 40,001-50,000 (2.94) and Rs. 20,000-30,000 (2.80).

The value of standard deviation regarding Responsibility for Persons dimension is the highest with respect to the employees of SBI whose salary is above Rs.60,000 which indicate that the response of employees with the said salary is comparatively less

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concentrated. On the other hand, the same is the lowest with respect to the employees of SBI whose salary is within the range of Rs. 30,001-40,000 which indicate that the response of employees with the said range of salary is comparatively more concentrated.

Table 4.35 shows level of work stress based on salary of employees of SBI in Karimganj district of Assam with respect to Under Participation dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees whose salary is above Rs. 60,000 (3.40) which is followed by the employees whose salary is in the range of Rs. 50,001-60,000 (2.40), Rs. 40,001-50,000 (2.17), Rs. 20,000-30,000 (2.10) and Rs. 30,001-40,000 (2.07).

The value of standard deviation regarding Under Participation dimension is the highest with respect to the employees of SBI whose salary is above Rs.60,000 which indicate that the response of employees with the said salary is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of SBI whose salary is within the range of Rs. 30,001-40,000 which indicate that the response of employees with the said range of salary is comparatively more concentrated.

Table 4.35 shows level of work stress based on salary of employees of SBI in Karimganj district of Assam with respect to Powerlessness dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees whose salary is above Rs. 60,000 (2.82) which is followed by the employees whose salary is within the range of Rs. 50,001-60,000 (2.26), Rs. 30,001-40,000 (1.80), Rs. 40,001-50,000 (1.79) and Rs. 20,000-30,000 (1.77).

However, the value of standard deviation regarding Powerlessness dimension is the highest with respect to the employees of SBI whose salary is in between Rs.20,000-30,000 which indicate that the response of employees with the said range of salary is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of SBI whose salary above Rs.60,000 which indicate that the response of employees with the said salary is comparatively more concentrated.

Table 4.35 shows level of work stress based on salary of employees of SBI in Karimganj district of Assam with respect to Poor Peer Relations dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees whose salary is within the range of Rs. 40,001-50,000

(3.36) which is followed by the employees whose salary is in the range of Rs. 50,001-60,000 (3.27), Rs. 30,001-40,000 (3.18), above Rs. 60,000 (3.17) and Rs. 20,000-30,000 (2.89).

The value of standard deviation regarding Poor Peer Relations dimension is the highest with respect to the employees of SBI whose salary is in between Rs.30,001-40,000 which indicate that the response of employees with the said range of salary is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of SBI whose salary is within the range of Rs. 50,001-60,000 which indicate that the response of employees with the said range of salary is comparatively more concentrated.

Table 4.35 shows level of work stress based on salary of employees of SBI in Karimganj district of Assam with respect to Intrinsic Improvement dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees whose salary is within the range of Rs. 50,001-60,000 (3.36) which is followed by the employees whose salary is within the range of Rs. 20,000-30,000 (3.31), Rs. 40,001-50,000 (3.30), above Rs. 60,000 (3.3.29) and Rs. 30,001-40,000 (3.25).

The value of standard deviation regarding Intrinsic Improvement dimension is the highest with respect to the employees of SBI whose salary is in between Rs.30,001-40,000 which indicate that the response of employees with the said range of salary is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of SBI whose salary is within the range of Rs. 50,001-60,000 which indicate that the response of employees with the said range of salary is comparatively more concentrated.

Table 4.35 shows level of work stress based on salary of employees of SBI in Karimganj district of Assam with respect to Low Status dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees whose salary is within the range of Rs. 40,001-50,000 (3.83) which is followed by the employees whose salary is above Rs. 60,000 (3.77), between Rs. 50,001-60,000 (3.76), between Rs. 30,001-40,000 (3.59) and between Rs. 20,000-30,000 (3.49).

The value of standard deviation regarding Low Status dimension is the highest with respect to the employees of SBI whose salary is above Rs.60,000 which indicate that the response of employees with the said salary is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of SBI whose salary is within the range of Rs. 30,001-40,000 which indicate that the response of employees with the said range of salary is comparatively more concentrated.

Table 4.35 shows level of work stress based on salary of employees of SBI in Karimganj district of Assam with respect to Strenuous Working Conditions dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees whose salary is within the range of Rs. 40,001-50,000 (3.75) which is followed by the employees whose salary is within the range of Rs. 30,001-40,000 (3.69), Rs. 50,001-60,000 (3.63), above Rs. 60,000 (3.42) and Rs. 20,000-30,000 (3.40).

The value of standard deviation regarding Strenuous Working Conditions dimension is the highest with respect to the employees of SBI whose salary is in between Rs.20,000-30,000 which indicate that the response of employees with the said range of salary is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of SBI whose salary is within the range of Rs. 30,001-40,000 which indicate that the response of employees with the said range of salary is comparatively more concentrated.

Table 4.35 shows level of work stress based on salary of employees of SBI in Karimganj district of Assam with respect to Unprofitability dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees whose salary is within the range of Rs. 20,000-30,000 (4.23) which is followed by the employees whose salary is within the range of Rs. 30,001-40,000 (4.19), Rs. 50,001-60,000 (4.07), Rs. 40,001-50,000 (4.06) and above Rs. 60,000 (3.96).

The value of standard deviation regarding Unprofitability dimension is the highest with respect to the employees of SBI whose salary is in between Rs.40,001-50,000 which indicate that the response of employees with the said range of salary is comparatively less concentrated. On the other hand, the same is the lowest with respect to the



employees of SBI whose salary above Rs.60,000 which indicate that the response of employees with the said salary is comparatively more concentrated.

**4.9.7 Experience Level of Work Stress:** Job experience of an employee affects his/her level of stress. The level of experience of employees in four different year groups and the level of stress are shown in the following table.

**Table 4.36 Experience and their Level of Work Stress of Employees with Respect to 12 dimension**

SL. No.	Dimensions	Experience							
		0-2 Years		3-5 Years		6-10 Years		Above 10 Years	
		Mean	SD	Mean	SD	Mean	SD	Mean	SD
1	Work Overload	3.75	0.195	4.02	0.384	4.47	1.629	3.84	0.369
2	Role Ambiguity	2.29	0.404	2.98	0.512	2.71	0.601	2.94	0.595
3	Role Conflict	3.38	0.422	3.36	0.408	3.34	0.298	3.31	0.337
4	Unreasonable Group and Political Pressure	2.70	0.450	2.86	0.570	2.54	0.756	2.72	0.585
5	Responsibility for Person	2.69	0.797	3.44	0.641	3.43	0.705	3.16	0.834
6	Under Participation	2.29	0.730	2.39	0.719	2.22	0.690	2.40	0.825
7	Powerlessness	2.00	0.899	2.15	0.750	2.12	0.697	2.04	0.831
8	Poor Peer Relation	3.25	0.574	3.14	0.584	3.27	0.658	3.17	0.487
9	Intrinsic Impoverishment	3.54	0.531	3.23	0.551	3.15	0.580	3.33	0.418
10	Low Status	3.42	0.405	3.69	0.463	3.61	0.412	3.83	0.587
11	Strenuous Working Condition	3.33	0.481	3.66	0.328	3.78	0.174	3.58	0.395
12	Unprofitability	4.13	0.829	4.12	0.719	4.11	0.697	4.07	0.703

Source: Field Survey.

Table 4.36 shows level of work stress based on experience of employees of SBI in Karimganj district of Assam with respect to Role Overload dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who have 6-10 years of experience (4.47) which is

followed by the employees who have 3-5 years of experience (4.02), above 10 years of experience (3.84) and 0-2 years of experience (3.75).

The value of standard deviation regarding Role Overload dimension is the highest with respect to the employees of SBI who have 6-10 years of experience which indicate that the response of employees with the said years of experience is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of SBI who have 0-2 years of experience which indicate that the response of employees with the said years of experience is comparatively more concentrated.

Table 4.36 shows level of work stress based on experience of employees of SBI in Karimganj district of Assam with respect to Role Ambiguity dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who have 3-5 years of experience (2.98) which is followed by the employees who have above 10 years of experience (2.94), 0-2 years of experience (2.92) and 6-10 years of experience (2.71).

The value of standard deviation regarding Role Ambiguity dimension is the highest with respect to the employees of SBI who have 6-10 years of experience which indicate that the response of employees with the said years of experience is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of SBI who have 0-2 years of experience which indicate that the response of employees with the said years of experience is comparatively more concentrated.

Table 4.36 shows level of work stress based on experience of employees of SBI in Karimganj district of Assam with respect to Role Conflict dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who have 0-2 years of experience (3.38) which is followed by the employees who have 3-5 years of experience (3.36), 6-10 years of experience (3.34) and above 10 years of experience (3.31).

The value of standard deviation regarding Role Conflict dimension is the highest with respect to the employees of SBI who have 0-2 years of experience which indicate that the response of employees with the said years of experience is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of

SBI who have 6-10 years of experience which indicate that the response of employees with the said years of experience is comparatively more concentrated.

Table 4.36 shows level of work stress based on experience of employees of SBI in Karimganj district of Assam with respect to Unreasonable Group and Political Pressure dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who have 3-5 years of experience (2.86) which is followed by the employees who have above 10 years of experience (2.72), 0-2 years of experience (2.70) and 6-10 years of experience (2.54).

The value of standard deviation regarding Unreasonable Group and Political Pressure dimension is the highest with respect to the employees of SBI who have 6-10 years of experience which indicate that the response of employees with the said years of experience is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of SBI who have 0-2 years of experience which indicate that the response of employees with the said years of experience is comparatively more concentrated.

Table 4.36 shows level of work stress based on experience of employees of SBI in Karimganj district of Assam with respect to Responsibility for Persons dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who have 3-5 years of experience (3.44) which is followed by the employees who have 6-10 years of experience (3.43), above 10 years of experience (3.16) and 0-2 years of experience (2.69).

The value of standard deviation regarding Responsibility for Persons dimension is the highest with respect to the employees of SBI who have above 10 years of experience which indicate that the response of employees with the said years of experience is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of SBI who have 3-5 years of experience which indicate that the response of employees with the said years of experience is comparatively more concentrated.

Table 4.36 shows level of work stress based on experience of employees of SBI in Karimganj district of Assam with respect to Under Participation dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the

highest with respect to the employees who have above 10 years of experience (2.40) which is followed by the employees who have 3-5 years of experience (2.39), 0-2 years of experience (2.29) and 6-10 years of experience (2.22).

However, the value of standard deviation regarding Under Participation dimension is the highest with respect to the employees of SBI who have above 10 years of experience which indicate that the response of employees with the said years of experience is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of SBI who have 6-10 years of experience which indicate that the response of employees with the said years of experience is comparatively more concentrated.

Table 4.36 shows level of work stress based on experience of employees of SBI in Karimganj district of Assam with respect to Powerlessness dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who have 3-5 years of experience (2.15) which is followed by the employees who have 6-10 years of experience (2.12), above 10 years of experience (2.04) and 0-2 years of experience (2.00).

The value of standard deviation regarding Powerlessness dimension is the highest with respect to the employees of SBI who have 0-2 years of experience which indicate that the response of employees with the said years of experience is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of SBI who have 6-10 years of experience which indicate that the response of employees with the said years of experience is comparatively more concentrated.

Table 4.36 shows level of work stress based on experience of employees of SBI in Karimganj district of Assam with respect to Poor Peer Relations dimension. The mean values in table 5.85 indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who have 6-10 years of experience (3.27) which is followed by the employees who have 0-2 years of experience (3.25), above 10 years of experience (3.17) and 3-5 years of experience (3.14).

The value of standard deviation regarding Poor Peer Relations dimension is the highest with respect to the employees of SBI who have 6-10 years of experience which indicate that the response of employees with the said years of experience is comparatively less

concentrated. On the other hand, the same is the lowest with respect to the employees of SBI who have above 10 years of experience which indicate that the response of employees with the said years of experience is comparatively more concentrated.

Table 4.36 shows level of work stress based on experience of employees of SBI in Karimganj district of Assam with respect to Intrinsic Improvement dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who have 0-2 years of experience (3.54) which is followed by the employees who have above 10 years of experience (3.33), 3-5 years of experience (3.23) and 6-10 years of experience (3.15).

However, the value of standard deviation regarding Intrinsic Improvement dimension is the highest with respect to the employees of SBI who have 6-10 years of experience which indicate that the response of employees with the said years of experience is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of SBI who have above 10 years of experience which indicate that the response of employees with the said years of experience is comparatively more concentrated.

Table 4.36 shows level of work stress based on experience of employees of SBI in Karimganj district of Assam with respect to Low Status dimension. The mean values in table 5.87 indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who have above 10 years of experience (3.83) which is followed by the employees who have above 3-5 years of experience (3.69), 6-10 years of experience (3.61) and 0-2 years of experience (3.42).

The value of standard deviation regarding Low Status dimension is the highest with respect to the employees of SBI who have above 10 years of experience which indicate that the response of employees with the said years of experience is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of SBI who have 0-2 years of experience which indicate that the response of employees with the said years of experience is comparatively more concentrated.

Table 4.36 shows level of work stress based on experience of employees of SBI in Karimganj district of Assam with respect to Strenuous Working Conditions dimension. The mean values in table indicate that the level of work stress regarding the said

dimension is the highest with respect to the employees who have 6-10 years of experience (3.78) which is followed by the employees who have above 3-5 years of experience (3.66), above 10 years of experience (3.58) and 0-2 years of experience (3.33).

The value of standard deviation regarding Strenuous Working Conditions dimension is the highest with respect to the employees of SBI who have 0-2 years of experience which indicate that the response of employees with the said years of experience is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of SBI who have 6-10 years of experience which indicate that the response of employees with the said years of experience is comparatively more concentrated.

Table 4.36 shows level of work stress based on experience of employees of SBI in Karimganj district of Assam with respect to Unprofitability dimension. The mean values in table indicate that the level of work stress regarding the said dimension is the highest with respect to the employees who have 0-2 years of experience (4.13) which is followed by the employees who have above 3-5 years of experience (4.12), 6-10 years of experience (4.11) and above 10 years of experience (4.07).

The value of standard deviation regarding Unprofitability dimension is the highest with respect to the employees of SBI who have 0-2 years of experience which indicate that the response of employees with the said years of experience is comparatively less concentrated. On the other hand, the same is the lowest with respect to the employees of SBI who have 6-10 years of experience which indicate that the response of employees with the said years of experience is comparatively more concentrated.

## CHAPTER V

### SUMMARY OF FINDINGS, CONCLUSION AND SUGGESTIONS

Stress is a condition or feeling which is experienced when a person perceives that demands exceed the personal and social resources that an individual is able to mobilize. In other words, it is a person's adaptive reaction to an outward situation which would lead to physical, mental and behavioral changes (Prasad, Vaidya & Kumar, 2016). Stress is considered to be a phenomenon which different employees take it differently because employees vary in their nature and they are uncontrollable, unpredictable and more over they are human beings.

This chapter entails in it major findings of the study, some suggestions and is followed by a conclusion.

#### 5.1. Findings

Based on the interpretation of the primary data so collected and relevant secondary data, the following are the findings of the study-

##### 5.1.1 Findings on analysis of factors affecting work stress among employees

- The work stress of the employees of SBI regarding Role Overload dimension is the highest with respect to 'Unable to carry out assignment satisfactorily due to excessive work load and lack of time' (4.55) component. On the other hand, the same has been found to be the lowest with respect to 'Disposing off the tasks hurriedly due to excessive work load' (2.92) component.
- The work stress of the employees of SBI regarding Role Ambiguity dimension is the highest with respect to 'Objectives of the work role are clear and adequately planned' (3.70) component. On the other hand, the same has been found to be the lowest with respect to 'Information relating to job role and its outcomes are vague and insufficient' (2.30) component.
- The work stress of the employees of SBI regarding Role Conflict dimension is the highest with respect to 'Employees attach due importance to the official instructions and formal working procedures' (4.10) component and 'It becomes difficult to implement all of a sudden the new dealing procedures and policies in place of those already in practice' (4.07) component. On the other hand, the same has been found to be the lowest with

respect to ‘Different officers often give contradictory instructions regarding the works’ (2.24) component.

- The work stress of the employees of SBI regarding Unreasonable Group and Political Pressure dimension is the highest with respect to ‘Doing/producing more than the usual in order to maintain group-conformity’ (3.95) component. On the other hand, the same has been found to be the lowest with respect to ‘Compelled to violate the formal and administrative procedures and policies owing to group/political pressures’ (2.01) component.
- The work stress of the employees of SBI regarding Responsibility for Persons dimension is the highest with respect to ‘Bears the responsibility for the progress and prosperity of the organization’ (4.33) component. On the other hand, the same has been found to be the lowest with respect to ‘Responsible for the future of a number of employees’ (2.44) component.
- The work stress of the employees of SBI regarding Under Participation dimension is the highest with respect to ‘Cooperation is frequently sought in solving the administrative or industrial problems at higher level’ (2.44) component. On the other hand, the same has been found to be the lowest with respect to ‘Opinion is sought in changing or modifying the working system, instrument and conditions’ (2.23) component.
- The work stress of the employees of SBI regarding Powerlessness dimension is low. The highest stress in this dimension with respect to ‘Decisions and instructions regarding distribution of assignments among employees are properly followed’ (2.67) component. On the other hand, the same has been found to be the lowest with respect to ‘Interests/opinions are considered in making appointments for important posts’ (1.52) component.
- The work stress of the employees of SBI regarding Poor Peer Relations dimension is the highest with respect to ‘Cooperation and team spirit among the employees’ (4.07) component. On the other hand, the same has been found to be the lowest with respect to ‘Some colleagues and subordinates try to defame and malign me as unsuccessful’ (1.54) component. In this dimension employees also have high degree of stress with respect to ‘I have to work with persons whom I like’ (3.61) and ‘My colleagues do co-operate with me voluntarily in solving administrative and industrial problems’ (3.57) statement.



- The work stress of the employees of SBI regarding Intrinsic Improvement dimension is the highest with respect to ‘Suggestions and cooperation are not sought in solving such problems for which I am quite competent’ (3.75) component. On the other hand, the same has been found to be the lowest with respect to ‘Assignments are of monotonous nature’ (2.74) component.
- The work stress of the employees of SBI regarding Low Status dimension is the highest with respect to ‘The job has not enhanced my social status’ (4.54) component. In the component ‘Higher authorities do care for my self-respect’ (4.31) also have high degree of stress. .On the other hand, the same has been found to be the lowest with respect to ‘Higher authorities do not give due significance to my post and work’ (2.25) component.
- The work stress of the employees of SBI regarding Strenuous Working Conditions dimension is the highest with respect to ‘Some assignments are risky and complicated’ (4.26) component. On the other hand, the same has been found to be the lowest with respect to ‘The job has made the life cumbersome’ (2.51) component. In this dimension the components ‘I do my work under tense circumstances’ (4.08) and ‘Working conditions are satisfactorily here from the point of view of our welfare and convenience’ (3.55) also having high degree of stress.
- The work stress of the employees of SBI regarding Unprofitability dimension is high with respect to both statements ‘Getting less salary compared to quantum of labour/work’ (4.13) component and ‘Seldom rewarded for the hard labour and efficient performance’ (4.07) component.
- The work stress of the employees of SBI in Karimganj district of Assam has been found to be the highest with respect to ‘Unprofitable’ (4.10) dimension which is followed by ‘Role Overload’ (3.99), ‘Low Status’ (3.70), ‘Strenuous Working Condition’ (3.60), ‘Role Conflict’ (3.34), ‘Intrinsic Impoverishment’ (3.30), ‘Poor Peer Relation (3.20) & Responsibility for persons (3.20) (having the same mean value)’, ‘Role Ambiguity’ (2.90), ‘Unreasonable Group Political Pressure’ (2.71), ‘Under Participation’ (2.34) and ‘Powerlessness’ (2.07) dimensions of work stress.

### 5.1.2 Findings on employees' level of stress in Karimganj district

- In Role Overload dimension no employee have low level of stress. Out of 84 employees, 27 (32.14%) having moderate level of stress. The remaining 67.86% of the employees experiencing high level of stress.
- Out of the 84 employees of the study 16 employees having low level of stress, 37 employees moderate level of stress while 31 employees experiencing high level of stress in Role Ambiguity dimension.
- In Role Conflict dimension out of the 84 employees none of the employees have low level of stress. 67.86% employees having moderate level of stress and 32.14% of employees having high level of stress.
- Out of the 84 employees 26 are having low level of stress in Unreasonable Group and Political Pressure dimension. 52 number of employees feeling moderate stress while 6 employees having high stress in this dimension.
- In responsibility for person dimension, 17 employees having low level of stress, 50 employees having moderate level of stress while 19 employees experiencing high level of stress.
- In under Participation dimension, out of the 84 employees, 59.52% of them having low level of stress, 21.43% having moderate level of stress and 19.04% having high level of stress.
- In powerlessness dimension 55 employees have low level of stress, 27 have moderate level stress and only 2 have high level of stress.
- In Poor Peer Relation dimension, out of 84 employees only 2 having low level of stress. 47 and 35 number of employees having moderate and high level of stress respectively.
- In Intrinsic Impoverishment dimension only 3 number of employees have low level of stress. 46 employees have moderate level of stress and 35 employees have high level of stress.
- In Low Status dimension out of 84 respondents no employee found having low level of stress. 59 employees are found moderate level of stress and 25 employees having high level of stress.

- In Strenuous Working Condition dimension none of the employees having low stress. Only 11 number of employees having moderate level of stress and 73(86.90%) number of employees are found having high stress.
- In Unprofitability dimension, no employee found experiencing low level of stress, 26 employees are having moderate level of stress and 58(69.05%) having high level of stress.

### **5.1.3 Findings in Respect to Demographic Variables and level of stress**

#### **Findings with respect to Gender and Work Stress**

- The level of work stress of male employees of SBI in Karimganj district of Assam has been found to be highest with respect to Unprofitability dimension. On the other hand, the level of work stress of female employees of SBI in Karimganj district of Assam has been found to be highest with respect to Role Overload dimension.
- In twelve work stress dimensions, male are experiencing higher stress in unreasonable group and political pressure, responsibility for persons, under participation, powerlessness, low status, strenuous working conditions and unprofitability. On the other hand female are experiencing more stress in role overload, role ambiguity, role conflict, poor peer relation, and intrinsic impoverishment.

#### **Findings with respect to age group and work stress**

- The level of work stress of employees of SBI in Karimganj district of Assam belonging to the age groups of 21-30, 41-50 and 51-60 years has been found to be highest with respect to Unprofitability dimension while in case of employees belonging to the age group of 31-40 years the same has been found to be the highest regarding Role Overload dimension.
- The employees' of all age group are experiencing less stress in powerlessness dimension.

### **Findings with respect to marital status and work stress**

- The level of work stress of employees of SBI in Karimganj district of Assam both unmarried and married has been found to be highest with respect to Unprofitability dimension. On the other hand, both married and unmarried are experiencing low stress in powerlessness dimension.
- The married employees experiencing higher stress in work overload, role conflict, responsibility for persons, poor peer relation, low status, and strenuous working conditions. On the other hand, unmarried employees are having more stress in intrinsic impoverishment.

### **Findings with respect to educational qualification and work stress**

- The level of work stress of employees of SBI in Karimganj district of Assam who are metric passed and who are post graduates has been found to be highest with respect to Role Overload dimension while in case of employees who are higher secondary passed and who are graduates the same has been found to be the highest regarding Unprofitability dimension.
- Less qualified employees are experiencing more stress in role conflict dimensions. In intrinsic impoverishment dimension, there is not much difference in all the respondent of different academic qualification. In powerlessness dimension respondents with lower academic qualification experiencing less stress compared to respondent of higher qualification.

### **Findings as Per Designation and Work Stress**

- The level of work stress of employees of SBI in Karimganj district of Assam who are clerks has been found to be highest with respect to Unprofitability dimension. On the other hand, the level of work stress of employees of SBI who are officers has been found to be highest with respect to Role Overload dimension.
- The clerks are experiencing more stress in profitability dimension and low stress in powerlessness dimension. On the other hand officers are facing higher stress in work overload and low stress in powerlessness dimension.

### **Findings with respect Salary and level of Work Stress**

- The level of work stress of employees of SBI in Karimganj district of Assam whose salary is in between Rs. 20,001-30,000, Rs. 30,001-40,000 and Rs. 40,001-50,000 has been found to be highest with respect to Unprofitability dimension while in case of employees whose salary is in the range of Rs. 50,001-60,000 and above Rs. 60,000 the same has been found to be the highest regarding Role Overload dimension.
- In powerlessness dimension all the respondent are experiencing low level of work stress irrespective of their salary. The respondents in all the income brackets are experiencing stress in strenuous working conditions.

### **Findings with respect to Experience or Length of Service and level of Stress**

- The level of work stress of employees of SBI in Karimganj district of Assam who have 0-2 years, 3-5 years and above 10 years of work experience has been found to be highest with respect to Unprofitability dimension while in case of employees who have 6-10 years of work the same has been found to be the highest regarding Role Overload dimension.
- The employees are experiencing low stress level in unreasonable group and political pressure dimension irrespective of their level of experience. In unprofitability dimension all the respondents are feeling higher stress level.

## **5.2 Conclusion**

Stress is a condition of physical or mental strain that goes along with related stressors. Stress is becoming an increasingly important factor in our working life. Each individual is exposed to a range of stressors both at work and in their personal life's. In the working environment, certain occupation has higher stress level than others and individual employees will react to the situation in different ways. Pressure can also be a good thing leading to increased productivity. However, when this pressure becomes excessive, stress is caused. The problems occur when the stress on an individual seem to be overwhelming or out of controls. That is, they perceive themselves as being unable to cope and not to possess the necessary skills to

combat their stress (Anbazhagan, Rajan, & Ravichandran, 2013). In the present study, the level of work stress of employees of SBI in Karimganj district of Assam is the highest with respect to Unprofitability dimension. So, the bank management needs to provide organization-wide stress avoidance and coping techniques that would help the employee to manage their stress regarding the said dimension in particular and other dimensions of work stress in general.

### **5.3 Suggestions**

Below is highlighted some suggestions regarding reducing work stress of employees of SBI in Karimganj district of Assam:

- The level of work stress of employees of SBI in Karimganj district of Assam with respect to Role Overload dimension is the highest regarding 'Unable to carry out assignment satisfactorily due to excessive work load and lack of time' component. The bank management recruit more employees in the bank to reduce the excess work load among employees.
- The management should try to reduce the level of stress of those employees who are experiencing high level of stress by identifying sources of stress.
- The employees of State Bank of India in Karimganj district are having high stress about strenuous working condition. The bank management should try to improve the working condition to reduce the stress among employees.
- The employees having high stress regarding their status. The higher authority should give importance to lower level employees and do care for their self-respect.
- The employees experiencing high level of stress regarding relation with colleagues and lack of team spirit. The bank management should try to find out the causes and helps them to increase the team spirit and interpersonal relation so that stress can be reduced.
- The employees having high level of stress because of their inability to utilize their potential and experience. The bank management should give due importance so that they can utilize their skills and work independently.

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**Website**

[www.sbi.co.in](http://www.sbi.co.in)

[www.karimganj.gov.in](http://www.karimganj.gov.in)



## QUESTIONNAIRE

Dear Sir/Madam,

I am **FAZLUL KARIM**, a research scholar of the Department of Commerce, Mizoram University, request you to kindly spare few minutes of your valuable time in filling up the questionnaire. The information gathered through the questionnaire will be used for preparing the dissertation titled “**Work stress among employees of State Bank of India: A study of Karimganj district, Assam**” for the fulfillment of **M.Phil.** degree. I assure you that the information collected from you will be used only for academic purpose. Your kind co-operation will be highly appreciated.

Thanking you.

### **Part-I**

#### Demographic Profile of the respondents

Name of the respondent: (optional).....

1. Gender:

Male	Female
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2. Age Group:

20-30 Years	31-40 years	41-50 years	51-60 years
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3. Marital status:

Married	Unmarried
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4. Educational Qualification:

Metric	Higher Secondary	Graduation	Post- Graduation
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5. Designation:

Clerk	Officer
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6. Salary:

20001-30000	30001-40000	40001-50000	50001-60000	Above 60000
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7. Job experience:

0- 2 years	3-5 years	6-10 years	Above 10 years
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Part-B

Information pertaining to the study

This part of the questionnaire seeks to measure your job stress. Please choose any one answer for each of the following statements. The five options given are:

*You should rank each statement as follows:*

<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>

Please tick to the relevant statement, which is considered most appropriate as per your perception.

Sl. No	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	I have to do a lot of work in this job.					
2	The available information's relating to my job-role and its outcomes are vague and insufficient.					
3	My different officers often give contradictory instructions regarding my works.					
4	Sometimes it becomes complied problem for me to make adjustment between political / group pressures and formal rules and instructions.					
5	The responsibility for the efficiency and productivity of many employees is thrust upon me.					
6	Most of my suggestions are heeded and implemented here.					
7	My decisions and instruction concerning distribution of assignments among employees are properly followed.					
8	I have to work with persons whom I like.					
9	My assignments are of monotonous nature.					
10	Higher authorities do care for myself respect.					

11	I get less salary in comparison to the quantum of my labour / work.					
12	I do my work under tense circumstances.					
13	Owing to excessive work load I have to manage with insufficient number of employees and resources.					
14	The objectives of my work – role are quite clear and adequately planned.					
15	Officials do not interfere with my jurisdiction and working methods.					
16	I have to do some work unwillingly owing to certain group/political pressures.					
17	I am responsible for the future of a number of employees.					
18	My co-operation is frequently sought in solving the administrative or industrial problems at higher level.					
19	My suggestions regarding the training programmes of the employees are given due significance.					
20	Some of my colleagues and subordinates try to defame and malign me as unsuccessful.					
21	I get ample opportunity to utilize my abilities and experience independently.					
22	This job has enhanced my social statues.					
23	I am seldom rewarded for my hard labour and efficient performance.					
24	Some of my assignments are quite risky and complicated.					
25	I have to dispose off my work hurriedly owing to excessive work load.					
26	I am unable to perform my duties smoothly owing to uncertainty and ambiguity of the scope of my jurisdiction and authorities.					
27	I am not provided with clear instructions and sufficient facilities regarding the new assignments trusted to me.					

28	In order to maintain group-conformity sometimes I have to do/produce more than the usual.					
29	I bear the great responsibility for the progress and prosperity of this organization.					
30	My opinions are sought in framing important policies of the organization/Department.					
31	Our interests and opinion are duly considered in making appointments for important posts.					
32	My colleagues do co-operate with me voluntarily in solving administrative and industrial problems.					
33	I get ample opportunity to develop my aptitude and proficiency properly.					
34	My higher authorities do not give due significance to my post and work.					
35	I often feel that this job has made my life cumbersome.					
36	Being too busy with official work I am not able to devote sufficient time to my domestic and personal problems.					
37	It is not clear that what type of work and behavior my higher authorities and colleagues expect from me.					
38	Employees attach due importance to the official instructions and formal working procedures.					
39	I am compelled to violate the formal and administrative procedures and policies owing to group/political pressures.					
40	My opinion is sought in changing or modifying the working system, instrument and conditions.					
41	There exists sufficient mutual co-operation and team-spirit among the employees of this organization/Department.					
42	My suggestions and co-operation are not sought in solving even those problems for which I am quite competent					
43	Working conditions are satisfactory here from the point of view of our					

	welfare and convenience					
44	I have to do such work as ought to be done by others.					
45	It becomes difficult to implement all of a sudden the new dealing procedures and policies in place of those already in practice.					
46	I am unable to carryout mu assignment to my satisfaction on account of excessive load of work and lack of time.					

Signature of the respondents