

CHAPTER 2
LITERATURE REVIEW

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2.1 Introduction

Many researchers around the world have studied stress among employees with special reference to B.P.Os, IT companies, Private and Public sector banks, schools. Very few researchers have contributed on the workplace stress among co-operative bank employees.

2.2 Review

Research conducted by Sumaira Kousar, Imtiaz Ahmad Dogar, Saima Ghazal, Idrees Khattak (2006) on five different departments of a multinational corporation. The objective was to study effect of stress on employee performance. Sample size was 65 employees working in five departments and Occupational Stress Scale (OSS) was used to assess stress level of workers and its effect on performance. One-way Analysis of Variance (ANOVA) was used to see the difference in stress level of workers among five different departments and correlation analysis was used to see the relationship of stress and performance. It was concluded that there was moderate level of stress with no significant difference in different departments however no affect of stress was found on job performance.

Article by A. Oke and Patrick Dawson (2008) draws attention to the contextual dimensions to workplace stress and advocates the need for more sociological research. In a study of ten banking organizations in Nigeria, quantitative data are captured using a survey instrument and qualitative data are collected through a series of semi-structured interviews. This dual methods approach is used to investigate workplace stress and a key finding is that employee experience of stress reflects both individual characteristics as well as more collective qualities that are shaped by contextual factors. Researcher concluded that too much emphasis is placed on individual-based programmes for managing stress and that more attention needs to be given to broader contextual issues in managing the conditions in which workplace stress is experienced.

Research by Meena Kumari (July 2008) whose main objective of is an attempt to understand personality and occupational stress differentials of high school female teachers in Haryana. For this, 361 high school female teachers were tested with Maslach Burnout Inventory. The high burnout group scored significantly high on psychoticism, neuroticism, lie scale, type-A behaviour, emotional exhaustion, depersonalization but low on extraversion, occupational stress and personal accomplishment. The low burnout group scored low on psychoticism, neuroticism, lie scale, type-A behaviour and all the three dimensions of burnout viz. emotional exhaustion, depersonalization and reduced personal accomplishment, but high on extraversion and occupational stress. Findings of this research suggest that teachers should be frequently screened for their occupational stress and burnout, and if needed, be counseled to cope with the threat of burnout and occupational stress.

Subha Imtiaz & Shakil Ahmad (June 2009) studied how stress affects employee performance, managerial responsibility, & consequences high stress. The universe of the study was Rawalpindi/Islamabad; the target population is employees (medical officers and house officers) in main health/medical organizations of the universe. Field study was conducted with questionnaire as the primary data collection instrument. Data was analyzed using statistical techniques with SPSS Version 16. The factors affecting stress were identified; personal issues, lack of administrator support, lack of acceptance for work done, low span over work environment, unpredictability in work environment & inadequate monetary reward. Analysis showed immense support for negative relationship between stress and job performance; greatly affected career change over (-.323) and job satisfaction (-.285**), errors in treatment (-.332**), knowledge (-.787**). The results showed that with every unit; increase in personal dilemmas, decrease in financial reward, decrease in influence over work environment, decrease in supervisor support there would be 0.513, 0.079, 0.266, 0.117 decreases in job performance respectively. All these results are statistically significant.**

Research conducted on Public and Private banks in Gwalior city by Shilpa Sankpal, Dr.Pushpa Negi and Jeetendra Vashishtha (Jan-July 2010). Objective of the study was to compare organizational role stress of managers of public and private banks. 50 samples each were selected from public and private banks. Finding of the study was there is significant difference between role stress of public and private sector bank employees. It was found that private bank employees experienced higher organizational role stress than public bank employees.

Research conducted by Rajendran Jayashree (July – December 2010) of Public Sector Bank Employees In Chennai The purpose of the study was an attempt to investigate and to compare the level of stress experienced by the employees of the Nationalised banks in Chennai. The study aims to ascertain the level of stress and to analyse the various attributes which influence organizational stress on bank employees. Researcher found out that Public sector bank employees believed that they face high level of stress, which may be due to both professional and personal reasons. It was found that work-life balance and overburdened with work load was also a major reason of stress.

Research conducted by R. Neelamegam and S. Asrafi (July 2010) on employees of co-operative bank, Tamil Nadu. Objective of this paper was to study likely sources and consequences of the stress, as well as to suggest measures to cope with it. It was found that majority of the respondents (55.4%) have normal level of stress and stress has become a problem. Also it was found that employees in clerical cadre were experiencing more stress.

Ashok Pratap Singh and Ashish Kumar Dubey (Jan. 2011) conducted a research on middle managers. Objective was to find out the effect of role stress on job satisfaction of managers and to find out the effect of locus of control on job satisfaction .Study was carried out on 210 middle level managers of different private sector organizations in India. For measurement of role stress Occupational Stress Index (OSI) was used and for measurement of locus of control, Social Reaction Inventory was used. It was found that locus of control was significantly negatively correlated to satisfaction with management & total satisfaction. This study shows that role stress increases dissatisfaction of managers.

Research by Muhammad Rashid Badar (2011), objective of the study was to identify the potential factors that cause stress, and how they affect the job performance of employees in banking sector of Pakistan. Findings of the study reveals that lower salaries, increased workload, market competition, management, peer support and behavior, longer time frames at work, lack of acknowledgement, public dealing and higher targets are the factors which causes stress and they negatively effects the performance of bank workers.

Muhammad Umair Manzoor, Muhammad Usman, Muhammad Akram Naseem, Malik Muhammad Shafiq (September 2011) conducted research on University Faculty in Lahore, Pakistan. This research paper examined the relationship between job stress and job satisfaction among the faculty members of universities in Lahore, Pakistan. Variables used to assess the level of stress and satisfaction includes management role, workload pressure, role ambiguity, and performance pressure. Questionnaire was used to extract the information. Results concluded that employees highly satisfied with their jobs (13.5%) or who were highly stressed on their jobs were few (2.5%).

Study of Employees in the Malaysian Financial Sector by Tan Teck-Hong and Mohamed Irfan Ismail (Sept 2011). This paper examines what are major factors that lead to stress among employees working in the financial industry, and how it impacts the performance of these employees. Study of 127 customer service officers were selected from investment banks in Kuala Lumpur, Malaysia. The results show that role ambiguity and work intensification are the main causes of stress among employees in the financial sector. The results also show work-related stress is significantly and negatively related to employees' performance. This paper sheds light on how stress at work can be prevented through a proper job description and manageable workload.

A study conducted on private and public banks employees in Quetta City by Nadeem Malik (2011). Main objective of this research paper was to check the impact of occupational stress produced upon employees. The study describes the occupational stress in public and private banks. A randomly selected sample of 200 employees from private and public

banks shows that occupational stress is found higher among private bank employees compared to public bank employees. Among different occupational stress variables role over load, role authority, role conflict and lack of senior level support contribute more to the occupational stress. Bank employees cannot afford the time to relax and "wind down" when they are faced with work variety, discrimination, favoritism, delegation and conflicting tasks. It was found that there is significant difference in the level of occupational stress between public and private bank employees.

Jyoti Sharma and Arti Devi (2011) conducted a study on employees of Commercial Banks. Objective of the study was to systematically investigate the factors causing role stress amongst bank professionals. Banks are among the top ten high stress workplaces in India. Findings are there is need for public sector banks, which significantly differ for employee experiences of role stress in role augmentation, self-diminution and role fortification, to give emphasis on providing opportunities for learning, training and development to its employees.

Prof. Shamim Akhtar (2011) focused on stress management. Which become prerequisite for long term stability, growth and success. The title of research article was "Managing stress in changing times: Role of organizations & individuals in creating workplace harmony" The article focuses on how to manage stress at the organizational level and at individual level. It also reveals on level of individual stress is an important indicator of employee job satisfaction and motivation at work.

Muhammad Naeem Shahid, Khalid Latif , Dr. Nadeem Sohail and Muhammad Aleem Ashraf (2011) conducted research on banking sector employees from Faisalabad, Pakistan. The purpose of the study is to explore the stress related problems of bankers and to examine the relationship of stress and performance. For this purpose 150 questionnaires were filled by the bankers from the district Faisalabad. The results show that all the components of stress cause great stress in bankers and then decrease their performance.

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Harajyoti Mazumdar, Nabanita Haloi and Mamoni Mazumdar (2011) conducted a study of urban and rural employees in Kamrup district, Assam. The primary aim of the research was to identify the variables that lead to workplace stress of employees in selected organizations. The sample includes employees from both urban and metro areas from Guwahati, Assam, India. The universe of study was 15 organizations out of which 10 organizations were selected randomly to collect the primary data. Stratified random sampling method was used to analyze. Likert scale was used to indicate their degree of agreement and disagreement. In some case personal interview will be carried out with high official persons. Main objectives were to investigate to know about the comparative stress between rural and urban areas employees. Another objective was to calculate the average weighted between employees of both the areas. It was found that 60 % of rural employee's works at different organizations shows more level of job stress. Researchers also studied effect of stress on health of the employees and various ways to reduce stress in employees.

Research conducted by Showkat Hussain Gani (2012) of bank employees. Objective of the study was to address specific problems of bank employees of Kashmir division related to occupational stress. This throw light in to the pathogenesis of different occupational stress related problems among bank employees. Hypothesis used for the study is "Stress level is higher among Managers compared to Non – Managers". It was found that among other variables of occupational stress; Role overload, Role conflict, Job burnout and Job satisfaction contributes more towards the occupational stress among Manager Bank employees compared to Non-Manager Bank employees.

Eric S. Parilla (2012) conducted research. Purpose of research was to determine the level of stress experienced by NWU employees. Respondents came from the three levels of positions; namely, the top management (President and Vice-Presidents), middle management (Deans and Directors), and Rank and File (Faculty and Staff). The Rahe and Holmes stress questionnaire was used to gather data. It tried to establish the relationship of level of stress experienced with personal characteristics (age, gender, number of family members and income) and job position. It was found out that the middle level employees experienced the highest degree and level of stress compared to the other job positions. As

to the relationship, personal characteristics are not correlated to job stress while job position is correlated with job stress. The research provided a stress management program for the employees of the University because it was determined that productivity and stress are negatively correlated. Stress should be minimized and controlled to make employees more productive.

Wai S Tse (January 2012) published article on role of personality in understanding job stress and staff selection. In hospitality industry employee's high quality, caring and optimal services are required due to so many demands employee face depression and burnout. Personality of employee also plays an important role. Hospitality industry has to use personality identification questionnaire in their selection process. Through which they can hire right person for hospitality industry.

Suparn Sharma, Jyoti Sharma, Arti Devi (July 2012) conducted research whose objective was to examine those individual factors which account for role stress among employees of banking sector. A sample of 80 employees working in banks of Jammu region was surveyed. Logit regression analysis was used. Finding of this study showed that age, education, salary, locus of control, rewards, appreciation, promotion and working spouse are significant factors that influence role stress. It was also found that stressed employees are more willing to avail voluntary retirement schemes. Suggestion given was regulation of role stress among employees at workplace and positive reinforcement approach to the management.

2.3 Conclusion

Many researchers have made contribution by investing various attributes which creates stress. Research has been done on sources and consequences of stress and effect of stress on performance and job satisfaction. Researcher has to study workplace stress among employees working in co-operative banks. It was found that causes of workplace stress and effect of stress on performance have been studied by most of the researchers. Very few researchers have studied effect of personality type on workplace stress.

Researcher has found that there is dearth of studies on 'Workplace stress in co-operative bank employees' and very few information is available. It was found that there is sufficient scope for study of effect of personality type on workplace stress of the co-operative bank employees.